**Steve Spilde:** Today, I am honored to welcome Sister Sue Ernster to the podcast. Sister Sue is a friend. She shares an interest in golf. She shares a love for Franciscan values. It is my pleasure to introduce her to the listeners of this podcast. Welcome, Sister Sue.

**Sister Sue Ernster:** Thank you, Steve. It is an honor to be part of the podcast, and I am humbled to be asked.

**Steve:** Sue, you have several important positions within the Franciscan Sisters of Perpetual Adoration community. You serve as vice president for the community. You also serve as treasurer, which is basically the chief financial officer. Have I described you correctly?

**Sister Sue Ernster:** Yes, those are the two roles or positions within the community. I see both of those positions as positions that promote and facilitate the mission of our congregation. As an elected leader, it’s helping to promote the mission and vision. And then as the treasurer, it’s facilitating the procedures and helping to manage our finances so we have the capacity to engage in mission and support those in mission.

**Steve:** Say you meet someone on the street that’s not familiar with congregational life, and when you say, “the mission of the community,” how would you describe that to someone who is basically new to the Church?

**Sister Sue Ernster:** We as Franciscans say quite frequently that our mission is the Gospel, and also meeting the needs of the times. The needs change, so sometimes how we live out the Gospel looks differently; yet, it is still grounded in meeting the needs of the times. We were founded for education and nursing. Some of those have shifted to somewhat being more, maybe not as institutional, but on the margins working with the immigrants, our Afghan guests, as well as meeting people where they are in their spiritual journey and spiritual quest.

**Steve:** At one time, someone in your position would have been described as a nun, correct?

**Sister Sue Ernster:** Correct. As a nun, there is a slight distinction …

**Steve:** Between that and a sister, right?

**Sister Sue Ernster:** Yes, you are correct.

**Steve:** You use the word “community life” kind of interchangeable with that, correct?

**Sister Sue Ernster:** Yes, that is correct.

**Steve:** I think if someone met you on the street, they would be surprised to find out that you’re a sister because you’re relatively young, [and] you’re one of the coolest people I know. How did you become a Franciscan sister?

**Sister Sue Ernster:** I got to know our congregation of FSPAs … After I graduated college, I wanted to integrate my faith along with my accounting and financial background – those together – to serve more fully. I didn’t want to see them as distinct, but more integrated. I had the opportunity to volunteer with FSPA for two years as a Shared Horizons volunteer in David, Kentucky. That is how I got to know the sisters. I stayed connected with them after I left David and moved back to the Midwest. After five years of being an affiliate with our congregation, several friends pointed out, “You seem to be most happy when you’re with the sisters.” As I looked at it and thought about it, what drew me to FSPA were the people – the sisters I knew – as well as no matter when I met them or engaged with them, they were always truly happy no matter what the situation is. There was true joy with them, and that was what I wanted.

**Steve:** For someone who is kind of unfamiliar with congregational life, the sisters are women who have taken a vow to basically be of service with their lives, correct? Is that a fair way of describing it?

**Sister Sue Ernster:** Correct. We take publicly three vows: Consecrated Celibacy, Obedience, and Poverty. All of those are very intertwined. Part of the core of each of those is service, because it’s all related to God and serving the mission and the goal and the Gospel.

**Steve:** How would you define the Gospel in a short phrase?

**Sister Sue Ernster:** Bringing forth the reign of God, as well as listening to God’s call or invitation in each of our lives.

**Steve:** That’s been one of the joys for me working here at the Franciscan Spirituality Center within the complex of St. Rose Convent, really being a partner with the sisters in that mission. It’s been fascinating to learn the history of the sisters. Looking around in the community of La Crosse, there’s just a wide diversity of great organizations doing great work. The sisters are so consistently … If you go back into the history of the organization, the sisters were involved at some point either on a steering committee, or it was an organization they created that eventually became something else. My own understanding [is that] at one time when there was an orphanage in La Crosse, that was run by the sisters. One of two hospitals in town [that] now is Mayo was Franciscan Mayo – that was created by the sisters. Viterbo University was created by the sisters. I go down to the Weber Arts Center, one of the primary sponsors is the FSPA sisters – just a wide diversity of groups: art groups, social service groups. [Regarding] people on the margins, the sisters have been committed to serving them [and also] creating more beauty in the community through arts and nature projects – the sisters have been involved with that. What am I missing?

**Sister Sue Ernster:** You have encapsulated very well, Steve, part of the different nuances of FSPA. The beauty and the arts are very accord of who we are, and they have been. Anyone who would look at our chapel would see some of the beauty for that timeframe, that period in which it was constructed. Beauty feeds the soul, and we want to make beauty available to all [and] not only a few. And beauty is in the eye of the beholder, as well as all of this is a gift from God, and how do we share that gift?

**Steve:** That kind of leads me to the topic that I’m really interested to discuss with you today, [which is] a Franciscan view of money, because you’re saying all these great things the sisters have done running orphanages and running hospitals and running educational institutions and making grants to art commissions and that sort of thing. All of those good things require money. I think sometimes people kind of look at that [and think], you’ve taken a vow of poverty and yet you spend your time managing money, [and] how do you put those two things together? But I have a feeling you’re going to explain that it makes perfect sense.

**Sister Sue Ernster:** When we take the vow of poverty in the sense that I personally do not own anything now. I have not acquired anything. If I had property before I joined the community, someone else administrates that. Let’s say if I was part of a farm or something like that, someone else administrates that [and] I do not administrate that. Any of the vehicles that I can use as being an FSPA are not mine; they are the community’s [and] they are in the community’s name, so they’re not mine. When you talk about poverty, it’s, what does it mean to be poor? Part of it is, what is the level of trust that I have that God will provide? That’s part of the poverty, and when we look at the Franciscan view of finances, all is gift. All of this is a gift from God, and how do we utilize this to further God’s will and reign?

Money, in and of itself, is not good or bad – it is. It’s essential to live on one level. It’s what we do with the money that we have, as well as, how do we view it? Is it something that I own and it’s only for me? And is it taking away from the relationship I have with God and with others? Does it have a higher priority? And, so, part of the struggle I think each of us has is we each grew up with a different relationship with money. So how do we, if need be, shift that view of money so that it’s not “mine;” [but rather], it’s “ours?” And how do we best utilize those assets for the most good and the most impact?

**Steve:** In my former life as a preacher, I would talk about stewardship a lot. That word “steward” is a very biblical word. People in our society don’t really have an understanding of stewardship, but yet in the time of Jesus, I think that word made a lot of sense. You had these very rich people who had very large estates, and then they had servants that would take care of the master’s estate. The steward was the one who kind of managed the household and managed the finances. Maybe a term that would make more sense for people today might be like an agent. If you have a successful athlete or a successful artist, they have an agent that manages the money. Or a businessperson or a rich person might have a power of attorney or a financial manager. But the way you’re describing finances as a gift that all that belongs to God, and yet we’re just simply trying to do a good job of managing what doesn’t belong to us, but trying to do the most good we can with that.

**Sister Sue Ernster:** Exactly. And I forgot to mention part of the Franciscan view – and I had to grow into this because this isn’t the view I grew up with – is one of abundance. With abundance rather than scarcity is much more open and freeing rather than scarcity of, “Oh, I have to keep this because I don’t know when I might need it,” there is a different way of interacting if you look at abundance or scarcity. Most of our economic society is probably based on scarcity.

**Steve:** The people who listen to this podcast know I’m a huge fan of Brene Brown. She really opened that up for me, the difference between a scarcity mentality and an abundance mentality. Whereas thinking of something like compassion, if there is only so much compassion in the world, you and I are in this competition [of], who has suffered more between us [and] who deserves the compassion? Whereas compassion, empathy, love – anything like that – if I give you love, now there’s more love in the world. If you give me love back, there’s more love in the world – it’s an abundance. You’re saying not only some of those emotional or relational items there’s an abundance, but you can look at the world with so many resources are actually abundance – there is plenty there. In fact, if we do it well, we can create more and more of it.

**Sister Sue Ernster:** We can create more and more. Part of our opportunity at this time – specifically, with the climate crisis – is, how much is it that we need? And what’s the balance so that one side does not suffer because another side is profiting? Part of Francis’ view is everything and everyone are related: The Canticle of the Creatures: Brother Son, Sister Moon. That’s a very different relationship than, “Oh, there’s the moon.” There’s this interconnectedness: “How much do I need to live?” rather than, “I need this” [and] “I need that” and “more, more, more.” What is the amount I need so that the Earth can be sustainable that someone in Africa has enough? The difference of just having more and more in that sense. However, I think as we share love or laughter is contagious, as that is shared, I think it does amplify and continue out.

**Steve:** As I listen to you and reflect on a Franciscan perspective on finance and economy and money, you bring in some different perspectives than what we often hear on the news. You’re asking questions about, “What is enough?” in a society that kind of has an accepted agreement that it’s never enough, so like asking the question, “What is enough?” Also asking, “What’s good [and] what’s fair [and] what’s just?” That’s core at the Franciscan perspective, correct?

**Sister Sue Ernster:** Yes. And as I was doing some reading last year or a couple of years ago on some of the history of the Franciscan economy, back in Francis’ time when the Franciscans would, rather than just make an anonymous donation to help someone, they started this fund called “The Mounts of Piety.” It would be a small loan to someone who would need assistance, and the person receiving the funds would put something up as collateral. There would be this relationship between the Franciscans that were giving this money and the recipient. It wouldn’t be anonymous; there would be this relationship. The goal in the Franciscan model is, “How are the people receiving better off? How do we better equip them to not have to ask for funds again because something didn’t work out? How do we empower them and work with them to give them the skills so it’s not just a one-stop shop?”

**Steve:** I can imagine people listening to this hear a political edge, but I …

**Sister Sue Ernster:** I didn’t mean it that way at all.

**Steve:** I think part of the surprise is so much of our conversation as a society falls into this very partisan conversation. But yet, it’s not locked into this “either this or that.” It’s coming at it from a completely different angle in a way that works in a sustainable way and in a way that works for both sides and in a way that doesn’t keep people locked into a cycle of poverty – all those sorts of things. It doesn’t fit cleanly into our current structure of politics in this country, and probably the whole world.

**Sister Sue Ernster:** You’re correct in that statement. As I’ve been participating in the Economy of Francesco that Pope Francis called right prior to the pandemic with the young entrepreneurs of the world, I was privileged to participate in one of the workshops here in the United States. The co-conveners are basing some of the how we look at investing now to transform the economy through the lens of Catholic social teaching. As we’ve gone through this, and as I reviewed the Franciscan economics, I’m going, “They’re very much in line with each other,” [meaning] the common good and, how do all benefit [and] not just one? It isn’t about giving the biggest return. We are loaning funds to someone, and it would be usurious to expect them to pay back the expected interest rate this year because of something that happened. That would not be a good way of handling the finances. That would not be the Franciscan way of handling that. It would be, how can we work this out?

**Steve:** You used the term “usury.” That’s not a term that gets talked about in church very often, but it’s a very biblical concept of charging … You probably understand it better. My understanding of what usury is, is charging an unreasonable amount of money – basically loan sharks.

**Sister Sue Ernster:** Yes, like those, what are they called – the payday places?

**Steve:** The payday lenders?

**Sister Sue Ernster:** Yes.

**Steve:** That was in the Bible. Jesus would talk about it, and yet that never gets talked about in the church because that would conflict with how we do business.

**Sister Sue Ernster:** And there’s federal regulations that help with some of that. Those need to be put in place because of the usury that was happening.

**Steve:** People in the time of Jesus understood that because farmers would get into trouble and they would borrow money. But once they borrowed money, there was no way to ever pay the interest. So basically, whoever lent the money was a way of taking farms away. Before long, one or two individuals owned all the farms in any given area because sooner or later, these poor farmers didn’t have enough money to plant a crop. So, for the interest of getting seed, they would lose a farm that had been in their family for generations and never have any hope to get it back. So, when they were talking about usury, people understood how damaging it was, and yet that still exists today – maybe not as obvious, but in subtle forms.

You introduced me to the group “The Economy of Francesco.” That’s one of the things they’re addressing: some of the systemic inequities in our system. Can you explain what “The Economy of Francesco” is?

**Sister Sue Ernster:** It is actually a collaborative movement. The co-convenors here in the United States are two younger entrepreneurs, probably in their 30s who have a business background. They are looking to convene investors to look at how we transform how we invest. Part of this is, is it only in public equities? Or in the private equity realm, can we look at more cooperative models where if you invest in the cooperative, the people in the co-op all have an ownership in that. That helps redistribute the wealth so there is not as much of an equity gap. Part of this is connecting with other … Right now, as Catholic investors in diligencing different opportunities that we might not know about that are focused on diversity, equity and inclusion.

FSPA has been – we’ll call this “impact investing” – for as many years as I’ve been in community, and longer. The “Economy of Francesco” and The Francesco Collaborative is happening, [and] it’s really starting to help amplify that in allowing Catholics to pool their voice together in a different way to say, “We’re going to invest with our values. Let the company know when we’re interviewing them, how are you looking at the common good? Who is served here? Where is the lowest level of subsidiary? Who are your employees? Are you diverse? What’s the governance structure?” We’re starting to address, and being more explicit, in asking those companies we’re going to invest in those questions, and then using a matrix [to ask], how does this gauge? Even if, in my head, a huge return percentagewise but doesn’t have the biggest level of impact doesn’t mean it automatically receives, “Yes, we’re going to invest in that.” If some are a concessionary return and they have huge impact or they’re a first-time fund, they might be one where we feel like, “Yeah, let’s look at that one.”

**Steve:** So, using your money to do good [and] investing your money in places where not only will you get an economic return, but the business is doing good things with that money, or they’re involved in an industry where they’re really minimizing negative impacts. For example, if you’re involved in energy, is it energy that reduces pollution, or is it an industry that doesn’t worry about pollution?

**Sister Sue Ernster:** Great example. I wanted to share one of the … I think I spoke to you about this before, Steve. One of the investments we have closed on is called “Clean Energy Credit Union.” This is one we heard about through “The Economy of Francesco.” This is an online credit union only; they do not have a brick-and-mortar building. Everything is online. All of their loans that they give are for clean energy. If someone were to say they were going to buy a car and it’s going to be an electric car or a hybrid, they could apply to Clean Energy for a loan. If they were going to upgrade the heating and cooling system in their house to be more energy efficient, or to put solar panels on their property, Clean Energy would give them the loan for that. They only loan for clean energy. They are considered a low-income credit union because over 50 percent of their loans are to people of low income. If they can reduce their energy bills because they have more efficient equipment, that gives them more money to do something else with. And it’s also better for the environment. We see this as part of our “Laudato si” platform as well with our ecological economics.

**Steve:** So you’ve been about “Laudato si.” I think there are people listening who don’t know what “Laudato si” is.

**Sister Sue Ernster:** “Laudato si” is a seven-year endeavor that Pope Francis is calling everyone to participate in. It’s a seven-year plan to help minimize our carbon footprint as well as, how do we really change every aspect of our lives to be more integral and integrated? Where do we spend our money? How does that fit in with our values, as well as helping the environment [and] helping the poor, because part of the “Laudato si” is not just the climate and not just the poor, but all. How does where we invest our money assist the poor [and] the immigrants as well as the environment? It’s a seven-year plan, and FSPA has dipped in and started with the first year. You can start any time along the seven-year trajectory. We started this year.

**Steve:** It’s basically a plan to say, “We want to take care of all.” So, in that plan, it’s like when we say “all,” it’s not just people like me, but people who are not like me [and] people who live around the world [and] people who are not yet born. It’s also part of that plan [to include] not only all of the humans, but also all of the creatures that live on the earth. Basically, we’re all in this together.

**Sister Sue Ernster:** We are all in this together, and how do we help each other rather than, “It’s only me.” How do we help each other?

**Steve:** As we’ve been talking, I see that going back to your vow of poverty. At the very beginning when you entered community, you’re making a choice to take on a different perspective. We live in a society where it’s all about “me” [and] “What’s good for me?” As a sister, it’s a different equation, correct?

**Sister Sue Ernster:** Yes. It’s more of the “we,” and it’s a daily choice to live in the “we” rather than “me.” Not every day do I do it as well as other days, so it is about the “we” and being willing to be open for conversion and God’s grace to move within.

**Steve:** In your unique perspective of leadership of such a community, what have been some of the surprises for you, or what have been some of the blessings that you’ve experienced from your perspective as a leader?

**Sister Sue Ernster:** The blessings are the support, our members, as well as our partners in mission and our affiliates, and everyone. The support comes with challenges as well, and yet in the challenge, there is this support because we are in this together. There is this unification that happens, even with the diversity of opinions and thoughts. Also, the real willingness of our sisters and our partners in mission to share and to be there for others, going above and beyond on a regular basis and making it look like it is ordinary to be doing things that others would consider extraordinary. And it’s just part of the atmosphere.

**Steve:** Part of the atmosphere of living with the perspective of “we” as opposed to “me.”

**Sister Sue Ernster:** “We,” and I think an abundance in gratitude – have real gratitude. One of the blessings has been the gratitude that people express to us – thank you, thank you, thank you for showing up [and] for being present. There’s a lot of gratitude.

**Steve:** I want to express my gratitude to you on behalf of the community. We came to La Crosse 13 years ago, and as we’ve come to get to know La Crosse, there’s some very unique things about La Crosse. It’s very progressive on certain issues. La Crosse really values nature; the Mississippi River Conservancy [is an example, as are] some of the natural spaces and the bluffs, and some of the social movements in this community. It’s a unique place, and I don’t think that’s an accident. For all of the years [and] the decades that the sisters were in education teaching generations of schoolkids in the parochial schools and generations at Viterbo and being involved in all these social groups, I think that atmosphere of giving has spread beyond the community, and it’s kind of part of this whole area. I just want to thank the sisters for creating that influence and sustaining that influence.

**Sister Sue Ernster:** You’re welcome. It’s what we can do as a collective of living out our values and our faith.