

SOME REALLY DO NEED HELP

By

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My friend, "Tom," is a United Methodist pastor. For his entire pastoral career he has, by choice, served small, rural churches, often in distressed areas of the state. His salary has rarely risen more than ten percent above the required conference minimum.

He and his family have always struggled, financially. Both of his kids worked their way through college because mom and dad couldn't afford to pay for tuition. His wife, "Jan" worked at a big box discount store to pay for an occasional movie or dinner out and their annual vacation to the Smoky Mountains. They've never owned a new car.

Their churches have always provided them with a parsonage to live in, which was nice, but it meant that the day Tom retired he would be homeless.

So, about five years ago, with retirement looming in the not too distant future, Tom and Jan decided to buy a house they could retire to. The church he was serving agreed to rent the parsonage and give some of the money to him as a housing allowance. He could apply it to his mortgage payment.

First, Tom and Jan went to their bank where the mortgage officer assured them that they could afford a mortgage twice as large as what they were seeking. This was a variable rate mortgage, the payments for which could, in theory, double at any time. But, he assured them, this rarely happened and, the way the housing market and the economy were going, the chances were practically nil that it would ever happen to them.

They found a modest, little house in the country and they moved in and invited their friends to a house warming and everything seemed to be going fine. To afford it they had to live frugally, but they had always done that. They were sure this was their retirement home.

Then, about eighteen months later, Tom's wife slipped and fell on the ice and broke her arm and shoulder and couldn't work for four months. Then their son was injured in an automobile accident, lost his job and insurance and had to move in with them to convalesce. They had to help him with his medical bills.

And then the bottom fell out of the mortgage and housing market and their mortgage payment

doubled. I talked with Tom when he was in utter despair. I listened to him try to hold back tears of frustration as he realized he was going to lose his retirement home.

But he didn't. His church stepped up and they helped him. Bailed him out until he could refinance his mortgage through another bank and get back on his feet.

Things are tough for Tom and Jan right now. But they still have their home.

There are those who would have us believe that everyone who is in danger of losing their home is in that place because they are greedy, imprudent or stupid. If they lose their homes, too bad for them. They deserve it and they shouldn't get any of our precious tax money.

But the fact is, there are hard working, honest, decent folks who are living at the very edge of their resources, about to lose their homes, because they were simply misled or unlucky.

And I don't mind one bit if some of the greedy and imprudent ones get some of my tax money if that means that people like my friend, Tom, get some, too.

"If you have two coats and your neighbor has none, give one of your coats to your neighbor. And do the same with food." (Luke 3:11)