



Faith-Based  
**WELFARE REFORM**

A Project of the Evergreen Freedom Foundation

*President*  
Bob Williams

*Project Coordinator*  
Priscilla Martens

P.O. Box 111449  
Tacoma, WA 98411-1449

253/566-0695

Fax: 253/460-5620

E-mail: FBWR@aol.com

**WELFARE**  
**REFORM** *INA*  
**NUTSHELL**

**What to know before getting started**

*Funded solely  
by private donations*

# TABLE OF CONTENTS

---

## Case Study

A Long Day, An Astonishing Year .....	1
---------------------------------------	---

## The History of Welfare Reform

Federal Welfare Reform .....	3
Washington Welfare Reform .....	3
Faith-Based Welfare Reform .....	4
Charitable Choice .....	5

## Faith-Based Welfare Reform

Faith-Based Welfare Reform in Washington State .....	6
How to Determine What Does and Doesn't Work .....	7

## Faith-Based Models That Work

Nationwide .....	8
Washington State .....	9
Common Elements of Effective Models .....	9
How to Get Started .....	10
Ready? Begin! .....	11

## Resources

Statewide Organizations .....	12
Faith-Based Models .....	12
Suggested Reading List .....	13
Footnotes .....	13

## A Long Day, An Astonishing Year

*(A true story reprinted with permission from Help is Just Around the Corner.)*

I knew it would be a long, difficult day when Jim stormed uninvited into my office. He looked as worn, tired, and angry as he had the last time he stormed uninvited into my office.

“You’ve got to help me,” he demanded. Before I could ask why he needed help, he blurted out the same kind of sad story I had heard from him so many times before. He had lost his job. He and his family would be evicted in two days if they didn’t pay their rent. His wife was ill, and he could not afford medication for her. In addition, the department of child protective services had threatened to remove their two children from the home because of parental neglect.

“You’ve got to help me,” he repeated, a quaver in his voice betraying fear and confusion beneath his anger.

“It’s no good, Jim,” I responded. “You’ve come to the well too many times.”

He tried to interrupt, but I talked through his interruptions. “Listen to me, Jim. You’ve hit nearly every agency in town over and over again. You’ve lost at least six jobs and four apartments in two years. Protective services wants to take your children again because you’re not providing food for them. If you don’t pay your rent, you may not even be able to provide housing for them. You can’t expect to get any more handouts from agencies in Holland, Michigan, until you assume some responsibility for your own needs.”

Jim was furious now. His demands for food and money were punctuated by the profanity of a man who sees no escape from imminent disaster.

When I was finally able to calm him down, I told Jim that I wanted to help him help himself. “I will recruit a volunteer family from a church to act as a support system for your family. The volunteer family will share budget planning, tutoring, menu planning, house cleaning, child care, and any other skills you and your wife need in order to make it. But I will set up a family support system for you on one condition: you have to find a job.”

“That won’t help,” Jim screamed as he shot up from his seat and stormed out of the office. “I’ll kill my kids before I let anyone take them!” he yelled over his shoulder as he slammed the door behind him.

Throughout the day as various agencies connected with the Love, Inc. network were contacted by Jim, they routinely checked with me as part of an interagency need-analysis procedure. In each case I told the agencies what I had told Jim: I would involve his family in a support system if he would locate a job. Each agency told him he should come back to talk with me.

Late in the day Jim returned to my office. “What did you mean by that support system idea?” he asked. Having spent his anger, he was coming face to face with the realization that he would have to participate in the solution to his problem. I repeated what I had told him earlier.

*“When I was finally able to calm him down, I told Jim that I wanted to help him help himself.”*

*The volunteer family had spent only fifteen dollars in the course of the year-long family support experience.*

Within forty-eight hours Jim had found a job. I then called a contact person in a church near his home to arrange for a volunteer family to work with Jim's family.

A year later, after many hours of effort by the volunteer family and by Jim and his wife, the results were astonishing. At that time I made the following observations:

- Jim was still employed. This was the longest he had ever worked at any job.
- The children were happy, healthy and receiving adequate care.
- Jim's family had become independent of agency support.

Significantly, the volunteer family had spent only fifteen dollars in the course of the year-long family support experience.

©1988 Virgil Gulker. Help is Just Around the Corner, Creation House. Reprinted by permission of the author.

This true story is the reason for getting involved in faith-based welfare reform. There are thousands of "Jims" who need the right kind of help. To find out how to make a difference in people's lives, please read on . . .

## History of Federal Welfare Reform

*A significant shift occurred when private charity was replaced by a government entitlement: anyone who met the eligibility criteria was eligible for assistance with no time limits or requirement to obtain employment.*

Government welfare was officially birthed in 1935 during the Great Depression. Known as “Aid to Families with Dependent Children,” this cash assistance was intended for children with a mother or father who was unemployed, unable to work, or deceased. Early recipients were generally widows and their children. Costs of the program were shared with the states.

It was in the 1960s, during the war on poverty that government-provided welfare really blossomed. At that time the federal government established the Food Stamp program and the Supplemental Security Income (SSI) program for low-income elderly and disabled persons.

A significant shift occurred when private charity was replaced by a government entitlement: anyone who met the eligibility criteria was eligible for assistance with no time limits or requirement to obtain employment. Huge costs and dependency on government welfare led to welfare reform being initiated by the states in the 1980s. The federal government’s role was to approve these efforts by issuing waivers to federal requirements.

The huge change in federal welfare law came in 1996 with the “Personal Responsibility and Work Opportunity Reconciliation Act.” Entitlement grants are replaced with time-limited grants. Cash assistance is limited to five years throughout a person’s lifetime. Recipients must participate in “work activity” unless they are granted exemptions for limited reasons.

## History of Washington State Welfare Reform

Washington State is behind many other states in the area of welfare reform. While attempts were made to pass meaningful reform legislation for at least four years prior to passage of the federal law, the state’s welfare law remained largely untouched until 1997. That year the legislature enacted “WorkFirst” which mostly reflects the federal law. As the name implies, WorkFirst emphasizes moving recipients into job placements as quickly as possible. This is accomplished through the following steps as summarized from the “Plan for WorkFirst Program Design and Implementation” by the Department of Social and Health Services:

- **Screening:** Determining eligibility and explaining the work requirements to applicants
- **Orientation:** Providing detailed information on all aspects of WorkFirst
- **Individual Responsibility Plan:** Strategy developed by the case manager and recipient to move the person into employment
- **Referral:** Referring the participant to Employment Security for initial job search
- **Job Search:** Developing and monitoring a job search plan (maximum of twelve weeks)
- **Work Preparation Activity:** Participating in a work activity for a minimum of twenty hours per week; work activity may include subsidized or unsubsidized paid employment, training, community service, and education directly related to employment.

*Since passage of our state's welfare reform legislation, caseloads have dropped by about ten percent.*

- **Job Search:** Second referral to Employment Security but this time for full-time job
- **Transitional Assistance:** Employed recipients are eligible for medical assistance for one year after leaving assistance, and subsidized child care is available to all working families with income at or below 175% of the Federal Poverty Level.

A recipient who refuses to engage in work and work activities faces a reduction in, or termination of, his or her portion of the family grant. Since passage of our state's welfare reform legislation, caseloads have dropped by about ten percent.

## History of Faith-Based Welfare Reform

Prior to the 1960s, most assistance to the needy was faith-based. That is, after the nuclear and extended family's resources were exhausted, churches and religious organizations assumed the primary function of assisting people in need. In perhaps the most important and influential book on the history of faith-based welfare reform in this country, *The Tragedy of American Compassion*, author Marvin Olasky continually emphasizes: bad charity drives out good; across-the-board, government entitlement programs with no demands placed on recipients result in dependency for recipients; and communities experience a drying up of private resources and personal commitment to help others. Historically, faith-based programs have been aimed at meeting very specific and limited needs and requiring work in exchange for assistance.

Olasky presents the seven marks of compassion employed by faith-based organizations a century ago as outlined below:

- **Affiliation:** Seeking help first from relatives, neighbors, co-workers, or churches
- **Bonding:** Willingness by charity volunteer to become personally involved with the family
- **Categorization:** Determining who is worthy of help based on careful investigation
- **Discernment:** Ability to spot fraud
- **Employment:** Requiring that all able-bodied people become employed
- **Freedom:** Opportunity to escape poverty and not become dependent on charity
- **God:** Taking into account spiritual as well as physical needs<sup>1</sup>

A century later these seven keys to success are making a comeback. Once again, family, employers, churches, and local communities are being asked to help the needy. People receiving assistance are expected, if able, to obtain employment within a reasonable period of time. Time limits are placed on government assistance in order to prevent dependency. Personal involvement with the needy is being stressed, and churches are increasingly welcomed as providing a needed spiritual dimension. In fact, faith-based welfare reform efforts are specifically addressed in both the federal and state welfare reform laws.

*Faith-based welfare reform efforts are specifically addressed in both the federal and state welfare reform laws.*

## Charitable Choice

*Charitable Choice has restored the spiritual dimension of assistance to the needy.*

*Faith-based organizations that contract for government funds retain their right to control the “definition, development, practice, and expression,” of their religious convictions.*

Designed specifically to encourage states to seek and expand the involvement of religious organizations in welfare reform, the *Charitable Choice* provision in federal law requires states to contract with religious organizations on the same basis as any other provider without impairing the religious character of such organizations. “Without impairing the religious character” is the key phrase. State governments regularly contract with religious organizations to provide services, but the religious character of such services is scarcely, if at all, visible. In effect, *Charitable Choice* has restored the spiritual dimension of assistance to the needy.

The Washington State Legislature adopted essentially the same language as the federal law regarding *Charitable Choice*. In actual practice, what will *Charitable Choice* mean? Faith-based organizations that contract for government funds retain their right to control the “definition, development, practice, and expression,” of their religious convictions. Contract funds cannot be used to pay for worship services, sectarian instruction, or proselytization. Recipients cannot be required to attend church or engage in other religious activities as a condition of receiving services.<sup>2</sup> Churches may incorporate religious principles in their programs and recipients may participate in religious practices on a voluntary basis. Recipients who object to the religious aspects of church assistance may request referral to a secular program.

Of course, the *Charitable Choice* provision begs the question, *Should* churches and religious organizations accept government funds to help the needy? This brief overview of welfare reform cannot provide an in-depth analysis of the pros and cons of accepting government funds. The reader is directed to Amy Sherman’s fine book on faith-based efforts, *Restorers of Hope*, where this issue is discussed in detail in chapters 9–11.

A far more crucial question than whether to accept government funds is: Should churches be much more involved in helping the needy? The answer to that is a resounding YES! And churches can do this *on their own* without government involvement and without *any* restrictions of their religious character.

## Faith-Based Welfare Reform in Washington State

Probably every church makes some provision to help the needy—at a minimum holiday food baskets. But a coordinated, community-wide effort by churches to address the root causes of the needy is less common.

In anticipation of federal and state welfare reform legislation, a group of leaders from churches and faith-based organizations began meeting at *World Vision* Headquarters in Federal Way in July 1996. A *Welfare Reform Working Group* was formed from the initial meeting. The group undertook three main activities:

*Barna found 3 out of 10 Washingtonians are born-again Christians, 30 percent attended a religious service in the past week, and 43 percent attended church within the past month.*

1. A statewide survey was conducted by Barna Research Group to determine religious practices in Washington State and to gauge individual response to the poor. Barna conducted the survey of one thousand Washington residents in November–December 1996 and found:
  - **Religious beliefs:** At the time the survey was conducted, Barna found 3 out of 10 Washingtonians are born-again Christians, 30 percent attended a religious service in the past week, and 43 percent attended church within the past month. Rather than being mostly “unchurched” as Washington State is commonly described, its residents are only slightly less likely than the rest of the nation to participate in church services.<sup>3</sup>
  - **Attitude toward the poor:** The research showed that Washington residents have mixed opinions about the poor: residents are not familiar with welfare reform efforts, and the attitude expressed by the majority of respondents toward the poor could be classified as “indifferent.”<sup>4</sup> Yet 40 percent felt individuals like themselves could make a difference in overcoming poverty, and 47 percent of residents felt churches should play a major role in addressing the needs of the poor.<sup>5</sup>
2. A statement on faith-based welfare reform was submitted to the Washington State Legislature. The sixteen signatories representing mainline, evangelical, and Catholic churches, as well as faith-based organizations, expressed a commitment to work together to help educate and equip churches to respond to the poor. These groups also expressed support for the *Charitable Choice* provision which was subsequently enacted by the Legislature.
3. The initial efforts to help faith-based groups get involved with welfare reform were begun. A statewide conference for religious leaders was held in June 1997 to inform them of faith-based welfare reform efforts. Three organizations are now providing technical assistance: *World Vision*, *Washington Family Council*, and the *Evergreen Freedom Foundation*. The state has been divided into seven city-regions for purposes of offering workshops and follow-up assistance: Whatcom County, Tacoma, Spokane, Tri-Cities, Yakima, Seattle, and Vancouver. One workshop has been held in Whatcom County and the *Evergreen Freedom Foundation* is offering some follow-up assistance. Training workshops will be offered in the other sites throughout 1998.

The *Evergreen Freedom Foundation* has obtained grant funding to take the lead role in Tacoma and Vancouver.

The overall goal of the statewide faith-based welfare reform effort is to help churches use successful models and coordinate their programs to help the needy.

## How to Determine What Does and Doesn't Work

Other states are much further along with faith-based welfare reform efforts and provide ample information for our instruction. The history of welfare reform makes it clear that some methods are effective when helping the needy and some methods are ineffective and even counterproductive. How does the average church know what to do to effectively help those in need?

Virgil Gulker, founder of *Love, Inc.*, the faith-based clearinghouse network to help those in need, identifies the common methods that churches use to help the needy that are *not* effective.

- Turn over the responsibility to religious and secular helping agencies.
- Let the pastor do it.
- Assign a committee to help.
- Let one person who can't say "no" do it.
- Hire an outreach worker.
- Set up a food bank.
- Provide holiday food baskets.
- Train people in how to help without having any personal involvement with those needing help.<sup>6</sup>

Well, what's wrong with food banks and holiday food baskets? According to Gulker, a food bank can give a church a false sense of security that it is truly helping the needy while the more serious underlying needs may remain unresolved. And holiday food baskets do more for the giver than the receiver. They assuage feelings of guilt of doing nothing for eleven months of the year and then discharging it by giving food baskets.<sup>7</sup>

If we let go of some cherished myths and hurt feelings for a moment, we can go on to find out what *does* work in helping the needy. It really shouldn't come as much of a surprise by now that *relationships* are the key to effective helping ministries. Amy Sherman lists eight questions that a church should ask to evaluate whether or not it is serving people effectively. They are condensed as follows:

1. Is the ministry relational, seeking to transform people's lives by providing them with personal contacts?
2. Is the ministry's approach holistic, seeking to address both material and spiritual needs?
3. Is the ministry promoting self-sufficiency or is it giving people handouts?
4. Does the ministry respect recipients and exhort them to take personal responsibility for improving their condition?

*What's wrong with food banks and holiday food baskets?*

*Once a church is committed to truly helping the needy, the key is to set up an effective, relational ministry.*

5. Is the ministry targeted and focused or is it scattershot and impersonal?
6. Are there safeguards built in against abusers of charity?
7. How many of the lay people in the church are involved in service to others?
8. Is the ministry drawing on the strengths and giftings of its members?<sup>8</sup>

Once a church is committed to truly helping the needy, the key is to set up an effective, relational ministry. It's time now to look at some effective models.

## FAITH-BASED MODELS THAT WORK

### Nationwide

A statewide faith-based program that is generally recognized by name is Mississippi's *Faith and Family* program. However, the program has limitations as a model since it is dependent on state funds and has had a slow start.

South Carolina has a statewide program, *Putting Families First*, that was funded by the private sector—the interesting source is the Christian Governor's leftover inauguration event funds raised privately. The \$200,000, two-year budget has the goal of getting 460 churches involved, with each church helping a family either get off welfare or avoid going on welfare. The model used by churches is based on establishing a strong relationship. Each family member is assigned to a four-person church team consisting of a coordinator, contact person for the family (maintains contact with the family on a weekly basis), special events coordinator (birthdays, holidays), and financial planner (helps the family with budgeting). According to Lisa Van Riper, executive director, church members are to be friends and mentors of welfare families to assist the family in making their transition to independence.

One successful faith-based model that has been implemented nationwide is *Love, Inc. (Love in the Name of Christ)*. It was started in 1981 by Virgil Gulker. Since 1991, the program has been run by *World Vision* and now has about one hundred affiliates in thirty-six states. The model is based on a cooperative effort in which churches in a community (minimum of eight to ten churches) form a clearinghouse. All referrals for assistance are screened by the clearinghouse center and people needing help are then sent to individual churches for specific services. For example, a person needing transportation would be referred to a church with a volunteer who provides that service.

While the concept of *Love, Inc.* is fairly simple, new affiliates are required to incorporate, appoint a board, raise seventy-five percent of the first year's budget, and attend training prior to opening for business. This process can take nine to twelve months.

There are nine *Love, Inc.* affiliates in Washington State in various stages of development: Spokane, Tri-Cities, Vancouver, Woodinville, Bellingham, Kitsap County, Skagit County, Centralia, and Seattle.

*Church members are to be friends and mentors of welfare families to assist the family in making the transition to independence.*

## Washington State

*The purpose of multiple volunteers is to prevent burnout and to ensure that participants always have someone available to them.*

University Presbyterian Church in Seattle has just completed its first year of *Project Fare-Well*, a program designed to link families receiving aid with volunteers or advocates from the church. Each welfare family is matched with four church volunteers who serve as a community to their participant. Through this community, advocates are able to develop mentoring relationships with participants. Referrals come through job training organizations such as *Washington Works* which provides job readiness training and placement services. During the past year, eight of the ten women participating in *Project Fare-Well* found employment.

Brian Flett, coordinator, notes that the church volunteers do not have primary responsibility for getting the participant employed. He feels, however, that participants in *Project Fare-Well* will show more long-term stability and success than others who do not partake in these mentoring and support services from the church. Notice *Project Fare-Well's* similarity to South Carolina's model in which *four* volunteers are assigned to each family. The purpose of multiple volunteers is to prevent burnout and to ensure that participants always have someone available to them.

In Olympia, Westwood Baptist Church operates the *Transitional Living* program. The goal is to help people become physically independent (self-sufficient) and spiritually dependent. Each recipient is assigned to a Family Friend who meets regularly with the family, helps them set goals to become self-sufficient, and helps the family make choices based on Biblical principles. Kathy Dreisbach, co-director of the program, says they have helped about a dozen people thus far and maintain contact with them even after services are officially terminated.

## Common Elements of Effective Models

If church assistance to the needy is to be effective, there are certain common elements which can be gleaned from the models outlined above:

1. Effective models require advance planning and commitment. What is the goal of the program? How will the goal be achieved? Don't expect to design a program and have it up and running in a few weeks. A good Biblical principle to follow is "count the cost first," *e.g.*, spiritual, financial, etc.
2. Effective models ensure someone is in charge. Obviously, this is true of nationwide and statewide programs, but the two church models previously described have directors. Either paid staff, or unpaid volunteers, can be used, but no ministry functions well without someone giving time and attention to it every day.
3. Effective models emphasize relationships. Each of the models is based on linking a volunteer with a person in need, and it would appear that the more volunteers, the better, when helping the needy. Volunteers must be recruited, screened, trained, supervised, and consistently encouraged. That also explains why directors are needed.

*Meaningful outcomes do not measure numbers served, but measure changed lives.*

4. Effective models can be replicated. All of the models mentioned have at least some written materials, and some have extensive start-up information and training manuals.
5. Effective models measure outcomes. Measuring outcomes of faith-based models is a weakness nationwide, including the models mentioned in this paper. Why does measuring outcomes matter? Because the opportunity to provide assistance can be withdrawn if we can't prove we are successful. And naysayers would like to see us fail. Meaningful outcomes do not measure numbers served, but measure changed lives. The *Evergreen Freedom Foundation* will be developing outcome measures for statewide faith-based reform efforts in Washington State and will make them available to all interested faith-based providers.

## How to Get Started

If this overview is your first real encounter with faith-based welfare reform, your first step is to *not* make phone calls to resource organizations, but to *pray* and ask what God wants you to do in regard to welfare reform. Read at least some of the articles and books listed in the Suggested Reading List. Then consider the following:

1. Welfare reform begins at home. Look at your own extended family to determine if anyone is in need. The author was horrified to discover several years ago that her elderly father, partially paralyzed from a stroke, was applying for odd jobs! Once that situation was rectified, the author's vision for training churches in how to help people get off welfare began to take on new meaning.
2. Look in your neighborhood for people in need. How many of your neighbors do you know by name? Once you find out their names, you may find one who could use some help. Single mothers frequently have unmet household repair, child care, and transportation needs. Meeting some of these needs forms bonds with your neighbors and provides support to help people move away from relying on government. It is also good practice for the next steps.
3. If you are a pastor, meet with the church council, elders, etc. and determine what unmet needs there are in your church and community. If you are not a pastor, talk to your pastor about undertaking this project with his approval. This requires a commitment to talk with those who come in contact with the needy and who currently offer services to them. Begin to discuss how your church's mission can fit into and address these needs.
4. Send the pastor and key people in your church for training in faith-based welfare reform. Workshops are scheduled in different parts of the state. You can obtain a schedule by calling any of the statewide faith-based welfare reform organizations

*Develop a model that has an opportunity to succeed. This means a relational program that makes use of the giftings and talents of church members.*

listed under Resources. The workshops are important not only for informational purposes but to develop linkages with other churches in your community.

5. Develop a model that has an opportunity to succeed. This means a relational program that makes use of the giftings and talents of church members. Plan to have the personnel, finances, volunteer system, and commitment in place before you begin to offer help. *Now* is the time to call a resource person about a specific model if you have decided to use one of the models described in this overview.
6. Network with other churches to the greatest extent possible. Faith-based welfare reform is not a job for Lone Rangers. If your community has a program linking churches together to help others, become a part of it. If there isn't such a program or there is one but it's working poorly, invite other churches to form a steering committee to develop a network. Call the *Evergreen Freedom Foundation* or one of the other statewide resource organizations for further information.

### **Ready? Begin!**

If getting involved in faith-based welfare reform still seems a bit overwhelming, don't worry. At first it's overwhelming to everyone involved. Faith-based welfare reform is in its infancy, and new models, training, and resources are springing up everywhere. This brief overview is designed to help you begin praying, thinking about, and planning your involvement. There are programs, people, and resources right where you live that can help. Following are some other resources.

**Statewide Organizations Involved With Faith-Based Welfare Reform****Evergreen Freedom Foundation**

Priscilla Martens, Project Coordinator  
P.O. Box 552  
Olympia, WA 98507-0552  
(360) 956-3482  
FBWR@aol.com  
<http://members.aol.com/fbwr>

**Washington Family Council**

Justin Kawabori  
P.O. Box 40584  
Bellevue, WA 98015  
(425) 637-5959

**World Vision**

Kevin Hunter  
34834 Weyerhaeuser Way South  
Federal Way, WA 98001  
(253) 815-2607 or (253) 815-2335  
<http://www.churchesatwork.org>

**Faith-Based Models****Putting Families First Foundation**

Lisa Van Riper, Executive Director  
P.O. Box 9022  
Greenville, SC 29604  
(864) 232-6459

**Love, Inc.**

Pattie Juarez, Coordinator  
P.O. Box 9716  
Federal Way, WA 98063  
1-800-777-5277

**Project Fare-Well**

Brian Flett, Coordinator  
4540 Fifteenth Ave. NE  
Seattle, WA 98105  
(206) 524-7301, ext. 208

**Transitional Living Program**

Kathy Dreisbach/Skip Steffen, Co-Directors  
Westwood Baptist Church  
333 Kaiser Rd. NW  
Olympia, WA 98502  
(360) 866-6888, ext. 104

**Project Hope (Whatcom County)**

Jeff Littlejohn, Director  
210 Third St.  
Lynden, WA 98264  
(360) 354-4673

## Suggested Reading List

“A Guide to Charitable Choice” – The Center for Public Justice,  
P.O. Box 48368, Washington, D.C., 20002, 1997, Phone (410) 571-6300.

Gulker, Virgil. *Help is Just Around the Corner: How Love, Inc. Mobilizes Care for the Needy*, Creation House, Altamonte Springs, FL, 1988.

Olasky, Marvin. *The Tragedy of American Compassion*, Regnery Publishing, Washington, D.C., 1997.

Sherman, Amy. *Restorers of Hope*, Crossway Books, Wheaton, IL, Phone (630) 682-4300.

## Footnotes

1. Olasky, Marvin. *The Tragedy of American Compassion*, Regnery Publishing, Washington, D.C., 1997, pp. 102–112
2. *A Guide to Charitable Choice*, The Center for Public Justice, 1997, p. 6
3. Barna Research Group Poll, November 1996, p. 29
4. *Ibid*, pp. 13–14
5. *Ibid*, pp. 5, 11
6. Gulker, Virgil. *Help is Just Around the Corner: How Love, Inc. Mobilizes Care for the Needy*, Creation House, Altamonte Springs, FL, 1988, pp. 27–33
7. *Ibid*, pp. 30–31
8. Sherman, Amy. *Restorers of Hope*, Crossway Books, Wheaton, IL, pp. 168–169