



# Where there is Despair, Hope

A five week congregational study for serving the Common Good

created for the  
Episcopal Community Services Foundation  
Diocese of Southern Ohio

by Maureen Boyles, Steven Domienik, Gifford Doxsee,  
Leslie Flemming, Jane Gerdson, and John Paddock

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## Where There is Despair, Hope: Introduction

All over Southern Ohio, people line up at food pantries and mobile food vans to receive free food. A hard-working woman who'd lost her job has no way to pay for the dentures she desperately needs. A boy from a low-income family is unaware of the financial aid available for education or how to apply for it. Since stories like these can be heard all over our diocese, most of our congregations have outreach ministries that serve poor people. Yet as disciples of Jesus who minister daily among poor, outcast, and marginalized people, we wonder what else we could be doing. Is supporting a program with cash, or working in a soup kitchen, shelter, or food pantry all we can do? Is it possible to work *with* people mired in poverty and give them a real leg up out of poverty?

The Episcopal Community Services Foundation (ECSF) supports ministries that address the challenges that poor people face on a daily basis across the Diocese of Southern Ohio. To foster discussion of the issues that real people face and the ways that some congregations are dealing with these issues, this study guide focuses discussion on five different areas: the relationships between people in poverty and people in wealth; hunger and food insecurity; access to adequate healthcare; prison ministry; and access to financial aid applications and tax preparation through the Ohio Benefit Bank. Each module contains an overview of the issue, a real-life case study from an ECSF grantee, a passage from Scripture, questions for discussion, and a call to action. Each module was written by a different person and reflects a different approach to ministry.

This guide does not provide an exhaustive study of the issues. Nor is it a "how-to" manual. Rather, it allows people to engage issues of poverty in spiritual and prayerful ways. By taking poverty out of the theoretical, abstract, and intellectual realm, and by emphasizing practical approaches, we hope the guide will inspire folks to discern the particular ministries in their own communities to which God may be calling them. We hope that you will find this a helpful tool for Christian formation and for increasing sensitivity to the needs of our neighbors.

We planned each session in this Study Guide with enough material to be used in a two-hour format. Discussion leaders are encouraged to adapt the sessions to fit the times allotted or to increase the number of sessions. Any feedback about how groups use this Study Guide and their experience in using it is welcome and should be sent to Ariel Miller, Director of ECSF, at <mailto:ecsfc@eos.net>.

Maureen Boyles, Steven Domienik, Gifford Doxsee, Leslie Flemming, Jane Gerdson,  
and John Paddock

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## ENCOUNTERING POVERTY: SESSION ONE

*Then the king will say to those at his right hand, "Come, you that are blessed by my Father, inherit the kingdom prepared for you from the foundation of the world; for I was hungry and you gave me food, I was thirsty and you gave me something to drink, I was a stranger and you welcomed me, I was naked and you gave me clothing, I was sick and you took care of me, I was in prison and you visited me."*

Matthew 25:34-36 (NRSV)

### OPENING PRAYER

Who is Jesus to me?  
 Jesus is the Word made Flesh.  
 Jesus is the Bread of Life.  
 Jesus is the Word - to be spoken.  
 Jesus is the Truth - to be told.  
 Jesus is the Way - to be walked.  
 Jesus is the Light - to be lit.  
 Jesus is the Life - to be loved.  
 Jesus is the Joy - to be shared.  
 Jesus is the Sacrifice - to be given.  
 Jesus is the Bread of Life - to be eaten.  
 Jesus is the Hungry - to be fed.  
 Jesus is the Thirsty - to be satiated.  
 Jesus is the Naked - to be clothed.  
 Jesus is the Homeless - to be taken in.  
 Jesus is the Sick - to be healed.  
 Jesus is the Lonely - to be loved.  
 Jesus is the Unwanted - to be wanted.  
 Jesus is the Leper - to wash his wounds.  
 Jesus is the Beggar - to give him a smile.  
 Jesus is the Drunkard - to listen to him.  
 Jesus is the Little One - to embrace him.  
 Jesus is the Dumb - to speak to him.  
 Jesus is the Crippled - to walk with him.  
 Jesus is the Drug Addict - to befriend him.  
 Jesus is the Prostitute - to remove from danger and befriend her.  
 Jesus is the Prisoner - to be visited.  
 Jesus is the Old - to be served.  
 To me Jesus is my God,  
 Jesus is my Life,

Jesus is my All in All,  
Jesus is my Everything.  
Amen.

--Mother Teresa of Calcutta

## INTRODUCTION

There are many faces of poverty. Jesus clearly pointed out some of them in his parable of the kingdom in Matthew 25. Today the faces of poverty are black and white and red and yellow and brown. They are rural, urban, and increasingly suburban. Some are recently poor due to a family or personal crisis or as a result of the economic downturn. Others experience generational poverty where their parents, grandparents, other ancestors and even their extended family are all poor. Some of the faces of poverty are in many of our congregations either as members or as participants in various parochial programs and activities.

Statistics on poverty are often quoted. They are available from many sources. A quick internet or library search will yield data from the U.S. Census Bureau broken down by state, locality, gender, family size, ethnicity, age and numerous other categories. Perhaps a useful exercise for your group would be to get the data for your particular community and to share it with others in the group and in your church. Local United Ways are a great place to start: they document the state of their communities to understand how to best use scarce resources. The numbers are important to help us understand just how extensive (and sometimes invisible) the experience of poverty is in our country.

But our purpose here is broader than to just understand the scope of poverty. Over the course of these five sessions we will share some stories about folks who are wrestling with poverty and how the church in Southern Ohio is responding. We will ask what our faith teaches about the poor and how we can better understand some of their struggles. And we invite you to explore how your own congregation is ministering among the poor. What can be done to expand or improve these ministries?

Some of us come to these conversations with a great amount of knowledge and experience while others have more limited exposure. But all of us know and understand what it is like to go without and how it feels to be fearful that our resources will be wanting at some crucial juncture.

As a way to begin, please take a moment to take the following quiz. (You can find it online at <http://www.ahaprocess.com/files/Quiz-HiddenRules.pdf> This copyrighted material is used by permission.)

## Test Your Knowledge of the Hidden Rules of Class

*How well could you survive?*

People who grow up in poverty learn different things from people who grow up wealthy or in middle class. But most schools and businesses operate with middle-class norms, and most teachers and business people grew up learning the hidden rules of middle-class families. It's no surprise, then, that children of poverty often struggle in education and business environments.

In her book *A Framework for Understanding Poverty*, Dr. Ruby K. Payne presents lists of survival skills needed by different societal classes. Test your skills by answering the following questions:

**Could you survive in poverty? Check each item that applies.**

**I know how to ...**

- find the best rummage sales.
- locate grocery stores' garbage bins that have thrown-away food.
- bail someone out of jail.
- physically fight and defend myself.
- get a gun, even if I have a police record.
- keep my clothes from being stolen at the Laundromat.
- sniff out problems in a used car.
- live without a checking account.
- manage without electricity and a phone.
- entertain friends with just my personality and stories.
- get by when I don't have money to pay the bills.
- move in half a day.
- get and use food stamps.
- find free medical clinics.
- get around without a car.
- use a knife as scissors

**Could you survive in middle class? Check each item that applies.**

**I know how to ...**

- get my children into Little League, piano lessons, and soccer.
- set a table properly.
- find stores that sell the clothing brands my family wears.
- order comfortably in a nice restaurant.
- use a credit card, checking and/or savings account.
- evaluate insurance: life, disability, 20/80 medical, homeowners, and personal-property.
- talk to my children about going to college.
- get the best interest rate on my car loan.
- explain the differences among the principal, interest, and escrow statements on my house payment.
- help my children with homework and don't hesitate to make a call if I need more information.
- decorate the house for each holiday.
- get a library card.
- use the different tools in the garage.
- repair items in my house almost immediately after they break, or I know a repair service and call it.

**Could you survive in wealth? Check each item if you ...**

- can read a menu in French, English and another language.
- have favorite restaurants in different countries around the world.
- know how to hire a professional decorator to help decorate your home during the holidays.
- can name your preferred financial advisor, lawyer, designer, hairdresser and domestic-employment service.
- have at least two homes that are staffed and maintained.
- know how to ensure confidentiality and loyalty with domestic staff.
- use two or three "screens" that keep people whom you don't wish to see away from you.
- fly in your own plane or the company plane
- know how to enroll your children in the preferred private schools.
- are on the boards of at least two charities.
- know the hidden rules of the Junior League.
- support or buy the work of a particular artist.
- know how to read a corporate balance sheet and analyze your own financial statements.

*Attend our workshops ... read our groundbreaking books ... and you'll see why thousands of people are saying, "aha!"*

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## DISCUSSION

There are hidden rules of class and culture that are mostly unknown to people of other classes and cultures.

1. What did you find surprising in this quiz?
2. What are some of the hidden rules of middle class that are unknown among those in a culture of poverty?
3. What might be some of the hidden rules of wealth that would be difficult for the middle class to negotiate?
4. What about hidden rules in poverty?
5. What might be some of the difficulties encountered by a food pantry, clothing bank, or hot meal program for the poor that was designed and operated by middle class folks?
6. How could some of these difficulties be overcome?

## BIBLE STUDY

*‘There was a rich man who was dressed in purple and fine linen and who feasted sumptuously every day. And at his gate lay a poor man named Lazarus, covered with sores, who longed to satisfy his hunger with what fell from the rich man’s table; even the dogs would come and lick his sores. The poor man died and was carried away by the angels to be with Abraham. The rich man also died and was buried. In Hades, where he was being tormented, he looked up and saw Abraham far away with Lazarus by his side.\* He called out, “Father Abraham, have mercy on me, and send Lazarus to dip the tip of his finger in water and cool my tongue; for I am in agony in these flames.” But Abraham said, “Child, remember that during your lifetime you received your good things, and Lazarus in like manner evil things; but now he is comforted here, and you are in agony. Besides all this, between you and us a great chasm has been fixed, so that those who might want to pass from here to you cannot do so, and no one can cross from there to us.” He said, “Then, father, I beg you to send him to my father’s house— for I have five brothers—that he may warn them, so that they will not also come into this place of torment.” Abraham replied, “They have Moses and the prophets; they should listen to them.” He said, “No, father Abraham; but if someone goes to them from the dead, they will repent.” He said to him, “If they do not listen to Moses and the prophets, neither will they be convinced even if someone rises from the dead.” ’*

--Luke 16:19-31 (NRSV)

The Greek word for “poor” used here is not the word used for the working poor or the person who is temporarily down on her luck due to lost income or other

circumstance. The word used here means the poorest of the poor, the beggarly poor, the truly down and out.

*The Shepherd of Hermas* is a Christian literary work from the second century and considered canonical scripture by some of the early Church fathers such as Irenaeus. The Shepherd had great authority in the second and third centuries.

In the second “Similitude” there is a conversation about a grape vine and an elm tree.

*“This vine,” the Shepherd said, “produces fruit, and the elm is an unfruitful tree; but unless the vine be trained upon the elm, it cannot bear much fruit when extended at length upon the ground; and the fruit which it does bear is rotten, because the plant is not suspended upon the elm. When, therefore, the vine is cast upon the elm, it yields fruit both from itself and from the elm. You see, moreover, that the elm also produces much fruit, not less than the vine, but even more; because,” he continued, “the vine, when suspended upon the elm, yields much fruit, and good; but when thrown upon the ground, what it produces is small and rotten. This similitude, therefore, is for the servants of God— for the poor man and for the rich.”*

*“How so, sir?” said I; “explain the matter to me.” “Listen,” he said: “The rich man has much wealth, but is poor in matters relating to the Lord, because he is distracted about his riches; and he offers very few confessions and intercessions to the Lord, and those which he does offer are small and weak, and have no power above. But when the rich man refreshes the poor, and assists him in his necessities, believing that what he does to the poor man will be able to find its reward with God— because the poor man is rich in intercession and confession, and his intercession has great power with God— then the rich man helps the poor in all things without hesitation; and the poor man, being helped by the rich, intercedes for him, giving thanks to God for him who bestows gifts upon him. And he still continues to interest himself zealously for the poor man, that his wants may be constantly supplied. For he knows that the intercession of the poor man is acceptable and influential with God.*

*Both, accordingly, accomplish their work. The poor man makes intercession; a work in which he is rich, which he received from the Lord, and with which he recompenses the master who helps him. And the rich man, in like manner, unhesitatingly bestows upon the poor man the riches which he received from the Lord. And this is a great work, and acceptable before God, because he understands the object of his wealth, and has given to the poor of the gifts of the Lord, and rightly discharged his service to Him.*



This story can serve as a kind of midrash or commentary on the Gospel parable that tells the story of a rich man who dressed in purple and fine linen. Purple dyes represented royalty and great wealth in the ancient world. The wealthy man feasted sumptuously every day.

At his gate lay a poor man named Lazarus who was covered with sores. He longed to satisfy his hunger with just some crumbs that might fall from the rich man's table. Even the dogs paid attention when they came and licked his sores. But the rich man ignored him completely.

Jesus, in telling this story, goes beyond paying him attention; he actually gives the poor beggar the dignity of a proper name. Lazarus is the only person named in any of Jesus' parables!

Something very important is being affirmed here, and it has to do with mutuality. The rich man and the poor man need each other. Like the vine and the elm representing the rich and the poor in *The Shepherd of Hermas*, the ways that the rich man and Lazarus relate in this life have eternal significance. It's not just a matter of feeding the hungry – it's a matter of sharing gifts – God-given gifts – and of seeing the presence of God in the other and benefiting from the other.

### **Discussion**

1. Here in the Diocese of Southern Ohio, *Common Ministry* is highlighted as a hallmark of our common life. How do these texts inform your understanding of Common Ministry?
2. Are there stewardship implications arising from these texts? And if so, what are they?
3. Are there stories from your own life that are triggered by this session that you would be willing to share?

### **Call to Action**

How can we learn more about poverty in our community? Lay out a plan for getting more information and for sharing it with others.

### **Closing Prayer**

*Dear Lord, who fed friends and strangers on the hillside, accept our gifts of food for the hungry in our city. Grant that we may never be at ease at our tables until all your people are fed. Let not the needy, O Lord, be forgotten, nor the hope of the poor be taken away. Amen* (Prayer used at the offertory in several of our congregations where food collections are brought forward with the offering plates)



## Addressing Hunger: Session Two

### Opening Prayer

*Almighty God, we thank you for making the earth fruitful, so that it might produce what is needed for life: Bless those who work in the fields; give us seasonable weather; and grant that we may all share the fruits of the earth, rejoicing in your goodness; through Jesus Christ our Lord. Amen.* BCP (p. 824)

### Hunger in Ohio, 2010

The Ohio Association of Second Harvest Foodbanks ([www.oashf.org](http://www.oashf.org)) reported that more than 1 in 6 Ohioans – almost 2 million people - turned to the emergency food network in this state between July 1 to September 30, 2010. 687,700 of these hungry people were children and 271,200 of them were elderly.

81% of the emergency food programs supplied by Ohio's twelve regional Second Harvest food banks are faith-based, including many pantries and community meals provided by Episcopal churches.

Most of the hunger ministries receiving ECSF grants have reported an appalling rise in the number of people turning to them for help, like MEAC in Cincinnati's Madisonville neighborhood. MEAC's Choice Pantry served 139% more people from January to August of 2010 than in the same eight months in 2007.

By the end of 2010, one in seven Ohioans needed food stamps to make it through the month – including many middle class people who had never needed public assistance before. In November the USDA reported that 14.8% of the residents of Ohio faced a daily risk of hunger. Ohio was tied at 8<sup>th</sup> worst in the nation for food insecurity – worse than California, Florida, and New York.

What are the faces behind those statistics? Who are our hungry neighbors? Here are just a few of the heartbreaking stories sent in 2010 from Episcopal and ecumenical pantries receiving ECSF grants.

Vi Das writes from St. James Pantry in Piqua: "One evening a neatly-dressed young man came in. He touched the heart of our volunteer, reminding her of her sons. She showed him the food we had, and he told her he could not use it: he was living in his car and he did not have a can opener. Neither did we! So he left with jars of spaghetti and peanut butter. We now have can openers and we are trying to always keep food on hand for people in these dire circumstances."

Debbie Mitchell sent this story from Samaritan Outreach, Highland County's ecumenical emergency assistance ministry which was spearheaded by St. Mary's Hillsboro a generation ago. A Hillsboro woman in her sixties, living on social

security herself, must support her ailing father, who has moved in with her because he needs constant care, and a grandchild for whom she now has custody. She was very grateful to be able to turn to Samaritan Outreach for free food.

Phyllis Dean shared this news from the Wednesday Free Lunch at Good Shepherd, Athens. Many cash-strapped Ohio University students are regulars at Good Shepherd's free lunch. One stopped by to say how much she had enjoyed attending. Her family's florist business was losing ground in the recession so she was going home to live and work in the shop to save them money. When her hosts said how sad and dismayed they were that she had to interrupt her education, she assured them she hoped to take courses at a community college and return eventually to OU to finish her degree.

And Twyla McNamara sent us this from Ministry for Community, an ecumenical non-profit incubator passionately supported by members of Trinity, London. A little girl in West Jefferson told her teacher that her family didn't have any food in their house and wouldn't for the whole weekend. School officials called Ministry for Community's closest partner pantry, which delivered food to the child's home. Her mother, who didn't know there was any place in her community to turn for help, wept with gratitude.

The fact that so many people work for wages below the poverty level – or have lost their jobs and suffered prolonged unemployment – has devastating consequences.

A survey of the people turning to Ohio's food banks in 2010 showed that 53% had to choose between paying utility bills and buying food. 43% had to choose between food or putting gas in the car to get to work; or between buying food and keeping a roof over their head. 42% had to choose between medical care or food.

Given the high cost of meat, fish, fresh produce, milk and cheese, people caught in poverty depend on cheap starches and fast food. The same pressures affect pantries and soup kitchens struggling to feed steeply rising numbers of hungry people even as businesses and foundations are forced by the recession to cut back grants and donations. The result: epidemic obesity, diabetes, and cardiovascular disease.

The people in our churches have time, fabulous kitchens, gardens, and great stores of lore, including how to put together a nourishing and delicious meal on a tight budget. As more and more churches move to the Choice Pantry model, we have daily opportunities for volunteers to discuss nutrition and menu planning as they walk through the pantry with families choosing food. Table fellowship at our community meals – and the food we offer – provide another way to foster health and well-being.

By using the free Benefit Bank, church volunteers are helping hundreds of families to apply for and receive food stamps and WIC, equipping them to buy meat, produce, and other highly nutritious food they couldn't otherwise afford and freeing up dollars to apply to rent, gas, and other critical needs.

## A True Story

*From Maureen Boyles of Christ Church, Dayton:* Two summers ago, a group of junior high youth from our church spent four days at Good Earth Hunger Mission in Athens. We helped plant, weed, harvest, box and cook food grown at the farm. The food grown at Good Earth was sent to food pantries in Athens County. The experience was transformative for our church. It fostered community between the youth and adults and as we drove home, we asked ourselves, how we could grow food for those who are hungry in our city. The concept of growing fresh produce for those who need it the most but don't always have the opportunity to eat it, seemed like something that we could do. We knew our local Episcopal food pantry could use more fresh produce that wasn't often available. We began to ask some of the other churches in the area if they would want to help us start a garden to supply our pantry with fresh vegetables.

Soon others caught the Spirit. To see the ideas come to life was amazing. Community through shared mission began to grow among people from our Deanery as a result of the Garden. We applied for and received a grant from ECSF to help with startup costs. St. Margaret's, Trotwood offered their land and access to water. Volunteers from several different churches offered to help build boxes for the raised beds. Others helped plant and people took turns tending, watering and harvesting the produce. As the coordinator, I found this amazing. I am a "city girl" and gardening is the last thing I thought I would ever do! I could not believe that I would get up early on my day off to water and harvest the garden. But, seeing the food grow (did you know that zucchini and squash produce a beautiful flower before the fruit appears?), and then taking the harvest to the pantry and seeing the impact it had on people, I was hooked. People always appreciated whatever I brought no matter what kind of vegetable. I will always remember the faces of those people. They were thankful and I was humbled. The garden made me realize that everyone should have access to fresh food. It is not a luxury, and it is easy to provide. If a city girl can learn so can others. Whatever you grow it can make a difference in fighting poverty and hunger in our communities.

We harvested potatoes, cucumbers, squash, zucchini, several varieties of peppers, radishes, green peppers, eggplant and lots of tomatoes. In our first summer (with just six raised beds), we supplied over 150 lbs. of fresh produce to our Episcopal Food Pantry! Next summer we plan to multiply that many times over.

## Bible Study

*The apostles gathered around Jesus, and told him all that they had done and taught. He said to them, 'Come away to a deserted place all by yourselves and rest a while.' For many were coming and going, and they had no leisure even to eat. And they went away in the boat to a deserted place by themselves. Now many saw them going and recognized them, and they hurried there on foot from all the towns and arrived ahead of them. As he went ashore, he saw a great crowd; and he had compassion*

*for them, because they were like sheep without a shepherd; and he began to teach them many things. When it grew late, his disciples came to him and said, 'This is a deserted place, and the hour is now very late; send them away so that they may go into the surrounding country and villages and buy something for themselves to eat.' But he answered them, 'You give them something to eat.' They said to him, 'Are we to go and buy two hundred denarii worth of bread, and give it to them to eat?' And he said to them, 'How many loaves have you? Go and see.' When they had found out, they said, 'Five, and two fish.' Then he ordered them to get all the people to sit down in groups on the green grass. So they sat down in groups of hundreds and of fifties. Taking the five loaves and the two fish, he looked up to heaven, and blessed and broke the loaves, and gave them to his disciples to set before the people; and he divided the two fish among them all. And all ate and were filled; and they took up twelve baskets full of broken pieces and of the fish. Those who had eaten the loaves numbered five thousand men.* Mark 6:30-44

### **Questions for Reflection:**

1. What is the disciples' reaction when Jesus tells them to feed the crowd?
2. Have you ever felt overwhelmed by the immensity of addressing issues of hunger? What are some of the factors that seem most challenging?
3. Did any of the statistics on hunger in Ohio surprise you? Have you made connections between poverty and the lack of healthy food available or affordable to families in America?
4. Have you ever been hungry? Do you know people who struggle to buy healthy, affordable food?
5. How can we take small steps to address hunger in our communities? Would you consider planting a garden to supply fresh food to a local food pantry or community meal?
6. How can you advocate for a more just system? Would you consider supporting an agency like Bread for the World or calling your government representatives to share your support for government nutrition initiatives?

### **Call to Action**

How does your parish address issues of hunger in your community? Discuss ways that you can help feed those who are hungry in your community.

### **Closing Prayer: A South American Table Grace**

*God, give bread to those who are hungry and give a hunger for justice to those who have bread. Amen.*

## Access to Needed Health Care: Session Three

### Opening Prayer

*Gracious God, source of life and health: Jesus came to our disordered world to make your people whole. Send your Spirit on those who are sick and all who minister to them. Give your blessing, gracious God, especially to those whom you have called to the study and practice of the arts of healing, and the prevention of disease and pain. Give them the wisdom of your Holy Spirit, that through their work the health of our community may be advanced and your creation glorified; through your Son Jesus Christ. Amen*

### A Fundamental Right?

*“Those Americans who die or go broke because they happened to get sick represent a fundamental moral decision our country has made. Despite all the rights and privileges and entitlements that Americans enjoy today, we have never decided to provide medical care for everybody who needs it. In the world’s richest nation, we tolerate a health care system that leads to large numbers of avoidable deaths and bankruptcies among our fellow citizens.... All other developed countries on earth have made a different moral decision. All the other countries like us ... guarantee medical care to anyone who gets sick. Countries that are just as committed as we are to equal opportunity, individual liberty, and the free market have concluded that everybody has a right to health care – and they provide it.’ And we should, too.”<sup>1</sup>*

### A True Story

In Troy, the all-volunteer committee of Trinity’s Torrence Medical Fund negotiate with health care providers to help people resolve crippling medical debt. The typical person helped by the fund is a 50 year-old woman who has worked all her life, gotten cancer, lost her job and benefits, become uninsurable (until the new health care law and high-risk pools went into effect), and been buried under a huge pile of bills. Here is how the church helped one person overcome her ordeal.

“Jane” is a single 62 year-old woman who came to our office in April. She has been unemployed for the last few years after losing her job where she had been working for 18 years. She had been living off her savings and trying to make her funds last until she turns 65 and can start receiving Social Security. She owns her own home

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<sup>1</sup> E.J. Dionne, Jr, quoting T.R. Reid’s *The Healing of America* (2009), in “A Fundamental Moral Decision,” *Sojourners*, Nov. 2009, 15.

with no payments left. She has gone through most of her savings to pay her other expenses. She had been doing some volunteer work and working with Experience Works to get a part-time job through them to help with her expenses. However, “Jane” was in need of a full upper denture. She did not want to start working until this was done, as she was self-conscious about her teeth. She had also been experiencing pain and was having trouble eating. She came to us and applied for help to help pay the \$600 for her upper dentures. She was having the work done at our County Dental Clinic. We presented her case to the trustees of our fund, and they approved paying the whole \$600 for her upper dentures. “Jane” greatly appreciated receiving our help.

### **Bible Study**

*One day Peter and John were going up to the temple at the hour of prayer, at three o'clock in the afternoon. And a man lame from birth was being carried in. People would lay him daily at the gate of the temple called the Beautiful Gate so that he could ask for alms from those entering the temple. When he saw Peter and John about to go into the temple, he asked them for alms. Peter looked intently at him, as did John, and said, 'Look at us.' And he fixed his attention on them, expecting to receive something from them. But Peter said, 'I have no silver or gold, but what I have I give you; in the name of Jesus Christ of Nazareth,\* stand up and walk.' And he took him by the right hand and raised him up; and immediately his feet and ankles were made strong. Jumping up, he stood and began to walk, and he entered the temple with them, walking and leaping and praising God. All the people saw him walking and praising God, and they recognized him as the one who used to sit and ask for alms at the Beautiful Gate of the temple; and they were filled with wonder and amazement at what had happened to him.*

Acts 3:1-10

### **Questions for Reflection**

1. What does it mean to heal someone “in the name of Jesus Christ of Nazareth?”
2. Have you or a family member or close friend ever needed health care and been unable to afford it? Where did you turn for help? What did it feel like to wonder if you could afford treatment? Do you know anyone who has declared bankruptcy because of medical bills? What has it been like for them?
3. Do you have adequate health insurance? How easy would it be for you to lose it? What would you do if you lost your health insurance?
4. Do we as a nation, as E.J. Dionne suggests, have a moral responsibility to provide access to health care for everyone?

**Call to Action**

What is one action our parish can take to help people have better access to health insurance or health care?

**Closing Prayer**

Heavenly Father, whose blessed Son came not to be served but to serve: Bless all who, following in his steps, give themselves to the service of others, and especially to those instrumental in the healing of others; that with wisdom, patience, and courage, they may minister in his Name to the suffering, the friendless, and the needy; for the love of him who laid down his life for us, your Son our Savior Jesus Christ, who lives and reigns with you and the Holy Spirit, one God, forever and ever. Amen.



## The Benefit Bank Files Tax Returns: Session Four

### Opening Prayer

*O God, we pray for all those in our world who are suffering from injustice: For those who are discriminated against because of their race, color or religion; For those imprisoned for working for the relief of oppression; For those who are hounded for speaking the inconvenient truth; For those tempted to violence as a cry against overwhelming hardship; For those deprived of reasonable health and education; For those suffering from hunger and famine; For those too weak to help themselves and who have no one else to help them; For the unemployed who cry out for work but do not find it. We pray for anyone of our acquaintance who is personally affected by injustice. Forgive us, Lord, if we unwittingly share in the conditions or in a system that perpetuates injustice. Show us how we can serve your children and make your love practical by washing their feet. Amen*

Mother Teresa

### Taxes and the Poor

For many years the subject of taxes has been a hot political topic in this land. But when the heat and partisanship is set aside, taxes can and do provide for the common good. "Taxes are the price we pay for civilization," said Oliver Wendell Holmes. They provide for many things like public safety, fire protection, roads, education, air traffic control and so on.

Many taxes paid by poor folks are regressive, meaning that taxes take a larger bite out of their incomes than are taken out of the incomes of the more well-to-do. Sales taxes are a good example. And there are some income tax preparers who prey upon low-income wage earners: charging high fees to prepare tax returns and loaning money at high interest against tax refunds.

One way that the Federal government compensates many poor wage earners is through the Earned Income Tax Credit (EITC). This credit is applied for on the 1040 income tax return. In addition to any refunds for which qualified people may be eligible, the EITC actually amounts to a grant added to the refund to help raise people toward the poverty line.

The Recovery Act expanded eligibility and the maximum value of the EITC, and also expanded child tax credits. A little-publicized but exciting fact: the controversial tax cut bill passed by Congress in December extended these vital tax credits. The Christian hunger advocacy group Bread for the World, which won the World Food Prize in 2010, reports that these tax credits will provide \$10 billion to low-income working families in 2011 – twice the value of the resources that U.S. food charities will be able to raise this year.

The Ohio Benefit Bank assists people in determining eligibility for a range of public benefits like food stamps, WIC, heating, childcare etc. Trained Benefit Bank counselors also assist people in filing their Federal and Ohio taxes and obtaining their appropriate refunds including the EITC, all without charge. The filing can be done electronically with refunds returned within a very short time.

If you have a computer with internet access, you can help people use the Ohio Benefit Bank to apply for benefits or do their taxes and FAFSA financial aid forms. The Benefit Bank now has self-service modules you can help people use. Or you can learn to be a volunteer counselor to assist people who are overwhelmed by forms. Learn all about the options at [www.ohiobenefits.org](http://www.ohiobenefits.org)

### **A True Story**

A call came the office of Christ Church, Dayton from a woman asking if we helped folks do their taxes. “Yes we do!” came the reply. The receptionist took the caller’s name and telephone number and told her that a Benefit Bank counselor would be in touch with her to schedule an appointment. The counselor called within a few hours to set a meeting time. He explained what documentation the caller needed to bring to the session and to expect that it might take about an hour and a half.

Samantha arrived at the church at the scheduled time. After introductions, she and her counselor set to work in front of a computer where they logged onto the Benefit Bank website and began entering her data.

*Let’s note here that the clients do their own taxes with the counselor assisting. Therefore, the counselors are not tax preparers in the same way that a paid tax service is, and there are no fees charged to the client. Each client chooses a username and pass code to login to the site, keeping her information confidential, and also allowing for a return to the site in case the session is interrupted or the client comes back to the Benefit Bank in the future for taxes or other benefits. Counselors receive a one-day training to assist with taxes and an additional day if they wish to work with people about “benefits.” The software asks all of the relevant questions and performs all of the calculations.*

Samantha is a single mother, head of household, with two children. She is a nursing student at a community college and works at a nursing home as a nurse’s aide. Her income for the previous year was about \$17,000. She gets by with the help of food stamps, Medicaid, a scholarship, and the help of relatives who provide childcare while Samantha is working.

She and the counselor filled out all the preliminary information (name, address, Social Security number, names and numbers of dependents, etc.) and then they started with the W-2 and the data about scholarship and education expenses. After following the instructions to double-check the data, the program calculated the Federal Tax Return that indicated a refund far larger than Samantha expected. It didn’t take much longer to complete the Ohio Tax Return. Her combined refund was over \$9000! In addition to

overpayment of deductions from her pay, she qualified for the earned income tax credit and tuition credits.

Samantha was speechless. She had never had a refund that was more than a small fraction of this amount. The forms were all printed out and given to her for her records. She chose to file electronically. The program asked her email address in order to notify her if any questions arose about her returns. And if all went well, she could expect to have her check within 10-14 days.

Samantha called back to the church several days later to say that her returns were accepted. She was so very thankful. Her plans were to reduce her work time and to use the money to attend school full-time to complete her nursing degree. The church, through the Benefit Bank, brought her the first good news she had had in a long time. And for the first time ever, a more hopeful future was in sight for her and her family.

### **Bible Study**

*Jesus entered Jericho and was passing through it. A man was there named Zacchaeus; he was a chief tax collector and was rich. He was trying to see who Jesus was, but on account of the crowd he could not, because he was short in stature. So he ran ahead and climbed a sycamore tree to see him, because he was going to pass that way. When Jesus came to the place, he looked up and said to him, "Zacchaeus, hurry and come down; for I must stay at your house today." So he hurried down and was happy to welcome him. All who saw it began to grumble and said, "He has gone to be the guest of one who is a sinner." Zacchaeus stood there and said to the Lord, "Look, half of my possessions, Lord, I will give to the poor; and if I have defrauded anyone of anything, I will pay back four times as much." Then Jesus said to him, "Today salvation has come to this house, because he too is a son of Abraham. For the Son of Man came to seek out and to save the lost." Luke 19:1-10*

### **Questions for Reflection**

1. In what ways might Zacchaeus have defrauded or taken advantage of the poor?
2. In what ways do some of our taxes defraud or take advantage of low-income people?
3. Can you think of other ways that taxes support the common good beyond those mentioned above in the "Taxes and the Poor" section? What are they?
4. How do you prepare your tax returns? Has anyone ever taken advantage of you?
5. Have you ever helped someone else prepare his/her taxes? When? What was it like?
6. Think of some of the people you know who work for low wages. How might their lives be different if their incomes increased by several thousand dollars a year?

7. What does the Christian faith teach us about the common good?

### **Call to Action**

Does our parish participate in the Benefit Bank? Or does a neighboring organization? Discuss how to encourage members of your congregation to become Benefit Bank counselors.

### **Closing Prayer**

*Lord, make us instruments of your peace. Where there is hatred, let us sow love; where there is injury, pardon; where there is discord, union; where there is doubt, faith; where there is despair, hope; where there is darkness, light; where there is sadness, joy. Grant that we may not so much seek to be consoled as to console; to be understood as to understand; to be loved as to love. For it is in giving that we receive; it is in pardoning that we are pardoned; and it is in dying that we are born to eternal life. Amen.*

St. Francis

## PRISONER REENTRY: SESSION FIVE

### Opening Prayer

*Lord Jesus, you were condemned as a criminal. Visit our jails and prisons, remember all prisoners, and bring the guilty to repentance and amendment of life according to your will, and give them hope for the future. When they are held unjustly, bring them release; forgive us, and teach us to decrease our injustice. Remember those who work in these institutions; keep them humane and compassionate. And be with all those who are released, that they may find communities that will welcome and support them throughout their reentry into society. Give your church wisdom and courage to enter into post-release ministries, for the sake of Jesus, our Lord. Amen.*

### Introduction

The weakest link in our national penal system comes at the moment when former offenders are released from prison. If their families have disowned them, they often have no place in which to seek help. Jobs and housing are especially difficult to find as society places immense obstacles in the way of former offenders seeking to become productive citizens once again. Those ex-prisoners who do eventually re-enter society must usually undergo a lengthy period of testing, just as the ancient Israelites had to spend forty years in the wilderness after leaving Egypt before finally reaching the Promised Land.

### Diocesan Efforts

Within the Episcopal Diocese of Southern Ohio, Ariel Miller, ECSF Executive Director, convened a group of Episcopal clergy and lay persons in September, 2009, to examine the challenges faced by ex-offenders seeking re-entry into mainstream society and recommend reforms. In the spring of 2010 this group christened itself "Episcopalians For Responsibly Empowering Ex-Offenders (E-FREE)" and has been meeting and engaging in conference calls for over a year seeking better solutions for ex-offender re-entry. The Ohio Justice and Policy Center in Cincinnati ([www.ohiojpc.org/main.html](http://www.ohiojpc.org/main.html)) has been particularly helpful to the work of this group.

This re-entry task force, E-FREE, has produced plans to increase the awareness of churches on re-entry issues, build their capacity to be an effective part of community re-entry programs, and organize advocacy to make corrections more productive in fostering successful re-entry. More specifically the group has given strong support for the passage in the Ohio Legislature of Senate Bill 22 (2010) and its counterpart House Bill 386 (2010) as a major first step in facilitating re-entry for Ex-Offenders. Members of this group and others also sponsored a resolution with the same objectives at the 2010

Diocesan Convention which passed overwhelmingly.

### **Examples of Struggles, Obstacles, Prejudices Ex-Offenders Encounter**

These include difficulty in securing employment. Many job applications include a question about previous imprisonment, and many employers refuse even to interview ex-offenders, let alone provide employment. Without family support, many ex-offenders end up living on the street because of the immense difficulties in securing housing. A person incarcerated for several years often loses the skills needed to cope with everyday life in the United States today, and such persons need time in a secure environment to re-learn the skills once taken for granted. Many ex-offenders lack the small amounts of money needed for applications, transportation, and job interviews. The lack of an automobile or alternative forms of transportation in rural areas further complicates the challenges of getting to interviews and finding employment.

### **Some Issues Faced By Congregations**

Members of the congregation fear that an ex-offender might repeat the crime that led to incarceration. There is also a deep sense that acceptable members of the parish do not go to prison, and hence an ex-offender is not welcome in the parish and should be excluded. Sometimes there are financial issues caused by costs of insurance and the survival needs of the ex-offender.

### **Bible Study**

*When Moses was forty years old, it came into his heart to visit his brethren, the sons of Israel.... And seeing one of them wronged, he defended the oppressed man and avenged him by striking the Egyptian.... And on the following day he appeared to his brethren as they were quarreling and would have reconciled them.... But the man who was wronging his neighbor thrust him aside saying, "Who made you a ruler and a judge over us? Do you want to kill me as you killed the Egyptian yesterday? At this retort, Moses fled and became an exile in the land of Midian....*

*Now when forty years had passed, an angel appeared to Moses...in a flame of fire in a bush.... As Moses drew near, the voice of the Lord came.... I have surely seen the ill-treatment of my people that are in Egypt and heard their groaning, and I have come to deliver them. And now come, I will send you to Egypt. This Moses whom they refused, ... God sent as both ruler and deliverer.... He led them out, having performed wonders and signs in Egypt and at the Red Sea, and in the wilderness for forty years.*

Portions of Acts 7:23-39

## **A True Story**

"John" was a highly successful insurance executive who enjoyed a large income, a loving family, a beautiful home, and all the good things of life. Unfortunately he became addicted to cocaine and lost everything. After running out of money he began to write bogus checks to feed his drug addiction, and these bad checks led to his arrest and imprisonment. On release, "John" discovered that, as an ex-offender, he could not find housing or employment in his former community, so he moved to a new community where eventually he did find entry-level employment with minimal income and a place to stay. After a time, two churches joined forces to employ him as a part-time sexton, and with assured income he gradually regained self-esteem and a secure reputation in his new community.

## **Questions for Reflection**

1. What does it mean, as a follower of Jesus, to befriend prisoners or ex-offenders?
2. Have you, or your family or friends, ever known personally a former offender? Are you aware of the struggles and challenges faced by former offenders seeking to re-enter society? What might you or your circle of friends, or your church have done to help this person overcome legal and social obstacles to becoming a productive citizen?
3. In light of the nation's financial challenges and of the costs of keeping persons in prison, does society have a moral or financial obligation to find better ways to assist former offenders to become productive citizens once again?
4. How do we as a congregation feel about worshiping with an ex-offender on a regular basis?
5. Does society have a moral or ethical obligation to keep people out of prison in the first place? What might we do?
6. What is the cost of incarceration vs. rehabilitation? Are there better ways than imprisonment to deal with drug addiction?
7. How do we distinguish between and treat ex-offenders of different crimes, such as violent, white collar, sexual or drug-related crimes?

## **A Call to Action**

What efforts are being made in your community to support reentry in your community? Is your congregation involved? How could the church better support men, women, and youth who have been in prison? Decide on one thing your group will do.



**Closing Prayer**

*Our heavenly Father, help us to understand that ex-offenders are also your children who have made mistakes, paid for them through incarceration, and need help in re-entering mainstream society as productive citizens. Affirm the efforts of those participating in re-entry ministry and encourage their openness to innovative ideas, their moderation and judgment, and their persistence in seeking better ways to facilitate the re-entry of ex-offenders. Amen.*

Cover design: Jeff Dey

Picture captions (clockwise, starting from upper left)

1. When Lutheran Social Service mobile pantry distributes groceries in the parking lot at Grace United Methodist Church, Gallipolis. St. Peter's Episcopal Church provides diapers and baby food.
2. Jim Beerbower, Evanthia Owen, and Carolyn Workman Wacker of Trinity, Troy team up with the ecumenical Partners in Hope in providing an array of services to people in need, including helping people work out medical debt.
3. Maureen Boyles working in the Dayton Deanery's vegetable garden
4. College-bound seniors using the Benefit Bank to complete their taxes and FAFSA financial aid applications during a tax clinic organized by St. James at Western Hills High School, Cincinnati.
5. Episcopal volunteers staffing a Medicaid telethon on WDTN after massive layoffs left thousands of Miami Valley families without insurance.
6. Girl Scouts volunteering to distribute St. Peter's diapers and baby food in Gallipolis.
7. Center: Diane Donato (on right) of Trinity, Capitol Square, provides compassion, information and state ID's to hundreds of just-released prisoners and homeless people every year.
8. Sonia Holycross and Allison deHart briefing ECSF grant-seekers about Circles of Hope, a strategy for bridging across class barriers to overcome poverty. This program is based on the research and resources developed by Dr. Ruby Payne and is being very effectively used in Western Ohio through the leadership of Partners in Hope in Troy.