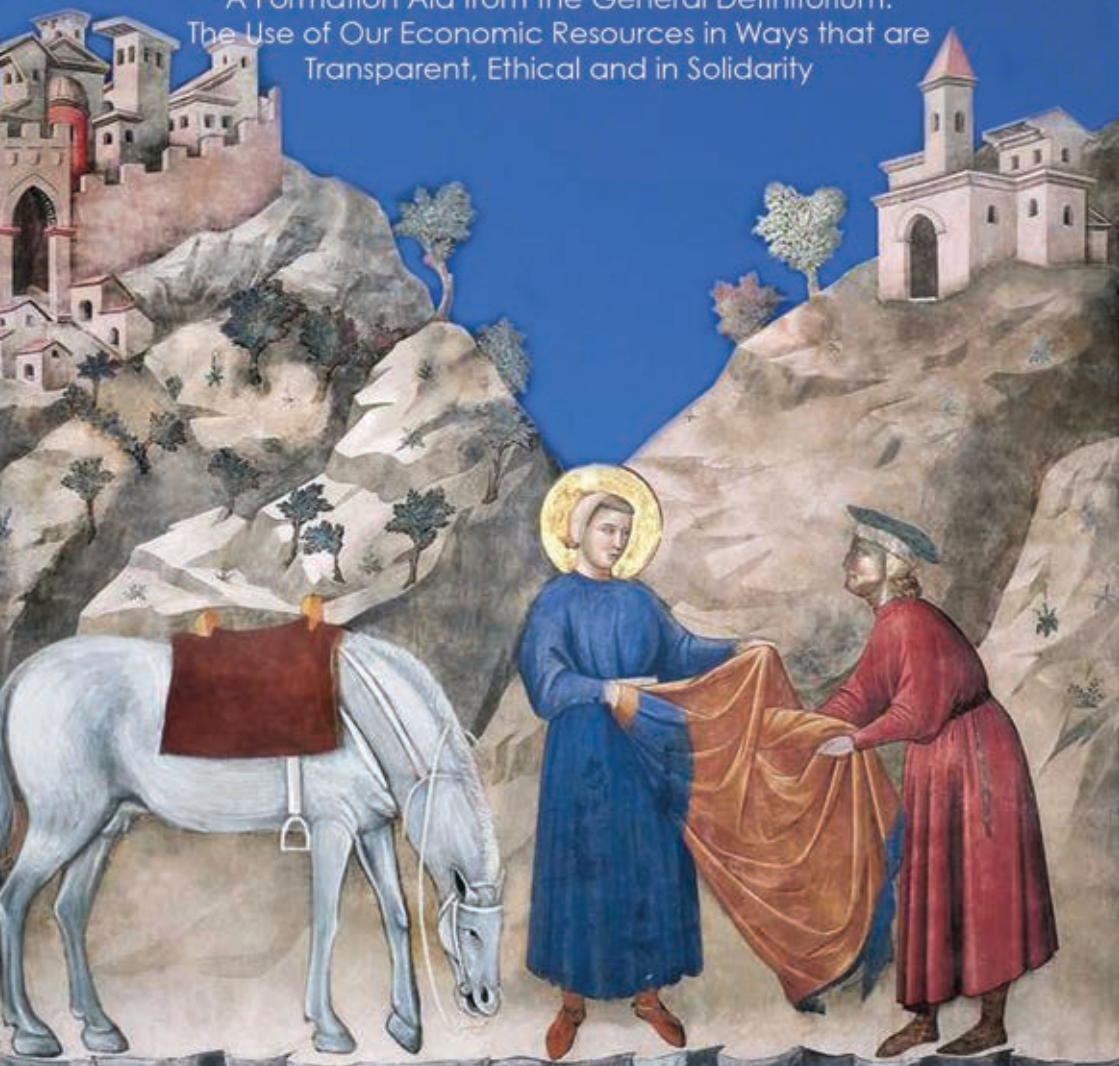


# FRANCISCAN MANAGEMENT OF FINANCES

A Formation Aid from the General Definitorium:  
The Use of Our Economic Resources in Ways that are  
Transparent, Ethical and in Solidarity



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Transparent, Ethical and in Solidarity  
(Cf. OFM General Chapter 2009, Mandate 54)

OFM General Curia  
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# PREFACE

Dear Brothers:  
May the Lord give you his peace!

**I**n the final document of the General Chapter of 2009, *Bearer of the Gift of the Gospel*, the chapter delegates stated clearly their intention that any document issuing from the Chapter should be a message that “inspires and animates the daily life of the brothers rather than a doctrinal document” (BGG, 2). They further declared that they wanted to place themselves and all of the friars “in the context of the life, needs, questions and challenges of our people” (BGG, 4). They reinforced this concern later in the document, when they stated: “The spirituality that nourishes our life and evangelizing mission is never foreign to the life of our peoples and what concerns them” (BGG, 30). One of the more serious concerns among the members of the Chapter relates to the “ethical use of financial resources in solidarity,” a theme that has come to the fore following the collapse of the global economic architecture beginning in 2008, and its lingering negative consequences in all regions of the world.

Concerns regarding the ethical use of financial resources are found in Mandates 43, 54 and 55 of *Bearer of the Gift of the Gospel*. They reflect a much broader concern regarding economic activity and the role of ethics in promoting the common good, as has been repeatedly expressed by the Church in her Social Teaching. These same concerns were examined by the Union of Superiors General in 2002, in the document entitled *Economy and Mission in the Consecrated Life Today*. In 2011 the Pontifical Council for Justice and Peace, in its reflection on the world economy, *Towards Reforming the International Financial and Monetary Systems in the Context of Global Public Authority*, states that “The economic and financial crisis which the world is going through calls everyone, individuals and peoples, to examine in depth the principles and the cultural and moral values at the basis of social coexistence. What is more, the crisis engages private actors and competent public authorities on the national, regional and international level in serious reflection on both causes

and solutions of a political, economic and technical nature.” And more recently, Pope Francis, in his Apostolic Exhortation, *Evangelii gaudium* (November 2013), states clearly that ethics and economy can no longer be divorced but must be united in their promotion of the common good (cf. num. 52-60, 203-207, et passim).

The present document addresses all of these concerns, but it is a specific response to Mandate 54 of the General Chapter, which calls for “a program for Initial and Ongoing Formation that will educate the Entities of the Order on the theme of finances, paying particular attention to transparency, solidarity and ethics” (*BGG, Mandate 54*). The General Administration offers this document as a source of reflection and also as a challenge to all friars, to be used for both Ongoing and Initial Formation throughout the Order.

My special thanks go to the Office of Justice, Peace and Integrity of Creation and to the General Treasurer for their essential contribution in its elaboration, along with the many friars and members of the General Definitorium who offered helpful suggestions and comments. We pray that this reflection will help us to live more faithfully our Franciscan commitment to the Gospel through an ethical use of resources in favor of the poor.

Rome, May 1, 2014  
Feast of St. Joseph the Worker

Fr. Michael A. Perry, OFM  
*Minister General*

Prot. 104698

# Introduction

**T**he issue of economics is very important for those who follow Jesus and Francis. It influences fundamental choices in our lives, choices which should be marked by the vow of poverty that we profess and by a lifestyle that is sober, fraternal and in solidarity. We agree with the document written by the Superiors General in Rome: “A Religious Institute cannot undertake a process of revitalization without paying particular attention to the use of its assets in relation to its mission. Indeed, when we talk of assets, we must so do with creative fidelity. It is certain that our plans for refounding will be nothing but wild dreams if they are not reflected in the way we acquire assets, in the management of our finances, in the volume of assets we accumulate, on the use we make of our property and our money, and on the way we share what we possess. Success in utilizing our economic resources so that they benefit our mission and respect Gospel values is an important concern that reflects on our religious identity and on the credibility of our witness in today’s world.”<sup>1</sup>

The vow of poverty, however, does not only concern lifestyle, but is also about solidarity with the poor. In March 2014 Pope Francis sent a message to the International Symposium which dealt with *the management of the ecclesiastical goods of the Institutes of Consecrated Life and Societies of Apostolic Life, at the service of humanity and of mission in the Church*. In it he reminded the assembled Treasurers that: “In the face of the uncertainty in which most of the men and women of our time live, as well as the spiritual and moral frailty of so many people, especially young people, we feel challenged as a Christian community.” He continued: “The Institutes of Consecrated Life and Societies of Apostolic Life can and must be active protagonists in living and testifying that the *principle of gratuitousness and the logic of gift* find their place in economic activity. The founding charism of each Institute is fully inscribed in this “logic”: of *being gift*, as consecrated people, you can make a true contribution to economic, social and political development [...] The Institutes of Conse-

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<sup>1</sup> 60th Assembly of the USG (2002), *Economy and Mission in the Consecrated Life Today*: Introduction, 1.

crated Life and Societies of Apostolic Life have always been a prophetic voice and living witness to the newness which is Christ, of conformation to the One who made himself poor so that we might become rich by his poverty. This loving poverty is solidarity, sharing and charity and is expressed in moderation, in the quest for justice and in taking joy in the essential, so as to guard against the material idols which blur the authentic meaning of life.”

Thank God, we are becoming ever more aware of these issues in our Entities, so much so that the General Chapter of 2009 called friars to “*consider and promote the ethical use of economic and natural resources in the life of the friars, in their ministry and its society,*”<sup>2</sup> and also mandated that “*The General Definitory, in consultation with the Office of the General Treasurer and the Conferences, should elaborate a program for Initial and Ongoing Formation that will educate the Entities of the Order on the theme of finances, paying particular attention to transparency, solidarity and ethics, from the perspective of our Franciscan spirituality.*”<sup>3</sup>

This present reflection has been prepared specifically as a response to these two mandates of the Chapter. It is a tool for both Initial and Ongoing Formation, first to help us study the fundamental criteria for the evangelical and Franciscan use of our resources (transparency, solidarity and ethics), and then to help us put these criteria into practice. In this way we will become witnesses to the values of the Kingdom and to the possibility of being happy while living lives of poverty and generosity, with few material goods. We will provide an alternative to society, free from blind individualism and concern for personal advantage, and open to concrete solidarity and justice. It is time that we highlight the formative power of the economic dimension of our Franciscan life.

This document is divided into three parts. The first is a synthesis of the evangelical and Franciscan foundations of our use of economic goods. It will help us, in the second part, to discern how to implement the criteria of transparency, solidarity and ethics in the use of our economic resources. The third part is a study guide for personal and communal reflection on the first two parts of the document. It is meant to promote sharing in our communities leading to concrete choices that

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<sup>2</sup> OFM General Chapter 2009, *Bearer of the Gift of the Gospel*, Mandate 43.

<sup>3</sup> *Idem*, Mandate 54.

will help us become a “prophetic voice and living witness to the newness which is Christ,” of which Pope Francis spoke in his message to the Treasurers.





# I FRANCISCAN AND GOSPEL FOUNDATIONS

Economics, Ethics and Solidarity

**M**oney and economic goods are very important for our life. We need them to survive, to satisfy our basic needs like food, clothing, shelter, health, formation, care of the infirm and elderly, as well as other important elements of life like culture, leisure and tools for work.

But at the same time we realize that they can become so attractive that they become an uncontrollable desire to have more and more, to accumulate so as to guarantee our lives<sup>4</sup> – as if that is even possible – to enjoy everything possible, to have power, or to fill our interior emptiness. It is a fact that people, seeking financial gain or natural resources that will lead to financial gain (not to mention the question of power), are able to remain indifferent to the hunger and misery of millions. Saint Paul, in his first letter to Timothy, notes that “the love of money is the root of all evil” (*1 Tim* 6:10), and John Paul II, in *Sollicitudo rei socialis*, wrote that the structures of *sin* are brought about by *the all-consuming desire*

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<sup>4</sup> “Avoid greed in all its forms. A man may be wealthy, but his possessions do not guarantee him life” (*Lk* 12:15).

for profit and by the thirst for power<sup>5</sup>. Pope Francis reinforces this idea in his Apostolic Exhortation *Evangelii Gaudium*; he says that one of the causes of economic exclusion, of the lack of equality and of the globalization of indifference “is found in our relationship with money, since we calmly accept its dominion over ourselves and our societies. [...] The worship of the ancient golden calf<sup>6</sup> has returned in a new and ruthless guise in the idolatry of money and the dictatorship of an impersonal economy lacking a truly human purpose, [...] man is reduced to one of his needs alone: consumption.”<sup>7</sup> He notes that “human beings are themselves considered consumer goods to be used and then discarded.”<sup>8</sup> He declares that “the thirst for power and possessions knows no limits. In this system, which tends to devour everything which stands in the way of increased profits, whatever is fragile, like the environment, is defenseless before the interests of a deified market, which become the only rule.”<sup>9</sup>

Where the thirst for power and possessions is held as supreme, all other values are subject to it: the measure of people is their ability to acquire things and not their dignity. What matters is gain and profit, not the wellbeing of people. Pope Francis says that “Behind this attitude lurks a rejection of ethics and a rejection of God. [...] (E)thics leads to a God who calls for a committed response which is outside the categories of the marketplace. When these latter are absolutized, God can only be seen as uncontrollable, unmanageable, even dangerous, since he calls human beings to their full realization and to freedom from all forms of enslavement. Ethics – a non-ideological ethics – would make it possible to bring about balance and a more humane social order.”<sup>10</sup>

Ethics promotes a situation where money serves and does not rule. Thus the Pope exhorts all “to generous solidarity and to the return of economics and finance to an ethical approach which favors human beings.”<sup>11</sup> In any case, we Christians and Franciscans know that God cre-

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<sup>5</sup> Cf. John Paul, *Sollicitudo rei socialis*, 37.

<sup>6</sup> Cf. *Ex* 32:1-35.

<sup>7</sup> Pope Francis, *Evangelii Gaudium*, 55.

<sup>8</sup> *Idem*, 53.

<sup>9</sup> *Idem*, 56.

<sup>10</sup> *Idem*, 57.

<sup>11</sup> *Idem*, 58.

ated the goods of the Earth for all, without exception. For us, solidarity with the poor ought to be a sign of our identity for theological reasons, since “God’s heart has a special place for the poor [...] This divine preference has consequences for the faith life of all Christians, since we are called to have “this mind... which was in Jesus Christ” (*Phil 2:5*).”<sup>12</sup>

**Jesus of Nazareth** well understood that where money and wealth reign, there also reign inhumanity and injustice. Thus he teaches that to enter the Kingdom of God one must become poor, that is, not attached to money and material goods (*how blest are the poor in spirit: the reign of God is theirs*<sup>13</sup>). He himself chose to be poor (*the Son of Man has nowhere to lay his head*<sup>14</sup>), and he invited those who were poor to be his disciples in mission.<sup>15</sup>

Jesus is very clear and radical in regard to money. With the statement “No one can serve two masters... You cannot give yourself to God and money,”<sup>16</sup> he shows how money can become a god that enslaves us and makes us insensitive, blind and indifferent to the needs of others (cf. the parable of the rich man and Lazarus: *Lk 16:19-31*). It can also make us unjust and idolatrous, since it leads us to accumulate in order to feel more secure, rather than to trust in God. For this reason Jesus says “Go and sell what you have and give to the poor; you will then have treasure in heaven. After that, come and follow me.”<sup>17</sup> Sharing our goods with the poor is not only an ethical issue, but Christological (“as often as you did it for one of my least brothers, you did it for me”: *Mt 25:40*) and theological as well, since it is God’s design that the goods of the earth are for all and not for a few who appropriate them.<sup>18</sup>

The current economic system, built on a passion for money and maximum profit, leads to grave consequences: “The rich are richer at the expense of the poor who are poorer” (John Paul II); there is contempt

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<sup>12</sup> Idem, 197-198.

<sup>13</sup> Cf. *Mt 5:3*.

<sup>14</sup> Cf. *Lk 9:58*.

<sup>15</sup> Cf. *Mt 10:9-10*.

<sup>16</sup> *Mt 6:24; Lk 16:13*.

<sup>17</sup> *Mk. 10:21*.

<sup>18</sup> Cf. *Ex 9:29; Lev 25:23; Ps 24:1*.

for human beings; and nature, treated as a mere commodity, is being destroyed. This system is contrary to God's project and will. In it, it is not possible to serve God and money; neither is it possible to serve humanity and money.

Jesus has proposed an alternative, based on the values that God incarnates and promotes in the Gospel. It is called the Kingdom of God. Its supreme value is the human person and his or her dignity, not possession of material goods. Love makes us happy, expressed in compassion, generosity, solidarity and giving. Only in this way will human relationships become cordial, respectful, just and fraternal.

**Francis of Assisi** includes the question of economic resources and money in his treatment of non-appropriation, a very important theme for him. His proposal of life is to live "with nothing of his own." This expression is used at the beginning of the two Rules, and Francis calls it an evangelical counsel or the vow of poverty.<sup>19</sup> Upon entering the Fraternity, it demands renunciation of material goods and their distribution to the poor,<sup>20</sup> and the brothers were to make nothing their own, "neither house, nor place, nor anything at all."<sup>21</sup> The choice to live *with nothing of one's own* appears clearly in Chapter 14 of the Earlier Rule, which is entitled *how the brothers should go through the world*. It states: "When the brothers go through the world let them take nothing for the journey, *neither knapsack, nor purse, nor bread, nor money, nor walking stick. Whatever house they enter, let them first say: Peace to this house. They may eat and drink what is placed before them for as long as they stay in that house. Let them not resist anyone evil, but whoever strikes them on one cheek, let them offer him the other as well. Whoever takes their cloak, let them not withhold their tunic. Let them give to all who ask of them and whoever takes what is theirs, let them not seek to take it back.*"<sup>22</sup> Non-appropriation goes beyond material poverty, which is not its deepest expression. It is modeled on the self-emptying of Christ and on the fact that God alone is the owner of everything. We can never keep for

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<sup>19</sup> Cf. *Later Rule* 1, 1.

<sup>20</sup> Cf. *Later Rule* 2, 5-8.

<sup>21</sup> *Later Rule* 6, 1.

<sup>22</sup> *Earlier Rule* 14, 1-6.

ourselves the goods, both material and spiritual, which belong to God; on the contrary, we need to retribute them and to recognize that they belong to God. Non-appropriation refers to all temporal goods, both real estate and movable goods; but above all it refers to the total eradication in our hearts of a desire for such goods. It does not exclude moderate use of those things necessary for subsistence. But it also includes non-appropriation of our personal talents and gifts, which should be *restituted* to the Lord, since God provides all things and, if they belong to God, all should be given back to God.<sup>23</sup>

The issue of *nothing of one's own* from the beginning of the Later Rule and the material in chapter VI of the same regarding *non-appropriation*, is closely tied to chapter IV. There Francis, following the command of Jesus as he sends his disciples on mission, prohibits friars from receiving money: "I strictly command all my brothers not to receive coins or money in any form, either personally or through intermediaries. Nevertheless, the ministers and custodians alone may take special care through their spiritual friends to provide for the needs of the sick and the clothing of the others according to places, seasons and cold climates, as they judge necessary, saving always that, as stated above, they do not receive coins or money."

The main reason for this strictness of Francis has to do with the Gospels, which lead him to follow literally one of the demands of the following of Christ. "In the parallel text from the *Earlier Rule* 8, 3-6, which is much broader, the legislator offers various reasons from the Gospel for seeing money as dust and vanity, such as guarding against greed and the concerns of this age, and for being sure not to lose the Kingdom of heaven because of money.<sup>24</sup> This confirms that for Francis his principal motivation is theological. The rigorous prohibition against money is meant to further the in-breaking of the Kingdom of God in our midst. Above all, the Friar Minor ought to place his trust in the fatherly love of God and believe in God's providence. He can thus give witness to those among whom he lives."<sup>25</sup>

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<sup>23</sup> Cf. *Earlier Rule* 17,17.

<sup>24</sup> Cf. *Earlier Rule* 8, 1-2.5-6.

<sup>25</sup> F. URIBE, *La Regola di San Francesco. Lettera e spirito*, EDB, Bologna 2011, p. 156.

But other motives also influenced Francis. One of these is that he had personally observed the divisions and violence produced by the thirst for money, and the danger that wealth represents for the Christian life. He had experienced around himself the diabolical power of *money*, seeing how the devil blinds people with a hunger for it.

Another motive is that at that moment in history only someone with access to money could be a “free man,” a member of the middle class, and could exercise his rights, including that of social participation. On the other hand, someone without access to money was destined for submission and social marginalization. At a time when money was not only a means of exchange but also a means of capitalization, “*Saint Francis rejects the economic system that was producing new poor, and offers as an alternative, a fraternal way of using goods, one which does not create victims.*”<sup>26</sup>

Today this precept of the Rule cannot be applied literally. What interests us is the spirit of the text of the Rule and the motivations of Francis, who above all wanted to ensure minority. Today the poor also use money as a means of exchange. The criterion to be respected for the use of money and the means of subsistence is that they be used in the same way that the apostles used them. Jesus was concerned that the disciples not become attached to economic recompense, so as not to compromise the gratuity of their evangelizing work (The gift you have received give as a gift<sup>27</sup>). The perspective of Francis was that he wanted to distance his brothers from any desire for accumulation of money and capitalization, so that they might abandon themselves into the arms of Divine Providence and maintain absolute interior freedom for their mission in the world.<sup>28</sup>

At the same time, “in current postmodern society, which is characterized by a culture of consumption, it is good to remember that Francis made a choice that implied a criticism of his own socio-economic system. He opted for the marginalized of society, for the minores.”<sup>29</sup>

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<sup>26</sup> J. MICÓ, *Vivir el Evangelio. La Espiritualidad de San Francisco de Asís*, Ed. EL PROPAGADOR TAM., Valencia, 1998, p. 254.

<sup>27</sup> Cf. *Mt* 10:7-8.

<sup>28</sup> Cf. F. URIBE, *La Regola di San Francesco*, pp. 160-162.

<sup>29</sup> F. URIBE, *La Regola di San Francesco*, 162-163.

To live *with nothing of one's own* is not an end in itself; rather it ought to lead us to *return* all things to God, from whom all things come.<sup>30</sup> According to Francis this “return” is to take place in both word and deed.<sup>31</sup> It is accomplished in word through praise and thanksgiving and by means of our preaching and exhortation.<sup>32</sup> It is accomplished in deed through our example of life, working without concern for payment, and in our relationship with our neighbors, especially with the poor: Francis returned all goods to his master, God, through his messengers and representatives, the poor.<sup>33</sup> For Francis, sharing and solidarity with the poor *is* the work of restitution, of return. Because all things belong to God who distributes them generously to all,<sup>34</sup> their use is determined by necessity: goods belong to those who need them. For Francis, the gift of his cloak to a poor person was not a simple act of charity; it was rather an act of *restitution*, understood as justice. He felt like a thief if he did not share that which he had with those who had greater need.<sup>35</sup> An added consideration is that for Francis the principal way to practice restitution was not by helping the needy, but rather by sharing their condition; we are exhorted to do the same in article 66 of the *General Constitutions*.

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<sup>30</sup> Cf. *Adm.* 18,2.

<sup>31</sup> Cf. *Adm.* 6,3; *Adm.* 7,4; *Adm.* 21, 2; Earlier Exhortation to the Brothers and Sisters of Penance, 5-10.

<sup>32</sup> Cfr. C. VAIANI, *La via di Francesco*, Edizioni Biblioteca Francescana, Milano 2008, pp. 75-87

<sup>33</sup> Cfr. *2Cel* 85.

<sup>34</sup> Cfr. *2Cel* 77.

<sup>35</sup> Cfr. *2Cel* 87; 92.





## II CRITERIA FOR THE USE OF ECONOMIC RESOURCES IN A WAY THAT IS TRANSPARENT, ETHICAL AND IN SOLIDARITY

**W**e have reviewed the thinking of Jesus and Francis on the question of material goods and money, and have seen some citations from Pope Francis in which he speaks out against money which rules rather than serves and exhorts everyone “to generous solidarity and to the return of economics and finance to an ethical approach which favors human beings.”<sup>36</sup> We can now turn our attention to the concrete situations of our life which deal with transparency, solidarity and ethics in regard to the use of our resources, offering criteria to help us in the process of ongoing conversion.

We will deal with the following questions: where does our money come from? How do we use money and our other resources? How do we use our savings?

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<sup>36</sup> Pope Francis, *Evangelii gaudium*, 58.

## 1. Where does our money come from?

In our world nothing is free, everything must be paid for: food, clothing, doctors and medicines, formation, water, electricity, taxes, etc. For this reason we need to look for monetary resources. But when we speak of the use of these resources in ways that are transparent, ethical and in solidarity, the first think we need to consider is the source of our money. It usually comes from our work, pension funds, grants, donations and income generated from employment of assets (investment income). Let us analyze each of these.

a. The **grace of work** (including retirement benefits, which are a consequence of work) ought to be our principal means of maintenance (cf. Earlier Rule VII; Later Rule V.2; Testament 21; CCGG. 76, 1-2). In both cases (work and retirement benefits) “whatever they acquire by their personal labor, or on behalf of the Order, or whatever comes to them in any way through a pension, grant or insurance is acquired by the fraternity.”<sup>37</sup> Therefore, friars are not to have bank accounts, credit cards, monetary instruments or property held in their own name without permission of the Minister Provincial and the Definitorium, nor is it ethical for individual friars to handle stipends, retirement benefits or offerings.

It is opportune here to remember the honest effort that all Fraternities, on all continents, should make to attain self-sufficiency. This effort will help overcome economic dependence which creates a sense of inferiority and attitudes of laziness. In the case of poor Entities that need financial help for formation or for specific needs like natural disasters or health issues, all of us should help them in solidarity and communion.

b. **Grants** do not usually present problems. In fact, the USG document states that “we must know how to take advantage of the contributions that various lay (national governments, European Union, NGOs, foundations, etc.) and ecclesial (bishops’ conferences, etc.) organizations make available to those who can present plans with social value”<sup>38</sup>. All

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<sup>37</sup> GGCC 79, 2.

<sup>38</sup> 60<sup>th</sup> Assembly of the USG (2002), *Economy and Mission in the Consecrated Life Today*, Part 6, Investment Criteria #2.

Entities that receive grants from any source must be sure to administer the funds transparently, exercising great care to use them for the purposes for which they were requested, and meet all requirements of the funding agency when the project is finished.

c. Regarding **donations** there must be careful discernment. Some are good and create no problems. Others should not be accepted, not even to be used later for good purposes, because they come from unjust circumstances or from “dirty money”. From the earliest times Christian tradition has asked that the Church not accept this type of offering.<sup>39</sup>

d. Concerning **income generated from provincial assets**, the USG document states: “There are religious provinces or Congregations that already rely more on *profits and interest on their investments than on the income or salaries the religious receive for their work*. This is a new way of acquiring money and resources.”<sup>40</sup> Other examples would be income received from tourists for visits to historical sites; or from renting space in buildings; or from religious houses that have been turned into hotels. What can be said about all this? Possibly that these are signs of wealth, since very few people can survive today on the rents received from their property. Some of these resources that come from investments, rentals or hotels could be acceptable if they were directed toward solidarity with the poor, pastoral work and mission. But certainly not all of them can be accepted as valid. This issue demands discernment based upon our vow of poverty. For example, when we leave one of our houses, might we not consider the possibility of using it for social purposes, rather than merely for rental income?

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<sup>39</sup> See: Saint Augustine, Sermon 178, in *The Works of Saint Augustine: A Translation for the 21<sup>st</sup> Century: Part III – Sermons: Volume 5*, New City Press, 1992, pp. 291-292; John Chrysostom, Homily 85:3, in *Nicene and Post-Nicene Fathers: Series I/ Volume X/ The Homilies of St. John Chrysostom*, Wm. B. Eerdmans Publishing Company, Grand Rapids, MI; (in French) John Chrysostom in *The Apostolic Constitutions*, book IV, chapter 6, numbers 1-5 [found in Metzger, Marcel, *Les Constitutions Apostoliques*, t. 2, Cerf (Coll. “Sources Chrétiennes” n° 329), Paris, 1986, pp. 178-181].

<sup>40</sup> 60<sup>a</sup> Assembly of USG (2002), *Economy and Mission in the Consecrated Life Today*, Part 3, #19.

## 2. What is the purpose of money and how do we use it?

Money in religious life serves three purposes:

- Maintenance of members, along with their structures of government and internal ministries; and for evangelization, along with maintenance of apostolic works;
- Christian sharing of resources and for solidarity;
- Savings: as a reserve fund.

### 2.1. Spending

**a. Support of members.** It is essential that in our reflection we revisit the question of our lifestyle. Money first of all covers the basic needs of members including care of the elderly and infirm, and formation of new candidates. Basic necessities are food, shelter, clothing, those things that are indispensable; they should be used as the poor use them so as to allow for more sharing. There are other types of necessities and goods, however, which are necessary but not indispensable. These include the tools needed for doing one's work well, culture, leisure, etc. We should be attentive to these goods: since they are not indispensable, we do not have an absolute right to them. Rather, we have a duty to moderate our possession of such items so that we might "relieve the misery of the suffering, both far and near, not only out of ... 'abundance' but also out of ... 'necessities.'"<sup>41</sup> Finally, there are goods which are superfluous, that is, they are not essential for life or for the overall growth of the person. We do not have the least right to these things. According to Church tradition, any surplus goods belong to those in need. Franciscans are called to live in austerity and in solidarity.<sup>42</sup> They ought to give up superfluous goods, including many that are necessary but not indispensable, thus renouncing the right to satisfy their own needs when there are so many living in great want. These reflections call to mind the Franciscan theme of **restitution**.<sup>43</sup> In any case, our vocation and the

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<sup>41</sup> John Paul II, *Sollicitudo rei socialis*, 31.

<sup>42</sup> Cf. CCGG 66, 2; 67; 72.

<sup>43</sup> See, for example, article 72 of the CCGG that develops the ideas found in the

presence of so many poor ought to lead to a rigorous examination of conscience in regard to our very comfortable lifestyle, our liberal use of sophisticated items, and of attitudes that are middle class and consumerist.<sup>44</sup>

An administration that is evangelical and Franciscan will prioritize spending, deciding how and when to make purchases. It will avoid superfluous spending. The vow of poverty will be reflected in community budgets, not only in regard to sobriety and the level of consumption, but also in regard to the place that the poor have in our budgets.

Our poverty ought to be prophetic. “Evangelical poverty forcefully challenges the idolatry of money, making a prophetic appeal as it were to society, which in so many parts of the developed world risks losing the sense of proportion and the very meaning of things. Thus, today more than in other ages, the call of evangelical poverty is being felt also among those who are aware of the scarcity of the planet’s resources and who invoke respect for and the conservation of creation by reducing consumption, by living more simply and by placing a necessary brake on their own desires. Consecrated persons are therefore asked to bear a renewed and vigorous evangelical witness to self-denial and restraint, in a form of fraternal life inspired by principles of simplicity and hospitality, also as an example to those who are indifferent to the needs of their neighbor. This witness will of course be accompanied by *a preferential love for the poor* and will be shown especially by sharing the conditions of life of the most neglected.”<sup>45</sup>

Certainly one is not able to spend freely and at the same time share with the poor. In order to share more it is necessary to spend less. Oftentimes spending less means changing our lifestyle and simplifying our life. For example, instead of having so many workers we might consider that “as far as possible the domestic work in our fraternities is to be done by all the friars themselves.”<sup>46</sup>

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*Later Rule 6.1 and in the Testament 24.*

<sup>44</sup> Cf. GGCC 67.

<sup>45</sup> John Paul II, *Vita Consecrata*, 90; cf. *Vita Consecrata*, 82.

<sup>46</sup> GGCC 80, 1.

**b. Provide funding for needs and services which are not self-supporting.** Governance and internal ministry are part of the life of religious institutes. The brothers who carry out these ministries full-time count on the rest of the brothers for both their personal and professional needs. At the level of the Entities, the fraternities cover these needs; at the level of the Order, the Entities cover them. It should be evident that the virtues of sharing and solidarity apply in this area as well.

**c. Support of apostolic works.** Beyond support for the brothers, governance and internal ministry, the goods available to a fraternity, an Entity or the Order should be placed at the service of mission and evangelization, along with the indispensable formation needed for these activities. We should consider the possibility of not owning the places where we work. Such an approach would be interesting for two reasons: first, it would be a sign of our poverty and, second, it would allow greater flexibility and freedom to leave a project when a more urgent mission arises. Does not the *Later Rule* 6.1 say: “Let the brothers not make anything their own, neither house, nor place, nor anything at all”? Furthermore, article 73 of the CCGG states that: “The ownership of buildings and goods that the friars need for their lives and work is to remain in reality under the control of those whom the friars serve – benefactors, Church or the Holy See.” Originally, Orders and Religious Institutes were located in so-called *deserts*, on the *frontier* and on the *periphery*. Today this is no longer the case and instead we find ourselves tied up with our properties and works. Jon Sobrino has noted: “If religious life by its very structure involves a certain abnormality, then that life will experience crisis when it seeks to become normal and when it is no longer lived in the desert or on the periphery or on the frontier. The religious then feels that he or she is caught up in an abnormal personal structure (that of the vows) and yet is trying to do what is normal, what everyone else is doing. Religious then ask whether they should not follow the lead of everyone else and make their own normal structure, marriage and the free disposition of themselves.”<sup>47</sup> Might not this “normalcy” be one of the causes of the current religious vocation crisis? In those cases where the Order is owner of an apostolic work, it would

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<sup>47</sup> J. SOBRINO, *The True Church and the Poor*, Orbis Books; Maryknoll, New York, 1984, p. 324.

be good to establish a **real and budgetary separation between the friar community and the apostolic work**, since one reality might demand measures that can never be justified in the other. Whether the Order or a province is owner of an apostolic work or not, it should never forget the **social function of property**, as taught in Catholic Social Teaching. Our apostolic works should *open their doors* as much as possible to the neighborhood and the people. It is not right that our properties and resources, which are often rather substantial, are underutilized because we do not make them available to those who need them. We have **lay employees** in our friaries and ministries; “the norms of civil law must be observed with justice”<sup>48</sup> in respect to their salary, benefits and working conditions.

## *2.2. Sharing our resources with the poor (restitution)*

We have already spoken of how our poor lifestyle should lead us to live austerely in order to share more deeply with those who lack essential goods. The Fathers of the Church and the Scholastics taught that justice demands we give our surplus to the poor, and that charity demands we share with them from our need. Our own Alexander of Hales used to say: “The poor can be aided in two ways: either by sharing surplus goods, which is only justice, since the superfluous already belongs to the poor, and it is simply just to return to each one what is already his or hers; or we can help them by giving from our own need.”<sup>49</sup> Alms, not just from surplus wealth but from need, are “a legacy and a *justice* due to the poor.”<sup>50</sup>

The Provinces or Fraternities that have greater resources should help those that find themselves in difficulty. Any surplus that exists after reaching a pre-established maximum for reserve funds should be dedicated to the **solidarity projects of the Order or of the Entities** (missions, formation, aid to poor Provinces, aid to friars’ families that are in need, aid to contemplative monasteries) or to help **other**

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<sup>48</sup> GGCC 80, 2.

<sup>49</sup> *Liber 3 Sententiarum*, dis. 33.

<sup>50</sup> *Earlier Rule* 9,9; cf. *Test* 22.



**humanitarian projects** of institutions or groups that carry out worthy social services (rehabilitation programs for drug addicts or attention to the marginalized: immigrants, homeless, etc.), but do not receive help from other organizations or from the government.

Another thing to keep in mind when considering the sharing of wealth and solidarity is **how this is to be accomplished**. Our almsgiving should not simply be a salve to our conscience while leaving things essentially the same. Rather, it must be a true practice of justice that raises people up and contributes to social change. If we look at our past we see that the time of the Observants was particularly fruitful because the friars knew how to link the tension of internal renewal with that of social renewal. This allowed them to create the wonderful Mons Pietatis, the first example of microcredit in history. In many parts of the world ethical investment, microcredit, cooperatives and Fair Trade are forms of intelligent solidarity which, if sustained, help raise many from poverty while respecting their dignity. This help is not limited to simple charity, but fosters the organizing capacity of those who are the beneficiaries.

In any case, as noted in *Apostolicam actuositatem*: “help [must] be given in such a way that the recipients may gradually be freed from dependence on outsiders and become self-sufficient.”<sup>51</sup>

### 2.3. Savings

**a. Establishment of a common reserve fund and the accumulation of wealth.** It seems prudent to put aside a certain reserve fund that protects against possible unforeseen expenses. It would be very suitable that the Entities create a “common fund, maintained by all of the Fraternities and meant to serve the needs of the same. Such a fund would promote financial transparency and it would be a concrete expression of solidarity among us, of reciprocity between the Fraternities, as well as being of source of solidarity with the poor.

The fund should not be unlimited. In order that Consecrated Life might be a sign to the world today, it should clearly provide an experience of “evangelical insecurity.” Its vision of the future must be charac-

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<sup>51</sup> *Apostolicam actuositatem*, n. 8

terized by great confidence in Divine Providence.<sup>52</sup> Is the accumulation of capital legitimate? Our General Constitutions say: “The friars, especially the Ministers and Guardians, are to avoid carefully any kind of accumulation, bearing in mind the needs of the poor.”<sup>53</sup> . Therefore, the question must be raised: does this reserve fund need to be as large as we can make it? Should we not place a maximum limit on it, relative to the number of friars in the Entity, their ages, the number of people in formation, etc., and dedicate the rest toward a Christian sharing of wealth? Since circumstances can change, this limit could be reviewed at Chapter, every three or six years. Congregations have different experiences relative to this issue.

**b. Reserve fund investments.** An important issue is where we keep the money of our reserve fund. We should not simply be guided by the criteria of a capitalistic economy with a neoliberal orientation. This could easily infiltrate religious life. We cannot let profitability, security and liquidity become our greatest and sole values. Without excluding the former values, one must take into account *criteria that are ethical and socially useful*. It is not enough simply to avoid risky financial investments or commercial activities that lead to losses or investments that are beyond the economic capacity of an Entity, but it is also essential to **invest in assets that are compatible with the Christian concept of life** and with the ethical values that we say we defend.

Moral reflection on financial questions is hardly a new problem. For centuries the Catholic Church considered the charging of interest on money lending to be immoral. Recall also all the preaching against usury. The economic and social context is very different today. Still, we must renew that same ethical concern which will allow us to assert that not all legal financial practices respect the criteria of equality and justice that are defended by Catholic Social Teaching.

In matters of financial management, many faithful people and religious institutions live a certain degree of contradiction. On one hand, Catholic Social Teaching is very critical of an economic system where

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<sup>52</sup> Cf. Mt 6:25-34.

<sup>53</sup> GGCC 82, 3.

capital interests appear to be placed above people.<sup>54</sup> The tough nucleus of the new “world order,” affected by “sinful structures,”<sup>55</sup> consists of an international financial system that is more and more interconnected and less and less controlled by political safeguards or by solid ethical considerations. It grows more impersonal, seeks short-term speculative gain, and distances itself from the needs of people and from concern for the real economy. On the other hand, many faithful people and no small number of Christian communities hold a critical attitude toward these issues and express it with conviction. Nevertheless when it is a matter of administering personal or communal holdings (investing resources, depositing money for fixed periods of time, taking out loans, etc.), ethical considerations are often left aside and business is conducted solely on the basis of the criteria utilized by the very wealthy and by powerful financial institutions, namely: profitability, security and liquidity at any price.

Responsible administration demands attention to these criteria. However, from a Christian point of view and from a perspective of authentic social concern, it becomes ever clearer that this is not enough. The time has come to include ethical and social concern as a criterion when we make investments. What is being done with our money, with our savings? Banks might invest them in armaments or in industries that contaminate the environment. They might simply seek maximum return at the expense of deteriorating working conditions for thousands of employees. Alternatives exist, however. It is possible to invest in economic initiatives in line with our ideals of justice, of struggle against poverty, and of environmental sustainability: ethical investments<sup>56</sup>, ethical banks, fair trade and solidarity, etc.

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<sup>54</sup> JOHN PAUL II, *Laborem exercens*, 12.

<sup>55</sup> See, for example, how the Pontifical Council “Cor Unum” uses the term introduced by John Paul II in the encyclical *Sollicitudo rei socialis*: “Ignorance of the common good goes hand in hand with the exclusive and sometimes excessive pursuit of particular goods such as money, power or reputation, when viewed as absolutes to be sought for their own sakes: namely as idols. This is what created the “structures of sin” (“Hunger in the World”, n° 25).

<sup>56</sup> *Ethical Investment Funds* are socially responsible mutual funds that hold securities in companies that adhere to social, moral, religious or environmental beliefs. To ensure that the stocks chosen coincide with the fund’s beliefs, companies undergo a careful screening process. A socially responsible mutual

The document of the Union of Superiors General, *Economy and Mission in the Consecrated Life Today* (2002), highlights these criteria as something to keep in mind when making investments for religious institutions.<sup>57</sup>

### **3. Transparency, precision and legality.**

Everything belongs to the local, provincial and universal Fraternity. The ministers, guardians and treasurers have been entrusted the job of administering communal resources with transparency. This means that information should be accessible to everyone and that no one makes important decisions individually without consulting the others. Transparency is another aspect of ethics.

To guarantee transparency, treasurers should receive adequate technical formation, and they must keep their books rigorously and with precision.

Technical formation is not enough, however. It is necessary to act honestly, according to the law and with a sense of justice. Money is always a source of temptation: people become possessive, or make decisions that are in their own interest or that of a particular group, inside or outside the community.

Entities should consider conducting an external audit at least once every six years. Various Entities of the Order already follow this practice, some on an annual basis. Mandate 51 of General Chapter 2009 reads: “The Minister General and his Definitory should continue to promote a policy of economic transparency among themselves, in the General Curia and in all the Entities of the Order. Regular outside auditing, done by a competent company, ought to be continued in the Office of the General Treasurer and should be encouraged in all the Entities as a key tool in the effort to promote greater transparency.”

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fund will only hold securities in companies that adhere to high standards of good corporate citizenship. Their goal is to promote the sustainable development of the planet.

<sup>57</sup> 60<sup>th</sup> Assembly of USG (2002), *Economy and Mission in the Consecrated Life Today*, Investment Criteria, #4.

It goes without saying that all economic operations of an Entity should be carried out in accordance with national legislation and the principles of Catholic Social Teaching. For example, we should take care that our Fraternities and ministries pay their taxes.

Finally, it is imperative that the Provincial Administration sets the tone and takes the lead in these issues of transparency, sound policy for investment and saving, and a Gospel-centered approach to our use of resources.

#### **4. The ethical use of natural resources.**

Everyone is a consumer of economic and natural resources. The call to ethical use of these resources is a reminder that they are finite, and that the decisions we make about their use ought to be based on ethical criteria.

The ethical use of natural resources underlines the fact that our model for development must be a sustainable one. Such a model would take into account the needs of the present generation without compromising the ability of future generations to care for their own needs. It would respect the limited capacity of the ecosystem to absorb the impact of human activity.

Therefore, the ethical use of natural resources must promote responsible consumption. The responsible consumer is aware that with every act of consumption complex machinery is set in motion and that with each act he or she is combating or reinforcing certain inequalities, thus protecting or further destroying the environment. The responsible consumer is one who uses ethical criteria when deciding to buy something, who considers social and ecological values before making a purchase (and here we can see a connection with the themes of care for creation in our daily lives and of environmental justice,<sup>58</sup> both practical applications of a Franciscan “respect” for creation).<sup>59</sup>

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<sup>58</sup> The General Office for JPIC has prepared resource material on the Care for Creation in the Daily Life of the Friar Minor and on Environmental Justice. Go to the webpage of the Order: [http://www.ofm.org/01docum/jpic/DailyLifeEcology\\_ENG.pdf](http://www.ofm.org/01docum/jpic/DailyLifeEcology_ENG.pdf) and [http://www.ofm.org/01docum/jpic/EnvironmentalJustice\\_ENG.pdf](http://www.ofm.org/01docum/jpic/EnvironmentalJustice_ENG.pdf).

<sup>59</sup> Cf. *GGCC* 71.

## **5. Plan for life and mission.**

The criteria discussed above should be employed at all levels of our Franciscan life, including in the life plan of each fraternity and province, and in the Office of the General Treasurer. This will help all friars to live faithfully their commitment to minority, poverty and solidarity.

## **6. Formation.**

Mandate 54 of the General Chapter of 2009, cited above, asks that a formation program on the theme of finances be prepared for the Order, “paying particular attention to transparency, solidarity and ethics, from the perspective of our Franciscan spirituality”. For this reason this issue needs to be included in both Ongoing and Initial Formation. Without question provincials, provincial and local treasurers, and guardians should receive special formation in both the *evangelical-Franciscan principles* that underpin the work in the area of finances, as well as professional training to carry out these services competently.

It is important that in our houses of Initial Formation the students learn responsibility in regard to economic issues and lifestyle, and that they be encouraged to use money and other resources in ways that are responsible, Gospel-centered and shared. They should also be prepared for future management of the resources of the Fraternity.



# III

## STUDY GUIDE FOR TEXT ON ETHICAL USE OF RESOURCES

### Introduction

**T**his guide offers six sessions to facilitate personal and communal reflection which will hopefully lead to conversion. It is meant to help promote sharing at local house chapters, at meetings of guardians or treasurers, and at other meetings. It addresses the use of our resources in ways that are transparent, ethical and in solidarity. It deals with the personal responsibility of each friar, along with that of the local community and the Entity.

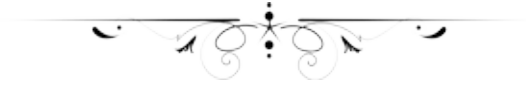
For this process to function well, a leader should be designated ahead of time for all six sessions (it could be one person for all five sessions or a different person for each). A few days before the session, the leader requests that participants read the section of the document to be discussed and to consider the accompanying questions. A suggested format for each session is:

- Opening rite or song (prepared by leader)
- Reading of one or more of the inspirational texts
- Discussion of the appropriate section of the document and of the questions provided
- Closing prayer



# I

## FIRST SESSION



### ***Economy, ethics and solidarity (I).***

*“Each day He humbles Himself” (Admonition I)*

A few days before the meeting the leader will invite participants to read *Franciscan and Gospel Foundations* from the text *Franciscan Management of Finances*, and invite them to reflect on the question: “What is the Lord saying to me about the living Gospel-centered poverty?”

- Song and/or prayer (chosen by leader)
- Inspirational texts
- Scripture: *Phil 2:5-11*

### **Franciscan Sources**

*Behold, every day He humbles Himself as when He came from the royal throne into the Virgin’s womb; each day He Himself comes to us, appearing humbly.*

*Admonition I*

*The bishop of the city of Assisi, to whom the man of God would frequently go for counsel, receiving him kindly, told him: “It seems to me that your life is very rough and hard, especially, in not possessing anything in this world.” To which the saint said: “Lord, if we had possessions, we would need arms for our protection. For disputes and lawsuits usually arise out of them, and, because of this, love of God and neighbor are greatly impeded.*

*Therefore, we do not want to possess anything in this world.” The man of God’s response greatly pleased the bishop. For Francis scorned all worldly goods, but money most of all; so much so, that in all his rules he most forcefully commended poverty and repeated that the brothers be eager to avoid money.*

*Legend of the Three Companions, chapter IX*

## **General Constitutions of the Order**

*As followers of Jesus Christ, “Who humbled himself, even to accepting death”, and faithful to their specific calling as Minors, the friars are to go through the world in “joy and gladness” as the servants and subjects of all, peaceful and humble of heart.*

GGCC 64

*In order that they may follow more closely and express more clearly the self-emptying of the Savior, the friars are to have the life and condition of the little ones in society, always living among them as minors. In this social environment they are to work for the coming of the Kingdom.*

GGCC 66: 1

## **Documents of the Church**

Our age is characterized by significant changes and developments in various fields, with important consequences for the life of mankind. Despite having reduced poverty, the goals attained have oftentimes contributed to building an *economy of exclusion and inequality*: “Today everything is regulated by the laws of competition and the survival of the fittest, where the powerful feed upon the powerless” (cf. Apostolic Exhortation *Evangelii Gaudium*, n. 53). In the face of the uncertainty in which most of the men and women of our time live, as well as the spiritual and moral frailty of so many people, especially young people, we feel challenged as a Christian community.

The Institutes of Consecrated Life and Societies of Apostolic Life can and must be active protagonists in living and testifying that the *principle*

*of gratuitousness and the logic of gift* find their place in economic activity. The founding charism of each Institute is fully inscribed in this “logic”: of *being gift*, as consecrated people, you can make a true contribution to economic, social and political development. *Fidelity to the founding charism* and to the subsequent spiritual heritage, together with the finality proper to each Institute, remain the first criterion for evaluating the administration, management and all of the work carried out in the Institutes at every level [...]

The Institutes of Consecrated Life and Societies of Apostolic Life have always been a prophetic voice and living witness to the newness which is Christ, of conformation to the One who made himself poor so that we might become rich by his poverty. This loving poverty is solidarity, sharing and charity and is expressed in moderation, in the quest for justice and in taking joy in the essential, so as to guard against the material idols which blur the authentic meaning of life. Theoretical poverty is not needed, but rather the poverty that we learn by touching the flesh of the poor Christ, in the humble, in the poor, in the sick, in children. Still, today may you be for the Church and for the world, the outposts of care for all of the poor and for all material, moral and spiritual poverty, and examples in overcoming every form of egoism through the logic of the Gospel which teaches us to trust in the Providence of God.

Message of Pope Francis to Participants in the International  
Symposium on the Management of Ecclesiastical Goods  
Pontifical University Antonianum, March 8-9, 2014

### **For discussion and sharing**

- Discussion and comments on part I of text : “*Franciscan and Gospel Foundations*”
- Share what the Lord is saying about living poverty and living *with nothing of one’s own*.
- Share experiences of how the thirst for having leads to conflict and division.
- What concrete action might be taken in response to our reflection?

**Closing prayer (recite together)**

*God our Father,  
When Brother Francis stood naked before the world  
And claimed his birthright as your son,  
You clothed him in a garment of joy and freedom  
And bade him walk on earth as your herald.  
Give us the courage and simplicity we need  
To lay hold of the heritage he bequeathed to us:  
To trust that you, who feed the ravens  
And adorn the flowers with a splendor greater than Solomon's,  
Will always be our Father and Provider,  
In Christ Jesus our Lord. Amen.*

## II SECOND SESSION

### *Where does our money come from?* (II, 1).

*“I earnestly desire all brothers  
to give themselves to honest work”* (Test. 20).

A few days before the meeting the leader will invite participants to read the Part II.1 of the text *Franciscan Management of Finances: Where does our money come from?* and invite them to reflect on the question: “Have you ever asked yourself where our money comes from?”

- Song and/or prayer (chosen by leader)
- Inspirational texts
- Scripture: *Mt 10: 7-13* or *Acts 4: 32-37*

#### **Franciscan Sources**

*From the beginning of his conversion blessed Francis, with God’s help, like a wise man, established himself and his house, that is, the religion, upon a firm rock, the greatest humility and poverty of the son of God, calling it the religion of the “Lesser Brothers.”*

*On the greatest humility: thus at the beginning of the religion, after the brothers grew in number, he wanted the brothers to stay in hospitals of lepers to serve them. At that time whenever nobles and commoners came to the religion, they were told, among other things, that they had to serve the lepers and stay in their houses.*

*On the greatest poverty: as stated in the Rule, let the brothers remain as strangers and pilgrims in the houses in which they stay. Let them not seek to have anything under heaven, except holy poverty, by which, in this world, they are nourished by the Lord with bodily food and virtue, and, in the next, will attain a heavenly inheritance.*

*He established himself on the greatest poverty and humility, because, although he was a great prelate in the church of God, he wanted and chose to be lowly not only in the church of God, but also among his brothers.*

*The Assisi Compilation, 9*

### **General Constitutions of the Order**

*Led by the spirit and example of Saint Francis, the friars, like those who are truly poor, are to consider work and service as a gift of God. For this reason they are to present themselves as little ones of whom no one is afraid, because they seek to serve and not to dominate.*

*Recognizing that work is the ordinary and chief way of providing what is needed, each and every friar should serve and “should work faithfully and devotedly,” fleeing idleness which is “the enemy of the soul.”*

*GGCC 76: 1, 2*

*The friars are to be attached to no specific work, as if it were their own, even if they have labored at it for a long time; they are always to be ready to give up places and undertakings and to take on new and necessary tasks.*

*GGCC 77: 2*

*As remuneration for their work the friars are to accept what is necessary; and they are to do this humbly. However, whatever they acquire by their personal labor, or on behalf of the Order, or whatever comes to them in any way through a pension, grant or insurance is acquired by the fraternity.*

*GGCC 79: 2*

## **For discussion and sharing**

- Discussion and comments on part II.1 of text : “*Franciscan and Gospel Foundations*”
- Where does the money that we use for life and ministry in our local community come from? In our province?
- Do we have practices that are contrary to Gospel and Franciscan values?
- What concrete action might be taken in response to our reflection?

## **Closing prayer (recite together)**

*O God and Lord of all things, You have desired that all your children, united in the Spirit, should live and grow together by accepting each other in harmony and peace. Our hearts are full of affliction because our human egoism and our greed have impeded the realization of your designs in our times. We recognize that peace is a gift from you. We know also that our collaboration, as your instruments, requires that we administer with wisdom the resources of the earth for the genuine progress of all peoples. This wisdom demands a respect and deep reverence for life, a lively consideration of human dignity and of the sacredness of the conscience of each person, and a continual struggle against all forms of discrimination, in law and in life. We commit ourselves, in conjunction with all our brothers and sisters, to the development of a deeper knowledge of your presence and action in history, a more efficient practice of truth and responsibility, a continuous search for freedom from all forms of oppression and for fraternity through the abolition of all barriers, to justice and to the fullness of life for all. Make us capable, Lord, to live and grow in an active cooperation with one and other in the common effort to build a culture without violence, a world community that will not place its security in the construction of ever more destructive arms but in mutual confidence and diligent work for a better future for all your children in a world civilization of love, truth and peace.*

John Paul II

# III

## THIRD SESSION



***What is the purpose of money and how do we use it*** (II, 2.1)

*“The rule and life of these brothers is this, namely:  
‘to live in obedience, in chastity,  
and without anything of their own’ (Later Rule 1,1).*

A few days before the meeting the leader will invite participants to read Part II, 2.1 of the text *Franciscan Management of Finances*, and invite them to reflect on the question: “Do we spend our resources in ways that are compatible with the Gospel?”

- Song and/or prayer (chosen by leader)
- Inspirational texts
- Scripture: *Luke 18:22*

### **Franciscan Sources**

*Let the brothers not make anything their own, neither house, nor place, nor anything at all. As pilgrims and strangers in this world, serving the Lord in poverty and humility, let them go seeking alms with confidence, and they should not be ashamed because, for our sakes, our Lord made Himself poor in this world. This is that sublime height of most exalted poverty which has made you, my most beloved brothers, heirs and kings of the Kingdom of Heaven, poor in temporal things but exalted in virtue. Let this be your portion which leads into the land of the living. Giving yourselves*



*totally to this, beloved brothers, never seek anything else under heaven for the name of our Lord Jesus Christ.*

*Later Rule 6, 1-6*

## **General Constitutions of the Order**

*As pilgrims and strangers in this world, having given up personal property, the friars are to acquire neither house nor place nor any other things for themselves, in accordance with the Rule. Therefore they are to dedicate themselves and everything they use for their life and work to the service of the Church and the world in poverty and humility.*

*The buildings that are constructed for the friars and everything which the friars buy for themselves or which they use are to be in keeping with poverty according to the circumstances of places and times.*

*Goods that are given for the use of the friars are to be shared for the benefit of the poor in accordance with what the particular Statutes legitimately prescribe.*

*GGCC 72: 1, 2, 3*

## **Documents of the Church**

Even before being a service on behalf of the poor, *evangelical poverty is a value in itself*, since it recalls the first of the Beatitudes in the imitation of the poor Christ. Its primary meaning, in fact, is to attest that God is the true wealth of the human heart. Precisely for this reason evangelical poverty forcefully challenges the idolatry of money, making a prophetic appeal as it were to society, which in so many parts of the developed world risks losing the sense of proportion and the very meaning of things. Thus, today more than in other ages, the call of evangelical poverty is being felt also among those who are aware of the scarcity of the planet's resources and who invoke respect for and the conservation of creation by reducing consumption, by living more simply and by placing a necessary brake on their own desires. Consecrated persons are therefore asked to bear a renewed and vigorous evangelical witness to self-denial and restraint, in a form of fraternal life inspired by principles of simplicity and hospital-

ity, also as an example to those who are indifferent to the needs of their neighbor. This witness will of course be accompanied by *a preferential love for the poor* and will be shown especially by sharing the conditions of life of the most neglected. There are many communities which live and work among the poor and the marginalized; they embrace their conditions of life and share in their sufferings, problems and perils.

John Paul II, *Vita Consecrata*, 90

### **For discussion and sharing**

- Discussion and comments on part II, 2.1 of text : “*Franciscan and Gospel Foundations*”
- How are we influenced by the consumerist mentality of our world? How might we react as Franciscans?
- Taking into account our vow of poverty and the dramatic poverty of so many in our world today, do we take seriously the call for a lifestyle that is sober and simple?
- Find ways to foster enthusiastically our commitment to Gospel-centered poverty.

### **Closing prayer** (recite together)

O Lord, along with the grace of work, we also pray that you give us...

The *spirit of prayer and devotion*,

that we might cooperate more enthusiastically in your work  
of Creation;

*Fraternity*,

that we might seek to go about our tasks as brothers;

*Minority and humility*,

that we might overcome all fear and desire for power;

*Freedom*,

that we might not appropriate our own work and  
be willing to begin new tasks;

*Gratitude,*

that we might eliminate any desire to become rich and  
to accumulate things;

*Solidarity,*

that we might remind ourselves of the need to  
work with the poor;

*Justice,*

that we might leave aside all desire for advantage;

*Honesty,*

that we might use all things in ways that are poor and fraternal.

O Lord, through our work help us to give back to you, through the  
poor, all that which we have received from You. Amen!

## IV FOURTH SESSION



### *Sharing our resources with the poor* (II, 2.2)

*“...and I showed mercy to them” (Test. 2).*

A few days before the meeting the leader will invite participants to read Part II, 2.2 of the text *Franciscan Management of Finances*, and invite them to reflect on the question: “How do you understand the phrase ‘solidarity with the poor’?”

- Song and/or prayer (chosen by leader)
- Inspirational texts
- Scripture: *Luke 10: 29-37*

### **Franciscan Sources**

*What tongue could tell of this man’s compassion for the poor? He certainly had an inborn kindness, doubled by the piety poured out on him. Therefore, Francis’s soul melted for the poor, and to those to whom he could not extend a hand, he extended his affection. Any need, any lack he noticed in anyone, with a rapid change of thought, he turned back to Christ. In that way he read the Son of our Poor Lady in every poor person. As she held Him naked in her hands so he carried Him naked in his heart. Although he had drive away all envy from himself, he could not give up his envy of poverty. If he saw people poorer than himself, he immediately envied them and, contending with a rival for poverty was afraid he would be overcome.*

*It happened one day when the man of God was going about preaching he met a poor man on the road. Seeing the man's nakedness, he was deeply moved and, turning to his companion, said: "This man's need brings great shame on us; it passes a harsh judgment on our poverty." "How so, brother?" his companion replied. The saint answered in a sad voice: "I chose Poverty for my riches and for my Lady, but look: She shines brighter in this man. Don't you know that the whole world has heard that we are the poorest of all for Christ? But this poor man proves it is otherwise!"*

*2 Celano, Chapter LI*

## **General Constitutions of the Order**

*In order that they may follow more closely and express more clearly the self-emptying of the Savior, the friars are to have the life and condition of the little ones in society, always living among them as minors. In this social environment they are to work for the coming of the Kingdom.*

*GGCC 66: 1*

*Goods that are given for the use of the friars are to be shared for the benefit of the poor in accordance with what the particular Statutes legitimately prescribe.*

*GGCC 72: 3*

*All the friars are to use money in a way that befits the poor and with a strong sense of responsibility to the fraternity, as is fitting for servants of God and followers of the most holy poverty.*

*The friars, especially the Ministers and Guardians, are to avoid carefully any kind of accumulation, bearing in mind the needs of the poor.*

*GGCC 82: 1,3*

## **Documents of the Order**

*"For Francis, poverty is linked with, and is an act of, restitution. Several episodes of his life are significant in this regard, referred to in the first biographies. For Francis to give a mantle to the poor is nothing*

other than restitution, understood as justice. He confesses that he would have felt like a thief if he had not returned this article of clothing to the one poorer than he. In his own writings Francis often invites us to “return them to the most high Lord to whom all good belongs,” and to give thanks to the Lord. The act of thanksgiving and praise is part of the restitution. For us as lesser brothers, restitution is a good keystone to keep in mind as we engage in assistance to the poor and the needy. Work with the poor is not something which puts us on a higher plane than our brothers and sisters, and which we undertake so that we might feel good about ourselves. Instead, these are actions which restore the goods that come from God back to the chosen representatives of God – the poor. As previously, here too the restitution of goods is not a virtuous action but rather has to do with living out the truth. If all good comes from God, then to Him and to our brothers and sisters it must be returned. It is a matter of justice rather than charity. When considering large-scale proposals it is also appropriate to think in terms of restitution. Consider, for example, international debt forgiveness for the southern hemisphere which was much discussed in preparation for the Jubilee year of 2000. The tendency may have been to view this as a charitable act. However, it is less an act of charity and more a matter of restitution to post-colonial countries. Restitution can therefore be very useful in interpreting relations among countries. The work that we undertake in favor of the poor also reflects the concept of restitution. We often receive money from benefactors in order that we in turn might assist those in need. We thereby return this money to the poor through our activities. In these cases as well it is simply a matter of restitution.”

Pilgrims and Strangers in this World  
Resource for Ongoing Formation from Chapter IV of the OFM General  
Constitutions  
Rome 2008, pp. 87-88

### **For discussion and sharing**

- Discussion and comments on part II, 2.2 of text : “*Franciscan and Gospel Foundations*”

- The vow of poverty implies a sharing of goods by way of “restitution” of those things received from Providence. What personal and communal experiences do we have of this type of sharing?
- Do we share our resources with those who are in need? Should we do this even more?
- Do we share our unused space with philanthropic groups that have need of it? When we close a friary, do we consider making it available for appropriate social initiatives?
- What concrete action might be taken in response to our reflection on “restitution”?

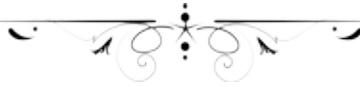
### **Closing prayer** (recite together)

Lord, God of peace, we thank you for the desire which your spirit of peace has roused in our day: to replace hatred with love, diffidence with understanding, lack of concern with solidarity. Open our hearts even more to the needs of all our brothers and sisters, so that we may be better able to build a true peace. For the people of every race, of every tongue, may your kingdom come: your kingdom of justice, of peace, of love. Amen.

Paul VI

# V

## FIFTH SESSION



### *Savings* (II, 2.3)

“*We desired nothing more*” (Test. 17).

A few days before the meeting the leader will invite participants to read Part II, 2.3 of the text *Franciscan Management of Finances*, and invite them to reflect on the question: “How do we employ the savings that we have at the local level? At the provincial level?”

- Song and/or prayer (chosen by leader)
- Inspirational texts
- Scripture: *Luke* 12: 22-31 or *Mt* 6:19-21

### **Franciscan Sources:**

*The Lord teaches in the Gospel: Watch, beware of all malice and greed. Guard yourselves against the anxieties of this world and the cares of this life. Let none of the brothers, therefore, wherever he may be or go, carry, receive, or have received in any way coin or money, whether for clothing, books, or payment for some work – indeed, not for any reason, unless for an evident need of the sick brothers; because we should not think of coin or money having any greater usefulness than stones. The devil wants to blind those who desire or consider it better than stones. May we who have left all things, then, be careful of not losing the kingdom of heaven for so little. If we find coins anywhere, let us pay no more attention to them than to the*



*dust we trample underfoot, for vanity of vanities and all is vanity...let all brothers be careful of going throughout the world for filthy gain.”*

*Earlier Rule Chapter VIII*

## **General Constitutions of the Order**

*By their vow of poverty, Friars Minor follow Jesus Christ who “made himself poor for us in this world”; they renounce the right to use and dispose of material goods without the permission of their Ministers and Guardians; indeed, after solemn profession they also renounce the right of ownership. As humble servants they entrust themselves to the providence of the heavenly Father.*

*For the poor life of the Friars Minor, it is not sufficient that they submit totally to their Ministers and Guardians in the use of things; rather they ought to be poor materially and spiritually and ought to lead an industrious and sober life. After the example of Christ they ought to rejoice “when they live among people [who are considered to be] of little worth and who are looked down upon, among the poor and the powerless, the sick and the lepers, and the beggars by the wayside. They ought to give clear evidence of all these things in an individual and communal manner as well as in new ways.*

GGCC 8: 1,3

## **Documents of the Church**

Problems or inappropriate behavior have been noticed in a number of areas, including some religious congregations, because of errors in managing or investing funds. Some of these have had public repercussions and, unintentionally, have damaged the image, both of the congregations most closely involved and of the Consecrated Life as a whole. Certainly, management of the assets of a Religious Institute requires caution, accuracy, honesty and professionalism. Speculation must be avoided at all costs. In the new context of a world economy and of the ever-increasing use of technology in management and administration, there is a need for more information and better training of all religious, in particular those who must make the decisions and implement the management and administration

of assets belonging to the religious. In the good tradition of the religious life, various congregations have been pioneers in good asset management and have known how to avoid the risks involved with usury or indiscriminate accumulation. We must maintain and enrich this good tradition with our experience and with knowledge of the science of economics.

60<sup>th</sup> Assembly of the Union of General Superiors  
*Economy and Mission in the Consecrated Life Today*, 2002,  
Introduction, 7 and 8

### **For discussion and sharing**

- Discussion and comments on part II, 2.3 of text : “*Franciscan and Gospel Foundations*”
- How do we employ our savings at the local level? At the provincial level?
- Do we have a maximum level for our reserve fund, based on the number of friars, their ages, number of people in formation, etc.?
- How do we live our lives, trusting in God’s Providence?
- Does the province employ ethical criteria in making investment decisions?
- Is there some concrete gesture or action that we can propose as a response to our discussion?

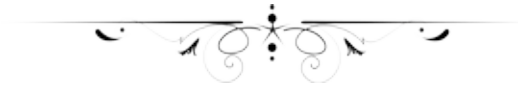
### **Closing prayer** (recite together)

Almighty, eternal, just and merciful God, give us miserable ones the grace to do for your alone what we know you want us to do and always to desire what pleases You. Inwardly cleansed, interiorly enlightened and inflamed by the fire of the Holy Spirit, may we be able to follow in the footprints of Your beloved Son, our Lord Jesus Christ, and, by Your grace alone, may we make our way to You, Most High, Who live and rule in perfect Trinity and simple Unity, and are glorified God almighty, forever and ever. Amen.

Francis of Assisi. *Letter to the Entire Order*

# VI

## SIXTH SESSION



### ***Franciscan management of money and goods*** (II, 3,4,5,6)

*“This is what I want, this is what I seek,  
this is what I desire with all my heart”* (1 Celano, IX).

A few days before the meeting the leader will invite participants to read Part II, 3.4.5.6 of the text *Franciscan Management of Finances*, and invite them to reflect on the question: “What is the relationship between transparency and ethics in the economy?”

- Song and/or prayer (chosen by leader)
- Inspirational texts
- Scripture: *Rm* 8: 19-23

### **General Constitutions of the Order**

*Constantly denying themselves and in an uninterrupted conversion to God, the friars are to display a prophetic image by the example of their lives, in order to refute “the false values” of our age.*

GGCC 67

*Following closely in the footsteps of Saint Francis, the friars are to maintain a reverent attitude towards nature, threatened from all sides today, in such a way that they may restore it completely to its condition of brother and to its role of usefulness to all humankind for the glory of God the Creator.*

GGCC 71

## Documents of the Church

This responsibility is a global one, for it is concerned not just with energy but with the whole of creation, which must not be bequeathed to future generations depleted of its resources. Human beings legitimately exercise a *responsible stewardship over nature*, in order to protect it, to enjoy its fruits and to cultivate it in new ways, with the assistance of advanced technologies, so that it can worthily accommodate and feed the world's population. On this earth there is room for everyone: here the entire human family must find the resources to live with dignity, through the help of nature itself — God's gift to his children — and through hard work and creativity. At the same time we must recognize our grave duty to hand the earth on to future generations in such a condition that they too can worthily inhabit it and continue to cultivate it. This means being committed to making joint decisions “after pondering responsibly the road to be taken, decisions aimed at strengthening that *covenant between human beings and the environment*, which should mirror the creative love of God, from whom we come and towards whom we are journeying” [...] It is likewise incumbent upon the competent authorities to make every effort to ensure that the economic and social costs of using up shared environmental resources are recognized with transparency and fully borne by those who incur them, not by other peoples or future generations [...] One of the greatest challenges facing the economy is to achieve the most efficient use — not abuse — of natural resources [...].

*The way humanity treats the environment influences the way it treats itself, and vice versa.* This invites contemporary society to a serious review of its life-style, which, in many parts of the world, is prone to hedonism and consumerism, regardless of their harmful consequences. What is needed is an effective shift in mentality which can lead to the adoption of *new life-styles* “in which the quest for truth, beauty, goodness and communion with others for the sake of common growth are the factors which determine consumer choices, savings and investments.”

Benedict XVI, *Caritas in Veritate*, 50-51

## Documents of the Order

*Material poverty without spiritual poverty can lead to an asceticism that leads to self-satisfaction (cf. Adm 14). Spiritual poverty without material poverty reduces poverty to an empty discourse (cf. Earlier Rule 9 and Later Rule 6). There is a circular movement and reciprocity between the two dimensions.*

*Every friar and candidate, therefore, should be helped to understand the supreme value of sobriety and austerity in life as profound adhesion to Jesus Christ, to His style of life and to “that of His poor Mother” as an eschatological announcement of the coming Kingdom (1 Cor 7: 30-31), as a seeking of what is essential in the journey of faith, as freedom before the idols of all times and as solidarity with those that do not have the necessities of life.*

*Ratio Formationis Franciscanae, 80*

## For discussion and sharing

- Discuss and comment on part II, 3,4,5,6 of text : “*Franciscan and Gospel Foundations*”
- Does transparency exist in the economic dealing of our fraternity? Of our province?
- Has our community taken seriously the need to talk about ethical use of resources in the context of the environmental crisis which we are experiencing, and to take concrete action?
- Is there some concrete gesture or action that we can propose as a response to our discussion?

## Closing prayer (recite together)

O Saint Francis stigmatized on La Verna, the world longs for you as an icon of Jesus crucified. It needs your heart, open for God and humanity, your bare and wounded feet, your pierced and pleading hands. It longs for your weak voice, strong with the power of the Gospel. O Francis, help the men and women of today to acknowledge the evil of sin

and to seek cleansing from it in penance. Help them to free themselves from the very structures of sin which oppress society today. Arouse in the awareness of those who govern the urgent need for peace between nations and peoples. Pour into the young your zest for living; help them bask the snares of the many cultures of death. To those who have been offended by wickedness of every kind, communicate your joy, O Francis, in learning to forgive. To all who are crucified by suffering, by hunger, by war, open once again the door of hope. Amen.

John Paul II, *Prayer to Francis at La Verna*



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