

CROSS Connection



The Cross Connection is a monthly publication of the Eastern Washington-Idaho Synod published for its clergy, associates in ministry, lay leadership and ecumenical partners.

From the Bishop

February 2016

God's Beloved People,

We're coming up on one of my favorite parts of the secular and church calendar. I love the hoopla and secular huffing and puffing around the Super Bowl (February 7) and the sports calendar let-down until March Madness takes over again. During the gap this year we'll be entertained by the media huffing and puffing about this candidate or that as the presidential primary season engulfs us.

Some other things happen this month as well: I'll find out what it feels like to turn 67; we'll know whether we have a decent snowpack and water for salmon and agriculture next summer; senior seminarians will find out the part of the country they're assigned to for first call; and the Boise churches will welcome us for the Discipleship Conference Feb. 19-21. I hope you can attend.

And of course Lent begins on February 10th as we welcome the most honest part of the church year, the time of quiet reflection on sin and grace, the heart of the late winter when resurrected life is just about to push through the soil all around and we cling to that promise.

Lent was always the heart of the Holden Village winter community for me. The new community of volunteers arrived and found their way into Holden winter in the weeks before Christmas. January was a fun distraction as college students on J-Term discovered the magic of deep snow and the deeper silence of night in that valley. Only after they left did we turn to one another again and say a second, deeper, "hello" and "who are you" to other Villagers. In the depth of winter we

found a bonding that was unique and precious and unusual in our day, a kind of companionship in silence, a with-bread-ship (com-panion) that made the soup taste wonderful.

The apex of the volunteer year was in Holy Week when it became so clear each of us had a part to play and we entered the great Vigil texts listening as they because our stories of faith. It's always an astounding revelation to discover again that these are MY stories, the stories I live by!

Would you like to participate this year? Would you like to make use of the quieter days of late winter? I can't get you to Holden but I can invite you into the stories the Village will live by. Open your home copy of Evangelical Lutheran Worship (ELW) to page 269 and make these texts your home. They are not the Super Bowl or March Madness, or another form of vicarious life. These stories are the real drama of Life itself, stories to live by and from and in to. They do not let us down.

Blessed Lent!

Bp Martin Wells



The Stewardship of Dust

by Pastor Helga Jansons Director for Evangelical Mission

“Remember that you are dust, and to dust you shall return”. Once we remember, then what? Lent can be a good time to act on this inevitable fact by planning for it. One way a church can plan for it together is to talk about what it means to “die well” and to help people know how to leave a legacy. Christian business consultant Steven Covey said that everyone had three basic desires in life: “to live, to love and to leave a legacy.” There are many ways to leave a legacy, and they are part of good stewardship.

Estate Planning is a topic that congregational leaders and pastors are hesitant to talk about. Pastors may feel that they “didn’t sign up for this” conversation when they entered seminary. I suppose you could say none of us signed up for death nor for conversations about that when we were born.

Nevertheless, when we face the reality of our mortality during the Lenten season as the church, we also know that new life in Christ is always possible after any kind of death. So too, once we die we can leave a legacy to the church that will bring new life, just as we have received new life through the church. Our faith has been sustained and we have been strengthened as we worship God and receive the sacraments as part of the body of Christ.

If asked, many of us would like to leave something for the church that we love, once we die. As with any financial stewardship “The principle reason people don’t give is that they’re not asked” (ELCA, Ventures for Growing Stewards). We tend to be shy about asking, but it is essential to encourage people to include their church, synod and/or ELCA in their Estate Planning. To help leaders get the courage to encourage parishioners to do this “Look at giving through the eyes of the giver, not through the eyes of those who are focused on support for only the annual budget.” Kennon Callahan (in Ventures). Remember that most people in the Church want to give and be generous, and want their church to survive and even thrive. Reminding ourselves that we are not only going to return to dust, but that we can bring new life to the Church even from the grave, is part of being a leader in stewardship.

It isn’t just about the reminder though. People may need help. Some may just need resources like the ELCA Foundation Will and Trust Workbook (www.elca.org search box) that helps to think through all the different issues. The workbook even encourages people to write a short Christian preamble in our wills so as to take the opportunity to share our faith as part of our legacy. The workbook helps people to think through questions like whether we want one Durable Power of Attorney for finances and another person for their health. Others may need to know of a good legal advisor. There are many decisions to make and a trusted friend from the church can walk alongside someone.

Because we know we are going to return to dust, and because we know Easter Sunday is coming, we can be bold enough to talk about the stewardship of dying well. Part of dying well is knowing we have planned for it, have things in order, have discussed our plans with our family and perhaps our church. I think Lent is a great time to challenge, invite or encourage people to remember to include the church in their end of life planning. We don’t always think of it, or remember to act and follow through on what we may even think is an important thing to do.

It could also be something that the whole congregation does on a larger scale as a faith community. It may be the time to develop clear policies about Memorial Funds and Endowments. These can bring new life to a church as well if they have a broad missional focus and are not too narrow.



Presiding bishop

By Elizabeth A. Eaton

Putting the pieces together

2016 dedicated to setting directions, priorities across all the church



MICHAEL D. WATSON

It has been just more than two years since I began this call. I'm often asked what has been the greatest surprise. Certainly the amount of travel has been a surprise, but the greatest has been the complexity and scope of the ELCA. As bishop of the Northeastern Ohio Synod, I had a pretty good grasp of the ministries in its 20 counties, but now my territory includes all of the counties in all of the states

and the Caribbean, along with international partnerships.

This church does a lot. All over the world. All of the time. At your churchwide office, spreadsheets track the progress of the six goals we set for ourselves in the 2013-2016 operational plan. This just tracks the work of churchwide staff, not that of congregations, synods, social ministry organizations, colleges and universities, seminaries, conciliar relationships, camps, campus ministries, separately incorporated ministries, federal chaplaincies and missionary personnel.

At its November 2015 meeting, the ELCA Church Council received the report of the Theological Education Advisory Council. One of the striking revelations in this report was the number of ways we deliver theological education in the ELCA. We do this through seminaries, of course, but also through colleges and universities, lay schools, certificate programs, synodical schools and congregational schools.

This can be seen as a rich flourishing of creative and diverse delivery of theological education, or it can be seen as a symptom of a disconnected approach. With the best intentions, groups within the church see a need and develop a solution for a particular issue without considering what else might be in place or even how the solution fits in with the mission of the whole. We have one synod that has two lay academies and neither one knew the other existed.

The ELCA constitution states: "The congregations, synods and churchwide organization of this church are interdependent partners sharing responsibility in God's mission."

This is constitutional language for "We are church together." Some days we are, but many days and in many ways we aren't. I'm not singling out theological education as an egregious example, but as one instance among many where we aren't really connected with each other. This exposes the cultural sense that the church is a voluntary association like the Rotary or the Girl Scouts, where one can come and go as one chooses, and not a new creation joined to Christ in baptism.

As Peter wrote to the churches in Asia Minor: "But you are a chosen race, a royal priesthood, a holy nation, God's own people, in order that you may proclaim the mighty acts of him who called you out of darkness into his marvelous light. Once you were not a people, but now you are God's people; once you had not received mercy, but now you have received mercy" (1 Peter 2:9-10). God created the church. God has put us together through baptism as the body of Christ. You just don't opt in or out of that.

Looking through the lens of Martin Luther's explanation of the eighth commandment, I believe that good and faithful members, congregations, synods and the churchwide organization have tried to carry out God's mission. The issue, I think, is that the mission has become at once universal and very particular. We are doing everything and we are doing it in pixels—pixels that don't come together to make a complete picture.

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Throughout 2016 we—all of us—are going to take a look at the future directions and priorities of this church. We will build on the work already done on this issue. We will engage all the expressions of this church, it will be part of the work of the 2016 ELCA Churchwide Assembly, and it will clarify and sharpen our mission.

Apart from God our work is in vain. This process must depend on the Spirit's guidance. This isn't merely a technical problem to be solved, but a time for this church to engage intentionally and consistently in a process of communal spiritual discernment. We aren't just inviting God into this process at the beginning and thanking God at the end. Instead we, as a church, will open ourselves up to the invitation of God to be part of God's reconciling work through Christ in the world. Join me. □

NEW LIFE FOR SPECIAL CHILDREN

by Anne Basye

When Betsy Buschkemper arrived at the Building a Caring Community (BCC) center in Moshi, Tanzania, 5-year-old Brian took her hand and tugged her inside to see his toys. This lively, happy little boy had once been so weak, Buschkemper learned, that he couldn't hold his head up. Born prematurely, doctors told his mother that he would never walk, talk or function normally. Ashamed of his diagnosis, his family kept him at home until BCC staff visited and invited them to bring Brian (last names of BCC clients withheld) to the center.

Enrolled in its therapeutic day program, Brian flourished. At 3 he began to walk. Now he attends a primary school that serves special needs children. Brian is one of 206 children with intellectual and physical disabilities served by the BCC program, a partnership between the Northern Diocese of the Evangelical Lutheran Church in Tanzania and Mosaic International, based in Omaha, Nebraska. Mosaic, a faith-based organization, serves more than 3,700 people with intellectual disabilities. The partnership has its roots in the companion relationship between the ELCA Nebraska Synod and the Northern Diocese. Through visits and exchanges, hundreds of Nebraskans and Tanzanians have gotten to know one another, including leaders of Nebraska's social ministry agencies. Mosaic leaders "drank deeply of the whole experience," said David DeFreese, the organization's vice president of church relations. The former Nebraska Synod bishop arranged for Frederick Shoo, former diocese bishop, to visit Mosaic's facilities in Axtell, Nebraska, where Lutherans have cared for people with disabilities for more than 100 years. Aware that stigma against people with disabilities in Tanzania often results in unregistered births and lives spent in the shadows, Shoo "invited Mosaic into the relationship" to grow the ministry, DeFreese said. Today, 10 BCC day centers carry out their work in parish buildings or on donated land. Contributions from the parishes, diocese and Mosaic, as well as grants from ELCA World Hunger, cover the operating budget.

Led by Tanzanians, the multicultural centers serve Lutherans, Roman Catholics, Muslims and practitioners of traditional African religion. Shaeli Urassa, director of Moshi Center 2, was working in her Lutheran congregation's kindergarten when her pastor suggested she volunteer with BCC. She began knocking on doors to find hidden children and open doors to new arrivals, like the mother carrying her 2-pound, 10-month-old with hydrocephalus (excess fluid in the brain). "I love children, and when I work with these children I feel so happy," she said. "I see how important it is to live our faith this way."

The center's goal is to help families move beyond isolation and stigma into full participation in their community. Besides caring for kids in the centers and in the homes of especially fragile children, BCC staff train parents to care for special needs, set up projects that increase family incomes, and provide job opportunities for disabled young people beyond school age. "Families are hungry for that information and that feeling of support and acceptance," said Kelly Lytle, international relations director for Mosaic.

Since kids like Brian also have complicated medical situations, the BCC program offers regular physicals and visits to doctors and hospitals when necessary. But doctors "sometimes don't know what to do with them," said Buschkemper, a pediatric nurse practitioner who volunteers her clinical skills to help the BCC improve medical outcomes. "When you see a 4- or 8-year-old who can't walk or talk, you wonder why," she said. "Is it cerebral palsy, a traumatic brain injury, a genetic syndrome, complications of labor or premature birth, or autism? A more informed medical diagnosis makes it easier to know how to help."

When the children first began to turn up in clinics and hospitals, "we had a tremendous amount of struggle," Buschkemper said. "Some doctors refused to treat our children because of their disabilities." Relations have improved, but in the future Buschkemper hopes to offer in-service training to BCC staff and local physicians to increase their capacity to diagnose and treat disabilities. "There are ways to help kids with swallowing difficulties eat without aspirating, or assist with toileting and bladder control problems," she said. "We can also look at medications and adaptive equipment like bathroom rails."

A frequent visitor to Tanzania, Buschkemper previously volunteered in the diocese's hospitals, most recently in its nursing and clinical officer training program. The member of Augustana Lutheran Church, Omaha, has also volunteered in Malawi, Central and South America and Asia.

Working with the BCC, she has moved from "feeling pity" for children like Brian to celebrating "the potential and the happiness and joy they feel and know in life that they wouldn't have had a chance for otherwise," she said. "Brian has a shot at a normal life now and is a happy little boy."

Call Process Status

A Process beginning/congregational study	I Interim	AP Associate/Assistant Pastor
B Names received or on-site visits in process	P Pastor	VP Visitation Pastor
C Call in process/issued	CP Co-Pastor	AIM Associate in Ministry
NV New Vacancy	LP Lead Pastor	L Lay Position
TC Term call	SP Supply Pastor	TM Transition Minister (available for the open-ended call)
VP Visitation Pastor		

POS	LOCATION/CONGREGATION	STATUS	PASTORAL CARE
P	Boise, ID – King of Glory	A	Kristi Bummer I
P	Boise, ID – Shepherd of the Valley	A	Joel Westby I
P	Chewelah, WA – St. Paul Lutheran	NV	Betty Krafft SP
P	Firth, ID – Bethel Lutheran	A	Paul Malek TEEM
P	Kennewick, WA – Lord of Life	A	Ron Shipman I
P	Lind, WA – Good Hope	NV	
P	Mattawa, WA – Grace Lutheran	NV	Ginny Kreckling I
P	Othello, WA – Pilgrim Lutheran	A	Steve Myers I
P	Pasco, WA – First Lutheran	A	Phylis Stromme I
P	Spokane, WA – Bethlehem Lutheran	NV	Steve Wee SP
P	Sprague, WA – St. John Lutheran	NV	
TM	Toppenish, WA – Faith Lutheran	C	Jillian Ross TM
P	Yakima, WA – Central Lutheran	A	Joel Martyn- A/P Dean Stewart I

Roster Changes

Calls Accepted

Rev. Gretchen Bingea has accepted the call to serve at Immanuel - Boise, ID. She expects to begin mid-January.

Retirements

Rev. Mary Daniels, St. John - Sprague, WA and Good Hope - Lind, WA retired December 31, 2015.

A friendly reminder to all our Rostered Leaders:

Now that the Christmas season has given way to Epiphany,
please remember to submit your
Rostered Leader Reports, Parochial Reports
and Congregational Leader Reports

Thank You

January 2016

Dear Pastor and Stewardship Chairperson,

Jesus said, "You are the salt of the earth ". If we retain our salt, we preserve faith, add vitality to life and offer generous hospitality to others. You may recall the recent email / letter about **Ventures: Partners in Stewardship Growth** offered by The Synod Venture Leaders. This is simply to let you know the information meeting for this four-part workshop series was held recently. Perhaps the time was inconvenient for you. We do not want you to miss an opportunity to take a *fresh approach to stewardship*.



For your review we have enclosed a copy of the handout about the **Ventures** workshop series. Based on input from the group that met, we have selected Saturday March 5, 2016, for Workshop I. A location will be finalized based on the congregations that sign up. We usually look for a central location that can provide adequate space for the number of attendees. A few congregations have already volunteered. On this date we want to have six congregations with a stewardship team of four-five people each to participate in this six-hour session. This is the starting point for *stewardship renewal*.

YOU ARE INVITED!!

The second page in the enclosed material outlines the tentative schedule. The initial workshop is followed by three two-hour workshops during the following year. This workshop series will establish cornerstones for good stewardship, provide activities for year-around stewardship and offer a financial response method. There are twelve (12) workshop hours, materials and individual coaching for your congregation. The total cost for this workshop series is **\$100.00 per congregation, plus one dollar per average worship attendance. Call Donn Gehret or David Kappus.**

We are currently offering congregations in your area an opportunity to sign up. Simply complete and return the enclosed registration form to the Synod Office. These need to be received with payment by Monday February 1, 2016.

In preparation for the first workshop, each congregation is asked to complete some pre-work. This is provided in the last two pages of the enclosure. This will allow a special stewardship profile to be prepared for your congregation. This will be discussed with your stewardship team at Workshop I. The survey can be distributed to thirty or more members in your congregation and summarized. This pre-work should be sent to Donn Gehret or David Kappus at the e-mail below by Monday February 15, 2016.

We hope you will take advantage of this fresh approach to stewardship ministry in your congregation. More than 300 ELCA congregations have had a positive experience with this workshop series. If you have any questions about **Ventures**, please contact one of us. Thanks for giving this stewardship renewal opportunity your serious consideration.

Yours in Christ,

Donn Gehret
Synod Venture Leader
Phone: 509-981-4984
Email: dkgehret@hotmail.com

David Kappus
Synod Venture Leader
Phone: 509-230-1579
Email: pastorkappus@gmail.com

Synod Mission Support Update

December Income	YTD Income	YTD Expense	Net
\$77,626.78	\$694,689.43	\$738,658.90	<\$43,969.47>

SAVE THE DATE for ASSEMBLY 2016

2016 Eastern Washington-Idaho Synod Assembly
Riverside Hotel - Boise - April 15-17, 2016

WE ARE THE LORD'S: Our Journey With Christ

*For if we live, we live to the Lord,
and if we die, we die to the Lord.
So then, whether we live
or whether we die, we are the Lord's.*

*It's time to elect
your Synod Assembly
Representatives for 2016!*

Join us as we gather to conduct business of the Synod, share in worship and explore Romans 14:7-8 in dynamic workshops, plenary sessions and programs. This year's Assembly will also feature the work of the Synod End of Life Task Force.

Initial registration packets will be available after January 15 - Registration Deadline is March 1



Learn more about how to create and sustain a discipleship congregation using the ancient faith formation process known as the **Catechumenate**. Rediscovered by many Protestant and Roman Catholic congregations, it is a journey into a deeper faith walk and baptismal living. The North American Association for the Catechumenate (NAAC) is an ecumenical organization that partners with a variety of denominations in North America to provide faith formation resources and training for congregational leaders.

Upcoming events in 2016 include the **Annual Gathering** featuring Marty Haugen, Dan Benedict, and Lizette Larson-Miller speaking on the theme "Sing a New Song: Unpacking the Mystery of Faith". The event will be held **June 28-30, 2016** at the Bosque Center in Albuquerque, New Mexico. Also planned is a **Catechumenate Training Institute** for congregational leaders that will be offered **Sept. 29-Oct. 1**, at the Episcopal Church of the Transfiguration in the Dallas-Fort Worth area.

Scholarships for seminarians and first-call pastors are available for both events. Contact registrar Devra Betts at devrabetts@gmail.com. For more information and online registration, check out the NAAC website at www.catechumenate.org.

Join us for the 2016
**Eastern Washington
 Legislative Conference**

*‘Our Responsibility
 for the Common Good’*



featuring keynoter
Linda Haydock, SNJM,
 Intercommunity Peace & Justice Center - Seattle

with theological reflections by
**Bishop Emeritus
 William Skylstad**



Saturday, Jan. 30

9 a.m.-3 p.m. St Mark's Lutheran Church
 316 E. 24th Ave. - Spokane

For information, contact

Malcolm Haworth - The Fig Tree - (509) 535-1813
 Scott Cooper - Catholic Charities - (509) 358-4273
 Paul Benz - Faith Action Network (206) 625-9790

TO RSVP

Send suggested donation of \$20
 To The Fig Tree • 1323 S. Perry St. • Spokane WA 99202
 call (509) 535-4112 or email info@thefigtree.org



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WashingtonIdahoSynodELCA

Pray with us

We ask that you keep the ministry of the church, our synod, and the whole world in your prayers, as well as the people listed below . . .



Rich Marshall, synod council member, Goldendale, WA on the recent death of his wife Sandee. May their entire family know that God's love surrounds them all.

On the recent news of the closing of Trinity Lutheran College, Everett, WA, we pray that the staff, students and faculty are able to continue with their work and studies with minimal negative effect.

For congregations and pastors in call process.

For those in transition, may they find stability.

For those who suffer loss, may they find hope.

For those facing the struggles of aging, may they find the joy of youth.

For those trying to make the world a better place, may their work be fruitful, and appreciated.

For retiring pastors, may their body of work be appreciated, and their retirement be filled with purpose.

For our elected leaders, and those that seek public office, that they may fully understand and appreciate the purpose of their work.

Prayer Requests . . . to be included or removed from the Synod Prayer Request list, please send your request to the synod office@ewaidsynod.org, or call 509-838-9871.

Mountainview Lutheran Church

Edgewood, WA

Seeks a Part Time Music Director

The Music Director will be a Spirit-filled person dedicated to Planning, Scheduling and Orchestrating the musical aspects of Sunday and Mid-Week worship services, including: hymn and Psalm selection; directing the Adult Choir; recruiting, rehearsing, and directing the worship instrumentalists and vocalists. The Music Director will demonstrate successful leadership, encouragement and development of congregational singing. The Music Director will lead by example of personal Christian faith and worship.

For more information:

Via US Mail:

Pastor John L. Vaswig

Mountain View Lutheran Church

3505—122nd Avenue East

Edgewood WA 98372

Via email:

jlvaswig@mtviewlutheran.org

**EASTERN
WASHINGTON
IDAHO SYNOD**

of the
Evangelical Lutheran Church in America

314 S. Spruce St., Suite A
Spokane, WA 99201-5823



**February 2016
Newsletter**

Let Down the Nets
Lifting Our Vision
Jesus First, Last, Always
God's Grace, Our Gratitude
The Spirit Powers Us
No Fear! Transformation
Connections Multiply Miracles
Go, Tell & Serve



Please reproduce any and all articles for publication in congregational newsletters or bulletins.
The **Cross Connection** is also available on the synod website at
<http://www.ewaidynod.org/synodpublications.html>.
Deadline for articles is the 5th of each month.

Synod Calendar

January 2016

- 21 Rural Ministry Meeting - Elmore/Moscow
- 22-23 Synod Council - Spokane, WA
- 30 Faith Action Network Conference - St. Mark's Spo.

February 2016

- 19-21 Idaho Discipleship Event - Nampa, ID

March 2016

- 5 Ventures Training - Central - Spokane, WA
- 6-9 LSA Conference at Lutherhaven
- 12 Ventures Training - Pocatello, ID
- 14 Global Mission Meeting - All Saints - Spokane, WA

April 2016

- 15-17 Synod Assembly - Boise, ID



Eastern Washington-Idaho Synod
Evangelical Lutheran Church in America
God's work. Our Hands

Staff

- Bishop The Rev. Martin Wells
- Director for Evangelical Missions .. The Rev. Helga Jansons
- Program Administrator Cathy Steiner
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- Net-Worker The Rev. David Kappus
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THE PARISH PAPER

IDEAS AND INSIGHTS FOR ACTIVE CONGREGATIONS

EDITOR: CYNTHIA WOOLEVER—WWW.THEPARISHPAPER.COM

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THE PAYDAY LENDING CRISIS: WHAT CAN CONGREGATIONS DO?

Several years ago, the Rev. Dr. Freddy Hayes III, pastor of Friendship West Baptist Church in Dallas, noticed storefront payday lenders popping up like mushrooms, replacing banks. Getting organized, he and other clergy testified before the Texas legislature, saying: “If someone is drowning, instead of throwing them a life preserver . . . we have thrown them shackles. That is what the payday industry has done to too many people.”¹

Congregations involved in community ministry confront a new challenge: the payday lending industry. Financially insecure persons live among us; attend our churches; and, especially in times of personal crisis, ask for assistance.

What Are Payday Loans?

Millions of Americans without access to traditional financial services rely on check cashers, pawnshops, and storefront payday lenders to make ends meet. With more than 22,000 payday loan shops in the U.S., according to the Center for Responsible Lending, predatory lenders are almost as numerous as McDonald’s (14,350) and Burger King restaurants (roughly 12,000) combined. Since the 1990s, when such payday lenders numbered only two hundred, the growth has been explosive.

Specifically, payday loans are short-term, high interest rate loans that are designed to be repaid with the borrower’s next paycheck. The typical two-week payday loan has an annual percentage rate ranging from 391 to 521 percent. They appeal to those who are struggling because a credit check is not required. The process generally involves the borrower writing a post-dated check that the lender will cash, and the borrower incurs any bank fees from a bounced check. This can begin a cycle of multiple loans being issued to cover the growing debt.²

How Can Congregations Help?

A broad-based coalition of Christian groups, Faith for Just Lending (<http://lendjustly.com>), called for an end to the practice of predatory lending. The signers include

the Center for Public Justice, the Ecumenical Poverty Initiative, the Southern Baptist Convention, National Association of Evangelicals, and the U.S. Conference of Catholic Bishops. The group’s principles assign equal responsibility to individuals, congregations, lenders, and lawmakers for eliminating practices that prey on the poor. The principles for just lending are:

- Individuals should manage their resources responsibly and conduct their affairs ethically, saving for emergencies and being willing to provide support to others in need.
- Churches should teach and model responsible stewardship, offering help to neighbors in times of crisis.
- Lenders should extend loans at reasonable interest rates based on ability to repay within the original loan period, taking into account the borrower’s income and expenses.
- Government should prohibit usury and predatory or deceptive lending practices.



LET'S SEE...THE CURRENT ANNUAL PERCENTAGE RATE RANGES FROM 391% TO, "YOU WORK FOR US NOW."

These principles lend themselves to three avenues of assistance that can be provided by congregations.

Charitable Giving. Charitable giving is by far the most popular answer among congregations. A nationwide survey reported that each of the top three community outreach activities claimed by congregations involved direct assistance of some kind: cash (reported by 88 percent), food (85 percent), and clothing (60 percent).

Advocacy. Public policy advocacy, such as Rev. Dr. Haynes undertook, is another option. The federal government created the Consumer Financial Protection Bureau in 2010 to protect citizens from abusive financial practices. The Center for Responsible Lending (www.responsiblelending.org) offers a program called “Faith and Credit.” This effort encourages congregations to advocate Congress to replace a patchwork of state laws with national legislation that curbs predatory lending practices. Yet only 38 percent of congregations claimed advocacy as something they do.

Empowerment. Empowerment (or personal development) ministry that attempts to move beyond meeting immediate needs to undergird the whole person may be a less recognizable piece of the community ministry toolkit. Examples include programs of counseling, training, education, or support for persons struggling with significant life issues. In the national survey, fully one-third of congregations reported participating in personal development ministries.³

A New Kind of Loan: A Case Study

The Rev. Rodney Hunter of Wesley United Methodist Church in Richmond, Virginia, leads a predominately black, middle-class congregation located in a low-income community. Feeling constantly bombarded by requests for emergency assistance, the pastor created a mission fund through the church, but found it to be inadequate for those who faced major expenses. The pervasiveness of predatory loans compounded the problem. In the face of massive debt, charitable giving seemed neither practical nor wise. What could be done?

Rev. Hunter, along with Rev. Charles Swadley of Lakeside United Methodist Church, approached the Virginia United Methodist Credit Union to create a partnership. The result: the Jubilee Assistance Fund (JAF). Here’s how it works: The congregation provides a small dollar loan (\$500 - \$1,000) to church members to use as collateral for obtaining a larger loan from the credit union. People typically use the loans for rent, mortgages, medicine, utilities, and food. JAF loans can

also be used to refinance a predatory loan. In return, the borrower must agree to participate in financial counseling, loan monitoring, and payroll deduction.

A JAF loan compares quite favorably to one type of predatory loan, a car title loan. A one-year Jubilee loan with \$500 in principal at a 6% annual percentage rate (APR) requires \$16 interest, while a one-year car title loan with \$500 principal has a 264% APR and requires payment of \$953 interest. In eight years, the JAF has helped parishioners secure fourteen loans—from \$500 to \$8,800.

Rev. Hunter writes, “We are doing something to alleviate the pain of debt as we continue to urge our legislators for fair and sensible laws for the common working society. Since we started the Jubilee Fund, our mission’s fund has doubled in income. It is just like the multiplication of the two fish and five loaves (Mark 6:30-44). We have done something.”⁴

Questions for the Congregation

If your congregation offers cash, food, or clothing, do you know what particular financial challenges may have led your recipients to seek help in the first place? Do the financially stressed individuals assisted by your church rely on predatory loans? Do you know which institutions in your community provide free or low-cost financial education? Do you have church members with financial expertise who could be involved in empowerment ministry?⁵

ABOUT THE WRITER: The Rev. Dr. Dana Horrell, executive director of Faithful Citizen (www.faithfulcitizen.net) and United Methodist pastor, works to engage congregations in social ministry.

1. Rachel Hope Anderson, “A Religious Movement to End Predatory Payday Lending,” *Tikkun*, Winter 2015, 37-38, 66-67.

2. Stacey Tisdale, “Congress and Church Take Aim at Payday Lending,” *Black Enterprise* Posted July 24, 2015. <http://www.blackenterprise.com/money/congress-church-take-aim-payday-lending/>

3. D. Roozen and C. Dudley, *Faith Communities Today* (2001), in Heidi Unruh, Ronald Sider, *Saving Souls, Serving Society* (New York: Oxford University Press, 2005), 29-32.

4. Rodney Hunter, “How Our Church Freed Its Members from Predatory Lending,” *Tikkun Daily*, March 16, 2015 (www.tikkun.org).

5. For more about predatory lending, see the guide for churches, *Modern Day Usury: The Payday Loan Trap*, Center for Responsible Lending (<http://www.responsiblelending.org/allies/faith-and-credit/Modern-Day-Usury-The-Payday-Loan-Trap.pdf>).