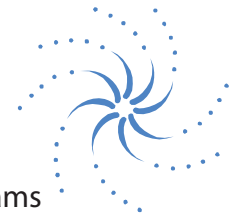




# Staying Connected



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

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## Staying Connected to...Personal Responsibility

Everyone is talking about responsibility these days. We're in a global recession largely caused by irresponsibility on the part of businesses, the government, and individuals. It is clear that the only way to get back on track as a nation and as individuals is by accepting responsibility for the mess we're in and joining together to do the hard work of re-building. At the Pallotti Center, we want to encourage you to think about responsibility broadly — not just economic, but personal, communal, and spiritual. We hope the articles and reflections in this issue of *Staying Connected* can serve as resources for you during these challenging times.

This issue of *Staying Connected* also features two big changes. First, you will no longer see the **Formers Sightings** section, highlighting a different area of the country. We encourage you to use the **Resources in Your Area** section of the Pallotti Center website ([www.pallotticenter.org](http://www.pallotticenter.org)) and the **Network of Former Volunteers** listserv to connect with formers in your area. Second, we have replaced the leadership column on the back page of each issue with the **Career Corner** column. In future issues, we hope to provide you with practical advice, suggestions, and inspiration for finding meaningful work. We invite you to share your career advice and success stories with us at [stayingconnected@pallotticenter.org](mailto:stayingconnected@pallotticenter.org).

## Community: Practicing Personal Responsibility

We are at a time in history when the problems of the world bombard us in the wall-to-wall 24-hour news cycle. Rather than exposing us to the struggles against violence or injustice in the world, the constant frenetic pace of news barely scratches the surface before moving on to the next headline. We are often left feeling anxious and uninspired to engage in action.

We are called, however, to practice good citizenship and personal responsibility. In challenging times, when it feels much easier to tune out the world and focus on ourselves, there are things we can do to be involved civically in spite of the voices of doom and gloom we hear around us. Here are some suggestions:

### 1. *Get involved in local politics and decisions*

- Jaded by national politics? At the local level, you can often find candidates, elected officials, and volunteers with whom you share similar values. At the local level, you can get to know those people and let your voice be heard.
- Being involved in local politics includes more than running for a local office. Town/city council meetings, school board meetings, etc., are almost always open to the public, and their schedules are published on websites and in newspapers. You may need to sign up in advance if you'd like to speak.



### 2. *Start or participate in grassroots opportunities*

- The Introduction of [Soul of a Citizen](#) by Paul Rogat Loeb describes how a woman took the initiative to introduce herself to a neighbor, an action which started a babysitting co-op. What needs do you see in your community that you could gather with others to address? For more ideas, visit <http://culdesaccommune.org>, a website for an organization that promotes sharing services and activities among neighbors.



- Stores that are co-ops almost always offer a chance for you to be involved, often by having a say in the business plans and decisions and/or allowing you to volunteer your time to cover the membership cost.

### 3. *Take personal responsibility*

- We may vote with ballots in periodic elections, but we vote every day with our dollars, even if we try to avoid over-consumption. Research where your money goes and available alternatives. Good starting places include the book [The Better World Handbook](#) by Ellis Jones, et. al. and the website for the Center for the New American Dream, [www.newdream.org](http://www.newdream.org).
- Creating a community you can be proud of can happen from many angles. Simple things that an individual can do include taking care of your yard, shoveling your sidewalks when it snows, and properly storing trash and recyclables.

## Giving During Tough Times



Our current economic recession is especially hard on churches and charities. Many of these organizations, which depend on donations and endowments to stay afloat, are finding it hard to make ends meet. At the same time, demand for the help they provide is steadily increasing. The net result is that our churches and charities are responding to greater needs with fewer resources, and they need our material support now more than ever. Many of us recognize this need; however, maintaining or increasing our giving during these times may feel impossible.

It is difficult to see any “positives” in these trying times, but the recession does present us with valuable opportunities to re-examine our lifestyles and priorities. A good place to start is with our beliefs about giving. In Creating a Life with God: The Call of the Ancient Prayer Practices (Upper Room Books, 2003), Daniel Wolpert invites readers to view charitable giving as a way of “praying with our lives.” He suggests that many of us have difficulty with the Biblical call to give away 10% of our incomes because that level of giving forces us to “confront the question: Do we really trust God with our lives- our literal, physical lives?” Making a commitment to tithe also puts us in direct conflict with the dominant culture of materialism. We may be surprised at how attached we are to our things, and we may encounter resistance from our friends, families, and communities as we “begin to question how we are living or what are our material priorities.”

Despite these very real challenges, Wolpert argues that tithing has both spiritual and material benefits. Tithing “forces us” into closer relationship with God because it requires us to “ask God for what we need.” As we draw closer to God, we realize that “much of our material striving” was actually “about filling the void in our soul that is our separation from God.” As our spiritual life deepens, we find that we want and need fewer material things and our resources go farther.



Writing about some of the leaders of the early church, Wolpert observes: “The more they prayed, the less stuff they had or needed.”

Charitable giving is a great way to increase our spiritual and economic fitness, while also contributing to the needs of our communities. If we cannot afford to give away 10% of our incomes, we can start with 5% or even 1%. The precise amount is less important than making the commitment to give and following through. If we already give away 10% or more of our incomes, perhaps we can challenge ourselves to do more! We can also commit to give in non-monetary ways, as described below. However we choose to give, we will know that we are making an investment in God’s work, both in our own lives and in the world.

### Ideas for Non-Monetary Giving

- Donate used items. Do a room-by-room inventory of all the “stuff” in your home and/or office. Chances are that you have a lot of things you really don’t use or need.
- With a little research, you can find grateful recipients for everything from clothes to old cell phones to cars. If you are not sure where to donate an item, [www.excessaccess.com](http://www.excessaccess.com) provides a matching service between local charities and individuals looking to donate specific items.

- Volunteer! Even if you only have a few minutes to spare, you can be a big help to a church, charity, or person in need. Take some time to explore your church and community, looking for small projects that match your skills with a person or organization’s needs. Even something as simple as weeding a garden saves a person or organization time and money, expresses care and concern, and inspires similar service in others. Not sure where to start? See “Resources in Your Area,” located in the Resource Center on our website ([www.pallotticenter.org](http://www.pallotticenter.org)), for information on volunteer opportunities in your area.

The United States is in a financial crisis today, partially caused by a lack of personal responsibility and an excess of personal debt. Realizing that many of you may be anxious about and even struggling with debt, we would like to offer some practical advice and resources to help you take responsibility for your debt.

### Your Credit Score: The Most Important Number

- Your **credit score** is the benchmark that lenders use to assess your ability to keep your promises and pay off your debts.
- If you have a payment history with credit card companies, utilities and other recurring obligations, you have such a **number that ranges from 500-850**.
- The **higher the number**, the more likely it is that you will be able to see **lower interest rates** on the things that you buy on credit.
- Three separate credit bureaus (Equifax, Experian and TransUnion) maintain such a number on you

## Personal Finance 101: Taking

and since 2005 you have been entitled to one free report every year from each credit bureau (see [www.annualcreditreport.com](http://www.annualcreditreport.com).)

- One sure way to **raise your score** is to build up a **good payment history** with each of your creditors.
- One way to **lower it** is to have a **large number of lenders request your credit report within a short period of time**, so be careful when window shopping for a major purchase.

*For more information:* Suze Orman, The Money Book for the Young, Fabulous & Broke (New York: Riverhead, 2005)

### Bad Debt

- **Opening many credit card accounts** with modest credit limits and **maxing out those cards** is the epitome of bad debt.
- **Owing more than 50% of your credit limit on any one card** assures you of a lower credit score.
- Consider using **only one or two cards, paying off those balances monthly** and using that good payment



# Spirituality

Discovering God's transforming presence  
in our lives



## Communal Spiritual Accountability

These days, making a resolution to break bad habits, live healthier, or get in shape seems to require a certain amount of communal accountability – think: personal trainers, classes, Weight Watchers, and more.

But do we have the same support systems to get ourselves spiritually in shape? If we want to break bad habits or become stronger spiritually speaking, doesn't it make sense to have a community to hold us spiritually accountable?

The idea of having a spiritual community for personal accountability is not a new one. The early Christians found themselves needing community after the events of Christ's Passion and Resurrection. St. Paul encouraged the early Christian communities to rely on one another for support, and Jesus, too, set an example by telling disciples to hold one another accountable in instruction and prayer:

“If your brother sins (against you), go and tell him his fault between you and him alone. If he listens to you, you have won over your brother. If he does not listen, take one or two others along with you, so that ‘every fact may be established on the testimony of two or three witnesses.’... Again, (amen,) I say to you, if two of you agree on earth about anything for which they are to pray, it shall be granted to them by my heavenly Father.

For where two or three are gathered together in my name, there am I in the midst of them”. (Matt 18:15-20)

The kind of spiritual accountability described by Jesus requires a certain level of vulnerability. If you lived in community as a volunteer, this vulnerability may not be new.

We challenge you to find a small faith community with whom you can share your spiritual joys and struggles. You can form your own accountability group with friends whom you know are also interested in strengthening their faith. Or you can join a group that may already be established at a nearby parish or faith community. (The Pallotti Center has some of these groups listed in our Resource Center on our website. See ‘Resources in Your Area’ at [www.pallotticenter.org](http://www.pallotticenter.org)).

Express and discuss your personal spiritual goals with the group. Would you like to do more spiritual reading as a group? Perhaps pray the Scriptures together with *Lectio Divina*? Once you have established goals for the group, you can express your own personal goals for spiritual growth. Voicing your goals to others and asking them to hold you accountable to these goals can give you the encouragement we all need in our journeys of faith.

The spiritual life – as we see from the stories of Creation in the Book of Genesis and beyond – is not meant to be lived alone! Be encouraged then, like St. Paul was, in living the spiritual journey with others.

## Responsibility for Your Money

history to request credit limit increases and lower APRs that can save you thousands on finance charges every year.

- A car will lose half of its value the minute that it is driven off the dealer's lot, meaning that **without putting any money down it will be nearly impossible to ever refinance the loan**. You will always owe more than the car is worth.
- It is also imperative to **purchase GAP insurance in case the car is totaled in an accident**. Without GAP, your insurance company will pay you the book value of what the car is worth rather than what you actually owe on it, pushing you further into debt and leaving you with less money with which to purchase a replacement vehicle.

For more information: Farnoosh Torabi, *You're So Money: Live Rich, Even When You're Not* (Pittsburgh: Three Rivers Press, 2008)



### Good Debt

- **Real estate** has proven itself to be a great investment over the long run. It is said that a home will double in value every five to ten years.
- Right now, many areas of the United States are experiencing a **market readjustment that is bad news for home sellers but potentially great news for home buyers**.
- **Avoid Interest Only (I/O) loans and variable rate mortgages**.
- Student loans may be burdening a number of you right now, but keep things in perspective. Without



those loans, you may not have been to afford a college or graduate school education. That education will likely translate into at least \$1 million more in earnings over the course of your lifetime than if you had a high school degree alone.

For more information: [www.salliemae.com](http://www.salliemae.com)



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## IN THIS ISSUE:

Spiritual  
accountability, giving  
during tough times,  
understanding your  
money, and more!

Would you like to receive future editions of *Staying Connected* via email? If so, please let us know by emailing us at:

[stayingconnected@pallotticenter.org](mailto:stayingconnected@pallotticenter.org)



Help us recycle. Please do your part by passing on your copy to another former volunteer or by recycling the paper. Thanks!

## Career Corner



The Pallotti Center is pleased to introduce the Career Corner, a special feature that will appear in this space in each issue of *Staying Connected*. Finding meaningful work is important to many former volunteers, and we hope that this section will offer you helpful suggestions and advice.

Ready to get started on a job search or career change? The Pallotti Center website features several things to help you. The following can be found at [www.pallotticenter.org](http://www.pallotticenter.org), under the Former Volunteers section.

- The **"What's Next?" Notebook** provides information on transitioning from volunteer service, including discernment questions about your post-service decisions.
- If you are actively seeking a new job, let the Pallotti Center help you: **join the Job Bank**. This service, a weekly digest of job postings around the country, is provided to those who have completed full-time service with a Catholic-based volunteer program. Sign up on the website.
- Already have a job? Work for a great employer? Help other former volunteers find employment by **submitting job openings to the Job Bank**. Email the relevant information to [jobbank@pallotticenter.org](mailto:jobbank@pallotticenter.org).
- Advice on choosing a career, finding a job, writing resumes and cover letters, and interviewing is also available on the **Pallotti Center website**.

Help us make this Career Corner work for you! Do you have any questions about career decisions and job searching you'd like answered? Do you have success stories you'd like to share to help others? Send your questions and advice to [stayingconnected@pallotticenter.org](mailto:stayingconnected@pallotticenter.org) and mark it "Career Corner."



*Staying Connected: Assisting in the continued formation of former lay volunteers.*

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

**Inspiration:** The Center takes 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. Please visit our website, [www.pallotticenter.org](http://www.pallotticenter.org), for more information.