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Community Development and Caring for the Marginalized

In Matthew 25 when Christ describes the final judgment in which the Son of Man will come with His angels to separate people as a shepherd separates the sheep from the goats, Jesus points out that those who are of His Kingdom are in fact those who cared for others in need. We understand this is a matter of faith, a baptismal identity — Christ is King and those of His Kingdom show mercy. This mercy is centered on the cross, in which the Bread from Heaven is broken and given for the forgiveness of sins as true Food that gives salvation. Notice too in Matthew 25, that those in Christ's Kingdom are completely unaware that they clothed, visited and fed the King in this earthly life. That is until the King tells them that as they did it to the least of these brothers, they did it to Him. This is important if we are to consider ourselves to be the hands and feet of Jesus. When showing mercy, it is easy to see ourselves as the king who helps those who are inferior to us or to look down on those people with a sense of superiority because we have our lives more in order. And yet, when we understand our place in the Kingdom, we quickly understand that we are citizens only because the King was willing to suffer and die in order to give over His Kingdom

as an inheritance. Indeed, we are poor miserable beggars. We are those people unworthy of such riches. And now as recipients of this undeserved mercy and love, we too distribute it freely as well.

1. UNDERSTANDING MERCY

When we sit at the table and look into the bloodshot eyes of a broken, addicted homeless person and he gives that toothless smile — although he is written off by society — we don't see some poor waif that we will lean down to help as if we are king. No, Jesus says as you have done to the least, you have done to Him. So instead of seeing a beggar, we see in that homeless person, Christ our King! This is the honored guest at my table. These misfits and outcasts are those who would sit at the table of Jesus. The very Kingdom belongs not to the mighty, who merely think they are the chosen ones, but sinners forgiven by grace through faith, chosen in Holy Baptism. And so, too, when you feed or clothe those who have been marginalized by society, you care for them as Christ did, in mind, body and soul. You give more than temporary aid to the body. You are showing that someone cares and you are giving eternal hope in Christ.



2. UNDERSTANDING THE VALUE, DIGNITY AND FREEDOM OF MERCY

Of course one can question if someone is truly in need or is simply using the church's charity. Indeed, the church must be wise in not enabling an unhealthy dependence. But it also should understand that God does not wait until someone is worthy of His mercy — something for which we should all be very thankful. To be sure, if someone asks for your shirt, you are called to give your coat as well. Why? Mercy is always connected to the church's ministry of Word and Sacraments. It is a part of our life together as the Body of Christ. And no program, secular or otherwise, can be transformative in the lives of sinners as are the means of God's grace. As Lutherans, we understand the inherent value of every human life — a person who is so valued by God that He sent His Son into the World to save him or her. No matter how the world might view a person, we understand that the least will be first and that we are created in the image of the Creator. This is the basis for the dignity that should be afforded to all people. And that dignity includes the fact that each person has the capacity to serve his or her God given purpose as citizens of communities in vocation. Just as conversion leads to freedom, mercy should not result in any form of compulsion or detrimental relationship of dependency. If need be, the church should fight for and be advocates for the marginalized so they too can make contributions. For those who suffer from addiction, mental illness or a cycle of abuse or crippling disability, this may seem like an uphill battle. But it is one that we are called to fight.

3. UNDERSTANDING THE ROLE OF THE LCMS IN COMMUNITY DEVELOPMENT

What then is the role of the church in the community development of our cities? Should we insulate ourselves from the world around us and simply pray that our decaying neighborhoods will improve? Or are we called to the vocation of actively involved corporate citizens? Indeed, many of our churches in the city are playing active roles at the center of neighborhood renewal. The church can be afforded the opportunity to help in both the planning and the implementation of revitalization. Local governments, agencies, corporations and churches can work collaboratively to develop both a quality of life plan and a theory of change to see the plan implemented. The church can assist with implementation in a wide variety of ways to build up the necessary infrastructure of a community. This can include housing, blight improvements, crime safety, job training, education, food

ministry, cold shelters and the like. Of course, the church deals best individually through an ongoing relationship with someone.

With this approach we can effect changes to develop stable home lives, reentry into society, first-time home ownership or vocational training. But to have a full renaissance in our struggling communities, it will take more than just job seekers. It requires jobs. This seems to be an elusive task despite the best efforts of governments, economists and developers alike. But could the church play a role as an economic catalyst in the creation of jobs? Is this not the intent of giving people dignity? They might not only receive help but they can become productive citizens in their communities. Some areas of our cities will be overlooked by business development due to crime and infrastructure. But could the church assist with small business capitalization? Could the church assist with not only helping someone to be a first-time home buyer, but perhaps becoming a first time business owner, employing those who live in the community? Indeed, this would require the assistance of specialists in the world of business and finance, but the LCMS could create a task force to develop entrepreneurial training from a Christian perspective that is anchored by our local altars.

Some congregations have already been responsible for job creation, unintentionally. For example, congregations might house a local child care center that employs staff or run a church related mercy operation that requires employees. Likewise, a church, through a separate nonprofit organization, can own businesses that allow for on-the-job training of starter jobs that will eventually help someone to become gainfully employed in an ongoing career. We have seen how Lutheran Housing Support has offered turnkey solutions to housing in our inner cities and our Gospel Seeds ministry has identified the needs in which a church can assist. There is no better time than now to find creative solutions for the LCMS to play a role in the development of business districts in overlooked communities. Key to this will be small business loans and developing business plans for viable enterprises that will attract consumers from beyond the confines of a community's neighborhood. Again, the church needs to be involved if lives are to be truly changed physically and spiritually. The LCMS can assist in the incubation of small businesses that breathe life into dying cities. This is a clarion call for fresh new thinking and creative alliances with positive forces in the community to serve our neighbors in love, for the sake of the Gospel and the salvation of the lost.

4. THE NEW FACE OF MERCY

When we think of mercy, we typically think of those who have been called to care for the helpless in the midst of crisis, which demands emergency intervention. And no doubt Christ has called us to care for the least of these brothers in need, until the end of days, to save lives.

However, we now know that our help also can have unintended consequences that are ultimately harmful when dealing with chronic poverty. This is what Robert Lupton, author of *Toxic Charity*, describes as a progression of one-way giving. The progression goes as such: one time = appreciation, two times = anticipation, three times = expectation, four times = entitlement, five times = dependency. This is not the result that anyone desires and it does not result in the dignity and freedom that everyone wishes to have. Much like the Hippocratic Oath for health care professionals, Lupton has crafted an oath for those who desire to help:

- “1. I will never do for others what they can do for themselves.*
- 2. I will limit one-way giving to crises and seek always to find ways for legitimate exchange.*
- 3. I will empower by hiring, lending and investing, and offer gifts sparingly as incentives to reinforce achievements.*
- 4. I will put the interests of the poor above my own (or organization) self-interest even when it means setting aside my own agenda.*
- 5. I will listen carefully for spoken and unspoken needs (knowing that many clues will be hidden).*
- 6. Above all, to the best of my ability, I will do no harm.”¹*

This radically alters the face of mercy when we think of mercy not only in terms of aid and betterment, but also of helping to find ways to develop communities and individuals of all ages and backgrounds, regardless of abilities. Mercy then incorporates not only the social and health care spectrum of the laity, but also young professionals and retired corporate executives. And this goes beyond the urban mission trip to offer aid, which again is vital, but it is not the complete view of mercy. Picture the retired executive who wishes to end his days in a life of significance by serving at the soup kitchen only to see the poverty needle remain steady. Picture the unemployed homeless person at the receiving end of the soup kitchen who is just looking for a chance to get back on his or

her feet. Picture the father who has to step away as his children are handed the Christmas toys that he couldn't provide for them. Is this the picture of freedom and dignity of mercy that God desires?

Now picture when young professionals and retired corporate executives use their God-given vocations to work together with those in need to move them from aid to enterprise, through wealth generation and job creation. When poor and rich live side by side to improve and develop communities. When the person in need is seen as the solution to the community's development problems or human care needs. Every person has capacity, designed in the image of God, irrespective of abilities. This is the new face of mercy. It is not only one helping another, but everyone working in partnership and collaboration. The new face of mercy is a sea of diverse faces in community, loving their neighbors and caring for them in body and soul. This is seen in something as simple as two aging residents living together in a retirement community — perhaps one is the eyes for the other and in return one might be the legs — two Christians knitted together to be one body. Of course this is the understanding of communion in that we are made to be the one Body of Christ in community. True mercy will always have its genesis at the altar of the church, where Christ is brought to all who are in need. And from this mercy received — that gives forgiveness, life and salvation — will be an outpouring of love and charity that offers dignity and freedom to those in need. The new face of mercy addresses the hunger and thirst of body and soul by working together in *koinonia* (our life together as the Church). Pastors, deaconesses, doctors, nurses, social workers, young and old, blue and white collar, rich and poor alike — the table of duties in Godly vocation — this is the face of mercy.

UNDERSTANDING YOUR COMMUNITY

So now that we have a healthy understanding of what mercy looks like, the first step in showing mercy to your neighbor is getting to know them. What are the existing assets in your community, what are the gaps that the church can help to fill, how do you work together to help others to help themselves? The “Planting Gospel Seeds While Serving Human Needs” Community Outreach Process is an excellent resource to help church plants to understand their communities and how to serve them in love. The reference to planting the Gospel refers to what ultimately will happen after cultivating the soil and

¹ Robert D. Lupton, *Toxic Charity* (New York: HarperCollins, 2011), 127.

building relationships with neighbors and leaders in the community. The following is information about this program for outreach.

The immediate and sustaining goal of the “Planting Gospel Seeds While Serving Human Needs” initiative is to assist Pastors and their congregational leaders in gaining hands-on experience conversing with their neighbors, beginning with those who reside near the congregation’s geographical location. These experiences develop trained leaders who can use these skills in other geographical areas as the congregation expands its mission outreach.

The conversations or interviews focus on the community’s critical, unmet or underserved human care needs. These needs might be:

- + Insufficient day care openings;
- + After school tutoring for academically at-risk students at the nearby neighborhood public school;
- + Latch key after school care;
- + A food and clothing pantry for the unemployed or underemployed living near the church, etc.;
- + Critically needed support groups, i.e., parenting, recently widowed, unemployed, recently divorced, single parenting, etc.; and
- + A congregation-based health center and Parish Nurse ministry.

There is no end to what a congregation can do when it seeks to model Christ’s compassionate mercy motivated by the Holy Spirit who “Calls us by the Gospel” (Luther’s Explanation of the Third Article of the Apostle’s Creed).

HANDS-ON AGENCY INTERVIEW TRAINING

These community conversations (interviews) take place, first of all, with key social service, educational, health, governmental or other helping agencies serving the congregation’s community:

- + the nearest elementary school;
- + a day care center;
- + a clinic serving low-income clients;
- + a city community re-development liaison staff; and
- + any and all agencies serving the community who know about gaps in the delivery of social, educational or health services and who may even want to partner with the congregation in closing these gaps.

Staff persons from the “Planting Gospel Seeds While Serving Human Needs” initiative accompany the Pastor and congregational members on these visits and initiate the conversation as contacts are converted into real connections and working relationships with these agencies.

The local congregational committee planning the “Planting Gospel Seeds While Serving Human Needs” event, schedule the appointment prior to the four-day, on-site training.

HANDS-ON TRAINING GOING DOOR-TO-DOOR! RESIDENTIAL INTERVIEWS

Another key community conversation is with the congregation’s neighbors — those living down the block and around the corner from the church or where a new congregational start is being considered.

Within a four-hour, Saturday morning workshop in the normal four-day, on-site training, pastor and congregational members (workshop participants) role play making door-to-door calls on residents right around from their church.

Then, teams of two (LUKE 10:1: “After this the Lord appointed seventy others and sent them on ahead of him, two by two, into every town and place where he himself was about to go.”) — teaming an extrovert, willing to knock on the door and start the conversation with another member who takes notes and joins in the conversation after it’s been initiated — are sent out to put into practice the workshop role playing!

EASE OF THE INTERVIEW — CALLER DOES NOT INITIATE A SPIRITUAL CONVERSATION

We call these conversations very low-key, non-threatening interviews for both the interviewer and interviewee. The key factor in the ease of the interview is that the caller does not initiate a spiritual conversation unless requested or when it becomes evident that the potential interviewee is in a stressful situation and the caller may ask: “Would you like us to pray with you?”

Otherwise the conversation focuses on the interviewee’s assessment of community needs. This contact, at their door, respectfully and sensitively made, initiates a potential relationship upon which all opportunities to share the Gospel are based.

LENDING CONGREGATIONAL LEADERSHIP TO THE COMMUNITY — BUILDING THE RELATIONSHIP

In order to build on this initial contact, and build a relationship that may lead to opportunities to share the Gospel, the callers might focus on possible follow-up opportunities as interest is noted about a particular neighborhood or community need.

The caller might ask: “If we find that a lot of the neighbors are concerned about this issue/need, can we call on you to help move this identified need to some possible solutions?” The congregation, in this case, is empowering the neighborhood/community to join forces in addressing critical needs. Some parish consultants cite this kind of transaction as lending congregational leadership to the community.

These initial relationship-building conversations are also known as CULTIVATION or PRE-EVANGELISM in the language of mission outreach, that is, reaching out beyond the membership core.

MODELING JESUS’ OWN PRACTICE OF FIRST INQUIRING ABOUT CRITICAL NEEDS

The interviewers simply identify themselves (hand out a church brochure, their calling card), state the reason for their call, “Our congregation (down the block) is seeking to try and serve the human care needs of the community — social, educational, health needs, etc. — and we are wondering if you would be willing to share with us what, in your opinion, are some of the critical, unmet or underserved needs in this neighborhood and community?” This approach models Jesus’ own practice of first asking what He could do for the people He met, what needs were pressing in on them (MARK 10:51: “What do you want me to do for you?”; MATT. 20:32: “And stopping, Jesus called them and said, ‘What do you want me to do for you?’”)

Those searching — one in 10 — will share name and telephone!

We have found that overwhelmingly, folks are willing, even excited, to share with us, the callers, their opinions about the gaps in the delivery of human services in their neighborhood and community! They often express a desire to address these gaps, maybe even in a congregation/neighborhood partnership that breaks the isolation of neighbors, one from the other.

The callers are trained to identify when it might be appropriate to ask for their name and telephone number.

These residents, willing to share their name and telephone number with the callers, the interviewers at their door, are those who are searching and may be open to a follow-up spiritual visit from the pastor or other congregational spiritual leader(s). At the very least, one in 10 of those we interview is a prospect, that is, a resident seeking to be part of a caring, supportive Christian community.

Loneliness and a surprising disconnectedness is prevalent in many of the neighborhoods surrounding our congregations, and many seem to sense that something is missing in their lives. Significant contacts and close relationships — fertile ground for planting Gospel seeds.

This is an initiative that helps congregations grow numerically, not only through the prospects identified in the door-to-door residential interviews and then followed up on, but also as a congregation identifies critical community needs and develops a program, perhaps, with the help of an LCMS World Relief and Human Care Domestic Grant, to meet the identified needs, further strengthening the relationship.

In the process of serving — even discussing — critical, unmet or underserved human care needs in a specific congregation’s community, significant contacts are made. Significant, sustained contacts made in the process of serving human care needs can foster close relationships.

Significant contacts and close relationships are fertile ground for planting Gospel seeds; therefore, let’s get to work “Planting Gospel Seeds While Serving Human Needs.”

SERVING YOUR COMMUNITY

Please note again that mercy begins at the altar, pulpit and fonts of our congregations. It is only through our Word and Sacrament ministry that people are truly transformed, in that which is more than skin deep. But outreach through mercy does give access to people that you may not otherwise meet. Just going through the interview process with community leaders allows a new pastor and congregation to not only meet people, but to show they care. Make no mistake, a community will gauge much of who you are, based on how they see you care for the least. When a pastor serves in a community’s hospitals, hospice centers, nursing homes, prisons and shelters it speaks much to the Lutheran theology of the cross. We are well equipped in how to address the issues of suffering, death and dying. Not just in human care needs that stem from natural disaster or community decay, but in the muck and mire of human lives that have been wracked

by sin. Helping to rebuild and restore in communities, giving opportunity to help rebuild lives. To bring from out of chaos, death and decay ... peace, life, resurrection. In partnership with the community, in service together, working through our various vocations. As this work is an essential part of ministry, it is highly recommended that it is an essential part of the life of the church. So too, having someone dedicated to coordinating these efforts is a great asset. The vocation of deaconess allows for a theologically trained church worker who can direct the work of mercy both in and outside the church. She also would provide diaconal care to women and children in conjunction with the pastor's spiritual care.

But again, this is not for the faint of heart, mercy can be gritty and challenging — and yet greatly rewarding. Again, when working with the marginalized, something to consider when you are welcoming people in: they just may take you up on it. This may be people who you can see and smell their sin on them ... that notorious sinner from the neighborhood may just grace your church doors. It is essential for the church to know there are no those people, no unlovables, no untouchables, only those whom Christ has suffered and died for. Only honored guests at His table.

Here is a sample devotion to help in teaching this:

“Loving the Unlovable of the World”

“Let us hold fast the confession of our hope without wavering, for he who promised is faithful. And let us consider how to stir up one another to love and good works, not neglecting to meet together, as is the habit of some, but encouraging one another, and all the more as you see the Day drawing near” (HEB. 10:23-25).

Love AND good deeds ... I've worked in some of the worst shanty towns in the Deep South. I've worked in one of the toughest neighborhoods in the inner city. I've helped in mercy around the world and at one of the worst natural disasters in history in a third world country. I have spent many a day recently in Ferguson to help care for all who have been affected by the recent unrest. And I'd like to think I spurred a good many people to more than a few good deeds. Soup kitchens, community centers, disaster relief, neighborhood renewal, reconciliation ... good deeds of feeding the hungry, clothing the naked, building homes for the homeless ... we do our good deeds and spur one another on.

But what of love? What of love? Because I am here to tell you there are some pretty wretched folks out there. The unlovable of our society ... those we may serve who are scam artists, thugs, criminals, lowlifes, the refuse of the world. Love? We may serve them, but like Job's friends, we first want to know why mercy should be shown to someone who is getting what they deserve. Like the Pharisee, who sees the sinful woman of the city entering the house and thinks her filthy sin may rub off and tarnish their holiness. Or worse, if an unclean leper came to temple, can you imagine? We may serve them with good deeds, but like the rich man who passed by the beggar Lazarus at his gate each day, we look down our nose at this homeless wretch who is beneath us — let the dogs tend to his wounds. Perhaps, we will have our Good Samaritan moment, but love the unlovable? Yes, when Jesus says as you have done it to the least we have done it to Him, we are the great, they are the least, and we humble ourselves to let them sit at our table, to be served by us. But is God actually telling us to love them as

ourselves and to spur one another to do likewise? What sort of foolish love is this?

It is the love that is shown to you — by God. Yes, make no mistake, you are Job who comes into this world and will leave it with nothing to offer God, you are the leper covered in sins that rots your flesh, you are the sinful woman of the city who has no business in the house of a holy man — let alone who dares to touch the Holy One of God, you Lazarus are the beggar at the gate groveling for mercy. But this rich man, Jesus Christ, this Good Samaritan ... He looks down upon you and has compassion that overflows from the very depths of His being, His love for you courses in His veins, and He pours Himself out until there is nothing left, to fill you up.

Did you hear what I said? For a wretched sinner like me ... a lowlife, filthy, scum of the earth ... God so loved the world that He gave His one and only Son, to fulfill the law, to sacrifice, to suffer and to bleed. And when I least deserved it, prayed, “Father forgive.” In this greatest of good deeds, He dies on a cross, for me, to save me. What foolish love is this, on the cross? Dear God what have done — for me? You heal me of my wounds, you cleanse me of all that is unclean and corrupts, you feed me at your table with forgiveness/life/salvation, you clothe me in your righteousness, you give me my heavenly home. And this grace, this undeserved love, it transforms us, it spurs us towards love and good deeds. For when we see the refuse of the world, we see the apple of God's eye. When the lowly wretch sits at our table, we see the honored guest that we are humbled to serve and wash their feet. For as Christ says, as it is done to the least it is done to Him, our King. And so in the least we see a royal! We see one who is crowned with God's mercy, we see one with value beyond compare. So let us hold fast the confession of our hope without wavering ... let us consider how to stir up one another to love and good works ... let us encourage one another ... and all the more, all the more, as we see the Day of Christ's return drawing near. In Jesus' name. Amen.

HERE IS A SAMPLE MERCY CARE/ HUMAN CARE PROCEDURE GUIDELINES:²

St. Paul Lutheran Church

Deaconess Sara Smith, director of Human Care

St. Paul Lutheran Church serves her neighbors in love. As we receive the mercy of Christ, we share that mercy with others. Our mercy care goes out to the community in the name of Christ, caring for our neighbors in body and soul.

We assist with basic needs in times of crisis, being careful that our assistance doesn't enable poor choices or unhealthy dependency. Basic needs include rent/mortgage, utilities, food and transportation. Sometimes we assist with other requests, such as car repair, medication, storage unit, etc., depending on the circumstances. All matters are confidential.

ASSESSMENT

We limit our assistance to our geographical area, namely the church's zip code and three adjoining zip codes. It's a very rare case that a non-member outside this area will receive financial assistance from St. Paul, due to limited funds. Those who aren't in this area are advised to call a church closer to their home.

PHASE ONE

I don't use a written application form. I prefer to ask questions in a caring conversation, during which I take notes. I keep a file (confidential) on everyone I assist that includes the following information: Name, address, phone number, names and ages of children and others living in household. In our initial discussion I ask the following:

What led to this need/Why are you in financial crisis at this time?

Why did you choose to come to St. Paul for this assistance?

Should you receive assistance, how will you maintain after?

This can be a phone conversation, but is better in person.

PHASE TWO

If it seems that financial assistance would not enable self-destructive behavior, more information is collected to determine if and how we may assist. I either do this verification myself, or refer to Madisonville Education and Assistance Center (MEAC) for the verification process and to further assess the need. MEAC is a local agency that assists with basic needs. St. Paul has developed a working relationship with MEAC, and in many instances we partner with them to assist people.

The following information is gathered. I gather this information in conversation, keeping necessary notes. If MEAC is verifying, a form is completed and faxed to me.

- + Total number of people in household along with their ages and education.
- + List of all household income and sources of the income.
- + List of all bills and expenses.
- + Criminal record (if any).
- + Copy of photo ID.
- + Copy of the bill for which request is being made.
- + Copy of the lease if the request is for rent.

We want to see a budget that works. Ideally, our financial assistance should be a bridge to get through a financial crisis and back on track. For instance, in a household with a tight budget, if the car breaks down and money has to be spent on repair, suddenly there's no money for the utility bill. The decision to assist in that situation is easy.

However, if there just isn't enough income to cover the basic expenses, counseling on lowering bills and/or improving employment is necessary. We may also provide financial assistance, depending on the need. Careful consideration of these situations is critical, because our assistance cannot continue month after month.

If it appears there is sufficient income to cover expenses and there doesn't seem to be a reason for the financial crisis, money is likely being spent irresponsibly. Then we hesitate to assist.

² Used with permission.

CHRIST LUTHERAN CHURCH, CHURCH COUNTY
– **Community Needs Survey** –

NAME: _____

ADDRESS: _____

What needs do you think our community has? How can our church help fill these needs?
(Pre-K programs, elderly help, playground, soup kitchen, etc.)

Is there anything we can pray about for you?

Do you have a church home?

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CHRIST LUTHERAN CHURCH, CHURCH COUNTY
– **Community Needs Survey** –

NAME: _____

ADDRESS: _____

What needs do you think our community has? How can our church help fill these needs?
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(Pre-K programs, elderly help, playground, soup kitchen, etc.)

Is there anything we can pray about for you?

Do you have a church home?

VERIFICATION AND ASSISTANCE

FOOD

St. Paul does not have a food pantry. We donate food to the local food pantry at MEAC. I handle requests for food by referring to MEAC's pantry and also informing people of the free meals available in our community (MEAC has a weekly dinner and two other churches offer lunches a few times a week).

I rarely give a supermarket gift card, since there's no way to be sure that it will be spent on food (and not on alcohol, cigarettes, etc.). In emergency situations, I would rather purchase food for a family.

I never give cash.

RENT

I typically only assist with rent if payments are delinquent and late fees and notices are involved. I make a copy of the lease/rental agreement, being sure there is current contact information for the landlord. Payment will be made directly to the landlord, so at this point I need to verify the lease and landlord information. I keep a list of the landlords in the community known to me and to MEAC. If this landlord is not on that list, I access the county auditor's website to get the name of the owner of the property. If it doesn't match the landlord's name, I attempt to contact the owner to verify that the name I've been given is the rental agent of his property. If I can't make that contact, I proceed with caution, especially if the check is to be made out to the landlord's name rather than a rental agency's name.

Once verified, I contact the landlord to notify him that I am considering assisting one of his tenants, giving him the tenant's name. I ask if he will accept partial payment and let him know of my discussion with the tenant and when they expect to be paying the remainder. I rarely pay an entire month's rent, and in a lot of cases more than one month's rent is owed. I deliver or mail the check directly to the landlord.

UTILITIES

I assist with utility bills that are past due. I consider paying enough to bring the balance down to a manageable amount. If there is a disconnect notice, I need to contact the utility company to determine how much needs to be paid and the deadline to avoid the disconnection. If the amount that I am able to pay is less than the amount needed to avoid disconnection, I don't pay until this difference has been met, since the goal is to keep the

service on. For instance, if \$550 needs to be paid to keep service connected and I'm going to pay \$200, it will be the last \$200. The difference of \$350 will need to be paid before I can pay (or at least I need to know which agency/church is also assisting, so I can contact them and verify). I pay the utility company directly.

TRANSPORTATION

I keep tickets for bus fare in my office. These are given to neighbors needing to get to doctor appointments, job interviews or for transportation to a new job prior to receiving the first paycheck. As long as a neighbor isn't asking for too many, I don't require verification to get a couple bus tickets. However, in the case of new employment in which two to three weeks' worth of tickets would be given, I need to see something that verifies employment or contact the employer (with permission).

I occasionally put gas in a neighbor's car to help them get to work or an important appointment. I meet them at the gas station and pay for a few gallons of gas.

BIRTH CERTIFICATES/IDENTIFICATION

I will pay for someone to obtain a copy of their birth certificate (or their children's). I will also pay for a state picture ID, either meeting them at the BMV or giving them a money order made out to the BMV in the amount needed (I contact the BMV first to find out exact amount and to whom it should be payable.)

TRANSIENTS

St. Paul frequently receives requests from transients, people passing through the city and requesting money for gas, food or automobile repair. It's difficult to verify these requests and I suspect that in a lot of these cases the story is not entirely true. They are almost always wanting cash. I never give cash. These requests usually end with me putting gas in their car to get them on their way. I take a copy of their driver's license for my records and have them follow me to the gas station. It's important in these cases that the recipient of our assistance understands that this is from our church and from the mercy we receive in Christ. When I suspect that they have knocked on the door of the church to get some quick cash, I want to be sure they know what they are receiving from us — the love and mercy of Christ.

AGENCIES AND OTHER CHURCHES

I work with Madisonville Education and Assistance Center (MEAC), which is a local agency that assists with

basic needs. They will interview, assess the need and verify the information of anyone I refer to them, participating in the assistance when necessary and if they have the funds. They also work with several other churches in our community. When the amount of money needed is too large for any one church or agency to get the neighbor through the crisis, we can work together. It also helps to have a central agency in contact with the churches who assist, to be sure that someone isn't getting the same assistance month after month, but from different churches. I also directly contact the other churches when necessary (always with permission from the neighbor whose case we will be discussing).

On difficult cases requiring ongoing work to resolve issues relating to the financial crisis, I work with the social worker at MEAC, after first getting permission from the neighbor to discuss the details with the social worker.

MEAC will refer neighbors to St. Paul when they don't have the funds to meet the financial need. They will also refer neighbors to us who are in need of spiritual counseling.

REFERRING TO AGENCIES

Oftentimes, someone will come to the church with a need that can be best met by an existing agency in the area. I keep an active list of the community agencies in the area and their contact information.

This is very useful when the physical need is too great for us to handle alone. Referring to an agency doesn't mean that we are no longer assisting our neighbor. My help is often still needed in the process of contacting and applying with the agency, as well as counseling during the process. It is often vital for someone to have an advocate who can help them through the often complicated process of getting on their feet.

Our list of agencies include the following categories:

- + Emergency shelters
- + Homeless resources
- + Mental health services
- + Substance abuse resources
- + Legal resources

- + Soup kitchens and food assistance
- + Clothing assistance
- + Rent, utility and financial assistance
- + Furniture assistance
- + Employment resources
- + Medical assistance
- + Birth certificates and IDs
- + Payee services
- + Senior and disabled subsidized housing
- + Low income permanent housing
- + Veteran services

DENYING A REQUEST

When it's necessary to deny a neighbor's request for financial assistance, I make the reasons clear, explaining that our policy is to only assist financially if **1)** we have the funds, **2)** they have a crisis situation (having spent too much money on Christmas presents doesn't count), and **3)** it can be a bridge to stability. I assure them that St. Paul does indeed care and, of course, invite them to our Divine Service and upcoming events.

MERCY CARE FUND

Mercy care at St. Paul is funded by donations from congregation members. As the director of Human Care, I dispense these funds at my discretion. The pastor and the elders have access to the dispersal records.

PROCLAIMING CHRIST

Assisting with these basic needs provides opportunities for me to share the Gospel of Christ with our neighbors who are suffering. When it is necessary or appropriate I introduce those I'm helping to the Pastor or consult with the Pastor or Elders over difficult situations.

Our mercy care always points to Christ. Our neighbors learn that St. Paul Lutheran Church is a loving, caring place proclaiming the Good News of Jesus Christ, inviting them in for care of body and soul.

CARE FOR TRANSIENT PEOPLE THROUGH A MINISTERIAL ASSOCIATION, THE LOCAL POLICE DEPARTMENT AND CITY BUSINESSES

If your community does not have a local social-service agency that can assist with the intake process for transients, you may wish to consider the use of a ministerial association. In this arrangement, each congregation involved contributes to a shared checking account. This will obviously require a treasurer, financial oversight and an organizational structure. But here's how it works. When a transient person comes to the church asking for financial assistance, a short intake process is used to determine if the need is for food, gas or a place to stay for the night. The person responsible for the benevolence work of the church can then hand the person a referral card for any or all of these things. Discretion needs to be used, however, because once funds are depleted in the shared account, they need to be replenished, which could take some time. Usually, each church commits to a monthly contribution.

This process will require the involvement of the local police department, so it's necessary for them to be included in the initial planning. Their involvement is twofold. First, once the person has been given a referral card, they must present the card and undergo a background check. This check is to verify identity and ensure that there are no outstanding warrants. This is a public safety concern, so verification benefits the police department. Second, after the background check is complete, the police give the person in need a voucher to a local business that has agreed to accept vouchers. For food, it might be Chick-fil-A; the voucher could also be for a room at the Motel 8 or gas at a Shell station.

These businesses then send a monthly bill to the treasurer of the ministerial association. Each month, the treasurer writes a check to the participating businesses based on the invoices. In the end, not only is this helpful in the charitable work of the church, but it benefits the community as a whole.