

Some couples using Bible to balance family budget

By Matthew R. Gomez
Catholic News Service

WINTER PARK, Fla. — When it comes to balancing family budgets, more and more Orlando-area Catholics are turning to the Bible as their financial-planning guide.

And the benefits they reap go beyond getting out of a life ruled by debts and credit cards. Many say they have developed a fuller prayer life and are more involved in their parish than they used to be.

They attribute the change to what they learned through Crown Ministries, a biblical financial studies program that has been offered in 26 Catholic parishes and more than 40 non-Catholic churches in and around Orlando.

Since its founding in 1985 by an Assembly of God congregation in Winter Park, the program has spread around the United States and abroad and has had more than 30,000 participants.

"The Bible is a blueprint for living, and that includes finances," said Don Tauscher of St. Margaret Mary Parish in Winter Park, an Orlando suburb.

Tauscher is coordinator of Catholic

community involvement in Crown Ministries in the Orlando diocese and has recently begun to interest other Catholic dioceses in the program.

A former banker and real estate investor who once was \$1 million in debt, Tauscher credits his involvement in Crown Ministries in 1985 with turning his own life around.

Crown Ministries participants in his own parish, where hundreds have taken the course since it was first offered in 1987, recently reported an average debt reduction of \$8,000 and an average increase in personal savings of \$6,000 since they got involved.

"There are over 2,350 verses in the Bible about handling money, and the lessons there still apply today," Tauscher said.

"Everybody struggles to keep control of finances, and some of us end up in debt," he added. "The Bible is clear about the Lord's intentions for his children, and he wants us to be free of debts and money burdens."

The program's purpose is summarized in its brief mission statement: "Training people to be financially faith-

ful in order to know Christ more intimately and to be freed to serve him."

The program, a 12-week course of small-group sessions, applies the lessons of Scripture to daily life. It touches not only on principles and practical strategies of money management, but also on attitudes toward debt, investment, savings and priorities in life from a Christian perspective.

When his own parish surveyed its current and past Crown Ministries participants last year, Tauscher said, they reported not only substantial increases in savings and reductions in debt, but changes in their spiritual life.

Nearly two out of three respondents said they had become more involved in serving the church and other people since graduating from the program. Two-thirds said they now spend more time studying the Bible, and 89 percent reported an increased prayer life.

"The promotion of giving (to church and charitable causes) is not a primary purpose of the program, but there was an average increase of 49 percent in giving," Tauscher said.

Tom and Linda Franz of St. Stephen

Parish in Winter Springs described the program's impact on their lives since they took the course together three years ago.

"Linda and I were spending \$800 more than we were bringing in each month," said Tom, who is now a facilitator helping to teach the program to others. "Credit card debt was eating us up, and with five children that obviously had to stop."

The program gave them a new understanding of Scripture and of God's plan for their lives, said Linda.

"We now have two checking accounts," she said. "One is ours and one is God's. We put \$100 a month in God's account for church collections, and more money as necessary ... The giving will increase as our debts come down, and we can already see a difference in the gifts God has given us as a family."

Crown Ministries was started in 1985 in Calvary Assembly Church, an Assembly of God congregation in Winter Park, and according to Tauscher it has been used by churches of more than 30 denominations. It also has spread to six Central American countries.



1994 Wedding Guide

<p>APARTMENTS</p>  <p>PINES OF PERINTON Whitney Rd. Rt. 25 HRS. M-F, 9-5 388-0010</p>	<p>CAKE DECORATING</p> <p>ANNJER <i>Annjer</i> Cake Decorating and Candy Supplies Genesee Valley Regional Market 900 Jefferson Road Rochester • 272-8608</p>	<p>FLORISTS</p> <p><i>Floravanti</i> Florist Inc. For that one special occasion you'll want perfection. 2279 Clifford Ave. (near Culver Rd.) 482-1001</p>	<p>NEWSPAPERS</p> <p>READ The New York Times 244-3880</p>	<p>RECEPTIONS</p> <p>THE BRASSERIE For private, intimate parties up to 150 people. Eastman Place • 387 E. Main St. 232-3350</p>	<p>RECEPTIONS</p> <p>RED MEN'S PARTY HOUSE ACCOMMODATING 80-800 1001 Lexington Ave. 254-6220</p>
<p>BAKERIES/CAKES</p> <p>CALABRESE'S CULVER BAKERY 1352 Culver Rd. (near Merchants) 482-4060</p>	<p>HOTELS</p> <p>Wellesley Inns 1635 W. Ridge Rd. • (716) 621-2040 797 E. Henrietta Rd. • (716) 427-0130</p>	<p>FURNITURE</p> <p>Becker's FURNITURE A Great Place for Getting Started 436-5129 1461 BUFFALO RD. at Howard</p>	<p>PHOTOGRAPHERS</p> <p>TUMATS PROFESSIONAL PHOTOGRAPHY SPECIAL EVENTS/ON-SITE WEDDING SPECIALISTS 716/442 1022 716/425 4954</p>	<p>RECEPTIONS</p> <p>DAISY FLOUR MILLS • Receptions • Rehearsals • Showers 381-1880 1880 Blossom Rd. "An American Restaurant"</p>	<p>RECEPTIONS</p> <p>Wedding Package with open bar All for \$14.95 (716) 464-0007</p>
<p>BAKERIES/CAKES</p> <p>SAVOIA PASTRY SHOPPE 482-1130 Wedding Cakes, Cookie Trays and Sweets Table 2267 Clifford Ave. Rochester NY 14609</p>	<p>CANDY FAVORS</p> <p>Stever's Homemade Candies Wedding Candy Specialties Open Daily 10-6 623 Park Avenue • 473-2098</p>	<p>JEWELRY</p> <p>Irish Import Shop IRISH WEDDING BANDS JEWELRY & GIFTS 3821 Ridge Road West (716) 225-1050</p>	<p>RECEPTIONS</p> <p>WARDEN S.T.U.D.I.O.S. QUALITY PORTRAITS FOR ALL OCCASIONS GREENE • Regional Shopping Center • 225-5180 PITTSFORD VICTOR • 122 Main St. of Rochester (482-1110) DOWNTOWN ROCHESTER • 285 E. Union St. • 482-2200</p>	<p>RECEPTIONS</p> <p>Empire Lanes Party Rooms Featuring quality food at reasonable prices for buffets and all-day dinners. 2400 EMPIRE BLVD. WEBSTER • 671-2556</p>	<p>RECEPTIONS</p> <p>Top of the Plaza Restaurant Receptions • Rehearsals • Showers Accommodations to 300 Guests (716) 546-2490 1400 Midtown Tower</p>
<p>BAKERIES/CAKES</p> <p>Sweet Memories by Marina S. Barigelli Wedding Cakes special occasion cakes Elegant cookies Choc. Biquet cups By Appt. only 426-7079</p>	<p>FAVORS</p> <p>DAN'S CRAFTS & THINGS 302 EMPIRE BLVD., ROCHESTER, NY 14609 716-664-8388 SAVE - DO IT YOURSELF! • Wedding Accessories • Silk Flowers • Instruction Books • Vellum • Bridal Bouquets • Bubbles • Favor Supplies • Cake Toppers</p>	<p>MUSIC</p> <p>WIDMER Customized labeling in honour of your Wedding, Bridal Toast, Rehearsal Dinners and Wedding Favours. Widmer's Wine Cellars - Naples, NY 716-374-6311 Liz or Susan</p>	<p>RECEPTIONS</p> <p>ARENA'S "For Beautiful Banquets" Call Jay Arena 767 Holt Rd. Webster (716) 872-4000</p>	<p>RECEPTIONS</p> <p>Holiday Inn Airport-Rochester 91 Brooks Avenue (716) 328-6000 WEDDING SHOWERS • REHEARSAL DINNERS SPECIAL ROOM RATES FOR YOUR GUESTS</p>	<p>RENTALS</p> <p>alban Text & Special Event Rentals 425-1285</p>
<p>BAKERIES/CAKES</p> <p>WIDMER Customized labeling in honour of your Wedding, Bridal Toast, Rehearsal Dinners and Wedding Favours. Widmer's Wine Cellars - Naples, NY 716-374-6311 Liz or Susan</p>	<p>RECEPTIONS</p> <p>Logans "From 50 to 1000 People" Since 1965 FOR PRIVATE PARTIES 3 Distinctive Dining Rooms Spacious Private Cocktail Lounges 235-8978 1430 Beaulieu Road Rochester, NY 14624 Robert O'Connor Richard O'Connor</p>	<p>MUSIC</p> <p>Mary Ellen and Dennis Monroe Specializing in your Wedding Ceremony and Reception 716-586-8354</p>	<p>RECEPTIONS</p> <p>The Historic Avon Inn *10-200 Guests *Sitdown & Buffet 716-228-8181 Avon, NY</p>	<p>RECEPTIONS</p> <p>Martindale "ROCHESTER'S MOST ELEGANT PARTY HOUSE" ACCOMMODATIONS FOR 50-1500 GUESTS 1020 MAPLE STREET 436-2112</p>	<p>RENTALS</p> <p>VIDEOPHOTOGRAPHERS</p> <p>VIDEO CONCEPTS UNLIMITED "Specializing in Wedding Memories" Creative Video Production Services Debbie DeLiberre (716) 293-2455</p>

FOR INFORMATION OR TO ADVERTISE IN THE CATHOLIC COURIER'S MONTHLY WEDDING GUIDE, CALL KATHY WELSH AT 328-4340