



The Center of Hope, Inc. is a homelessness prevention program and 100% of your contribution is used in direct service to the poor.

The POOR

by George Dinkel, Executive Director

have been getting a lot of attention recently by Pope Francis who has clearly refocused attention to the poor from the start of his papacy. The poor have been the focus of our mission for the past 30 years in an effort to prevent homelessness.

In fulfilling this mission, we meet with the poor in our community on a daily basis. Many questions arise in our individual dealings with the poor. What can we really do for them? Are we just throwing money away by helping them because they will be in the same situation next month? Who really are the poor?

The actual definition for the word poor is those having little or no wealth, or few or no possessions, *those lacking money or the means of an adequate or comfortable life.*

Pope Francis has taken his name in honor of St Francis who had a special love for the poor. When St Francis first formed his order, it is told that he and his companions were in a church and St Francis went to the Bible in the church and opened it randomly three times. Each time he opened the Bible, it opened to a scripture reading which stated that *If you would be perfect, go sell all that you have, give it to the poor and you shall have treasure in heaven, then come and follow me.*

So how do we grade ourselves? Would you consider yourself poor? Do you have few or no possessions? Do you lack the means of a comfortable life? These

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are difficult questions we need to think about.

We will be rewarded in heaven if we make good use of our wealth in this world. Do we really give little care to the riches of this world and give up current desires in hope of our eternal

future? Are we willing to give of our abundance freely and generously to those in need? (St Basil)

This time of year is especially difficult for the Center of Hope as we see the funds going out for rent and utility assistance greatly exceeding the donations coming in. This past fiscal year, we provided homeless prevention assistance of \$930,000 to 3,132 families.

We are in great need of your assistance. I am deeply troubled at the severity of the situations I am seeing, both financial and health related. Without doubt our families are in battle and are facing very critical situations. I feel so sorry for the many children having to experience this trauma in their lives. I continue to pray that God will provide comfort for these little children who are unable to care for themselves.

Please keep us in your prayers and again thank you for your gracious concern for all the needy silently suffering in our community. It truly is God that we are serving, and we have to give Him our best.



“Love the poor tenderly for love of God.” (St. Maria, Letter 1132)

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CENTER OF HOPE, INC.

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Families We Have Served



Some of our clients face so many challenges that it seems prayer is the most important help we can give. Please pray for these clients, their families and the thousands of others we assist throughout the year.

L, 26, a mom who has a 3-year-old son, is hoping to return to work after having back surgery. Her only income this past month was \$83.

S, a 47-year-old father and his 9-year-old daughter were homeless. S recently obtained a job and just moved into an apartment.

J, is a 33-year-old man who lives with his wife. J is in the hospital with Lichen Planus disease and is unable to work at this time. He has a good job, but unless this condition can be treated, he will not be able to return to work

M, 47, lives alone. M just had a knee replacement operation and struggled to come into our office. She was in critical danger of being evicted as she lost her job after having the surgery.

C, a 21-year-old, has a 2-year-old daughter. C had a miscarriage the 5th of last month and lost her job the 25th of that month. Her only income was \$210 during that time. The father of the child has been helping, but was not able to that month.

T, a 42-year-old woman lives alone. T recently had emergency surgery to repair an artery that was damaged in a heart procedure being performed intravenously. She will be out of work for awhile and currently has no income.

E, is 36 and the mother of three young children. Her husband was deported and she is trying to survive on \$359 SRS TAF Assistance per month.

J, 35, lives with her husband. J recently had a kidney transplant and is still in the hospital in Kansas City due to complications. Her husband has missed a lot of work and is getting behind in their bills.

J is a 38-year-old man who lives with his wife and two children. J contacted infection on the brain and has had four surgeries. He is waiting to be released to return to work. They currently have no income.

C, 28, lives with his wife and four children. C missed work when his infant daughter was hospitalized because of seizures. When he returned to work, he was fired.

Minimum Wage & The Reality for Many COH Clients

There's been a lot of debate about raising minimum wage. Most employees of fast food restaurants and retailers, among various businesses, only make minimum wage or a little better.

A national restaurant chain recently developed a financial management program, including a sample budget, to demonstrate that it is possible to live on the minimum wage salary that they pay. So far that effort has met with remarks like: "They can't be serious!" or "Why doesn't the CEO try living on that salary."

The person or committee that came up with this sample budget seems not to be in touch with reality and most likely has not had any experience with the challenges of many Center of Hope clients who do have to make it on their low-wage salaries.

This is of interest since so many clients who seek Center of Hope assistance work for low wages. An article in The Eagle (Jan. 5, 2013), carried a story about a Wichita mother of two, ages 5 and 10, who completed a job training program through the Kansas Department of Children and Families. This program is meant to help people climb out of poverty.

She was placed at a McDonald's restaurant where she makes \$7.40 an hour and works 20 hours a week. That's gross pay of \$592 a month and an estimated net pay of \$540 with taxes taken out. So, it's interesting to take a look at the monthly budget she might develop. Part of the counseling COH provides to clients is budgeting, but you will see that developing a realistic budget is no easy matter. Clients often have to depend upon help from family or friends or social service programs.

Comparing the sample budget against what this working mother's expenses might be, we find that minimum wage doesn't really provide a living wage, particularly when working only part time. Many low-wage jobs are only for part

time work so no benefits have to be paid.

The sample budget prepared by the CFO really includes two full time jobs to account for 90 hours of work per week. This is again unrealistic as most of those seeking our assistance represent single parent households with children, so working 90 hours a week, even if they could

al property tax and car tag. She'd need to include food, water, clothing, child care, school expenses and dental/medical/drug expenses. (Strange that the sample budget didn't include these most basic needs)

Her salary would not make her eligible for a home loan, so she would have to rent an apartment and her utilities would depend upon the condition of her rental property. Many clients live in apartments or homes with no insulation, broken windows and leaking plumbing which are just a few of the reasons they have high utility bills.

For our mother of two, a second job might do nothing more than add so many expenses that she could hardly make it worthwhile.

Even working part time, she earns just barely enough to make her ineligible for Medicaid so she and her children would have no access to medical care and be forced to depend upon their own resources. It also makes her ineligible for child care assistance and other programs that she could access were she unemployed. An accident or serious illness might bring

this family to the brink of homeless. This is what COH sees daily.

So, if you were our single mother of two, could you live on a part time, low-wage job?

Without the help of family and friends, many people with low-wage jobs depend on agencies like Center of Hope. These are people who work hard but just don't make enough money to cover basic expenses when an emergency crops up. That's why they, and we at COH who serve them, are so thankful for your generous support.

Sample Budgets	Prepared by CFO of a National Restaurant Chain	Prepared by Center of Hope	Actual Budget of Typical COH Client
Job 1	1105	1105	540
Job 2	955	955	0
Total Income	2060	2060	540
Savings	100	0	0
Mortgage/Rent	600	600	350
Car Payment	150	300	0
Car/Home Ins.	100	100	0
Health Insurance	20	200	0
Heating	0	50	50
Cable/Phone	100	100	50
Electric	90	90	90
Other	100	0	0
Spending money	800	20	0
Food	0	400	0
Gasoline	0	160	0
Water	0	40	0
Total Expenses	2060	2060	540

find this amount of work, would be impossible on a long term basis due to the needs of the children. The Actual Budget of a typical COH Client provided below includes only the one job since that is the position most of our clients are in. Looking at the numbers above:

Even if our client could work 40 hours a week at her low-wage job, she would barely scrape by. She might be able to afford a junker of a car, but would need to include gas and car maintenance plus the car payment in her budget and car insurance plus the person-



"I encourage you to continue doing the good you have begun in the vineyard of Jesus Christ. I commend all to you, especially the poor". (St. Maria, Letter 244)

Center of Hope, Inc.

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“Life is a gift that God gives to the universe and to humanity.” Acts of the Adorers’ 18th General Assembly

CENTER OF HOPE, INC. MISSION STATEMENT

The Center of Hope listens to the cries of the poor with compassion and love, and without judgment, seeing all who present themselves as Children of God. A loving presence to those in need and advocates for the powerless, we offer hope to families, regardless of race, ethnicity, religion or gender, as they deal with life’s daily challenges. We help them with emergency financial support for rent and utilities, provide case management toward resolutions of on-going difficulties, and assure the dignity and self-respect of each individual.

VISION STATEMENT

Offering hope for tomorrow through assistance today

CENTER OF HOPE, INC.

Celebrating 30 years of service to the Wichita community

Opening Song

Christ has no body now but yours
No hands, no feet on earth but yours
Yours are the eyes through which He looks
Compassion on this world
Yours are the feet with which He walks to do good
Yours are the hands with which He blesses
All the world
Yours are the hands
Yours are the feet
Yours are the eyes
You are His body

St. Theresa of Avila

Editor, George Dinkel
Coordinator, Mary Jobe-Waddill

