

staying connected

a publication designed for alumni of Catholic full-time volunteer programs
brought to you by the St. Vincent Pallotti Centers

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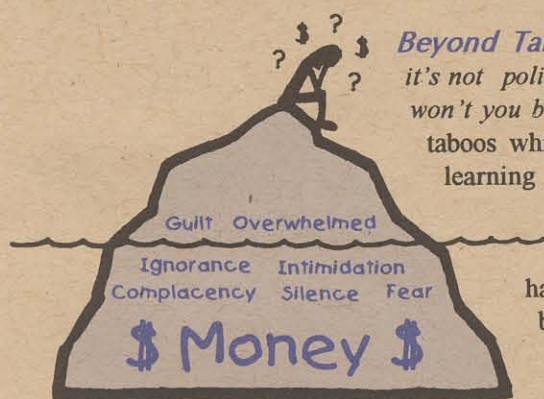
Winter 2001

Money & Former Volunteers: A Spiritual Journey...

\$ \$ \$ \$ \$ Beyond Taboos on the Road to Financial Stewardship + + + + +

In this issue: How can we live out our values in a culture dominated by the "all-mighty" dollar? How can we become better stewards of our money and resources, and thereby make financial integrity a part of our spirituality? Read on to explore these and other money issues that former volunteers grapple with in the years following service.

Beyond Taboos, Celebrating "Enoughness"



Beyond Taboos "Shhh! Don't talk about money. . . it's not polite. And, if you pursue a higher income, won't you be selling out?" These are a few of the taboos which hold some formers back from learning about money, how to earn it, invest it, spend it and use it to help others.

Money, like the proverbial iceberg, has a large and forceful presence just beneath the surface of nearly everything we see and do. It impacts the mundane decisions, from how we get to work to where we shop, as well as the major decisions about our housing or

where we send our children to school. Too often, it even impacts our sense of self worth.

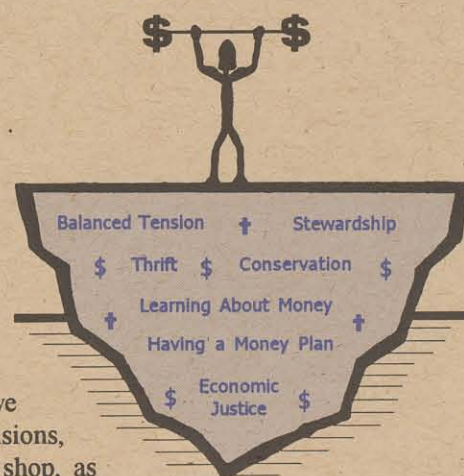
The good news is that by breaking this silence about money and taking an honest look at our relationship to it, we can move beyond our taboos about money, turn the iceberg upside down, and make finances a building block rather than a hidden stumbling block.

Celebrating Enoughness "Our world is too materialistic and commercial" say many returning volunteers and missionaries. We are keenly aware of the contrast between the simple living days as volunteers and our post-volunteer lives as people earning salaries, paying bills and providing for ourselves. Many of us have lived in solidarity with the poor and know their struggles. In a recent survey of 200 formers, 85% of respondents said that because of their volunteer service, their money views had changed either a "great deal" (39%) or "somewhat" (46%). How had they changed? Four out of five said they saw our society as excessively consumeristic. No wonder then that one out of two formers said they felt guilt whenever they made a major purchase and two out of three formers said they make moral judgments when choosing how to invest.

The English language does not have a term like "enoughness" to express the idea of having sufficient resources to fulfill one's responsibilities. We use this term to mean a healthy balance which integrates frugal living with having adequate wealth and resources. Enoughness suggests living with a healthy tension between the realities of two cultures, the haves and the have-nots. The Old Testament book of Proverbs cites the wise person's prayer to God: "Give me neither poverty nor riches, but give me only my daily bread" (30:8).

In a recent discussion with former volunteers, many initially said they had adequate knowledge of financial matters. After an honest exchange of concerns, some formers expressed a sense of liberation that it's OK, maybe even necessary, for them to learn more about personal finances. Educating ourselves about money and financial stewardship could lead to discovering creative ways for harnessing the tensions we feel about money. Maybe an openness to financial stewardship is part of our "daily bread" which eventually will help us feed not only our children, but the families of our society and our world.

On our website: To view the complete results of the money survey, mentioned above, follow this link: www.pallotticenter.org/money_survey.htm



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Staying Connected:

Assisting in the continued formation of former lay volunteers

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The Saint Vincent Pallotti Center

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The St. Vincent Pallotti Center for Apostolic Development

Mission: To promote lay volunteer service that challenges laity, clergy, and religious to work together in the mission of the Church. Our goal is to support lay volunteers *before, during and after* their term of service.

Local Pallotti Centers are in Boston, Paterson, NJ, St. Louis and Sacramento. The National Office is in Washington, DC.

The Centers take their inspiration from Saint Vincent Pallotti (1795-1850) who believed passionately in the laity, in each person as being an image of God and as called to be missionary.

For additional resources on financial stewardship, spirituality and related issues, and to share your views, visit the former volunteers section of our website:
www.pallotticenter.org

Tools For Implementing Creative Financial Stewardship

Based on what former volunteers and missionaries told us in formal discussions and survey responses, they urgently want to maintain the tension between the principles of solidarity with the poor and the practical stewardship of their own finances. Their thinking travels along one or more of the following four main avenues for implementing their financial visions. In order to give them some support, below we describe each avenue and identify resources formers can use to strengthen their stewardship. *In which areas can you nurture yourself?*

Practitioners of Thrift & Simple Living



Because: The West's consumer societies are depleting the world's resources, thereby depriving others of basic necessities. Thrift helps individuals maintain positive tension. **Implications:** Thrift saves money personally while helping save the planet; it's social, as well as personal. **Resources:** *The Complete Tightwad Gazette: Promoting Thrift as a Viable Alternative Lifestyle*, by Amy Dacyczyn, is a bible for frugal living containing thousands of penny-pinching suggestions; *Living More With Less*, by Doris Longacre, is filled with ideas for making do with less and generally changing our attitudes about more, more, more. **On the web:** For tightwad fans & links, www.members.aol.com/mariyofu/tightwad.html; for basic tips on reducing energy consumption by consumers, schools and businesses, visit www.arb.ca.gov/newsrel/nr012201.htm or www.rmi.org; visit www.simpleliving.net to find great resources and ideas for living more conservatively. Be sure to check out their "Web of Simplicity."

Advocates For Economic Justice



Because: Where we put our money does impact others' lives and the environment. **Implications:** Socially responsible buying and investing requires learning about how resources are used and vigilance about corporations' practices. **Resources:** *Shopping for a Better World: The Quick and Easy Guide to All your Socially Responsible Shopping*, written by the Council on Economic Priorities; *Educating for Peace and Justice: Global Dimensions*, by James & Kathleen McGinnis, a great resource for families; *Economic Justice For All*, by the National Conference of Catholic Bishops. **On the web:** www.Calvert.com contains an extensive data base and search capabilities for identifying mutual funds which meet four commonly used environmental and socially responsible criteria; www.socialfunds.com has extensive info for understanding socially responsible issues; www.coopamerica.org is a site dedicated to providing practical steps for using your consumer & investor power for social change; www.ufenet.org (United For a Fair Economy) effectively addresses issues of economic injustice; www.cepnyc.org is the website for The Council on Economic Priorities, a group dedicated to accurate and impartial analysis of the social and environmental records of corporations; www.fairtradefederation.com is committed to providing fair wages and good employment opportunities to economically disadvantaged artisans and farmers worldwide.

Philosophers & Deep Thinkers



Because: It's about our values and relationships, not simply about money. **Implications:** Understanding money in relation to values leads to financial stewardship. **Resources:** *Your Money or Your Life: Transforming Your Relationship With Money*, by Vicki Robin and Joe Dominguez, provides exercises for exploring personal values in relation to how you use money; *Money and the Meaning of Life*, by Jacob Needleman; *Following Christ in a Consumer Society: The Spirituality of Cultural Resistance*, by John F. Kavanaugh, may be difficult to locate, but worth the effort; *The Cultural Creatives: How 50 Million People Are Changing the World*, by Sherry Ruth Anderson & Paul H. Ray. **On the web:** www.coc.org, the Center of Concern's site, rooted in Judeo-Christian tradition and Catholic social thought, provides critical thinking in global justice issues; www.newdream.org, The Center For a New American Dream, provides great resources and ideas for changing the way we consume to protect the environment and enhance quality of life for all; www.futurenet.org, The Positive Futures Network's goal is to enhance the power of people working to create a more just, sustainable and compassionate future - they produce *Yes! A Journal of Positive Futures*, another great resource.

Students of the Financial World



Because: Stewardship requires that judgments be based on information rather than prejudices. **Implications:** Poverty is not piety, nor is wealth wicked; it takes a village to educate a responsible investor. **Resources:** *Invest in Yourself: Six Secrets to a Rich Life*, by Marc Eisenson, Nancy Castleman & Gerri Detweiler, helps us address: Where do I really want to go with my career and then, what do I have to do to get there? How can I invest myself in family and friends? Become a life-long learner? *The Complete Idiot's Guide to Personal Finance in Your 20s And 30s*, by Sarah Young Fisher & Susan Shelly, gives helpful tips for saving, credit, loans, health care, real estate and other issues. **On the web:** www.aaii.com, the non-profit American Association for Individual Investors provides extensive information on the basics of investing; www.invest-faq.com is devoted to answering novices' questions in 20 categories, uses down to earth language, provides excellent explanatory articles and tips; www.investopedia.com provides fine definitions of terms and other resources.

Spirituality ~ the search for the discovery of God's transforming presence in our lives



What does *money* have
to do with *spirituality*?



Spirituality means living with the conviction that God is transforming our lives and those around us. So what role, if any, does money play in our search for this divine presence?

Getting Beyond A Negative View of Money

Sometimes a person makes a judgment about a book, film or person without having any real information on which to base that decision. This is called prejudice, or judging before having the necessary information. Do you have any prejudices when it comes to money?

How does the Bible judge money? For example, does the New Testament consider money good or bad? If one were to answer, *bad*, on what Biblical text would that judgment be based? Scripture does not teach us that money is the root of all evil. Rather, "it is the *love of money* [not money itself] which is evil" (1 Tim.6:10). It is when we allow financial security to lessen our perception of God as our true source of security that money becomes a block to our spirituality. That is also the point of Jesus' saying about a camel and the eye of a needle (Matt.19:24). It is only because of God's great generosity that someone, including a rich person, can enter into heaven.

Getting To Jesus' Positive Stewardship

An example of Jesus' *positive* approach to money is seen in His parable of the good stewards who, when given 5 or 10 coins, wisely doubled their investment. The steward who hid his one coin, *fearing its loss*, was the one criticized (Mark 12:41; Matt.25:27). The parable of the Good Samaritan (Luke 10:35) praised the traveler who compassionately *spent his own money* to bring a stranger back from death's doorstep. Although not stated, there's a sense of joy in such wise stewardship of money.

Anyone who attempts to understand the New Testament authors' approach to money needs to "drink deep, or taste not of that Pierian spring," as the poet Alexander Pope (1688-1744) said of knowledge in his poem, Criticism. For example, drawing a conclusion from only one story, rather than from the entire Gospel, can lead someone to an incorrect interpretation. Consider, for example, St. Luke's story about Jesus sending His disciples out on mission. In Luke 10:4, the earlier account, the disciples remember Jesus' instruction that the 72 disciples ought to take along no purse, staff, nor other supports. Luke 14:33 also affirms this Spartan mindset which encourages disciples to give up all possessions. However, Jesus later gives an instruction reversing the first: "But now if you have a purse, take it; if you have a haversack, do the same" (Luke 22:36).

What's the point in presenting these two contrasting teachings of Jesus? There may be a parallel between these two moments in discipleship and those of being a first-time, enthusiastic volunteer and a more seasoned veteran of service. It seems the first burst of evangelical enthusiasm led the early disciples to affirm a stark rejection of all material goods. They focused on themselves and detachment from things. But over time, perhaps they focused more on how God was transforming others' lives and understood that dependence on God was the key. The disciples ultimately understood His teaching that it was OK, maybe even necessary, to wear shoes and carry a walking stick for their life-long journey.

Perhaps it's the same with our use of all material goods, including money. As with the disciples, our spirituality today urges us to use money to remove obstacles of hunger, homelessness, injustice and whatever else prevents others from experiencing God's transforming presence. Wise financial stewardship will help us discover God's transforming presence, not only in our own lives, but in those we will touch for many years to come. *This is worth celebrating.*

FORMER VOLUNTEER SIGHTINGS IN THE... WASHINGTON & BALTIMORE AREAS



Monthly former volunteer gatherings & more:

- The St. Vincent Pallotti Center, located on the campus of The Catholic University in Washington, DC, provides a number of services for former volunteers in the area, including: monthly gatherings (social events, discussions, guest speakers, etc.); a housing board; local non-Pallotti Center event updates, sent via e-mail, about once per week to formers who request them; and, a free job bank service. Call 202-529-3330 or e-mail formervolunteer@pallotticenter.org to get in touch with us!

Some parishes where "formers" attend:

For a complete list of parishes, resources, events, ministries and more for the Archdioceses of Washington, Arlington, & Baltimore, visit their websites at, respectively, www.adw.org, www.arlingtondiocese.org and www.archbalt.org.

Washington: • Georgetown Campus Chapel has a lively liturgy on Sundays at 8:30 pm with great music and lots of young people.
• St. Aloysius at 19 I St., NW, 202-336-7211. Many formers attend the Sunday, 10 am liturgy. St. "Al's" is a diverse and lively parish with a strong community feeling and social justice ministry.
• Our Lady Queen of Peace at 2700 S. 19th St. in Arlington, VA, 703-979-5580. A very social justice oriented parish, located in a traditionally African-American neighborhood. Awesome masses, great music & energy.
Baltimore: • St. Vincent de Paul, at 120 N. Front St., 410-962-5078, has a 20's-30's group that meets monthly and has a retreat in the spring, has a social justice group and very good marriage prep. Many formers attend the "very alive" 9:30 am Sunday mass - great music!
• Corpus Christi at 110 W. Lafayette Ave., 410-523-4161.

Retreat opportunities & spirituality centers:

- Contact the Pallotti Center to attend our annual Day of Reflection retreat for formers. Next retreat: Sat., May, 12th, 2001.
- Visit Retreats International's really cool website, www.retreatsintl.org, to find an extensive listing of retreat centers in your area.
- The Shalem Institute For Spiritual Formation, at www.shalem.org, 301-897-7334, offers prayer/meditation groups, retreats & more.

Social justice organizations & events:

- The Center of Concern, www.coc.org, 202-635-2757, promotes social analysis, theological reflection, advocacy & education on global development, trade, economic justice & human rights issues.
- Dorothy Day Catholic Worker House, at 503 Rock Creek Church Rd., NW, 202-882-9649, has a social justice speaker the first Friday of every month, and "it's always excellent!"
- Center For Poverty Solutions, at 2521 N. Charles St., 410-366-0600, www.cfrforpovertysolutions.org, is dedicated to eliminating the root causes of poverty through public policy, education, research, direct service programs and community mobilization.
- Viva House - The Baltimore Catholic Worker, at 26 S. Mount St., 410-233-0488, has vigils against the death penalty every Monday.

Local volunteer opportunities:

- The Pallotti Center has listings of local volunteer opportunities; call us at 202-529-3330 to learn about them.
- The Community Service Source - A Volunteer's Guide to Greater Washington. Contact Greater DC Cares, 202-289-7378, for a free copy.
- Catholic Network of Volunteer Service, www.cnvs.org, 202-332-6000.

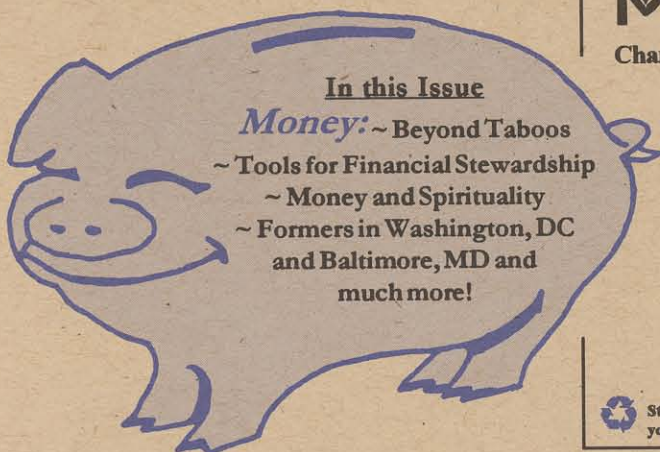
Other valuable resources:

- Catholic DC Listserve - Publicize & learn about events in the area, including talks, retreats, housing requests, etc. To sign on, e-mail Chris Corish at ccorish@erols.com.
- Archdiocese of DC Young Adult Ministry, 301-853-4559. Check out their Theology on Tap lecture / discussion series this Spring. For a complete calendar of events, visit www.adw.org.

We are grateful to everyone who contributed information to this section. Thanks for helping us support other former volunteers!

Visit our new on-line community of former volunteers on our website, www.pallotticenter.org! Click to the formers section where you can find a much more complete listing of DC & Baltimore area resources, and add more ideas of your own... anytime!

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In this Issue

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- ~ Formers in Washington, DC and Baltimore, MD and much more!



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Financial Leadership: Becoming a Good Steward... "One Person At A Time"

The needs of the world's poor can seem overwhelming. According to the United Nations, each day the number of children dying of hunger is in the thousands. Further, in sub-Saharan Africa alone, millions of adults and children suffer from AIDS with no immediate hope of getting the expensive medicine to all those who need relief. Violence in the U.S. persists, while ethnic and religious violence continues out of control in Indonesia and other countries.

Considering the world's enormous needs, someone once asked Mother Teresa of Calcutta how anyone such as herself could possibly deal with these staggering numbers of needy people. "One person at a time," she calmly responded.

For former volunteers, there may be another lesson in this saintly woman's "one person" wisdom: To become a good steward be sure to get your own financial house in order. As a lay person, you need a realistic financial plan which provides you with a platform and tools for helping others. By doing your own budget and financial management, you will be better able to identify with the limitations and boundaries which poor people experience daily. This will also help you exercise a leadership role in financial matters, whether that be as a witness to simple living or as an advocate for the economically disadvantaged in the U.S. or overseas.

Here's a checklist of four leadership principles to help evaluate the extent to which you are honestly exercising financial stewardship in your own backyard. It takes discipline to work with these principles, but they will help provide you with a foundation for a long-term approach to financial stewardship.

Honest Discernment - As a first step, all financial advisors recommend that you take an inventory of your assets. So begin with "what is" by making a list of your cash, savings and the approximate value of any furniture, books, clothes, etc. that you own. Then, list your current obligations, including debts, car or school loans, house mortgage, unpaid bills for utilities, insurance, credit cards, etc. Find any surprises? Own more than you thought? Less?

Accountability - Next, consider "what should be" by making a monthly budget. List your income (salary, other) and then every one of your regular monthly expenses. Are you living above or below your means? Set your priorities; choose an ideal monthly budget; track your expenses carefully. At the end of each month and quarter, evaluate if you are living within your budget. Make any adjustments needed.

Integrity - Step back from the details and ask yourself a bigger question: "Is my spending consistent with my values?" Frugal living is not about penny-pinching, but about honoring your values, your self, and others. Have I set realistic short and long-term goals? Am I too tight with my money? Too loose? Do I feel any joy in my stewardship?

Commitment - Now step back and take a long-term perspective. Ask: "Am I into religious stewardship for the long haul?" This "stick-to-it-ness" requires determination and also patience. Even after you have your own fiscal house in order, it takes patience to continue helping others, "one person at a time." Poverty does not disappear overnight so good stewards need the maturity which comes by taking the life-long view.

Summary: Remember the childhood story of the turtle and the hare: being consistent over time, even if at a turtle's pace, is better than being a flash in the pan. Stewardship, whether about money or service, is like that. Over time, the 'novice' will be better able to help others because he or she first worked on their own spiritual formation, "one person at a time," discerning what is, what should be, and implementing a personal strategy for life-long financial stewardship.

We Want to Hear from YOU for Our Next Issue of *Staying Connected*!

Relationships: Reaching Out to Others and Expanding Yourself...

This is one of the most rewarding aspects of who we are and who we can become.

Please contact us with your insights, ideas and resources!



Denver, Colorado Springs & Boulder, CO: former volunteer sightings --

What's happening with former volunteers amidst the peaks and pine trees? Let us know where formers are gathering, going to church and attending other events!



stayingconnected@pallotticenter.org or call toll-free: 1-877-VOL-LINK