

HomeWord

Vol. 4, No. 11 A newsletter dedicated to household harmony & family faith

In This Issue

Money matters. No question about that. Like our personal hobbies and the people we hang out with, the way we use money provides a glimpse into what we consider to be most important. Surveys show that finances rank near the top among issues that couples and families find most difficult to talk about. Because personal faith and spirituality are other difficult issues to tackle, discussing our financial situation from a faith perspective is no trivial matter.

We believe this issue of *HomeWord* will stimulate some thoughtful reflection and discussion about how your family approaches money matters. We know it's not easy, and perhaps you would prefer not to have to think about it, but your family could truly benefit from the thoughtful discernment shared by our *HomeWord* authors.

In her article "To Buy or Not To Buy," **Jean Buell** shares some of the angst she experienced with her family's decision to install a hot tub in the backyard. In "Riches to Spare," **A. J. Wagner** shares his family's decision to rearrange their household finances in order to give more to those who are less fortunate. In the sidebar on page 2, **Ken Potts** offers some practical tips for reducing financial stress. Enjoy!

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To Buy or Not To Buy

by Jean Buell

That was the question: to buy or not to buy a hot tub. For years my husband dreamed of owning one. When the dream-talk sounded more like reality, I had to stop and think. What was the noble thing to do?

To buy or not to buy . . . How could this decision come out of our faith? Discipleship means self-denial, and having this symbol of self-indulgence in our backyard did not seem right to me. I remembered a homily in which the priest simply repeated Jesus' words: "Sell what you have and give to the poor." Wouldn't it be easier not to buy a hot tub in the first place? Even though the money saved and donated would make only a splash toward all the needs in the world, it would still make a difference. We need to wash the feet of others, not our own.

To buy or not to buy . . . How could a decision to purchase a hot tub reflect good spending and saving habits? My husband and I try to avoid the shallow waters of materialism, and we hope we are teaching our boys to do the same. But the things they have when they are growing up will be the things they think they need when they are older. We want them to know the difference between wants and needs. We want them to be responsible with their money.

To buy or not to buy . . . The more I thought about it, the more I thought I'd be in hot water either way. If I said yes, I literally would be sitting in a tub of hot water. If I said no, I would be controlling my family's faith; I would be denying my husband his dream to have a Sabbath swim every day. Did I have a right to do that?

It's difficult to determine the correct use of material wealth. It has been said that the love of money is the root of all evil. There is an obvious meaning to this

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Riches to Spare

by A. J. Wagner

Brother Bob was a helper at our local homeless shelter. His stories were many. He chose to tell two of them at the rededication of the shelter a few years ago. I recall them here with as much accuracy as I can.

The first is of a woman (we'll call her Doris) who was once a resident of the shelter but had managed, with the help of others, to get her own very modest living quarters. She slept on a mattress on the floor of her tiny apartment and covered herself with an old sleeping bag at night. Because she had befriended the workers at the shelter, she continued to visit, keeping up on the gossip. On one return visit, she heard a worker turn a woman away because of lack of space. The woman who was turned away pleaded her case, saying that she would have to sleep under a bridge.

The next day Doris showed up at the shelter with her sleeping bag. She asked the workers to give the sleeping bag to the woman or to anyone else who might

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Family Finance Stress Stoppers

by Ken Potts

I know of no quick-fix solutions to the money problems almost all of us seem to have. I do, however, have some concrete suggestions about what you can do to reduce the stress these problems may cause.

Have a mutually agreed upon plan. Both parents have responsibility for family finances. Even stay-at-home parents who earn no outside income need an equal voice in budgeting—they often do most of the spending anyway. Agreeing on a plan together won't give you more money, but it will give you less to argue about.

Communicate openly and frequently. The more you talk about how you're doing financially, the earlier you can solve problems or make changes. And don't leave the kids out of the loop. How else can they learn about the value of money, work, and earning power? Such money talk will build trust in your family's commitment to work together to steward your resources.

Deal with feelings. There are understandably many emotions associated with money—*anxiety, frustration, fear, and desperation*, to name a few. Ultimately you will talk these feelings out, or you will act them out. If you don't talk through your financially focused feelings, they will ooze into other areas of your life, creating even more unnecessary stress.

Get your priorities straight. For many, money pressures stem more from lifestyle choices than from efforts to meet basic human needs. Choices about the car you drive, the clothes you wear, or the trips you take can add or subtract from the everyday stress of managing money. Because such stress comes at its own steep price, you need to question what your priorities ought to be, and spend your money accordingly.

("To Buy or Not To Buy," continued from page 1)

saying: trying to make money at all costs can be damaging. But there are subtle meanings to this saying, too. I had just learned that trying to save money at all costs can also be damaging; rigid control can be just as damaging as greed.

To buy or not to buy . . . I wanted to put my faith into this decision, and ultimately I did. I put my faith in my husband, and I put my faith in God. I denied myself by giving up rigid control, and I said, "Okay, let's get a hot tub."

Since we bought the hot tub, we have enjoyed family time more than ever before. We now have a place where we can enjoy one another's company without distraction. We also have invited our neighbors to join us several times. A seven-year-old neighbor said, "This is fun! Thanks for letting us come in your hot tub." Her dad said, "This is just what I needed!" I hope our boys learn from this experience. I hope they learn to share with others and give to the poor.

Far from being a symbol of self-indulgence, our hot tub has become a symbol of hospitality. In today's society, more and more families fall apart, and neighbors don't even know one another. Faith tells me that we can make a difference—right in our own backyard!

Jean Buell is a freelance writer living with her husband and two young sons in Minneapolis, Minnesota.

("Riches to Spare," continued from page 1)

have to be turned away. The workers protested, but Doris insisted, saying that a room and a mattress were all she needed when others had so much less.

The second story Brother Bob told took place on a cold night that was sure to fill the shelter beyond capacity. When the staff announced that the shelter was full for the night, somebody still waiting to get in, yelled, "There's a guy back here who's got a fever! Can you let him in?"

"Sorry," came the reply, "we have no more space."

With that the gentleman who was admitted last said, "I'll give up my space for him."

The worker said, "Thanks, but if you give up your space, I have to take the next guy in line. That's how it works. We don't allow line jumping."

Then, one by one, each person in line in front of the sick man gave up his opportunity for shelter so the sick man could be admitted.

These true stories shame me. I've never given up my warm bed or my only comfort for the sake of someone else. My wife, Joan, and I give to the Sunday collection, but our name isn't on any plaques around the church. Not that that's important, but I'm not sure the church makes much money from us after paying for and sending us all those donation envelopes.

My wife and I do not have significant money problems. We are blessed with good incomes, but like most Americans, we live from hand to mouth, spending all our income as fast as we earn it. Last May I did some research, and to my surprise, I found that each month most of our money goes to banks for interest payments. Now Joan and I have committed ourselves to paying off all our debts, except our mortgage, over the next five years. Our commitment is to replace our "gifts" to the bank with gifts to the poor.

We have extra blankets for guests in one of our closets. Every time I look at them, I remind myself of our blessings, and our goal. I pray that we can be as giving as Jesus calls us to be. We will probably never be as giving as Doris and her companions at the shelter, but Joan and I agree that we must try to be more like them.

A. J. Wagner is an attorney, author, and twenty-three-year volunteer for the Family Life Office in the Archdiocese of Cincinnati.





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Dear Colleague,

In this latest issue of *HomeWord*, we address a topic often avoided, yet too important to ignore.

Money matters. No question about that. Like our personal hobbies and the people we hang out with, the way we use money provides a glimpse into what we consider to be most important. Surveys show that finances rank near the top among issues that couples and families find most difficult to talk about. Because personal faith and spirituality are other difficult issues to tackle, discussing our financial situation from a faith perspective is no trivial matter.

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I hope you and your families find this *HomeWord* issue enriching and helpful. Be sure to run plenty of copies, and make them available to anyone who might be interested.

Sincerely,

Leif Kehrwald
HomeWord Editor



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