

Third Sunday Ordinary Time Year B 2009 Homily – Fr. Joseph Illo

7 Steps to Becoming Financially Free, Talk 3 of 6

Today I present the third of six homilies on Phil Lenahan's book, *7 Steps to Becoming Financially Free*. The topic for this Sunday is: **Marriage and Money**.

1. Go Out

Why do people get married? Companionship? Physical intimacy? To have children? God arranges marriages so that we can bring Jesus to the ones we love. Marriage, like all stewardship, is about giving, not about getting. How can I give Jesus to my spouse and my children? How can I serve them this day?

Today we celebrate the conversion of St. Paul, in the Jubilee Year of St. Paul. In the first reading, God asks Jonah to give the people of Nineveh the Gospel. In the second reading God asks Saul to give the people of Israel the Gospel. In today's Gospel reading, Jesus asks all 11 apostles to give "every creature" the Gospel. And finally, in this Mass, God asks all of us to give our family members the Gospel. If you are married, that means your spouse and children, and if not that means the people you are closest to.

2. Domestic Church

Matrimony, according to the Catechism paragraph 1641, is intended to *perfect* the couple's love: to make it godly. By grace spouses "help one another attain holiness in their married life and in welcoming and educating their children." If you are married, your one and only job is to make your spouse and your children saints. Again, from the catechism: "the family is a community of grace and prayer, a school of human virtues...." (CCC 1666). How can money serve as a tool to make that happen?

Last week we learned that becoming financially free means shifting from the illusion of "ownership" to the blessings of "Stewardship." This week we learn that spouses become financially free when money becomes a source of *strength* rather than a source of *weakness* in their marriage. (Quote letter on p. 44)

3. How money can strengthen your marriage

How can money strengthen your marriage? Well, many would say you just need more of it. But if that were so, then movie stars would have the strongest marriages, since they have the most money. But we know that it's not *how much* money we have, but what we *do* with the money we have been given.

Step One: develop a sense of unity in terms of how you look at your money. In Gen 2:24 God says "a man leaves his father and money and cleaves to his wife, and the two become one flesh." One flesh, one heart, one mind, one approach to money. Now is the time to commit to a life of stewardship as a couple, not as individuals.

I don't have to tell you that men and women have different approaches to just about everything, including money. Earth is living between Venus and Mars. But that is just fine: if two people who thought the same got married, one would be unnecessary! Women tend to be more heart-oriented, and men more head-oriented. Women like relationships; men like goals. Women like to play games, and men like to win games. Phil Lenahan recalls a husband who decided to take his wife to her favorite shop at the Mall. She, however, made the big mistake of telling him that she needed a blouse. Now the man had a mission: get that blouse! His wife liked the blouses in her favorite shop, but wanted to see some other shops. By the sixth shop, the husband was steaming that she had not bought one of what seemed like any number of nice blouses. You see, the experience of strolling with her husband mattered more to the woman than the blouse, while the goal of actually obtaining that blouse was what mattered to the man.

Both shopping and buying are necessary to a happy marriage. Both playing the game and winning the goal are needed. The trick is to work *together*, to appreciate each other's gifts. St. Paul writes in 1 Cor 12:4-7: "There are different kinds of spiritual gifts but the same Spirit; ... To each individual the manifestation of the Spirit is given for **some benefit**." How can my spouse's gifts benefit our family?

In managing family finances, men and women bring different but complementary gifts to the table. Women are generally better at details, and men at the big plan. Phil Lenahan recommends that spouses meet quarterly or even monthly to plan and review family finances. These regular budget meetings will not only manage the money, but can be enjoyable moments of shared hopes and dreams. Spouses who exercise common stewardship rejoice in what God has given rather than arguing over what God has not given.

We don't have time to go into more detail on Chapter three of Phil's bible study, but he does recommend that couples consider living on one income. Two incomes could actually cost you money, and certainly rob families of the time they need with each other. He lists several ways to simplify family expenditures, such as eating at home more, downsizing the transportation fleet, and spending less money on prepackaged vacations and entertainment. He suggests two-income families learn to live on one income and save the entire other income for future needs, such as college educations or loss of employment.

In summary, then, money does not have to be a source of *disunity* between spouses. It can be a source of strength, unity, and greater love between husbands and wives. We just need to be smart, and follow the guidelines God gives us through the Bible and the Church.

Next Sunday we will cover Chapter Four, "**Children and Money**."