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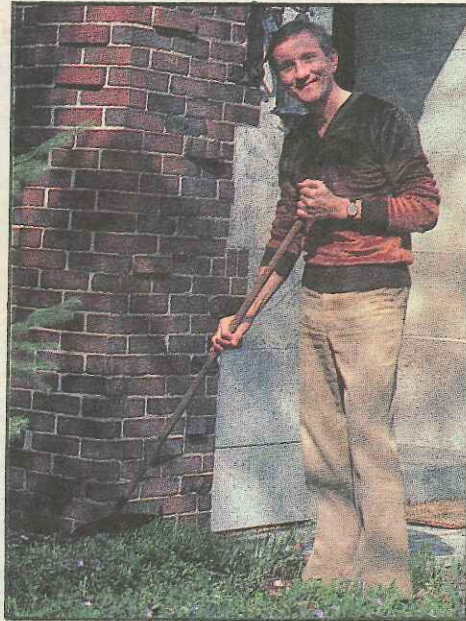
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The Business Of Being A Friar



Father Justin Belitz, in habit (above) and more casual wear (above, right), learned finances via the Hermitage on Northside Indianapolis.

themselves and for others. Toward that end, numerous courses, workshops, seminars and retreats are offered, along with private counseling.

The organization is an outgrowth of Father Justin's six years as director of Alverna Retreat House where the friar taught such courses as stress management, mind discipline, musical perceptions and marriage and the family. So successful were his courses, they outgrew the facilities.

"We got so big I discussed it with my Provincial Superior and we decided it was time to expand," Father Justin explains. "I wanted to broaden our programs and also be able to reach out to more people, people of all faiths, and those with no faith. To be catholic with a little 'c' in the sense of universal. But capital was a problem. My work brought in a lot of money but it all went to the church. I had none. Virtually none."

Father Justin had hoped for financial assistance from the Provincial office, but it was unable to help; abruptly his dream for the future became a thing of the past. For five or 10 minutes. Then it was time to discard disappointment and seek other solutions.

The priest bombarded the problem with prayers. Then he reinforced the prayers with action. When he had consulted with every businessman and woman he knew, he devised a course of action.

First he acquired the services of Dr. Joe Bottorff, a Methodist minister with expertise in finance. Next, Patricia Kelly joined him as executive secretary and the three formed a not-for-profit corporation. Rusty Moe, a psychotherapist, became part of the team, and Kathy Kingery did more than just assume the job of receptionist-bookkeeper; she brought along half a house. As the owner of a small duplex, Kathy provided a temporary base of operations.

The Hermitage, aided by scraped-together money for office supplies and equipment, was in business on a shoestring.

"It was a bit congested in the duplex, but we were grateful to have any place at all," the friar recalls. "I said mass every morning in the kitchen, the kitchen table was the altar."

That didn't bother Father Justin, to whom the whole world is a chapel and any part of it an acceptable altar. He has said mass everywhere from the high seas to the wilds of Africa — subject to cancellation without notice when a lion appeared. What did bother him was having to limit the number of people who could attend services.

"I had to lease space elsewhere for my

Money ran through his fingers like water over Niagara Falls. He never held onto a dime, never had a bank account and couldn't tell the prime rate from any other cut of beef.

But that all changed dramatically.

Father Justin Belitz, who had taken a vow of poverty, found his way to the friendly banker, the one who floats loans and finances dreams, and the Hermitage in Indianapolis became a reality. So did mortgage payments and taxes and . . .

"... interest rates and zoning and plats," says the Franciscan priest. "You'd never believe what all I've learned getting the Hermitage put together," he says.

The endeavor shows what happens when clergy meets credit check.

The Hermitage is a place as well as people, five people of different faiths and one purpose — personal development for

courses to accommodate all the people. We desperately needed a large facility, but we had no excess money. We were meeting our expenses, but even that was difficult in the beginning with a \$300,000 budget."

It was a trying time for the priest-turned-businessman, for whom "overhead" now referred to a formidable opponent instead of a place for something like roof, airplane or rain cloud.

"It used to be that I'd conduct a workshop, or whatever, and those attending would donate any amount they chose to the church. I quit that. I started setting fees so we would know ahead of time how much we'd have to work with. My tapes sell well, but that's not up-front money we could count on."

Father Justin makes tapes of his lectures available to the students and sometimes records his sermons for the congregation. After one particularly lucrative stint as a guest minister he now routinely tapes all of his sermons.

He was substituting one Sunday for a friend who is a minister of another faith. The sermon was titled, *It's Your Life So Live It Up*. Each time he made a point, he released a balloon with that particular point printed on it. When he finished, the church was filled with colorful reminders bobbing about and a congregation so fired up it burst into applause.

"That had never, ever happened to me before, and I didn't know what to do. Then they stood up and continued clapping and I was even more flustered. So I just smiled and nodded and made my getaway as quickly as possible."

But not before enhancing the Hermitage's coffers by \$600 worth of tape sales.

Father Justin's cash flow was swelling to a sizable stream, but it flowed out almost as swiftly as it came in. Mindful of the heavy expense of having to rent space for his large groups, the friar decided on a two-pronged attack; he would solicit donations and apply for a bank loan.

A Christmas newsletter to family, friends and former students of his courses and lectures took care of the request for donations in the spirit of St. Francis, the founder of his order, who established poverty as their way of life. The Franciscan vow of poverty frees a friar from many worldly cares, enabling him to devote more energy to his vocation. Filling out a financial statement, therefore, requires a matter of seconds.

So does an appointment with a banker, if the priest is wearing his habit. Not that the loan officer considers its wearer behind the times, even though the garment was

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Moselle Schaffer is a Westfield (Ind.) free-lance writer.

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Friar

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designed by St. Francis around 1207 A.D. It's one of the knots in the friar's rope belt — the one that symbolizes poverty — that dims the gleam in the banker's eyes.

So it was when Father Justin visited the bank. The gentleman controlling the purse strings was courteous — and brief. As he stood to indicate the short confer-

ence was over, the banker made a few perfunctory remarks about financial statements and projected earnings that Father Justin might care to mail to him. But the priest had done his homework and quickly handed over a sheaf of papers crammed with statistics.

Still standing, the banker riffled through the pages absent mindedly until his gaze became riveted on a column of figures that rekindled the gleam in his eye.

"You've generated this amount of money for the order each year for the last six years?" he inquired. "And you're booked solid, all over the world, for the next three years?"

The friar nodded affirmatively to both questions.

"Father, there aren't many presidents of large corporations who earn this much money. What a track record. Bring us a down payment and we'll handle your mortgage."

A down payment was precisely what they didn't have. But that state soon was rectified. Donations began pouring in from the newsletter request and in six weeks they added up to \$55,000.

"It was a series of miracles," Father Justin explains. "We found a magnificent old mansion at 46th and Fall Creek that was ideal. And for only \$95,000 it was ours — and the bank's."

The red brick house is structurally sound, requiring only cosmetic touches. And the 2½ acres of landscaped grounds merely need muscles teamed up with rakes and hoes and pruning shears.

Georgia Sullivan, co-ordinator of volunteers, and Francine Keefer, who does the Hermitage promotion, swung into action. Under supervision of Charles Morgan, in charge of decorating and landscaping, paint brushes and garden tools were given volunteers. April 15 the new owners moved in.

Furnishings are still a bit sparse. The donations were earmarked for capital expenditures and \$35,000 of it went for the down payment. After purchasing essential office equipment, there wasn't a great deal left but, as always, the founding father had a solution — auctions.

He also had another suggestion that was vetoed by the rest of the staff. Upon learning that the original chandeliers were valuable antiques, his cost-conscious reaction was, "Great. Let's sell 'em."

Now that the Hermitage is on solid ground, Father Justin has reverted to the familiar ways of his last 24 years in the priesthood; he is passing the buck. Dr. Bottorff, as executive director, handles all the finances now and Father Justin's salary once again goes to the church.

Once again he is as poor as he ever was, but richer by far. If in nothing else, at least in the knowledge he gained by an excursion into the world of finance. ☆

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