



every day grace  
MAGAZINE



# WAS IT THE FORK?

Trudging clumsily up into the wooded area where Mark used to live required more courage than I imagined. Not from me, from Mark. You see Mark had not returned to his former address in the woods since he was found face down in the snow. And sometimes returning home, especially this kind of home, can stir up so much.

Learn more about Mark's story, *Fragility & Friendship*, on page 14.

After hearing Mark's story I knew I needed to see where he lived. Perhaps to believe it. Perhaps to somehow tell Mark's story, because we believe all stories are sacred and where there is story, there is grace.

Perhaps we went to make sense of a story whose desperate scene was further disrupted by a fork wired to a tree (magazine cover). What's the story with the fork? Mark and I wondered that too.

In Every Day Grace we hope you'll discover stories that draw you in and perhaps disrupt how you understand the world and God in it.

This first issue of Every Day Grace explores people's relationship with money, a tricky theme indeed. When you're finished with your copy we hope you'll pass it on to a friend.

We'll publish Every Day Grace quarterly and for as long as possible subscriptions to this magazine are free.

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## BANKING ON GRACE

*Clay Parker*

As I sat in my car the morning of May 19, 2011, I couldn't believe I was about to do something I never thought I'd do—again. I was about to walk into Taylorsville Savings and Loan and demand the tellers give me all the money in the drawers. I had done this exact same thing two days earlier at the State Employees Credit Union in Lenoir, NC.

I was nervous and scared, but when you're in the grip of addiction and depression you tend to ignore the voices telling you not to do something you are surely going to regret. I had just dropped my little girl off at preschool. Typical bank-robber stuff, right?

I walked inside the branch as soon as the teller opened the doors. I took one last big breath and demanded the tellers give me all the money in the drawers. One time on television I had seen a robber demand "no dye packs," so naturally I did the same thing. I was in and out fast.

As I stepped back outside to my car, all I could think about was getting my hands on more cocaine. I was at the point in my life where I didn't care if I lived or died—and maybe if I did enough cocaine my unhappy life would be over.

As I pulled out of the bank, I saw a truck pull up close on my bumper, then suddenly swerve off to the left. It was the same truck I'd seen in the drive-through window of the bank. I realized he was getting my plate number and would report me immediately to the police,

What do you do when you feel like giving up? Sometimes it's hard to see the light at the end of the tunnel.





and yet I continued straight back to Hickory where I lived. I remember being asked later by an inmate, "Why didn't you turn around and run?" My answer was that I was tired. I was tired of the life I was living. I was tired of living, period.

As I drove into Hickory I started noticing police cars on every block. I knew who they were for, but I continued on as if nothing was the matter. I just wanted to go home. As I made the final turn onto my street I looked in my rear-view mirror and saw what seemed like every police car in Hickory—as well as several SUVs and other unmarked cars—and I pulled over. I put my hands out the window and burst into tears.

As they placed the handcuffs on my wrists, I thought about how far off track I had let my life get. I had developed type 2 diabetes nine years earlier, and had not taken very good care of myself. The result was that I lost both of my legs below the knee. I had also battled two separate drug addictions—first to prescription pain medication, and then to cocaine. But the worst thing was that my family was falling apart. My wife was in the process of divorcing me, and because of my addiction and depression I was far from the dad I needed to be to my two children. I had completely turned my back on God; in fact, I blamed him for many of the problems I was going through.

This is in stark contrast to how I was raised. I had what many children would long for—two parents who were devoted to each other,

and a safe home in which to grow up. I was taken to church every Sunday, and I loved going. I was a big part of our youth group, and active in all aspects of worship.

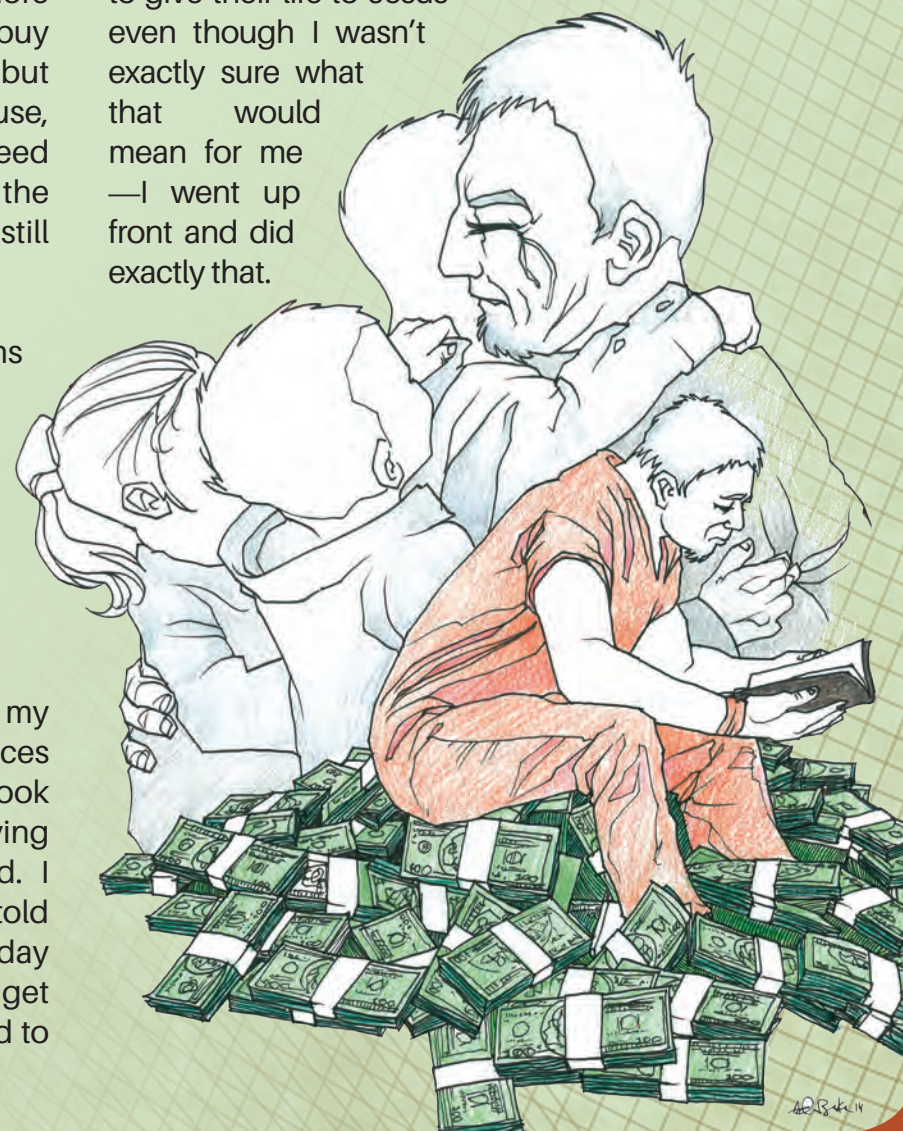
All these positive influences only added to the mystery of what was happening now. As I sat in the back of a police car headed to jail, I wondered what I had hoped to accomplish from robbing these two banks. Of course I wanted to pay off my drug debt and get more drugs. I also had other things I hoped to buy with the stolen money; things I wanted but couldn't afford. A better car, a nicer house, nicer things for my kids... I didn't really need anything, but I wanted more. I knew that the life I was leading wasn't working, but I still thought I could fix it on my own.

At some point during my first few months in jail a man from my church sent me the devotional book *Jesus Calling*, and I had been reading it daily. But I still was skeptical. *If God loves me so much, I thought, why is he letting me go through this? He knows I'm sorry!* I still didn't see the bigger picture.

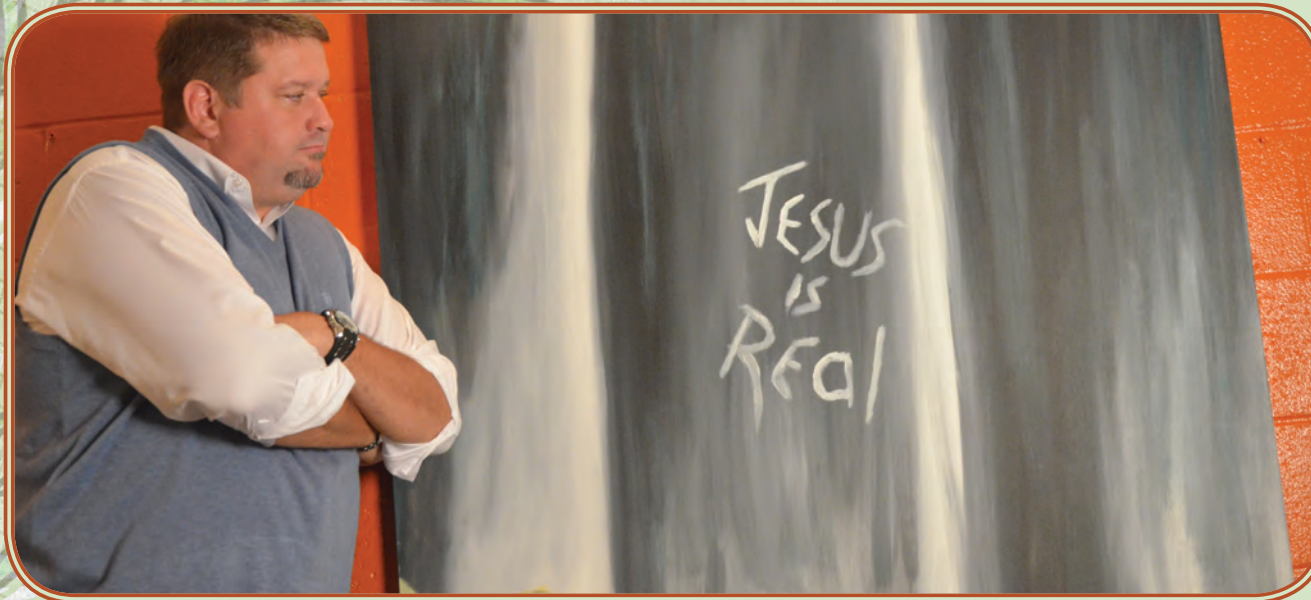
After dinner one night as I was laying on my bunk, I heard the main door open and voices coming down the hall. I got up to look out my window and saw three men carrying Bibles and being escorted by a guard. I asked the guard who they were, and he told me they were preachers for the Wednesday night church service. I was able to get permission to attend. I mostly just wanted to

get out of my cell for a while, but I was also curious to see what these men would have to say to inmates in jail.

As the preacher began giving his message of God using lost and troubled people to do his work, I suddenly began feeling strange. My stomach was filled with butterflies. It was like the excitement of a big football game, only more intense! When he asked if anyone wanted to give their life to Jesus—even though I wasn't exactly sure what that would mean for me—I went up front and did exactly that.







Later I found a Bible study group and began to immerse myself in learning. Having grown up in a church, I thought I knew some things about the Bible, but I quickly realized that I didn't actually know much at all. But I began to learn. One night in my cell I once again surrendered my life to God's control. I stopped trying to fix things myself, and I promised God that whatever door he opened for me I would go through.

As my case continued to proceed through the legal system, it was picked up by the federal government, whose jurisdiction includes bank robberies. I had already pled guilty, I had not used a weapon, and I had no criminal record, so my attorney was confident that my sentence would be fairly light. The Justice Department had already completed my pre-sentencing report, which included a recommendation of forty-eight to fifty-seven months in prison. Which wasn't bad, but it wasn't what I wanted, either.

Shortly before I received the report, I learned my father had suffered a massive stroke. My mother wanted me to come home as soon as possible and help her so that he could live at home instead of a nursing home. Of course, this was out of my hands.

My sentencing date was set for December of 2012. I was extremely nervous, but I also had a peace and calm about me that I could not explain. I had many letters of support written by friends

“The nurse came in, sat down across from me, and said six words I had been waiting to hear. “Are you ready to go home?” We both started crying, and I hugged her tightly.”

and family members and the judge took those into consideration. The US attorney and then my attorney presented their cases. At the end of the arguments the judge weighed all the evidence, my letters of support and other factors, and sentenced me to twenty-four months. My attorney and I could hardly believe it. Twenty-four months! I had already served nineteen months, and since Federal guidelines stipulate that inmates serve eighty percent of a sentence, I was looking at being released in February of 2013.

I am certain that God had his hand in my sentencing that day. I had been facing five years and was only sentenced to two. This was the first of many blessings that were about to come my way.

The morning of February 12, 2013 arrived just like all the previous days had for my twenty-one months in prison. I awakened at six thirty for breakfast, and returned to my cell around eight fifteen. Just as I was going back to sleep the officer in the tower called my cell intercom and told me to go up front to see the nurse. I



had just had a visit with her not too long before that, and I didn't think there was any reason to see her. My cell mate immediately said, "You're going home." I shrugged it off and headed to the nurses' station. When I arrived the nurse asked me to go to the attorney meeting room, which I thought was very strange.

The nurse came in, sat down across from me, and said six words I had been waiting to hear. "Are you ready to go home?"

We both started crying, and I hugged her tightly. She said she needed to clear everything medically, and I needed to get someone to pick me up. Ken, my best friend from high school, had been in touch with my mom, and had volunteered to come get me and bring me home. About two hours after my initial call to see the nurse I got the call that every man in prison wants to hear, "Pack it and bag it. You're going home." I hugged my cell mate, said goodbye to everyone, and never looked back.

The first thing I wanted to do was see my children. Ken and I had lunch, and waited for them to get home from school. Words can't do justice to the sweet feeling of hugging and kissing my children for the first time in almost two years. I had visited with them regularly, but the visits were conducted through a glass wall.

After an emotional reunion, Ken and I got back on the road and headed away from my ex-wife's home, back to my parents' home in

Goldsboro, where my reunion with my mother and father was even more emotional than the one with my children, especially as I had not seen my father since his stroke.

The next day my pastor Adam came by. I asked him if I could address the congregation the following Sunday morning and thank them for their prayers and support. I also wanted to apologize and ask their forgiveness.

The outpouring of love and support I received that day was overwhelming. I told my pastor that I felt a call to share the message of God's good news. Adam gave me my first chance that April, and I have been blessed to share many times and in many places since then.

Not too long after I returned home our youth director at church asked me to help lead our youth fellowship group. The kids responded so well to my story, and never treated me with anything other than love and respect. I am in my second full year working with our youth.

I am also currently in school at North Carolina Wesleyan, pursuing a degree in Religious Studies. I hope to continue to follow the call of ministry after I complete my degree.

Sometimes I feel overwhelmed by all the goodness that has come my way. I keep being mindful of the promise I made to God two years ago, going through every door he opens for me. I turned my back on God earlier in my life, but God never turned his back on me.





## STILL AMERICAN

Rev. Lynn Benson

It was November 2008 and once again we had no plan for how to pay for Christmas gifts. But that was about to change.

Earlier that summer I had read a devotion in which the writer expressed her desire to become debt-free. I thought that was the craziest, most un-American thing I had ever heard of. Americans have debt!

However, the notion of getting out of debt struck a chord in me that I couldn't shake. My husband and I weren't *deeply* in debt, but in twenty-three years of marriage we had never been solvent.

I began to do some investigating, and I found the radio guy who was mentioned in the devotion I'd read. His name was Dave Ramsey, and I began listening to his daily talk show. He has a country twang that's hard to miss and his advice is usually the same: sell the car (i.e., get rid of your high monthly car payment by purchasing a used car you can afford), create a monthly budget, and live by that budget.

That was six years ago. Today we are debt-free and we plan on staying this way. Was it easy? No. Was it simple? Yes. The only downside to this story is we wish we had done it sooner. Here's what happened to



change our balance sheet from \$7,500 of credit card debt, more than \$98,000 in mortgage debt, and only \$1,000 in an emergency fund.

First, we agreed not to add any more debt to our balances. Second, we created a zero-based budget. With a zero-based budget, every dollar is spent on paper and on purpose before the month begins. You tell your money what to do, rather than wondering what happened to it at the end of the month. We spent only money we had planned to spend.

It took some getting used to, and my husband and I had more than one "emergency budget meeting." But by the end of our third month, we were seeing that zero-based budgeting worked. Seven months later our credit card balance was zero and we were on to Dave Ramsey's next step, which meant building a three- to six-month emergency fund.

Everything went well until suddenly my husband's job was eliminated in a downsizing at his company. Since he was the only one bringing in an income, we went from 100 percent employed to 100 percent unemployed.



It was a tough blow, and it seemed to come at the worst possible time, because we were at a critical point in discerning my call to full-time ministry. How could I possibly consider applying to seminary when no one was employed in our household?

It didn't make sense, but stepping out in faith usually doesn't make sense. However, getting serious about our debt helped us both be ready for my call into ministry. We moved forward and I applied, then was accepted, to Duke Divinity School. My new "full-time job" became finding scholarships, grants, field education, and work-study job opportunities to cover graduate school expenses.

It wasn't easy, but it definitely paid off. Three years later I graduated debt-free, having covered my \$70,000 of school expenses with sources other than our household income. In addition, my husband was only unemployed for five months—thanks be to God. And being hired as the Christian



Education Director at Rosemary United Methodist eight days after graduation was a great blessing. It is just the kind of work I hoped to find after divinity school.

By living by our budget and keeping our focus on becoming totally debt-free, we celebrated our twenty-eighth wedding anniversary by paying off our mortgage. What a way to celebrate! We will never forget it.

I can't begin to explain the freedom that comes with being debt-free. It's a wonderful way to live, allowing us to save for retirement, help our adult children from time to time, give to local and world-wide ministries, and enjoy the call to ministry I am now living out.

Christmas 2008 was the last time we didn't have money saved for Christmas gifts. Giving gifts is so much more fun now that there is no concern about how to pay for them.

Because of Dave Ramsey's methods for getting out of debt and living debt-free, I became a trained financial counselor with his organization last summer. It brings me great joy to lead Financial Peace University classes with adults in my community. I also help young people learn how to handle money, and assist graduating college seniors with budgeting. As a member of the North Carolina United Methodist Church's Financial Discipleship team I am also honored to assist in planning and leading new clergy financial seminars, and offer help with personal and church-wide finances.

Here's the thing about being debt-free: You can always go back into debt if you find that you don't like it. Right? But I don't see that happening in my future. Instead, I want to help others find this kind of financial peace so that they don't miss anything God has for their future, which might even include a call to full-time ministry. Who knows what new possibilities we can imagine when we no longer see the world through our debt.

Rev. Lynn Benson can be reached at [lynnbbenson@suddenlink.net](mailto:lynnbbenson@suddenlink.net)



### Additional Resources:

- The Total Money Makeover: A Proven Plan for Financial Fitness, by Dave Ramsey
- Smart Money Smart Kids: Raising the Next Generation to Win With Money, by Dave Ramsey and Rachel Cruze
- Mary Hunt's website, [EverydayCheapskate.com](http://EverydayCheapskate.com)
- The Smart Woman's Guide to Planning for Retirement: How to Save for Your Future Today, by Mary Hunt





## MAKING A GOOD LIFE

*Giovani*

There were days when Giovani imagined himself floating on a human-made raft across the Suchiate River. It didn't matter that he didn't know how to swim. Or if he was shot at by a drug lord. The risk would be worth it. For if Giovani could somehow make it through this literal "valley of the shadow of death," and from there through Mexico and into the United States, he could send his family money for food, shelter, and a way to escape the abject poverty that daily consumes them.

Giovani is a 15-year-old Guatemalan teenager in the 9th grade. He, his mother, father, and older brother live in a village of fifteen to twenty dwellings and houses. The difference between *houses* and the single room, dirt-floor *dwellings* is striking not only for Guatemalans, but for visitors. Within the village it's known that if you have a house, you have a relative who somehow made it into the United States and sends you money. If you live in a dwelling you don't. And, if you live in a really nice house, you are most likely a drug dealer.

When asked why he would risk his life in an attempt to get across the border, Giovani's answer is simple. "I thought about leaving because my parents did not have money," he says. "Our neighbors here have better things than what we have. They have family members in the States who send money back. So I was considering going illegally."

That was before ZOE. Originally those letters stood for Zimbabwe Orphans Endeavor, but now ZOE has spread from Africa to Guatemala and India, among other places. ZOE's mission is to empower orphans and vulnerable children—children who are abused, neglected, and trafficked. The mission is simple: connect the world's most vulnerable population to the resources and education they need to not only survive, but thrive. ZOE accomplishes this work by building partnerships with indigenous organizations whose mission is also to find a better way for their children.



Guatemala is the third poorest country in Latin America. 49.8% of children there suffer from malnutrition, which critically affects how well a child's brain is able to develop. The average child completes four years of school.

Giovani first heard about ZOE in school from some friends, and initially he dismissed it, because like many Guatemalans he'd become jaded about relief workers, who often come and go without making a significant impact in the root problems suffered by his people.

But ZOE, Giovani soon discovered, was not just another relief organization. ZOE helps young people like Giovani take charge of their own journey out of poverty. Through a series of ZOE-run group meetings Giovani gradually discovered he could dream of a good life in his home country, and that making his dreams real would take lots of hard work.

With the other young people in the program he was given five chickens and a coop, but most importantly he was taught how to raise the chickens. The young people are also being taught how to farm and are growing their own crops to raise much needed income.

Giovani has become a leader in his ZOE group. "When we need to buy food for our chickens, I keep notes of what we are buying. I make notes of our needs. I also keep notes of attendees at meetings."

Giovani would also like to be trained in how to make shoes, which is a good skill to have in his village because there is no shoe shop where he lives. He also wants to get his brother involved in this business to help their family.

How did ZOE convince him he could make a good life in Guatemala? "I think ZOE will eventually help me change the financial situation of my family," he says. "I do not want to get to the point where I would sell drugs."

"I have a list of dreams," Giovanni continues. "I want to have a shoe shop and to be a teacher. I want to become a baker and make chocolate and bake bread. I would also like to be a barber. And I have a dream of learning five languages. I trust in God that he will help me fulfill my dreams."

## ZOE empowers children to:

- ✿ know God's love and have hope
- ✿ take charge of their own journey out of poverty
- ✿ become part of a new extended family of peers
- ✿ be supported by members of their own community and staff who speak their language
- ✿ learn to grow, or buy, their own food
- ✿ start businesses and choose their own vocations
- ✿ keep themselves healthy
- ✿ understand their rights
- ✿ find safe housing
- ✿ and have access to the small resources needed to make their dreams come true

Learn more about ZOE at [ZoeHelps.org](http://ZoeHelps.org)







## FRIEND OR FOE?

Renee Edwards

Friend or foe? For years, that was my take on finances. Isn't that the way it is with everyone?

Money has always played a significant role in how I live. It pays the electric bill, car insurance, mortgage, and even gets me those things I want but don't necessarily need, like another new pair of shoes or the latest electronic gadget.

One would think with age—not to mention experience – would come maturity and good sense, especially with regard to spending habits. I have heard it said, "If you want to

know what (or who) is important to someone, take a look at their checkbook register." Thank goodness no one ever cared enough to examine mine. That is, until about a month and a half before my marriage to Paul Jones, Jr. in September of 2013.

Prior to marrying Paul, I had been serving as the lead pastor of a rural church in northeastern North Carolina. The congregation had seen its share of ups and downs; we had watched folk come and go. And like a number of churches, our expenditures for a while had been consistently at or just above our income. It was time to address the financial condition of the church.

I arranged a meeting with our District Superintendent, Gil Wise, and his administrative assistant Judi Bowman to discuss our less than lucrative situation. Over dinner, we talked about the overall health of congregation as well as giving and attendance patterns.

As we talked, Gil and Judi shared how God had stretched them, calling them to put their faith before their finances. Truthfully, I didn't care what God had done in their lives, I just wanted them to fix the situation at my church so that we could get on with being the kind of pastor and congregation God wanted us to be. I went home from our dinner meeting that evening a bit frustrated.

As I prepared for bed that night, I asked God to remove this burden from me or at least show me how to deal with it more effectively.

At four thirty in the morning I was abruptly awakened by the words, "Renee, weddings can wreck your finances, and finances can wreck your faith if you let them." What was I to do with that?

I got out of bed, showered, dressed, and headed out the door. I had an early-morning appointment with the District Committee on Ordained Ministry—which oversees the work of new pastors—in Edenton. I was going to be several hours early.

On my arrival, I was greeted by Judi, who informed me Gil would be chairing the meeting since the committee's regular chair was out of town. *Great*, I thought to myself. *Just what I need following last night's dinner meeting, not to mention being abruptly awakened at a crazy hour.*

It had been a year since my last meeting with this group. Gil asked me to share with the committee members how it was going at my church. Among other issues, I spoke about the church's financial struggle, my meeting with Gil and Judi the night before, and most importantly, how I had been suddenly awakened out of a dead sleep by the voice of God earlier that morning.

Which prompted the question that changed





everything. "Renee," a committee member asked, "Are you tithing?"

Tears began to roll down my face. "No," I replied. And rather than the judgment I thought I probably deserved, I found grace upon grace, and in that moment, and I vowed never to mess with God's money again.

“ And rather than the judgment I thought I probably deserved, I found grace upon grace . . . ”

I shared the same confession again later that evening as I met with the Staff-Parish Relations committee, a group within my congregation which helps maintain a healthy relationship between a local church's people and its paid leaders. Again, I found grace upon grace. Before the conclusion of our meeting that night, I placed a check on the table. It was my tithe for the month. Then I challenged the committee to join me, as leaders in the church, in an effort to improve the financial condition of our congregation. The following Sunday, I presented the same challenge to the congregation.

Over the next four months, the church's financial situation improved so much that we were not only able to pay our apportionments to the denomination, there was also enough to pay the church's monthly expenditures and begin the new year in the black. To this

day, more than a year later and with a new pastor, Sharon United Methodist Church continues to be faith-filled and faithful in its commitment to making disciples of Jesus Christ for the transformation of the world through its prayers, presence, gifts, service, and witness.

Likewise, as a pastor of the United Methodist Church, I continue to be reminded that if we are to make disciples of Jesus Christ for the transformation of the world, then I must live a life worthy of imitating. Otherwise, I will have failed to hear God's words first spoken to me through my District Superintendent and his assistant, and then when he awakened me from a deep sleep, and finally, when I was asked by a member of the Committee on Ministry, "Renee, are you tithing?"

Having just celebrated my one-year wedding anniversary to Paul, I can truly say weddings do not have to wreck your finances, nor do finances have to wreck your faith. Paul and I had a beautiful wedding, and the year we've spent together as husband and wife have afforded us many pleasures, including our daily devotional and prayer time, and tithing to our local congregations and favorite charities. Even though Paul and I will never be able to out-give God, we are indeed grateful that we serve a God who has graciously invited us to be a part of something much bigger than ourselves.







## FRAGILITY & FRIENDSHIP

*Mark Scruggs*

To my amazement I was able to get both of my parents to sign off on my joining the Marines. The day I turned 17 I was off to Parris Island, South Carolina, then in 1971, my new address became Vietnam.

Unfortunately, in Vietnam I discovered there are things far worse than what I was trying to escape at home. When I left Vietnam, I came home changed. I could not fit in anywhere and began losing what little control I had in my life because of excessive alcohol and drug use.

I was married in 1981 and I have a daughter from this marriage, which lasted six years. In January of 2000 everything fell apart. After being unwillingly removed from my home, I took the meager savings I had and hit the road.

Ten homeless, wandering years later I found myself in Durham, North Carolina, living in a wooded area with another homeless person who allowed me to share the space. I heard from my homeless friend that I could get a tent from a place called Open Table Ministries. When I went to see if I could get one, a volunteer for Open Table called Carolyn and took me to the store for a tent. What a great first impression that made upon my heart!



But I just couldn't let go of the drinking. Shortly before Christmas 2011, I was found face down in the snow by a grandmother and her granddaughter. I was immediately taken to the hospital because my liver was ceasing to function.

Nearly a month later I was discharged. My doctor, who had been practicing medicine for 30 years, had only known two other patients who had recovered from such a critical situation.

Although I was able to find work in Cary, two months later I was drunk and out of work again. I voluntarily signed myself into the Healing Place of Wake County—a detox and rehabilitation home—and I stayed there for a year, completely sober. I decided to return to Durham and live at the Durham Rescue Mission. I worked doing skilled labor jobs, doing pipefitting, carpentry, and electrical projects for about three months until I found out I needed triple bypass heart surgery. All those years of hard living were coming back to take their toll.

I had surgery in March, and was discharged five days later; weak, vulnerable, and scared. I started thinking about what I did to survive when I first arrived in Durham and I thought about Open Table Ministries. Somehow I remembered Carolyn's phone number. I called and she answered. She remembered

me even after two years!

That same day Carolyn found me a place to stay. I really believed from then on God had been directly involved all along. As a cardiac patient I had many appointments, but with God's help, Carolyn and her team of volunteers, we never missed a single one.

Carolyn also introduced me to housing specialists at Alliance Behavioral Health. I now have my own income and a job. I have my own apartment and medical insurance. I've taken courses on How to Be a Good Tenant and How to Set My Own Budget. I also live a healthy, happy life.

And now, I serve on the board of Open Table Ministries, where I get to see and be a part of God's work every day.

Life can be so fragile sometimes. It's hard to know where to put our faith and hope. Mark's story shows us a way.



The primary goal of Open Table Ministry is to overcome a much greater poverty than an empty wallet or food insecurity. We overcome the poverty of loneliness and hopelessness as, through the love of Jesus Christ, we work together to build community across the social barriers found in homelessness.

Learn more at: [opentableministry.com](http://opentableministry.com)





## LIVING MY BEST LIFE

Gloria

*I am living my best life,* I kept reminding myself every day. As a middle-aged single professional, I had worked hard to achieve what I had and was reaping the benefits. I had a fulfilling career, an advanced education, and my work was in demand and was producing tangible results for my clients. I had been with my employer for ten years and was feeling fairly secure. I owned a home with nice furnishings, a great car, and I had traveled outside the country on several occasions. I didn't have to check my balance before I wrote a check. In financial terms I was quite comfortable.

Then, in one sentence, everything changed. "Due to restructuring, your position is being eliminated and we don't have another place for you."

As hard as I tried not to get angry or feel betrayed, I couldn't prevent myself. At least I had the presence of mind not to let anyone see it. After all, despite now being out of a job, I felt sure I would not surrender to an emotional pity party. I was stronger than that. I would certainly be able to find a comparable job and, after the initial shock wore off, I decided not to worry too much.

One month passed. My daily routine was to spend the day looking for a job with comparable salary and educational demands. I had developed a great resume and cover letter which could both be adapted for particular industries. On paper I looked like an ideal employee: great credentials, experience within a variety of settings, and impeccable references. I didn't feel prideful about how I could present myself to potential employers. Having been on the hiring side at one point in my career, I knew I would be an excellent candidate. Still, my life story now included a word I never thought would be part of my history: unemployed.

As the severance package was expiring, I contacted the pension company to see what I could do. I would need to cover a mortgage, car payment, living expenses and health care. Much to my relief they said I could exercise a provision to cash in my pension, pay the tax penalties and have enough monthly income to sustain me for the time it took to find a new job. The pension people called this provision the "hardship clause." Another unanticipated word entered my life story: hardship.

Then three months passed. *Okay,* I thought. *Maybe things won't be resolved as quickly as I had hoped. But surely I'll find a local position and I won't have to move.* This same sentiment was being echoed by friends who were asking how the job search was going.

"You shouldn't have any problems. I'm sure you'll land one soon," they assured me.

At six months, my confidence was getting a little shaky. I expanded my job search parameters; perhaps a slightly smaller salary would be acceptable, and the location could be anywhere within a tri-state area. I would be open to a move.

The same questions about the job search kept coming from friends but conversations began to feel slightly accusatory. People wanted more detailed information about my search, as though I wasn't going about it correctly or even trying very hard at all. I also realized at this time how much of my own conversations with people had been about my work. Now, without "work" to do, I had lost the feeling I had anything to share with people in conversation. I had been defining myself by my job. And now that I had no job, I had no identity.

After a year I had sent out more than fifty applications and resumes and had only received two interviews, neither of which resulted in an offer. I found myself actually starting to worry about my financial situation. Whatever happened to *living my best life*? My insecurities grew; I didn't share my fears with very many people. All but a couple of people had stopped asking about my job search.



I was raised in a family that believed that if you get a good education, treat people right, and work hard, and you will always have a job. But now that formula wasn't working, and I wasn't sure how to make sense of it.

One day I was sharing my frustration with my best friend. "Your strong resume and Ph.D. may be the very reason you're not getting offers," she offered. "Potential employers may be afraid that if they hire you at a lower-level job, as soon as the recession ends you'll be leaving for greener pastures." This seemed logical but it didn't bring me much comfort. I couldn't change who I was or the experience I had.

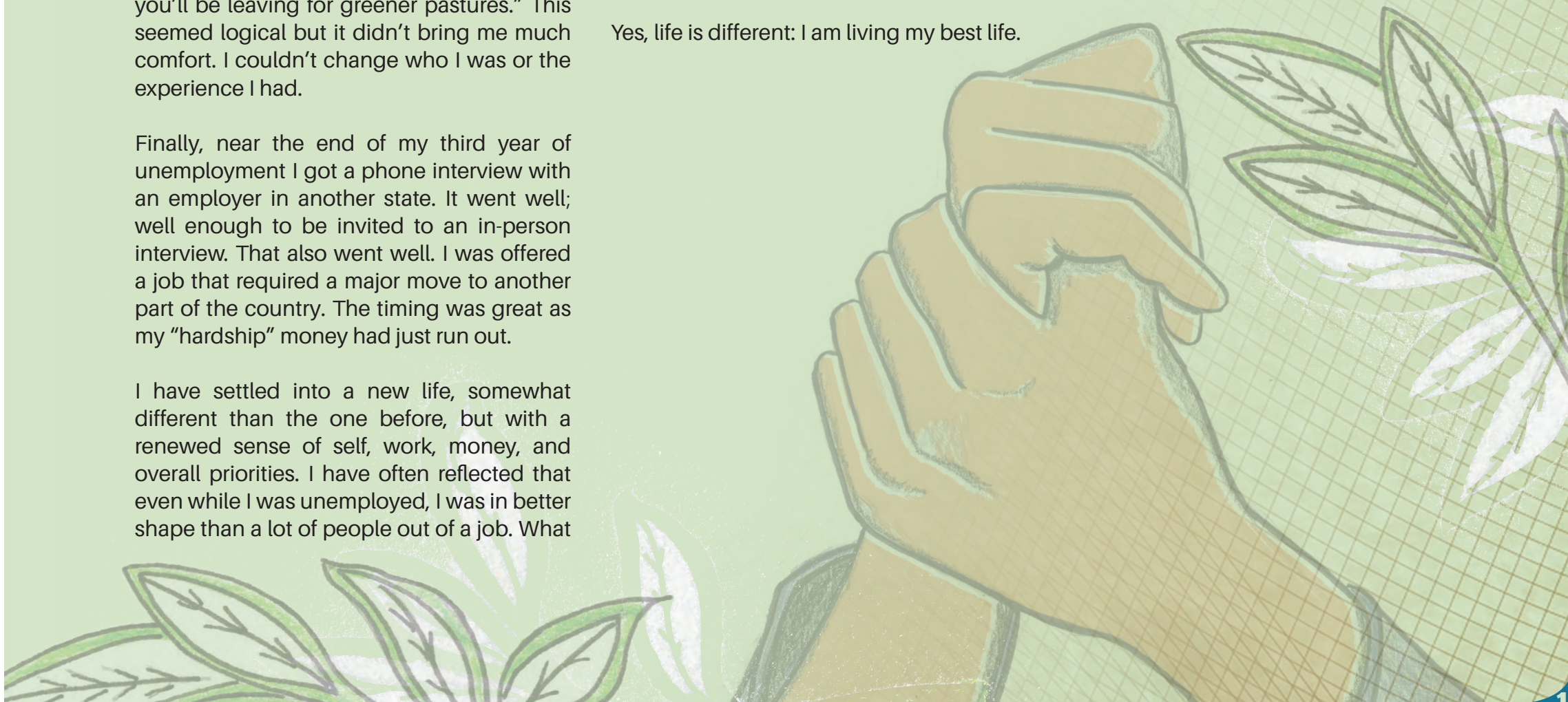
Finally, near the end of my third year of unemployment I got a phone interview with an employer in another state. It went well; well enough to be invited to an in-person interview. That also went well. I was offered a job that required a major move to another part of the country. The timing was great as my "hardship" money had just run out.

I have settled into a new life, somewhat different than the one before, but with a renewed sense of self, work, money, and overall priorities. I have often reflected that even while I was unemployed, I was in better shape than a lot of people out of a job. What

would I have done if I hadn't had the hardship option of my pension? I probably would have lost my home, my credit rating, and everything I had worked a lifetime to build. I realize, too, that those "what if" thoughts are a reality to many other people who have lost employment, and I hurt for them. I hurt for their loss, their feeling of being trapped by circumstances, and for their confusion about which way to turn, what to do, and who to reach out to for help. The experience has made me far more sensitive to the fragility of employment and how it can change in a single sentence.

While I may never be able to fully recover from the financial setbacks, I am doing okay. The retirement picture may not look as carefree as it once did but at least it doesn't scare me. Saving has become a discipline and before making large purchases I ask whether I need something or just want it.

Yes, life is different: I am living my best life.







## SEX & MONEY

*Belton Joyner*

Sex.

Now that I have your attention, let's talk about money. Come to think of it, bedroom intimacy and checkbook status are two things that most of us don't talk about publicly. Why is that? Perhaps it's because these two dimensions of life expose our real values in ways that we just feel better keeping private. It's not necessarily that we are ashamed; it just feels too intimate to be anybody else's business.

But here we are talking about it anyway. Don't blame me. I'm not the one who decided that this first issue of Every Day Grace should be about money. But it is. And because it is about money, I am reminded of a story...

This may come as a surprise to anyone who doesn't live in Las Vegas, but there are more churches there than casinos. Not surprisingly, some worshipers at Sunday services will give casino chips rather than cash when the basket is passed.

Since they get chips from so many different casinos, the congregations have devised a method to collect the offerings. The churches send all their collected chips to a nearby

Franciscan monastery for sorting, and then the chips are taken to the casinos of origin and cashed in. This work is done by a chip monk.

Okay. I got that out of my system.

I don't like to talk about me and money, but when I do, certain memories and practices come to mind...

When I was a little boy and the offering plate was passed, I was not given a dollar by some adult "so the little boy can put something into the plate." I was expected to put my own dime or quarter into the collection.



Toni and I were married in 1960. From that day until this one, three years after her death, the first check written each month is to the local church.

Last year, my tax return showed contributions to forty-two "deductible charity" causes.

In my will, I have stated that a good chunk of "what is left" is to go to an assortment of church ministries and theological schools.

This is getting embarrassing. But you probably want to know why I do all these things. So why do I?

"Mind your own business," is what I'd like to say. That's likely to be my reaction when someone begins to talk to me about how I spend my money. Even if that someone is Jesus.

But although you and I would prefer the subject not be raised, Jesus evidently did not get the memo. Although his comments on sexuality are fairly limited, his excursions into finances are frequent.

About one-fourth of the parables of Jesus are about money or wealth. In the Gospel according to Saint Luke, about one verse out of every eight is about money.

John Wesley, whose sermons are among the doctrinal standards for United Methodists, once preached, "If I should die with more than ten pounds, may every man call me a

liar and a thief."

Saint Paul, who was not known for beating around the bush, wrote to his protégé Timothy, "The love of money is the root of all kinds of evil. Some have wandered away from the faith and have impaled themselves with a lot of pain because they made money their goal." (1 Timothy 6:10)

Isaiah nails us twenty-first century believers with this question: "Why spend...your earnings for what doesn't satisfy?" (Isaiah 55:2)

Saint Luke quotes Jesus who said, "You cannot serve God and wealth." (Luke 16:15c)

That pesky James won't let go of the subject: "Pay attention, you wealthy people! Weep and moan over the miseries coming upon you. Your riches have rotted. Moths have destroyed your clothes. Your gold and silver have rusted, and their rust will be evidence against you..." (James 5:1-3a)

And then there are all those verses that remind us that a bare minimum of giving to God is ten percent, which is called a tithe. (Genesis 28:22, Leviticus 27:30, Leviticus 27:32, Malachi 3:8, Matthew 23:23, Luke 11:42, Luke 18:12)

If you're looking for "a better offer," you'd best not look in the Bible.

And the Bible is not the place to debate "before

taxes or after taxes" or to quibble about what actually counts as being given to God. It is, however, a place to search in order to ask, "Is God present in my decisions about money?"

No experienced Christian would suggest that you can buy your way into God's good favor. And experienced Christians, as well as those new to the journey, must let go of the notion that they are financially blessed because of God's particular favor. But every thoughtful Christian must decide how the use of her or his money will reflect God's loving presence.

Casino chips? Resources from investments? Social security income? Inherited wealth? A widow's mite (Luke 21:2)? Comfortable or paycheck to paycheck? No matter how your money is packaged, I suspect that the monks at the monastery are not the only ones counting. God is too.







## BEWARE THE CHRISTMAS GRINCH

*Susan Lupton*

I am one of the lucky ones. I grew up in the 1950s, long before predatory lending schemes were rampant. With a good job, my father could easily support our family and send me to college with no student loan debt. I firmly believed that everyone who wanted a job could get one, and a full time worker could support their family, at least at a basic level. I certainly never had to think

about taking out a payday loan to make ends meet.

My first jobs focused on guaranteeing access to health care for low-income families and being sure that workers were not exposed to dangerous chemicals on their job. Over time, I worked with more and more families struggling to survive; families playing by the rules and working long and hard hours, but never able to get ahead. This helped develop my commitment to economic justice and problems of the working poor.

Since the 1990s, I've worked for an agency called Self-Help, and its affiliate, the Center for

Responsible Lending in Durham. We house the NC Coalition for Responsible Lending, an alliance of 170 groups representing over three and a half million North Carolinians. We've worked with families at risk of losing their homes because of loans they didn't understand. We've helped pass new mortgage lending laws in North Carolina to protect families from predatory home loans. This year, we're working to keep payday lending out of our state.

At first, I didn't understand how a \$300 payday loan could cause big problems. Then I met Betty. Betty is a senior in Durham who took out a small \$100 payday loan after seeing a deceptive "Quick Cash!" sales pitch. She had no other debt at the time and had never even had a credit card. When her loan came due a month later, she borrowed from a second payday lender to repay the first. This happened again and again. Each time, it was slightly less expensive to flip her loan than to pay the bounced check fees if she defaulted.

When Betty came to us, *she was paying over half of her \$564 monthly Social Security income in fees to take out new loans, and she had never paid down a penny of what she owed.* Betty had lost her phone and gotten one-time emergency help from social services to avoid eviction. We suspect she was evicted soon after, when we could no longer reach her at her apartment.



## Quick Facts

- ☼ Payday loans cost on average 391% annual interest.
- ☼ Car-title loans cost on average 300% annual interest.
- ☼ The typical payday borrower pays over \$800 to borrow \$350.
- ☼ The typical car-title borrower pays over \$3300 to borrow \$1042.
- ☼ Since payday storefronts left North Carolina in 2006, NC families have saved over \$1.2 billion. That's \$153 million every year for the last 8 years.
- ☼ North Carolinians say they are better off without payday loans.

## PAYDAY LENDERS LOVE THE CHRISTMAS SEASON

Just like you and me, payday lenders love the Christmas holidays. For many of us, the holiday season is about celebrating the birth of Jesus, the spirit of giving, and time with family. For the payday lenders, it's an opportunity to ensnare more people in their debt trap scam. They use the desire to be generous to entice consumers into a payday loan they cannot afford to repay, hoping they stay in debt for months and even years on end, like Anita...

Anita, a grandmother in Raleigh, took out her first payday loan to buy Christmas gifts for her grandkids. Unable to repay the loan, Anita borrowed from a second payday lender to repay the first, and a third payday lender to repay the second. A \$300 payday loan soon snowballed into \$820 of debt to three payday lenders. After just four months, she had paid almost \$1000 in fees, and still owed the \$820 on her original loans. "I got a promotion and a raise, but I never saw any of that money," said Anita. She finally went to her church to get help paying the rent, and to a credit counseling agency to get help negotiating a repayment plan. It took her nine more months to complete these payments. "I felt

like I was in a stranglehold each payday. After a while, I thought, 'I'm never going to get off this merry-go-round.' I wish I'd never gotten these loans."

## DEBT TRAP BY DESIGN

Payday lenders claim that their loans help you deal with one-time financial emergencies, but these loans are debt trap scams by design. The loans are structured to make it nearly impossible for you to repay: the fees are astronomical, lenders make no effort to determine if you can afford to repay based on your income and expenses, and the loans come due with lightning speed in one lump sum on your next payday. Payday lenders also require you to give them direct access to your bank account using a check, dated to be cashed on your next payday, so they stand first in line for repayment as soon as your paycheck or Social Security benefit hits your account.

Payday lenders know that borrowers typically cannot repay the loan and cover their basic living expenses. Once the loan is paid back, payday lenders quickly lend them another. Payday lenders repeat this cycle over and over and over again. This is the payday loan debt trap.



## PAYDAY AND CAR-TITLE LOANS ILLEGAL IN NC: IF YOU HAVE ONE, GET HELP

Payday loans are illegal in North Carolina, and have been since 2001. After tremendous effort by our Coalition partners, the NC General Assembly ended the state's four-year experiment with payday lending. Though the lenders didn't close their shops right away, they were forced out for good when our North Carolina Attorney General and Commissioner of Banks successfully challenged them in court.

Car-title loans are also illegal in North Carolina. A car-title loan is just like a payday loan, but instead of holding your personal check as collateral, they hold the title and keys to your car. At 300 percent annual interest, the typical car-title borrower pays over \$3300 to borrow \$1042, and one in six borrowers also pay repossession fees on top of these loan fees. Car-title loans have never been legal in North Carolina; we must keep it that way.

Online payday and car-title loans are also illegal here. If you have taken a payday or car-title loan over the Internet, file a complaint with the North Carolina Attorney

General's Office right away. They will send a cease-and-desist order to the out-of-state lender, and will protect you if the lender tries to collect on their illegal loan.

To file a complaint with the NC Attorney General, go to [NCDOJ.gov/Consumer/2-2-12-File-a-Complaint.aspx](http://NCDOJ.gov/Consumer/2-2-12-File-a-Complaint.aspx) or call toll-free at 1-877-5-NO-SCAM (1-877-566-7226).

## HELP US KEEP NORTH CAROLINA PAYDAY AND CAR-TITLE FREE

Payday and car-title lenders desperately want to enter the North Carolina market, charging consumers 300 to 400 percent in annual interest on predatory loans. The North Carolina General Assembly starts its "long session" in late January. During the last long session, payday lenders hired fifteen lobbyists and were able to get two bills introduced to make 400 percent payday loans legal again in our state. The car-title industry was also able to get a bill introduced to make their 300 percent loans legal as well. Though these bills did not pass, we expect the payday and car-title lenders to be back in 2015 pushing to be legal in North Carolina.

There are several ways you can help us build our North Carolina Coalition for Responsible Lending and keep these predatory lenders out of our state:

- ☼ Sign up for action alerts and email updates. Send me your contact information at [susan.lupton@responsiblelending.org](mailto:susan.lupton@responsiblelending.org) or sign up online at [ResponsibleLending.org/north-carolina/nc-email-sign-up.html](http://ResponsibleLending.org/north-carolina/nc-email-sign-up.html)
- ☼ Ask your church to join the NC Coalition for Responsible Lending. It's free to join. Email me at [susan.lupton@responsiblelending.org](mailto:susan.lupton@responsiblelending.org) or sign up online [Rspnsb.li/1daT6Sy](http://Rspnsb.li/1daT6Sy)
- ☼ Let us know if payday lenders or car-title lenders are advertising in your community. You can call the Center for Responsible Lending at (919) 313-8500 to report a lender.



# WHERE THERE IS STORY, THERE IS GRACE.

Grace and peace to each of you in the name of the One who is light and hope in the world. Perhaps reading EDG magazine is your first encounter with stories from the United Methodist Church. If so, we hope you find peace and moments of grace in what we've shared.

If you are reading EDG as a United Methodist in the North Carolina Conference, we hope you experience the richness of stories from those who abide in local churches.

Each of you are a gift from God! We look forward to this journey in grace together.

Bishop Hope Morgan Ward

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