



## Financial Management as Discipleship

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*[Jesus asked], "Do you understand all these things?" They answered, "Yes." And [Jesus] replied, "Then every scribe who has been instructed in the kingdom of heaven is like the head of a household who brings from his storeroom both the new and the old." (Matt 13: 51-52)*

While teaching the disciples by means of parables, Jesus paused to ask them if they understood what he had been saying. Our Lord then took an image from the world of Ancient Near Eastern economics and applied it to the lesson. In essence, He said that a disciple is quite like a steward, wisely making choices in response to the needs and resources of the household. In St. Matthew's gospel, the new and the old come together as Christ refers to the ancient teaching of Moses and to the new Law of Grace, both of which He taught and exemplified in His own life.

How does this relate to financial management? Disciples of Jesus are called to be like householders entrusted with the goods and treasures of this earthly life, as well as the spiritual treasures of the kingdom, and these two are not mutually exclusive. St. Thomas Aquinas taught that faith and reason complement one another and are essential for making prudent judgments. For parishes as for individuals, discipleship embraces a sense of personal responsibility on behalf of matters both spiritual and temporal. Canon law teaches us that both religious and lay parish leaders "are bound to fulfill their function with the diligence of a good householder."

In another view of a good householder, author Julie McCarty offers financial management advice to couples in her book [The Pearl of Great Price](#): "Although confidence in God is indeed a great virtue,

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### Are You Owed Money?

Recently we read some advice in the Diocese of Pittsburgh Business Services Newsletter we thought merited passing on. The diocese encouraged its parishes and schools to contact the appropriate state agency to check whether monies due them from a business or other source had not been claimed and were being held. We find this to be sage advice. CFC similarly encourages you to contact your state government (typically the state department of revenue) to see if any funds due you are being held in error.

### Energy Budget Adjustment?

Is it time for a course correction in the current budget?

It is wiser and much easier to make budget adjustments now rather than later in the fiscal year. CFC recommends that finance councils re-examine their utilities (fuel and electricity) budget for the current year to make sure that sufficient allowance has been made for energy in general, and winter fuel in particular. A July 19, 2008, front page article in the Minneapolis Star Tribune indicated the need

for periodic, ongoing budget review. The Star Tribune informed readers, "Xcel Energy and CenterPoint Energy are warning customers that their natural gas bills could be 30 to 50 percent higher this winter." Now is the time to make budget adjustments if a cost increase of this magnitude was not included in the current budget. Doing so now will reduce the need for a mid-year "emergency" funds appeal and help your institution avoid ending the fiscal year in the red. 

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this phrase is sometimes used as an excuse to engage in risky behaviors or to avoid putting forth effort.” Ms. McCarty invites couples to identify the most prudent expenditures, given the resources and needs of their household. Failing to do so, as she points out, “... is not true reliance on God, but the inability to say no.” Her guidance could also apply to parish financial management.

As prudent financial managers, parish leaders can establish a reasonable basis for revenue and expense projections when planning and preparing budgets. With this approach,

capital commitments would not jeopardize the parish’s ability to serve the people of God. Whenever a financial decision is to be made in the parish, one can ask, “Are we proceeding with the diligence of a good householder, a good disciple?” If the answer is yes, then the decision will likely move the parish, under the new Law of Grace, toward the kingdom of heaven. ✚

## Telecommunication Leases

We have all seen the commercial featuring the cell phone spokesperson, supported by a cast of thousands, uttering those all-too-familiar words, “can you hear me now?” What the commercial fails to highlight is the importance of cell towers in making the whole cellular communications network function effectively.

The upcoming Republican National Convention in St. Paul has telecommunication providers scrambling to enhance their local cell phone coverage (reception). Cell towers work best if they are elevated above trees, hills, buildings, and other obstructions. Naturally, church steeples become highly desirable locations because of their elevation. An additional benefit to locating antennae inside steeples is that it permits a certain type of “urban camouflage”: neighbors don’t have to see unsightly antennae arrays. Consequently, St. Paul churches have been inundated with offers to lease space so that telecommunication antennae and supporting equipment can be installed.

On its face, this appears to be a good deal for the parish, and it may well turn out to be. Space that otherwise would be unused or underutilized becomes revenue-generating. However, a few cautions should be noted before signing the lease. Foremost is that the stan-

dard telecommunications provider lease is highly biased against the landlord (parish/school). CFC has spent many hours trying to develop language to create balance between the landlord (the parish) and the tenant (the telecommunications provider). A key business concept that needs to be incorporated into the lease is that the landlord’s primary business comes first. Simply stated, the tenant cannot in any way interfere with the primary activities: a Mass or the education of children.

Since there are a variety of legal, technical and business considerations that parishes should reflect upon, we recommend that you call us as a first step in your evaluation process when considering entering a lease with one of the telecommunication providers. In addition to CFC’s review, we encourage that proposed leases be reviewed by the parish’s or school’s insurer and legal counsel. ✚

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