



# Bringing Home the Word

Twenty-ninth Sunday in Ordinary Time | October 22, 2017

## Paying What We Owe God

By Mary Katharine Deeley

**W**e are long removed from our nation's traditional tax season, but I always think about it when I read today's Gospel. It's nice to know that the debate about paying taxes was going on more than 2,000 years ago. Part of the issue for the Jews was that Caesar considered himself a god, and paying taxes seemed like worshipping a false god.

We don't pay taxes to a false god, but many of us would like more say over where our money goes and don't feel that our representatives always speak for us.

Jesus didn't get involved in the debate then, and he will not now. But his answer

gives us something to think about: *What do we owe God?*

God loved us into being, knew us in our mother's womb, and called each of us to a life with him. When we turned our backs, God redeemed us through the Incarnation and the death and resurrection of Jesus Christ. God has promised to be with us always and is, through the Holy Spirit, guiding us through the ages until the end of days.

If we could look at our heart and soul, we'd find only one image stamped there: God's. We owe him nothing less than ourselves. The world can take all we possess, but it cannot take away our identity as children of God. The world can have the fruits of our labor, but God alone has our being and fulfills our desires.

How do we pay what we owe God? By loving others, using our gifts and abilities for the glory of his name and, in every way, living in a manner worthy of the reign of God.

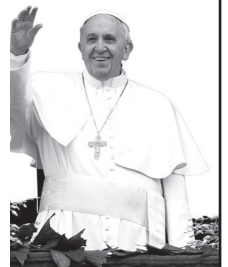
Let's start paying that now. †

***We owe God nothing less than ourselves.***

## A Word From Pope Francis

Profit and capital are not a good over and above the human person; they are at the service of the common good. When the common good is used only at the service of profit and capital, this has a name: it is called exclusion, and through it the throwaway culture gets stronger and stronger.

— Homily in Ciudad Juárez, Mexico, at world labor meeting, February 17, 2016



## Sunday Readings

**Isaiah 45:1, 4–6**

I am the LORD, there is no other.

**1 Thessalonians 1:1–5b**

For our gospel did not come to you in word alone, but also in power and in the holy Spirit.

**Matthew 22:15–21**

[Jesus said,] "Then repay to Caesar what belongs to Caesar and to God what belongs to God."

## REFLECTION QUESTIONS

### ONE QUESTION FOR REFLECTION

- Do I realize my value doesn't come from others' opinions or even my opinion but from God's gift?
- Do I render to God what he deserves for all he has given me?



# Faith and Finances: Managing Debt Makes Sense

By Phil Lenahan

**T**here's a link between our faith and how we handle money. Examining this link begins with considering what really matters. Money touches many aspects of life—family, work, and our faith. Are your financial goals determined by our culture, with an emphasis on having? Or are they based on the principles of Scripture and the Catholic faith, which emphasize being?

I remember my dad sharing stories of the Great Depression. He spoke of families setting spending priorities—because if they didn't, there wouldn't be enough for basic needs. Now we're taught by our consumer culture to buy all we want, when we want, without concern for repayment. If we don't have money today...well, that's what credit cards and home-equity loans are for, right?

## The Financial Drug

Debt has become a financial drug, creating dependencies for millions of Americans. There is no doubt that the misuse of debt played a major role in recent economic crises. Some statistics:

- Seven of ten of households with credit cards don't pay the full balance every month.
- The average household carries a credit card balance of \$8,000.
- Almost eight of every ten undergraduates have credit cards, averaging \$2,200 in credit card debt.

Does Catholic teaching give insight

into debt? People are often surprised to find that Scripture and other Church writings have much to say about finances. "The borrower is the slave of the lender" (Proverbs 22:7).

## Productive and Unproductive Debt

It makes sense to borrow when debt is used prudently to purchase assets that increase in value. That's known as productive debt. For debt to be used productively, there must be guards to limit excessive borrowing. That is, borrowers must have a sufficient financial cushion to manage debt during economic downturns.

Some types of debts are unproductive. Unproductive debt is used to purchase depreciating assets, those that decline in value. The most common example is credit card purchases that aren't paid off each month. Americans would do well to eliminate their unproductive debt and develop a more cautious attitude even when using productive debt.

## Eliminating Unproductive Debt

Straightforward but difficult steps can be taken to eliminate unproductive debt rapidly.

Once you've committed to becoming free of debt, your first step is to prepare a financial plan. There's a saying that when you fail to plan, you're planning to fail. Jesus says, "Which of you wishing to construct a tower does not first sit down and calculate the cost to see if there is enough for its completion? Otherwise, after laying the foundation and finding

himself unable to finish the work the onlookers should laugh at him" (Luke 14:28–29).

Your financial plan should include a balance sheet, debt summary, an annual budget, and strategies for debt repayment and savings.

## Accelerating Repayment of Debt

Many with unproductive debt pay the minimum required balance. This strategy will keep you in debt forever. Instead, I recommend an aggressive approach that will eliminate unproductive debts in short order. This requires changing spending habits and perhaps temporarily taking a second job. But by increasing the amount of money allocated to debt repayment, you can be debt-free quickly.

Our financial priorities have ramifications for our families and faith. Becoming financially free is foremost a function of fulfilling our call as stewards of God's providence. We must grow to understand God's principles for managing money and apply them. †

## PRAYER

Lord, I am grateful for the power of your love and grace. Teach me to trust that you care about my human needs and obligations.

*From Grateful Meditations for Every Day in Ordinary Time by Rev. Warren J. Savage and Mary Ann McSweeney*

## WEEKDAY READINGS

October 23–28

Mon. Weekday:  
Rom 4:20–25 / Lk 12:13–21

Tue. Weekday: Rom 5:12, 15b, 17–19,  
20b–21 / Lk 12:35–38

Wed. Weekday:  
Rom 6:12–18 / Lk 12:39–48

Thu. Weekday:  
Rom 6:19–23 / Lk 12:49–53

Fri. Weekday:  
Rom 7:18–25a / Lk 12:54–59

Sat. Sts. Simon and Jude:  
Eph 2:19–22 / Lk 6:12–16

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