



Thirty-Third Sunday in Ordinary Time November 13, 2011 A

Financial Report

Reflection on the spirituality of money An inspiring witness story on tithing The Bible and money

This is the time of the year when most, if not all, parishes in Florida share their Financial Report with their parishioners so that their many winter parishioners can read it.

Currently, our parish has 15 fulltime and 12 part-time employees. They, as well as our school staff, have not received a pay raise in 2 years in light of the salary freeze mandated by the diocese in 2009 for all parishes. I very much hope that the freeze will be lifted this coming fiscal year.

I am most grateful to all of you who, week after week, month after month, and year after year, faithfully share a portion of your income with us so that our parish can continue the work of Jesus here on earth through worship, faith formation programs, outreach to the needy and many other ministries.

Parish Audit. Every three years, each parish is audited by one of several firms selected by the diocese. We just completed our most recent audit. Cost \$13,500.

Finance Committee. I work closely with our finance committee on all aspects of parish finances. The committee members are Catherine Key, CPA (chairperson), Jose Vento (CPA), Mary Carney, Bonnie Armstrong, Mary Russo (Parish Bookkeeper).

Reflection on the spirituality of money

Money, like every other aspect of our lives, impacts our relationship with God. If forgiveness makes us more like our forgiveness, generosity makes us like our generous God. If unforgiveness places a block between God and us, so does greediness.

Can we talk to God about our finances? Because money is such a personal and touchy issue, people usually do not talk about finances to anyone except to their tax accountant and financial planner if they have one. Sometimes even spouses are not upfront with each other about their finances. In his book, Your Money Counts (a biblical approach to finances), Howard Dayton tells the following story:

An unmistakable sign that we are growing spiritually is our willingness to talk to God about money matters, especially how we use our money.

An inspiring witness story on tithing

Tithing of ten percent of one's income is the biblical ideal placed before us. Some years ago, after I conducted my annual stewardship of treasure Sunday, I received the following letter from a parishioner.

Dear Father Tobin,

Sunday's sermon concerning the Church's finances and the request for parishioners to give five percent of their income compels me to share my testimony of God's blessings. I have been a member of our parish for twenty-two years.

Twenty-two years ago, my husband felt we should tithe ten percent of our income and trust that God would supply our needs as He says in Malachi 3:10. "Bring all the tithes into the storehouse, that there may be food in mine house, and test me now herewith, saith the Lord of hosts, if I will not open for you the windows of heaven, and pour out for you a blessing, then there shall be room enough to receive it."

It was hard to be obedient at first, we had four children and a daughter who is multi-handicapped. Every time we thought we couldn't continue to tithe, a raise in salary or an unexpected resource would come to us. Sixteen years ago my husband had his first heart attack and became totally disabled. He left work under long-term disability. Since then he had another heart attack, four open-heart surgeries, a cardiac defibrillator implanted and finally last year a heart transplant. His medical bills have totaled well over a million dollars. I went back to work after his first heart attack and he was home to be with our children.

We have continued to tithe 10% all these years and I would like to mention some of our blessings: We own our home and are debt free. We have never had to ask for any assistance with medical bills and have paid all of them. We have helped our children with college. We have been able to help others less fortunate even above the 10%. We have a substantial amount saved for retirement and other financial blessings too numerous to mention.

That is an amazing story and a powerful witness to the belief that a) God will not be outdone in generosity, and b) our decision to be generous with our finances will lead to many blessings. When we think of the "blessings" that come from generous giving, we should not think about

financial blessings—though they may come—rather we should think of blessings like the inner peace and joy that comes from a life of generosity, the blessing of good friends and neighbors, the blessing of being free from a materialistic outlook on life, the blessing that comes with living a simple lifestyle, etc. These blessings lift up our spirits beyond any material abundance.

The Bible and money

A few years ago, I read an article that said that the Bible has approximately 500 verses on prayer and faith and approximately 2,350 verses on money, possessions, and how we use them. Why so much reference to money and possessions? I am not sure but my guess is that God knows well how easily we can become attached to and preoccupied with money and possessions. God knows our heart's greedy and materialistic tendencies. Just think about the amount of time that is consumed:

- making money
- managing and saving money
- spending money
- worrying about money, our investments and possessions

Jesus knew only too well how money and possessions could easily become the real god in our lives. St. Paul reminds us that the *love* of money is the root of all evil, not money itself, but our *love* of it. So the way we handle our checkbook and finances affects our relationship with God.

Tithing. Some, if not many, Catholics look upon tithing as a Protestant thing. It may be—but it has biblical origins. There are many verses in the Old Testament that speak of tithing, as the one quoted above from Malachi. In Genesis 28:22, Jacob says to God: "Of all you give me, I will faithfully return a tenth part to you." In Deuteronomy 14:22, we find these words: "Set aside a tithe of all the yield of your seed that is brought in yearly from the field." In today's Gospel, Jesus speaks of the poor widow: "This poor widow put in more than all other contributors to the treasury. For they all have contributed from their surplus wealth, but she, from her poverty" (Mk 12:43-44).

Reflection questions

- ♦ In general, do you look upon your use of money as a spiritual matter, or do you tend to think that it has nothing to do with spirituality?
- ♦ Are you able to have an open conversation with the Lord about money issues, or is it something that is not on the list when you converse with God?

Five practical suggestions for your consideration

1. Even if you live on a very small income, consider giving something to the collection. The Lord may well be

more pleased with your \$1 contribution than with your neighbor's \$100 gift. Give not because your Church asks, but because your giving—with a *grateful heart*—will positively impact your relationship with God.

- 2. If you are currently a "loose change giver," seriously consider becoming an "intentional giver." In other words, determine what amount is a sacrificial gift for you, and commit to staying with that amount. I do realize that this will vary with each parishioner, depending on his/her income, not to mention those paid on commission basis.
- 3. If you want to take a huge step in the right direction, do the math. See what percentage of your income you currently give. Is it 1% or less, or 2% or more? The table on page 4 will help you with the arithmetic. If you currently give 1% or 2%, consider raising it to 2½%, which is like turning over to God the first hour of your weekly income.
- 4. If you currently give 2% but *can* rather easily contribute 3% or 4%, what keeps you from taking that step?
- 5. If you are inconsistent in your giving, I recommend that you consider signing up for electronic- giving.

Alive in Christ update. A few years ago, the diocese conducted a diocesan-wide capital campaign to raise funds for diocesan and parish projects. Sixty percent of the money raised was allotted to the parish and forty percent to the diocese. 524 parishioners made a pledge to the campaign totaling \$2,290,393. Of this, we have to date received \$1,284,299 in cash. The bulk of the money will be used to fund the building of a new 10,000 square-foot ministry building which we hope to start right after Easter. We will only build what we can afford so as not to incur any debt. Already about \$70,000 of *Alive in Christ* money has been given to our school for technological improvements and \$15,000 to the Space Coast Center for Mothers and Children.

Tithe Report

In the 2010-2011 fiscal year, we tithed almost \$88,000 to the needy and to organizations that support the needy and promote social justice awareness.

Some of the recipients of our tithe donations included parishioners in extreme need, Habitat for Humanity, Congregation for Community Action (CCA), Sister Diocese in the Dominican Republic, Fr. Gregory's mission in Peru, Genesis House, Morning Star School, Bishop Grady Villas (Down syndrome adults).

Have a blessed week.

