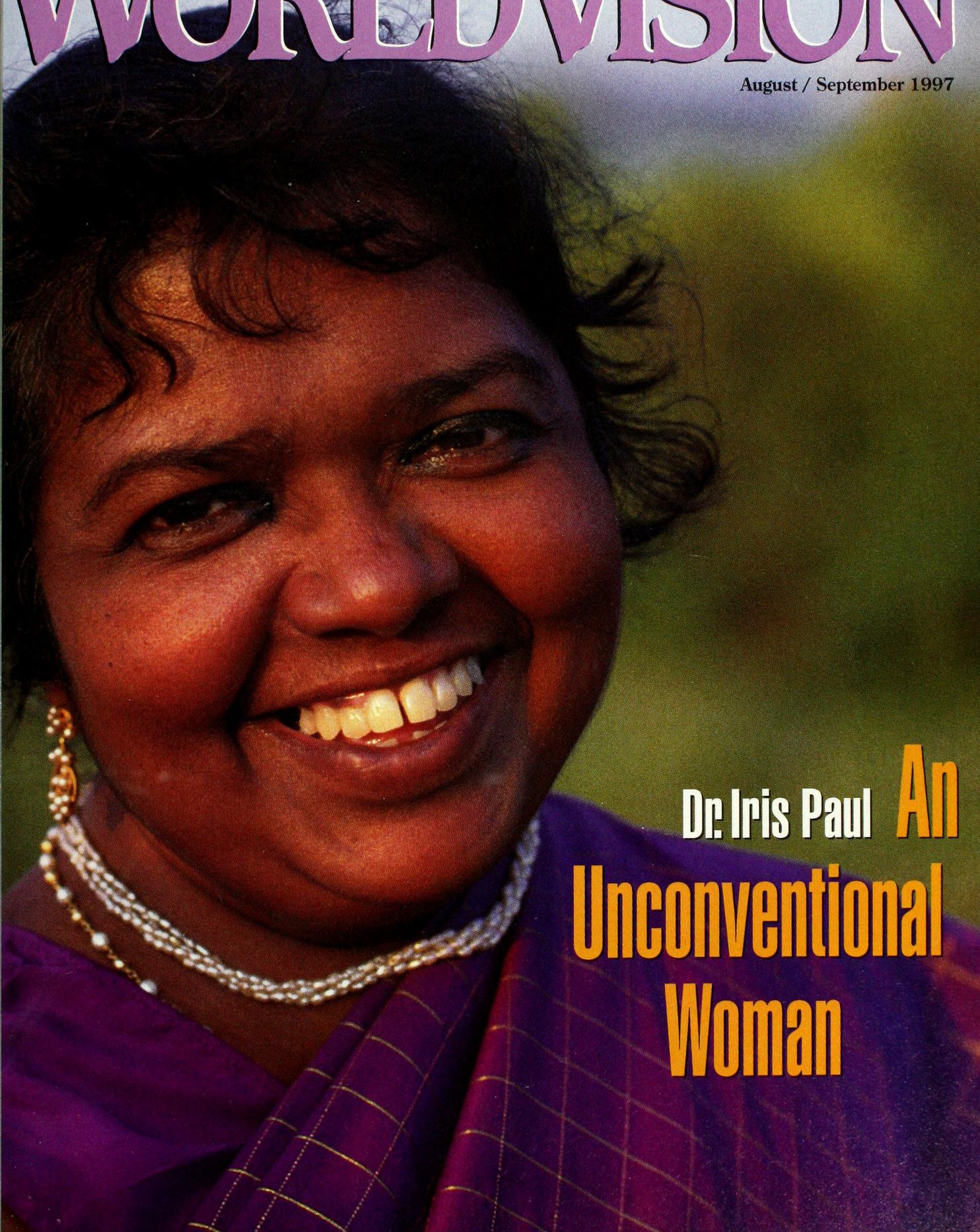


A CIRCLE OF BLESSING pg. 8

LENDING A HELPING HAND pg. 18

WORLD VISION[®]

August / September 1997



Dr. Iris Paul **An**
Unconventional
Woman



DR. IRIS PAUL AND HER SON, REMO, discuss plans for a yet-unfinanced hospital that can be built in stages at Malkangiri village. Dr. Iris sold most of her personal jewelry to buy land for the hospital.

An Unconventional Woman

PHOTOS BY JON WARREN TEXT BY BRUCE BRANDER

Since 1980, World Vision has presented the annual Robert W. Pierce Award for Christian Service. The award, which includes a silver medallion, a wall plaque, and a \$10,000 grant, goes to outstanding Christian workers who combine humanitarian service and evangelism and are little known beyond their areas of ministry.

The award commemorates World Vision's founder. A journalist and evangelist, Bob Pierce was working in China in 1948 when he encountered a desperately needy child named White Jade and offered all the money he was carrying—\$5—to begin sponsoring her at an orphanage. Since then, World Vision has grown into a global humanitarian agency operating in over 100 countries and assisting more than 50 million people annually. It maintains more than 4,500 development and relief projects. In 1996 World Vision donors sponsored 1,164,410 children.

Over the years, the Pierce Award has been presented to 22 recipients from 18 countries. The most recent award was given jointly to two recipients: Dr. Iris Paul of Malkangiri village in southern India, and Pastor Nouh Ag Infa Yattara, who leads a Baptist church in the Timbuktu area of the West African country of Mali.

World Vision magazine asked Seattle free-lance photographer Jon Warren, who was working in India, to spend several days with Dr. Iris. The pictures he made as he followed her through her rounds appear here. Meanwhile, staff journalist Terri Owens, who is based in the Los Angeles area, intercepted Pastor Yattara as he passed through the city on his way to Pennsylvania for nearly three years of advanced studies. In the pages that follow, we offer his story as well.

(Continued on next page)



ABOVE, Dr. Iris Paul treats a patient at her clinic in Gottenpalli village along her route through remote hill country of southern India.

RIGHT, a child from one of the region's tribes sleeps on its mother's shoulder while awaiting treatment at the Reaching Hand Society's Mundiguda village clinic.



A materialistic world might see Dr. Iris Grace Rajakumari Paul as less than fortunate. Born in 1945 into a wealthy family in southern India, she lives in remote Malkangiri village in Orissa State. Her rustic house has a leaky roof and no running water. Her income is small and insecure. She has sold personal jewelry to pay bills. Often she is in debt.

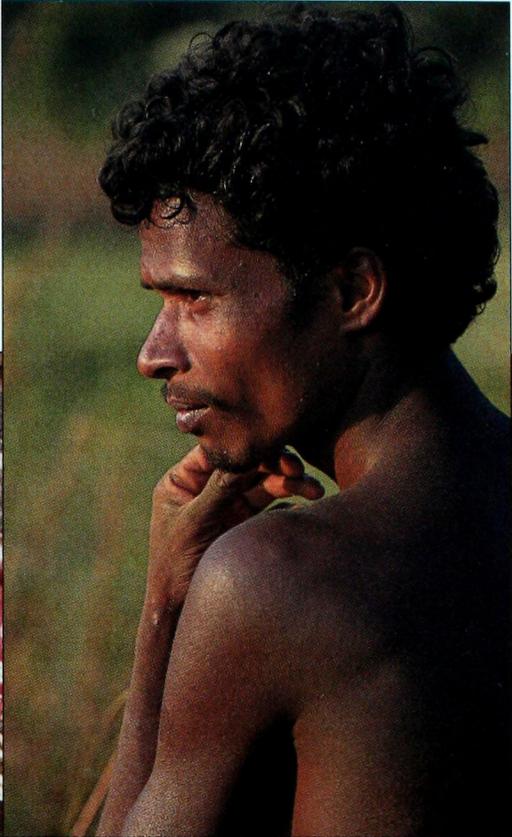
In 1972 her parents arranged a marriage for her with a fine man. Dr. Rae A.C. Paul was a veterinarian who served as a pioneer Christian evangelist in a broad area around Malkangiri. Within two days of their wedding, he led her into remote and forested hills to the isolated and primitive Bondo tribe, who knew him as *Dengababu*—"Tall man who cares for us."

As the years passed, Dr. Rae continued walking and cycling to impoverished and sometimes violent tribes to bring them the Word of God. Dr. Iris set up a medical clinic in their home. They had two children of their own. They adopted two others, who were only infants when in 1986 Dr. Rae, whose health always was frail, died.

As a widow in India, Dr. Iris was expected to leave Malkangiri village and return to her parents' comfortable home. But she always was unconventional: the only girl in her medical school who rode a motorbike, the only Christian in her circle who wore makeup, a woman at the top of her class who willingly gave up a promising career. She also declined to wear traditional widow's clothing, explaining, "My children like me the way I am." At her husband's funeral service, she announced that she was staying at Malkangiri village to continue their ministry.

Since then, her mission has expanded far beyond her husband's grandest dreams. Today she leads 22 dedicated workers in the ministry now called the Reaching Hand Society. They specialize in evangelism, medicine, agriculture, civil engineering, social work, and community development.

She operates a prison ministry, sits on a people's court, and chairs a women's literacy group. She has established 56 village worship centers. Her immunization program has cut the incidence of whooping cough in the area from 80 percent to



ABOVE RIGHT, a young man from one of many isolated tribes in southern India waits outside a Reaching Hand Society clinic at Gottenpalli village.
BELOW, Dr. Iris Paul talks with a patient at a clinic in Mundiguda village, one of three outlying medical centers operated by her humanitarian society.



A WOMAN NAMED SHABITRI (above) joins Dr. Iris Paul's staff for Bible study at Malkangiri village. Shabitri serves the Reaching Hand Society as a hospital volunteer and a literacy instructor in a local prison.



10 percent and put an end to polio there.

Her educational work has boosted literacy from less than 1 percent to 40 percent. A water management program under her supervision has drilled more than 300 wells, bringing many acres of dry land under cultivation and dramatically lowering the incidence of intestinal ailments. Her prison ministry has carried evangelism and Sunday worship services to inmates, as well as providing them with training in literacy and tailoring.

Today life for Dr. Iris is as hard as ever. She rises at 4:30 in the morning to open her home clinic. Six days a week she travels to distant projects, logging hundreds of miles a week on roads that shake pieces off her 4-wheel-drive vehicle.

Yet she feels more than content with what God has given her. "I really enjoy my work," she says. "I don't even think of it as work."

Though funds continue to be short, the people she treats pay only a nominal fee. "I get emotionally involved with my patients," she says. "Their smile is my reward." Her greatest success, she adds, is "the transformation of the lives of people. My priority is that people know Jesus Christ."

At the same time, she would like to continue expanding the ministry. Her long-term goals include integrated Bible training, more health workers, expanded community development, and contact with tribes still remote and unreached. She dreams of a rural hospital and has two plots of land and building plans ready.

"I'm praying for at least one more doctor to come and work with me," she says. Ideally, she would like three doctors, three laboratory technicians, an accountant, and an agricultural engineer. "We are not working only for today's development but for the future," Dr. Iris concludes. 🌐

DR. IRIS PAUL (left) inspects a water catchment dam her society helped construct to irrigate desert land at Bodaguda village. The society also supplies local people with eggplant, red pepper, corn, mango, guava, and other seeds and grafts for new crops.

Pastor Yattara

The co-recipient of the 1996 Robert W. Pierce Award for Christian Service is Pastor Nouh Ag Infa Yattara of the West African country of Mali. Yattara shepherds the Timbuktu Evangelical Baptist Church in the fabled city, an Islamic center of commerce and education in medieval times. Though the crumbling desert community is home to only 21,000 people, it remains an important meeting place for nomads of the Sahara and a leading attraction for foreign tourists.

Yattara was born in 1953 into a Muslim family. He converted to Christianity in his teen years over severe and painful opposition from his family in a society where leaving Islam brings shame and ostracism. Fleeing his home, he spent four years at a Bible school in the neighboring country of Ivory Coast. Entering the ministry, he returned to Mali where he has withstood cultural friction and braved religious persecution during 21 years with the Timbuktu church.

His congregation of some 50 baptized believers has developed ministries to more than 5,000 Tuareg and Sonrai tribal peoples. They serve Christians and non-Christians equally. Often they meet severe opposition, but they have won the confidence of beneficiaries and the government of Mali. His evangelism programs incorporate sports, films, a radio ministry, and Bible correspondence courses.

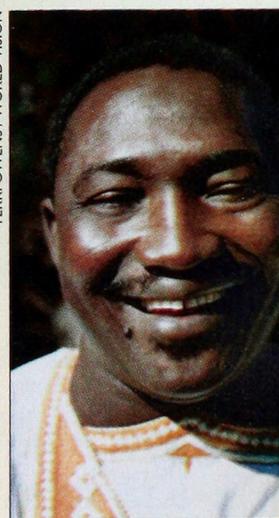
He founded a women's center within his church to train as many as 80 women each year in reading and writing, sewing and embroidery. The group also organizes Bible studies. A former president of the Malian Association for Human Rights in Timbuktu, Yattara also works with organizations providing wheelchairs and crutches for disabled people and school lunches for children in a region where malnutrition is common.

Yattara also is founding an Israeli-style communal farm to develop techniques of desert agriculture so Christians deprived of livelihood for their faith and poor Muslims can become self-sustaining. He serves on the regional development committee in Timbuktu and is "premier notable" of his tribe, a rank comparable to chief.

Yattara presently is studying economic and community development at Eastern College in St. David's, Pa. His wife, Fati, and their three children have joined him in the United States. 🌐



AT THE REACHING HAND SOCIETY'S MEDICAL CLINIC in Mundiguda village, Dr. Iris Paul (second from right) briefs several of her 97 literacy trainers.



Pastor Yattara

TERRI OWENS / WORLD VISION



How a church-based program and the Michigan state government combined resources to help people break the welfare cycle.

A CIRCLE



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Kordell Richardson (right), pulled herself out of the "quicksand" of welfare with help from World Vision's Love INC program in Lansing, Mich. "She's our vision," says Love INC Director Mary Ann Harkema (left).

TEXT BY LONNI COLLINS PRATT PHOTOS BY DAVID R. BANTA

of BLESSING

KORDELL RICHARDSON sweeps the air with great circles. Her hands spiral and rise as she says, "We're breaking the welfare cycle everyone talks about. Now we're in a circle of blessing."

She smiles widely, her eyes wet with joy. "I've been blessed by the people in our group. My blessings are my daughter's, and hers are mine, and her children's, and those are mine too—see the possibilities?"

"You can't imagine what the welfare system is like," she continues. "It's quicksand. You try to get out, but everything you do just pulls you deeper into the system. After awhile you figure out that the only way to survive and not go under is not to struggle. So you give in and sink slowly, hopelessly."

For more than 20 years the quicksand of the welfare system held Kordell and her children in the place of despair and poverty. But thanks to local churches and World Vision's Love INC (Love in the Name of Christ), Kordell is a breathing statement that even those who have long been bushwhacked by the welfare system can emerge free, independent, and walking with dignity.

Kordell is more than proof. "She's our vision," says Mary Ann Harkema, director of Love INC in Lansing, Mich. "When we're discouraged or someone says it can't work, we look at Kordell."

THE CIRCLE OF BLESSING IS SWEEPING MICHIGAN these days, encircling people who only a few years ago appeared permanently embedded in the welfare system.

About four years ago, World Vision's Love INC program in Lansing started asking poor families in its network, "Do you want to get off welfare?" Through this process, Love INC identified five families it would help participate in the state of Michigan's Project Zero, a program designed to fully employ welfare recipients.

"Kordell had a record of trying every program offered to get out of the system. I'll never forget the interview. She never looked you in the eye. She hardly spoke in full sentences. Her voice was lifeless. She had no confidence, no hope, no dreams. She was passive and very close to despair," Harkema remembers.

Can this be the same woman animated with confidence, filling the room with her enthusiasm and looking squarely and gently into the eyes of those who speak to her?

Today Kordell is completely off public aid and she's about to become a homeowner for the first time.

How did it happen? Kordell says it's because of Love INC's Quality Living program. The program teaches changes in lifestyle using biblical principles of money and resource management. It moves families and individuals from government or organizational benevolence to independence.

It doesn't happen overnight. Participants are assigned a budget counselor and receive training in job-seeking skills, home management, parenting, and much more. It happens slowly as relationships build among the participants in their weekly meetings.

They pray together, they learn together, they help each other.

"I was never alone," Kordell said. Once she started the classes, which are given in 12 week units, she never wanted to leave. Today Kordell is a budget counselor helping others on their way to freedom.

The classes are held by local churches, which are trained and given ongoing encouragement and support by Love INC. Kordell has been part of the group that meets at South Church of the Nazarene. "What happens here is just remarkable to watch," Leila Harrier, the instructor, said. "We come to be like a family. We care about one another. We all have a strong sense that we're in this together. Our successes and our setbacks are shared and belong to all of us."

The Love INC program is also affecting people like Beth and Bob Bryant and their 4-year-old son Joseph. The Bryants never received public aid but were locked in a cycle of poverty and debt. "The Qual-

ity Living program saved our marriage," Beth says, "and it's given us back our dreams." The Bryants began struggling financially when a serious medical condition removed Beth from the work force. She's never going to be able to work as hard or actively as she did once.

Even with Bob working two jobs they couldn't make ends meet.

So they turned to their credit cards and soon piled high more than \$20,000 in credit card debt. That was when their marriage began crumbling under the pressure. Their pastor suggested the Quality Living program. As part of the program, a church has adopted the Bryants and provides financial assistance. They are getting out of debt now and Bob will be going to college to finish his degree in the fall of 1997.

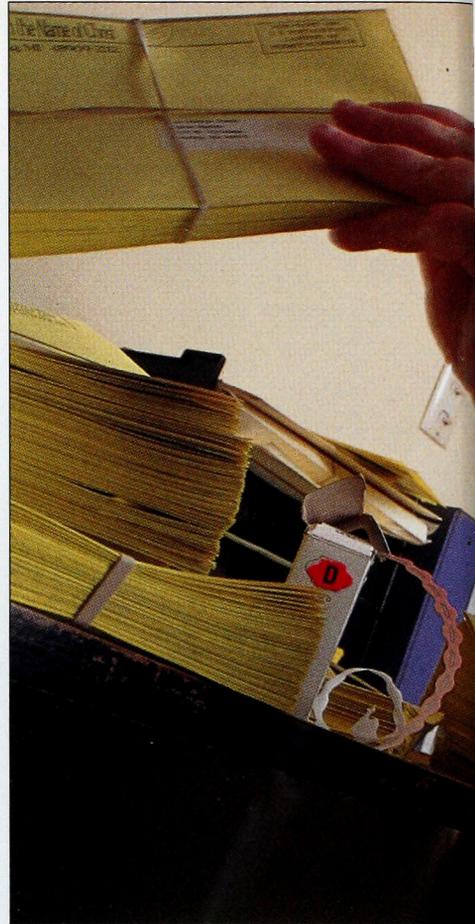
"We were so beaten down," Beth says softly. She looks into the distance and pain washes over her face for a second, "We couldn't scrape ourselves off the floor to plan or dream anymore. If someone had said that a year later we'd be setting goals, looking forward to the future, and content again," she smiles, "we'd have never believed it. We didn't just learn how to manage our money, it saved our marriage and our lives. We're so grateful. We're tithing back now. We didn't believe in public assistance, we didn't want charity. It's been hard for us to accept help."

LOVE INC NETWORKS OVER 170 CHURCHES in the Lansing area, providing goods and services to those who need them. In 1996, an estimated 1 million dollars in goods and services were provided by 132 churches. The network keeps growing.

Says Mary Ann Harkema, "We're a clearinghouse. We work for the church of Jesus Christ, connecting the people who need the church with the church. The secret is in the united strength of all God's people. When people have a chance to connect to the church, relationships happen, or at least the possibility. What happens is remarkable and beautiful."

"Our job isn't to do the work of the church, it's to stimulate the church to do what it does best—ministry. We take the need to the church, the Body of Christ. And it really works."

This circle of blessing has been working for over 15 years. When Michigan Governor John Engler's office started looking for private organizations to pilot the state's Project Zero, it looked to the strength of the Love INC network in western Michigan's Ottawa county. The four World Vision Love INCs have been crucial in dramatically axing the welfare caseload in Ottawa county.

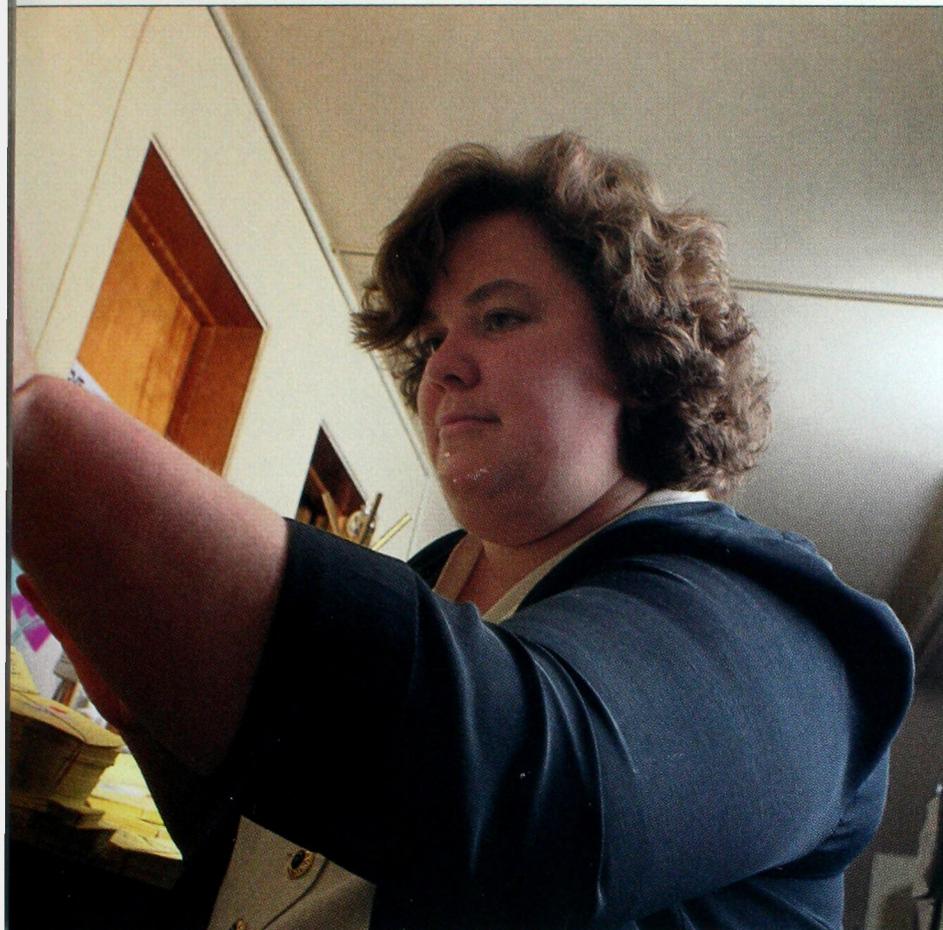


John Truscott, Governor Engler's press secretary, said, "The governor's goal is to move people off welfare. The governor basically told people, 'Break out of the traditional mold and do whatever you have to do, take the help of anyone who is willing to help.' We knew churches might step in and offer to help. But we don't see this as a problem. We'll work with anyone who's willing to help."

Project Zero is a welfare reform pilot program with the goal of zero unemployment. To aid the churches in helping the needy, \$100,000 was made available by the State of Michigan to be divided between the various programs in the Love INC network.

Truscott says the presence of four Love INCs in Ottawa county, which already were serving the poor and were experienced at working together, provided strength to the program as well as "a strong work ethic" in Ottawa county. The results of similar programs being geared up for more urban areas is going to depend on "using what we learned in Ottawa county."

"We are extremely pleased with the results of Project Zero. We have already learned things in this pilot program that we will be implementing statewide. The case load in Ottawa county is down to 80 (from several hundred) and in these cases we have language barriers. Ottawa



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Beth Bryant, who serves Love INC as a part-time employee after the World Vision program helped her family out of debt, works on a monthly newsletter that goes to more than 170 churches in the Lansing, Mich., area.

county is fully employed.”

Under Project Zero, it is not mandatory that those receiving aid attend church. “Certainly they’re free to and the churches can encourage that,” Truscott said. “It is mandatory that they do something to help themselves. Fifty years ago the churches were involved in helping people, then government stepped in and took over the role and churches stopped helping.”

Harkema too believes the churches are going to play a key role in helping the victims of welfare reform. “But church benevolence is no more life-giving than government benevolence,” she stresses.

THE ROOTS OF THE QUALITY LIVING PROGRAM that Kordell and Beth both credit with their success are in church benevolence. Originally about 60 churches in the Lansing area organized a rotating shelter. “The churches began realizing that with Michigan on the cutting edge of welfare reform the poor were going to suffer more than ever, the number of homeless would increase. It was called the Lansing Area Rotating Shelter

(LARS) and existed four years in the churches. After a couple of years people began saying, ‘You know Linda is back, didn’t we just help her and the kids a couple years ago?’ They realized it wasn’t solving the problem. People were homeless again.”

LARS became Lansing Area Restoration Services, a group of services, goods, support, and educational programs that propels people to autonomy. The Quality Living program is one of the many services offered. Churches adopt families and act as a support system to a homeless family, they get them into housing, help financially, and generally keep the family on track with financial counseling, education, work skills and their involvement with LARS. The classes and support groups meet in four area churches.

Church members do all the work of the ministry. How do you get 175 churches of various denominations from conservative evangelical and mainline Protestant to Orthodox and Catholic to work together?

Mary Ann grins, “We don’t do theology. Our board is a working board. People have jobs to do and they do them. If we see a theological discussion rear its head we snip it off without mercy. There’s a

place for that, but it’s not this network.” In fact, it’s because of the strong sense of unity of purpose that the network is successful, Harkema says.

SUCCESS, SAYS ASSOCIATE PASTOR JIM LICHTENBERGER, of Bethlehem Lutheran Church, isn’t about numbers or programs. Bethlehem is operating the newest Quality Living program. Lichtenberger is aware that churches are tempted to count success in church growth.

“Helping the poor isn’t a church growth program. It’s good for us to see the faces of poverty so they stop being just nameless faces. The people at our door, we consider them God knocking at our door. We’re seeing stunning transformation of lives.

“We don’t have to break into two groups, the needy ones and the benevolent givers. We’re all the same family. This is our neighborhood. We aren’t giving it away to the darkness.”

This is a rescue being run by the church, “but God is doing the work,” Harkema says. “At this time of welfare reform, God has positioned Love INC to bring the beacon of the gospel to those who most need it. We’re in a place to break the welfare cycle.”

Kordell’s 32-year-old daughter Koreena has recently become part of the LARS program also. “My daughter has finally stopped running. She’s willing to dig in and make her life work.”

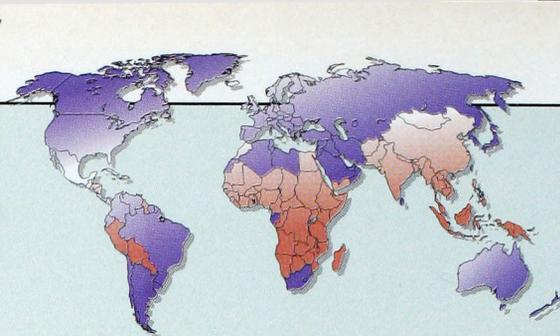
Pastor Jim says lives are being changed. The lives of Kordell and Koreena and Bob and Beth are witnesses to what can happen when the church “does what it does best.”

“I thank God every day that I have something to do that I love and that I feel good about,” Kordell says. “I can give something back and help others. I don’t have to wake up worrying. I wake up and have something to look forward to. I have goals, plans, and dreams now. I believe my children and grandchildren have a future, have a life and a hope. I believe we’ll make it.”

The circle of blessing is expanding because churches in Michigan’s Love INC network are catching the vision of what they can do—together. “Those who are worried about numbers, they won’t serve the poor,” Pastor Jim says. “We’re the ones blessed by what the poor can teach us and give us. We aren’t called to be successful; we’re called to be faithful.” It is because of faithfulness that the circle of blessing advances. ☉

Lonni Collins Pratt is a free-lance writer in Nepessing, Mich.

WORLD VISION NEWS



1.25 MILLION JOIN "FAMINES"

An estimated 1.25 million people worldwide join World Vision's annual organized famines to raise funds for humanitarian work among the needy in more than 100 countries.

During the annual events, volunteers in 16 countries go without food, simulating the chronic hunger and famines that afflict many people who live with drought, poverty, and warfare. The volunteers solicit donations totaling \$20 million. The length of the famines varies from 8 hours for elderly Hong Kong residents to 40 hours for Australians, New Zealanders, and South Africans. In Australia, one in every six citizens donated to the fund drive.

Among other countries participating are Canada, Germany, India, Indonesia, Ireland, Japan, Korea, the Netherlands, the Philippines, Sri Lanka, Taiwan, Thailand, the United Kingdom, and the United States. During a World Vision famine in Bangladesh, where annual per capita income is \$220, 12,000 people went without food for 20 hours, raising \$7,650. In Kenya, 70 World Vision staff members raised \$633 during a day of fasting and prayer. Taiwan's 30 Hour Famine included a special "Fast Train," which carried participants across the island country for famine activities.

The 30 Hour Famine in the United States last February raised over \$5 million. More than 500,000 teenagers participated in 14,000 groups in all 50 states. The next U.S. 30 Hour Famine is scheduled for Feb. 27-28, 1998.

Teen-agers gather at Calvary Chapel in Silverdale, Wash., for the 1996 World Vision 30 Hour Famine.

TRAUMA CENTER ASSISTS CHILDREN ABDUCTED FOR WAR

Boys play soccer and girls visit together at World Vision's Center for Traumatized Children in northern Uganda. Others dance and sing. Yet every boy there has killed and every girl has been raped.

Abducted from their homes by terrorist rebels, the children were held as unwilling soldiers, laborers, and prostitutes.

"I went to the garden early one morning, and as I returned home the rebels came," recalls Michael, 19. They tied my hands behind my back and made me start walking. I underwent military training and then I was sent to fight in different places."

Michael, who displays bullet wounds in his ankle and hand, became a terrorist for more than two years. "At the front I don't know how many people I killed," he says. "Those who refused to kill others were killed themselves."

Michael was rescued when his unit was defeated, and he was turned over to the Ugandan government. The World Vision trauma center was set up at the government's request to aid the children's rehabilitation before they are returned to their families.

"World Vision has given me teaching and counselling," says Michael, "and that has helped me forget the things I went through. These people must be very good to care for us who have undergone such experiences and done such terrible things."

SUDAN'S PET CATTLE TRAINED FOR PLOWING

When World Vision staff tied an ox to a plow in Tonj County of southern Sudan in 1994, local residents were shocked. Cruelty, complained the Dinka tribespeople, who count their wealth in



Welfare Reform

What Is the Church's Response to This Historic Challenge?

By Mark Publow; edited by Brian Sytsma

The Safety Net Is Gone

For 62 years, the U.S. welfare system has been the safety net guarding poor Americans from financial free-fall—or, as some would argue, suspending recipients high above the solid ground of self-reliance. Christians can be found on both sides of the argument. Yet a greater issue must be examined: How will the church in the United States respond to the 2 million Americans now standing at the precipice of poverty?

Since President Bill Clinton signed the Personal Responsibility

and Work Opportunity Reconciliation Act a year ago, the poor in America have faced an uncertain future.

Commonly known as “welfare reform,” the law has restructured public assistance programs by ending entitlement, requiring work, and time-limiting an individual’s eligibility for cash assistance (*see figures 1 and 2 for further details*). On July 1, 1997, as the old welfare system was parked and the reformed system put in high gear, the church in America became repositioned to fulfill its calling to serve with the poor.

Figure 1

Welfare Reform at a Glance

Aid to Families with Dependent Children (AFDC)—the welfare system implemented in 1935—has been replaced by Temporary Assistance to Needy Families (TANF).

- Unlimited entitlement to cash assistance ends.
- Welfare recipients must be working within two years of receiving federal cash assistance.
- The lifetime maximum for federal cash assistance is 60 months.

The federal Food Stamp program also has changed, though not as drastically.

- There is a 3 percent across-the-board decrease in food stamps.
- To receive food stamps, an able-bodied person between the ages of 18 and 50 without dependents must be working or in job training for at least 20 hours a week. If not

working, this individual may receive food stamps for only three months in a three-year period.

- Most legal immigrants are no longer eligible for food stamps (exceptions: legal immigrants who are refugees; those who have worked in the United States for 10 years; and those who are in the military or dependent on military personnel).

Supplemental Security Income (SSI)—the cash assistance program for the disabled and elderly—also has changed. For example:

- Many 18-and-under children receiving SSI assistance because of disabilities that would prevent them from working will no longer receive cash assistance.
- Legal immigrants will no longer receive cash assistance (with the same exceptions as the Food Stamp program).

A Calling Made Clear

The former U.S. welfare system blurred the importance of the church's role in assisting the destitute. Last year, more than 4 million single mothers and one in seven American children received care through government provision. These represented many of the hungry, thirsty, naked, and sick who in generations past would have turned to the church for assistance.

Soon a hurricane of need—represented by the 2 million individuals dropped from the welfare rolls—will blast against church doors. As Jim Wallis, a founder of Call to Renewal, says, “Everything churches have learned about the biblical call to help the ‘least of these’ is about to be put to the test.”

How churches prepare for this may make the difference between collapsing in the face of opportunity and successfully placing



people, such as Kordell Richardson, in life-changing programs (see “A Circle of Blessing,” page 8).

The Goal Is Self-Sufficiency

What is our biblical responsibility to the millions of Americans facing poverty? Jesus' life shows us two truths: 1) God sent Jesus (and us, by extension) to minister to the poor and oppressed (Luke 4:18); and 2) Ministering to the poor begins with relationships (Mark 1:17). Bringing these truths together, we under-

stand that the starting place is building relationships with the poor that demonstrate the love of Christ. But where do we go from there?

The Apostle Paul's charge to the Thessalonians clearly provides us with the next step: “Make it your ambition to lead a quiet life and attend to your own business and work with your hands, just as we have commanded you; so that you may . . . not be in any need” (1 Thessalonians 4:11-12).

By building relationships with the poor, the church can help the handout-dependent become job-ready independent.

Imparting independence—the absence of which was the glaring flaw of the

Figure 2

Support for Faith-Based Organizations

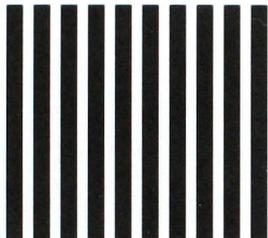
Welfare Reform's **Charitable Choice Provision:** Faith-based organizations may be selected by states to provide services funded by the government without having to compromise their structure or character. However, the Establishment Clause of the U.S. Constitution still applies: neither evangelism nor sectarian worship is permitted when using government funds. Faith-based groups are advised to seek counsel from organizations such as the Center for Public Justice—(410) 571-6300—or American Center for Law and Justice—(757) 579-2489—regarding what is permitted when using government funding.

former welfare system—is a task for which the church is exceptionally well-equipped. By addressing spiritual needs, faith-based programs have achieved success rates that far exceed those of similar secular programs. With tremendous people resources and clear biblical guidelines, the church can build the kind of caring relationships

poor, meeting their physical and spiritual needs, building relationships, and providing emotional support, practical training, and moral challenges. These efforts were carried out with discernment—recipients demonstrating a willingness for life-change were helped first. The charities were tender-hearted yet tough-minded.

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Faith-Based Responses to Welfare Reform

Seattle, Washington: University Presbyterian Church. As part of Project Farewell, a group of four to six church volunteers are paired with a welfare family for one year. Through bi-weekly mentorship meetings they offer relational support, employment assistance, transportation, and budget assistance, all with the goal of building self-sufficiency.

Florida: South Florida Inter-Church Employment Ministry. This association of 50 churches operates a job bank to which each church submits job openings and requests.

Ninety-five U.S. communities: 3,500 churches. World Vision's LOVE INC works with churches to provide a clearinghouse for linking incoming needs and willing volunteers. Individuals are matched with local welfare families (see "A Circle of Blessing," page 8).

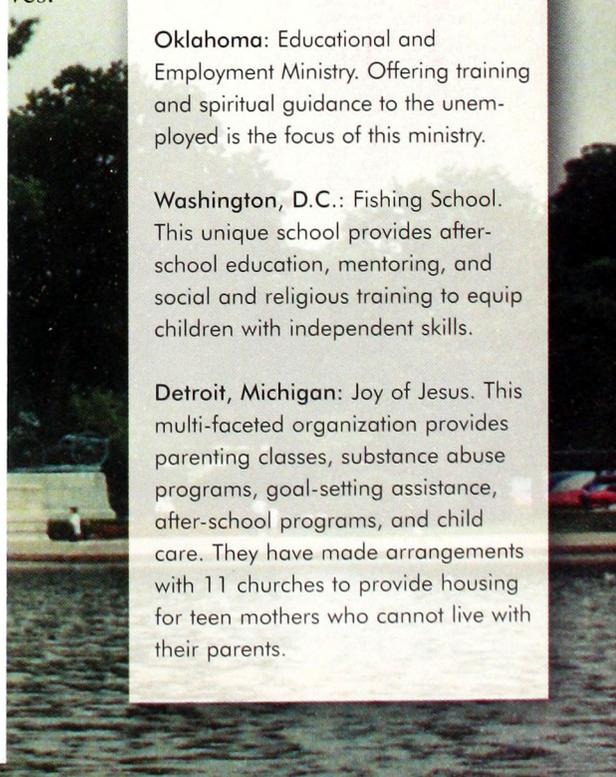
Dallas, Texas: Interfaith Housing Coalition. This ministry offers temporary housing for 100 homeless families each year while providing assistance in job placement, living skills, and budgeting information.

Oklahoma: Educational and Employment Ministry. Offering training and spiritual guidance to the unemployed is the focus of this ministry.

Washington, D.C.: Fishing School. This unique school provides after-school education, mentoring, and social and religious training to equip children with independent skills.

Detroit, Michigan: Joy of Jesus. This multi-faceted organization provides parenting classes, substance abuse programs, goal-setting assistance, after-school programs, and child care. They have made arrangements with 11 churches to provide housing for teen mothers who cannot live with their parents.

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A Calling Made Clear

The former U.S. welfare system blurred the importance of the church's role in assisting the destitute. Last year, more than 4 million single mothers and one in seven American children received care through government provision. These represented many of the hungry, thirsty, naked, and sick who in generations past would have turned to the church for assistance.

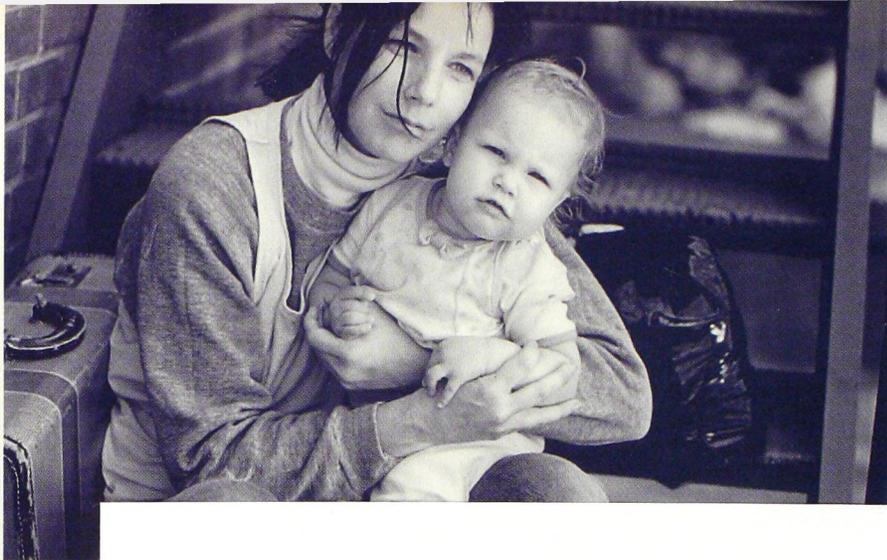
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How churches prepare for this may make the difference between collapsing in the face of opportunity and successfully placing

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**Looking for an
investment with
high returns?**

*Become a partner
in World Vision's
economic development
work in Latin America
for an ever-multiplying
yield of changed lives
and transformed
communities.*

Support for Faith-Based C

Welfare Reform's **Charitable Choice Provision:** Faith-based groups are selected by states to provide services funded by the government. However, the Establishment Clause of the Constitution still applies: neither evangelism nor sectarian activities can be funded with government funds. Faith-based groups are advised to seek legal counsel, such as the Center for Public Justice—(410) 571-6300—or the Center for Constitutional Justice—(757) 579-2489—regarding what is permitted w

Faith-Based Responses to Welfare Reform

Seattle, Washington: University Presbyterian Church. As part of Project Farewell, a group of four to six church volunteers are paired with a welfare family for one year. Through bi-weekly mentorship meetings they offer relational support, employment assistance, transportation, and budget assistance, all with the goal of building self-sufficiency.

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Ninety-five U.S. communities: 3,500 churches. World Vision's LOVE INC works with churches to provide a clearinghouse for linking incoming needs and willing volunteers. Individuals are matched with local welfare families (see "A Circle of Blessing," page 8).

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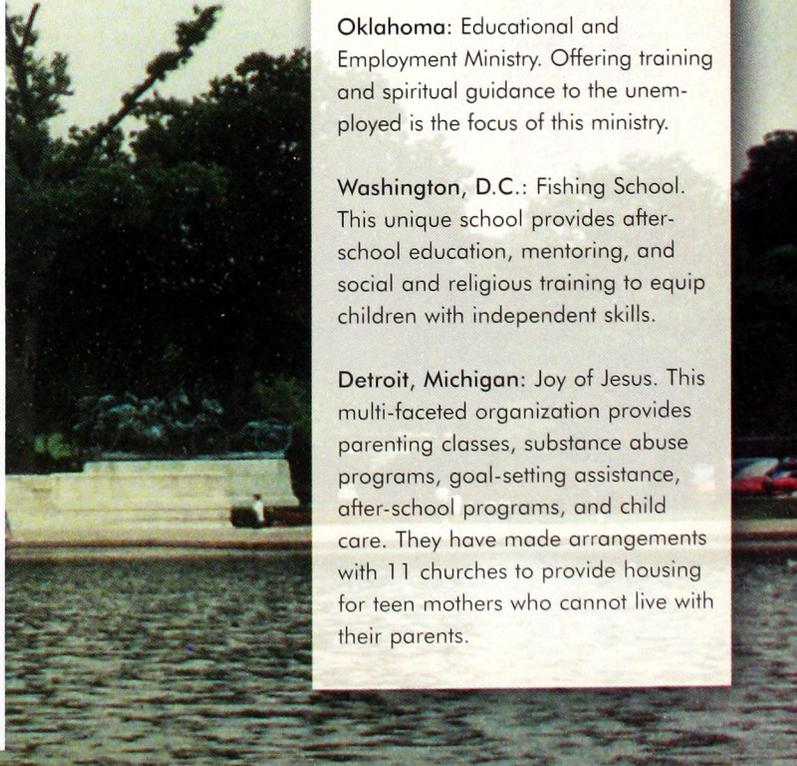
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former welfare system—is a task for which the church is exceptionally well-equipped. By addressing spiritual needs, faith-based programs have achieved success rates that far exceed those of similar secular programs. With tremendous people resources and clear biblical guidelines, the church can build the kind of caring relationships

poor, meeting their physical and spiritual needs, building relationships, and providing emotional support, practical training, and moral challenges. These efforts were carried out with discernment—recipients demonstrating a willingness for life-change were helped first. The charities were tender-hearted yet tough-minded.

Across the country, churches and organizations are reclaiming their role in social and economic development. In job-skills training, employment assistance, and budgeting, all rely on relationships to foster self-sufficiency among the poor. For the wide range of needs that churches and nonprofit organizations are offering, these programs assist welfare recipients but most nurture them one life at a time. The program or relationship may be too small if it doesn't change lives.



I WANT TO INVEST IN THE FUTURE OF MY OVERLOOKED FAMILIES IN LATIN AMERICA!

Yes! I want to provide seed money for economic development in Latin America. I'm enclosing a gift of \$25 \$50 \$75 Other \$ 8372/H87-L00

Yes! I want to sponsor a child. I'm sending \$20 now to cover the first monthly payment. I prefer to sponsor a boy a girl living in Africa Asia Latin America Middle East where most needed. ^{H87-L02}

ENCLOSED is my total gift of \$ _____ (sum of amounts marked above) in the form of a check payable to World Vision. a credit card payment: VISA MasterCard American Express Discover

No. _____ Exp. Date _____

Signature _____

Please tear off and return this portion.

“The loan gave me the opportunity to work not only for my personal needs but also for the community.”

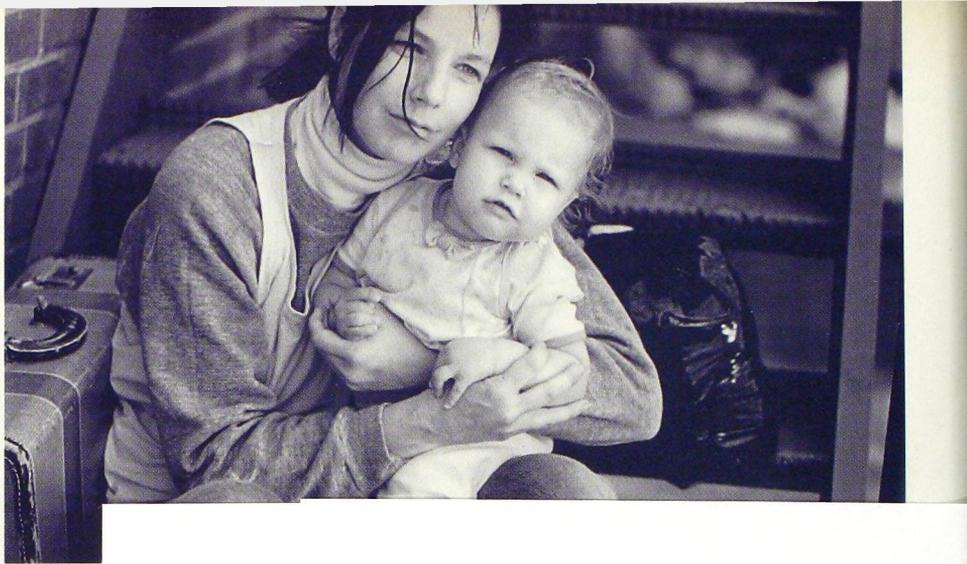
—Carmen Concepción, recipient of an economic development loan through World Vision Dominican Republic. Carmen employs her four adult children and three community members through her business.

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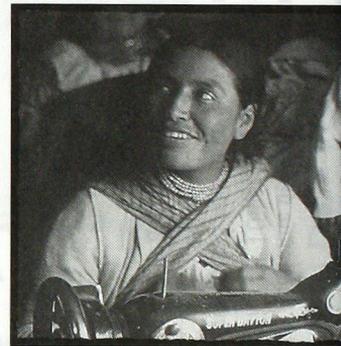
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Self-Sufficiency Through Economic Development

Reyna and her five small children possessed so little that their cramped house in the highlands of Ecuador had only a dirt floor. Reyna could **barely afford to feed her family**. Now all that has changed.



Through World Vision's economic development program, Reyna and five other women have obtained loans to purchase cloth, sewing machines, and thread. The women work at home, producing embroidered blouses that are popular with tourists.

Today Reyna has a booth at the local market, where she sells the blouses. "World Vision has trained us in how to buy, invest, and make a profit," Reyna exclaims. And one room of her home has been floored in **concrete**—a small yet encouraging sign of the newfound **stability** Reyna's family is experiencing.

Instead of poverty, Reyna now has hope. Many more families await loans. Please join World Vision in making their dreams of self-sufficiency a reality.

Your gift will bring self-sufficiency and a sense of dignity to impoverished families in Latin America.

former welfare system—is a task for which the church is exceptionally well-equipped. By addressing spiritual needs, faith-based programs have achieved success rates that far exceed those of similar secular programs. With tremendous people resources and clear biblical guidelines, the church can build the kind of caring relationships marked by personal attention, spiritual instruction, and follow-up that will restore hope and draw welfare families into the productive community. Historically, this kind of ministry has been the church's trademark.

Reclaiming the Church's Approach to Ministry Among the Poor

Marvin Olasky, author of *The Tragedy of American Compassion*, points out that private charities of the last century better understood how to help the poor. Following biblical guidelines, they worked hand-in-hand with the

poor, meeting their physical and spiritual needs, building relationships, and providing emotional support, practical training, and moral challenges. These efforts were carried out with discernment—recipients demonstrating a willingness for life-change were helped first. The charities were tender-hearted yet tough-minded.

Across the country, churches and nonprofit organizations are beginning to reclaim the church's active role in social ministry. From job-skills training to transportation assistance, these efforts all rely on relationship-building to foster self-sufficiency among the poor. *(See figure 3 for the wide range of assistance churches and nonprofit organizations are offering.)*

A few of these programs assist several hundred welfare recipients each month, but most nurture self-sufficiency one life at a time.

Clearly, no program or relationship is too small if it changes lives.

Faith-Based Responses to Welfare Reform

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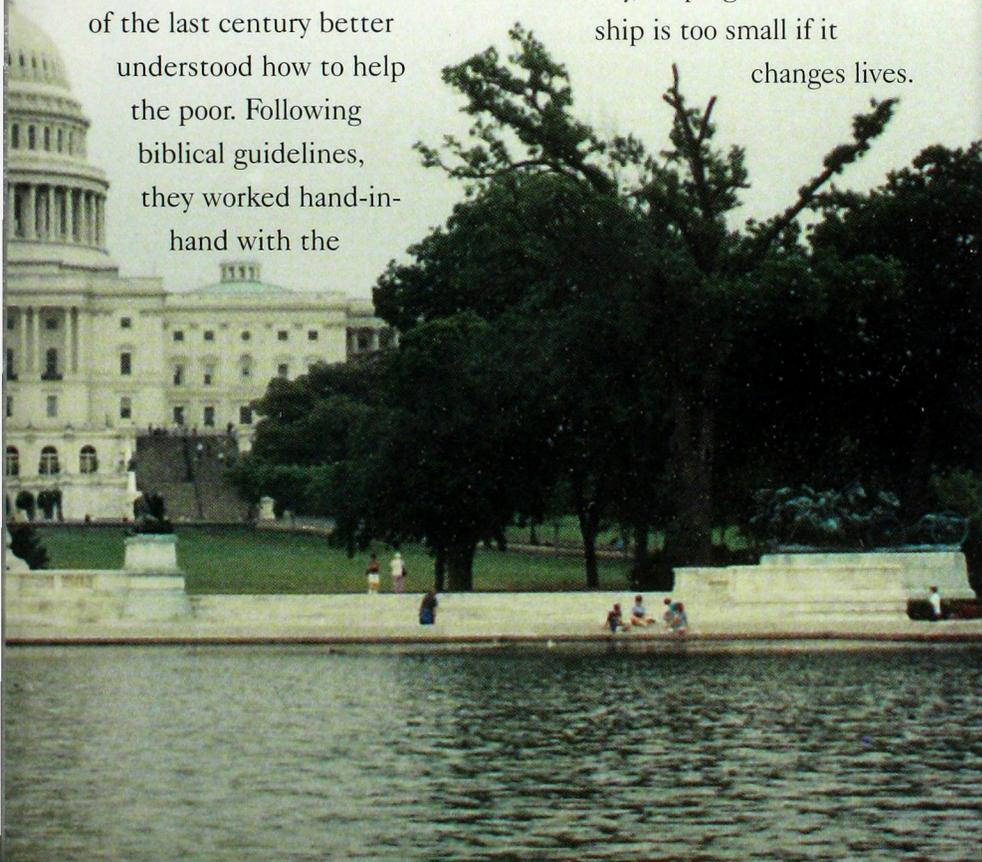
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Recognizing and Responding to Change

Just as record companies began the switch from producing LP records to compact discs in 1982 to remain viable in a changing market, churches also must adapt to the seismic shift in public assistance. Each church's provocative challenge is this: Is your congregation committed to maintaining relevant ministries to the poor as our nation enters a new era in assisting them?

Recognizing the need in your community is perhaps the first step in developing a viable ministry to welfare families. Whether your church is rural, suburban, or inner-city, welfare families are not far off—some may share the



pew with you on Sunday mornings. The local need may be accessing affordable day care for single mothers, providing a job bank for the unemployed, or encouraging those in your con-

gregation with a business background to teach classes in budgeting, job interviewing, or skills training.

Many evangelicals supported the Welfare Reform bill knowing that it would lessen the poor's dependence on public assistance. But learning independence takes more than removing the object of dependence. Churches and faith-based organizations have been given a unique opportunity to both respond to our biblical calling and teach self-sufficiency to welfare families. And it can begin with your church.

Mark Publow is vice president of World Vision U.S. Field Operations.

Brian Sytsma is a World Vision writer/editor based in the Seattle area.

World Vision is committed to standing alongside the church as America faces the challenging opportunity presented by changes in our country's welfare system.

- I have enclosed \$25 to help underwrite World Vision's continued expense in researching this issue and communicating new and relevant developments to the church. (I understand that this gift entitles me to receive future information from World Vision about welfare reform and the response of the church.) 6001/ H87001
- I have enclosed \$50 (or more) to assist World Vision in its commitment to move people from welfare to work through equipping and mobilizing churches and ministry partners. (I understand that this gift entitles me to receive future information from World Vision about welfare reform and the response of the church). H87001

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WORLD VISION

Mail to, or use return envelope in this issue: World Vision—Welfare Reform Clearinghouse • Mail Stop 310 • P.O. Box 9716 • Federal Way, WA 98063-9716
1-800-777-5777 • <http://www.worldvision.org>

'GENEROUS CHRISTIANS' CAMPAIGN LAUNCHED

Moving people from affluence to generosity is the goal of the Generous Christians Campaign, launched in July by Evangelicals for Social Action. The group, led by theologian Ronald J. Sider and based in Philadelphia, Pa., works to bring the needs of the poor and powerless to the attention of the Christian community.

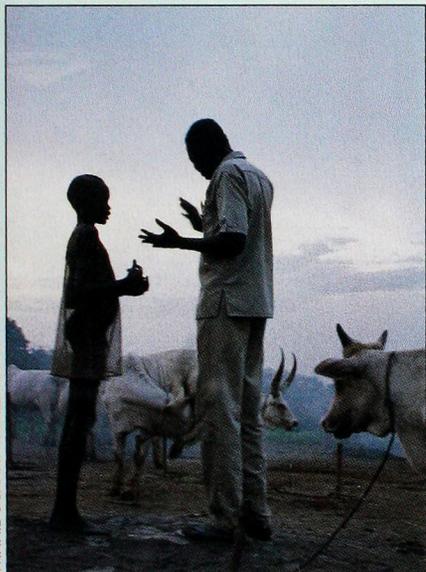
Over the next year, the campaign will bring the group's message to a broad audience through television, radio, and public speaking. Joining the effort are humanitarian organizations active in serving the needy. These include: Bread for the World, the Christian Community Development Association, the Christian Society of the Green Cross, Habitat for Humanity, Opportunity International, and World Vision.

Marking the campaign is a revised edition of Sider's book, *Rich Christians in An Age of Hunger*, issued by Word publishing company. The book, first released in 1977, transformed the attitude of many North American Christians toward their prosperity and the plight of the world's poor.

cattle and traditionally pamper the beasts as pets. "How can you torture our oxen?" they protested.

But Gabriel Mawein, a local farmer,

Sudanese tribesmen tend lyre-horned cattle, symbols of wealth and prestige.



defied ancient tradition and brought his prize bull to World Vision's base to be trained for plowing with a *maloda* hoe. Later he brought three more animals. Putting them to work, Gabriel cultivated four times as much land as usual and brought in an abundant harvest of sorghum and peanuts.

In the weeks before May planting, local food supplies ran short. Gabriel held the only surplus in the county. His

home became a market, with people trading cattle for grain. Gabriel accumulated 20 new beasts, then gave free food to widows, orphans, and disabled people.

Now an ox-plowing revolution is underway throughout Tonj County, with 70 animals already trained at World Vision's base. Recently community leaders urged World Vision to expand ox-plow training to all five of the county's districts.

RESEARCH SEEKS TO LINK MATERIAL, SPIRITUAL

World Vision has embarked on a two-year research project exploring ways to more effectively combine material and spiritual development. The research will be carried out at World Vision projects in Ethiopia, Honduras, Mali, and Mozambique.

The project is led by Viggo Sogaard, associate professor of communication at Fuller Theological Seminary in Pasadena, Calif., and Bruce Bradshaw, director of transformational development and Christian witness at World Vision's international office in Monrovia, Calif. According to Bradshaw, an in-depth look at local culture often is needed to determine how improvements in agriculture, health, education, and other aspects of life also can bring about spiritual transformation.

"Often spiritual results can be achieved through development projects," Sogaard says, "especially when dedicated Christian people are involved in them."

MONGOLIAN STREET CHILDREN LEARN ANCIENT ETHNIC CRAFT

Street children in Mongolia are being trained at World Vision-funded workshops in the country's ancient craft of felt-making. Sessions in the capital city, Ulan Bator, draw as many as 100 children, some arriving with homeless parents. The workshops are organized by World Vision, the Central Asian country's Felt-Makers' Association, and the government's Poverty Alleviation Committee.

The tradition among Mongolian nomad families of making woolen felt clothing, rugs, bags, and other items diminished during decades of communist rule, when wool was placed under state monopoly and much work was taken over by collectives.

The project seeks to restore fading skills and provide street children with felt items for personal use and sale. Organizers plan to bring similar workshops throughout the country to revive felt-making as a home industry.



Mongolian children hold up balls of wool at a World Vision project teaching them to make traditional felt socks, gloves, and hats.

A day ends at Alebu Resettlement Camp in the East African country of Eritrea, where 1,500 families of returned refugees work to make a new home. Some 750,000 refugees from the nation of 3.5 million people fled to nearby Sudan to escape a 30-year war with Ethiopia. The war ended in 1991 when an umbrella group of six rebel armies defeated Ethiopia's former Marxist regime.

Eritrea, the size of England and bordering the Red Sea to the east, declared independence in 1993. The country's new government has helped 95 percent of its refugees return. Many of their home villages were too heavily damaged to allow resettlement. Alebu took in its first residents in February 1995.

"We are starting from below

zero," Eritreans often say of their devastated land. Yet they build with gusto. Former freedom fighters repair roads and medical clinics. Moneyed returnees establish new businesses and rebuild communities block by block. President Isaias Afwerki turned down a palace for a middle-class house and a monthly stipend of \$20, setting an example of self-sacrifice and commitment for his nation.

"The incorruptibility and dedication of these people is extraordinary," says U.S. Ambassador Robert Houdek. "I'd characterize their prospects for development as excellent."

World Vision is helping Eritreans build Africa's newest nation by assisting refugees, providing health care for children, and developing systems to supply clean water for 100,000 people. 🌐

Photo by Jon Warren

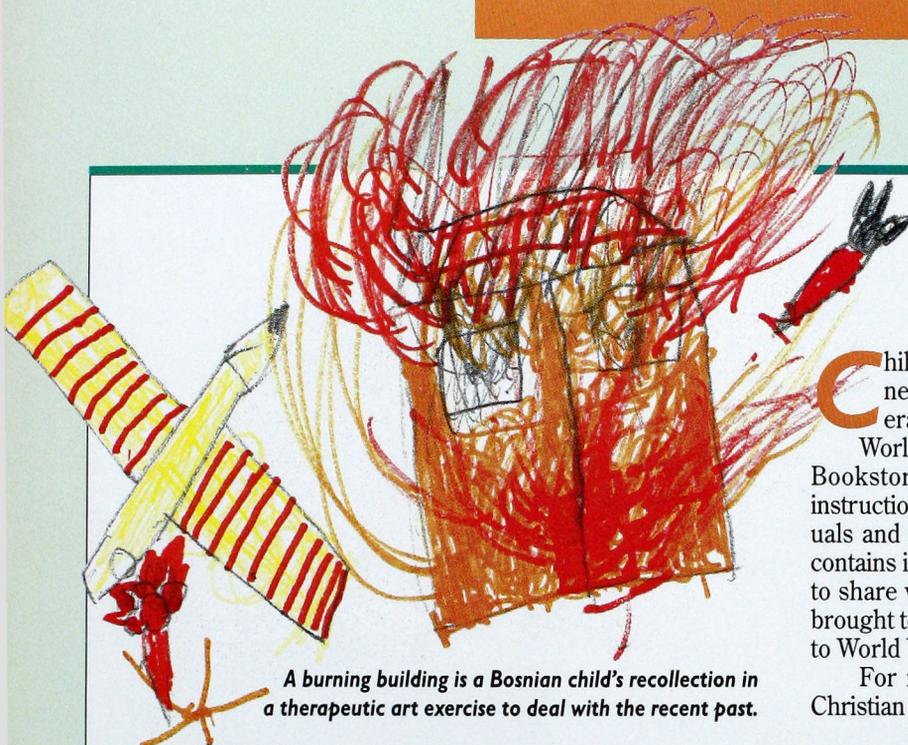


SIGNS OF HOPE IN **ERITREA**



SAMARITAN SAMPLER

RESOURCES FOR
HELPING OTHERS
IN THE NAME
OF CHRIST



A burning building is a Bosnian child's recollection in a therapeutic art exercise to deal with the recent past.

BACK-TO-SCHOOL KITS FOR BOSNIA

Children in the war-traumatized country of Bosnia need school supplies, including pens, pencils, erasers, crayons, and pads of paper.

World Vision, in partnership with Family Christian Bookstores throughout the United States, is offering instructions for assembling school supply kits to individuals and churches wishing to help. The material also contains information about children of war and activities to share with family or church. Completed kits can be brought to a Family Christian Bookstore or sent directly to World Vision for shipment to Bosnia.

For more information, contact your local Family Christian Bookstore or World Vision at (800) 642-5512.

GROWING MUSTARD SEEDS

World Vision in 1996 awarded cash grants of \$1,000 to \$5,000 to six ministries in recognition of their innovative ways to help the poor.

Pui Tak Center is a church-based Chicago ministry that responds to spiritual and social needs of recent Chinese immigrants by acting as a link between them and the general community. Besides opportunities for cross-cultural friendships, the center provides English language classes, tutoring, job and housing placement referrals, seniors' activities, and childrens' educational programs. Phone (312) 328-1188.

The Love Center, sponsored by East Liberty Assembly of God in Akron, Ohio, provides basic necessities for the poor, including meals and opportunities for one-on-one evangelism. The center's aim is to help the poor become self-sufficient. When people are ill or hospitalized, church members or volunteers assist through prayer and counseling. In addition, The Love Center holds Bible studies for adults in low-

income housing development projects. Phone (330) 896-3127.

The Home of the Sparrow in McHenry, Ill., assists homeless women and children by providing transitional shelters until permanent housing and employment can be found. A community of 900 volunteers fills basic needs, offers counseling, job training and placement, and educational and housing assistance. Phone (815) 344-5171.

Urban Youth Ministries in Holland, Mich., gives youth at risk of becoming involved in gangs opportunities to place their faith in Jesus Christ, serve the community, and obtain employment. The group identifies needs, presents opportunities for discipleship, and provides job-skills training. Phone (616) 395-2508.

Trenton After-School Program in West Trenton, N.J., supported by Nassau Presbyterian and Trinity Episcopal churches, strives to meet the academic and emotional needs of economically and socially disadvantaged children from kindergarten through

sixth grade. An after-school program requiring parental involvement provides professional help with studies and social activities. Phone (609) 497-0538.

St. Patrick's Ecumenical Family Shelter is a collaborative effort by churches and other organizations in the Nashville, Tenn., area to provide emergency and transitional housing to homeless families with children. Phone (615) 256-8195.

World Vision's Robert Odom (second from right) presents the Mustard Seed award to staff of the Pui Tak Center in Chicago.



Compiled and written by Stephanie Dye and Cindy Wray

PERSECUTED CHURCH

You can join Christians around the world for 52 days from Sept. 28 to Nov. 16 praying for persecuted Christians. Several evangelical groups have prepared materials to alert the general public and the U.S. government to this issue.

The National Association of Evangelicals has distributed materials on the persecution of Christians to every member of the U.S. Congress.

The NAE hopes the packets, which include a book called *The Lion's Den*, distributed by World Evangelical Fellowship, and WEF's video, *Breaking the Silence*, will prompt government officials to alleviate religious persecution.

WEF encourages Christians to write to their representatives in the U.S. Congress about this issue.

Churches may order a resource kit explaining why Christians are being harassed, discriminated against, and persecuted in countries around the world. The kit also contains ideas of how to pray for specific countries and peoples where persecution is occurring.

Phone (888) 538-7772.

“If I were asked today to formulate ... the main cause for the ruinous revolution that swallowed up some 60 million of our people, I could not put it more accurately than to repeat: ‘Men have forgotten God.’**”**

—Alexander Solzhenitsyn

Profile #3 THE POWER OF ONE



“I see my World Vision Gift Annuity as a rewarding investment in helping humanity while also providing me with the financial security I need.”

Gwen Bradley

For over forty years Gwen Bradley has supported the mission of World Vision through world-wide child sponsorships. And, she has seen first hand the remarkable achievement of their programs.

“I want to continue to help in the outreach to children. The World Vision Gift Annuity provides a welcome supplement to my social security and retirement income. And the annuity operates very efficiently.

Most important to me is that my lifetime earnings can be used to nourish others in both body and soul. I can't imagine a more rewarding investment!”


WORLD VISION
1-800-426-5753

“Let us not love in word, neither in tongue; but in deed and truth.”

1 John 3:18

The Power of One...

A series of donor profiles of those who know their gifts have the power to touch a life, that in turn can transform a family and even an entire community.

For more information on how you can help alleviate hunger, poverty and ignorance through a Gift Annuity to World Vision, please complete and mail to: World Vision, P.O. Box 70084, Tacoma, WA 98481

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Home Telephone () _____

Business Telephone () _____

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INTERVIEW WITH CLAUDIO DOÑÉ



LENDING A HELPING HAND

*In the Dominican Republic,
a World Vision program helps the
poor start small businesses.*

CLAUDIO DOÑÉ, 40, is director of FIME (Fondo de Inversiones para el Desarrollo de la Microempresa), a revolving loan fund initiated by World Vision's office in the Dominican Republic to help local entrepreneurs get started in small businesses. FIME, founded in March 1994, helps low-income communities start and run their own communal banks.

These banks have granted more than 2,000 loans to economically impoverished people who have workable business ideas but no access to the formal banking system. Some 44 percent of FIME loans have gone to women.

Claudio, born into a poor rural family, now devotes his life to improving conditions among the poor. Here he tells about World Vision's microenterprise program in his country:

(Left) Claudio Doñé, director of World Vision's loan program in the Dominican Republic, chats with client Carmen Concepción, who used loans to develop a business making metal-frame beds for low-income buyers.

(Right) A loan repayment record book is issued by a communal bank sustained by World Vision's loan program.

First of all, I am an economist, and economics is a science that needs to know and work with the social problems of a community. Being born in a poor community and a poor family gave me a real vision of what poverty is. We must understand that people aren't poor because they were created that way. Social problems make them poor.

I have been involved in this kind of work from the beginning of my high school years. Coming to World Vision was yet another opportunity to contribute toward improving conditions of life for people who are a part of me.

I was born in Villa Altagracia, a town about 28 miles from the capital city, Santo Domingo. Most of the local economy depended on the sugar cane industry. It was a community of poorly paid laborers. That these people were being exploited was obvious. People coming from Haiti were the ones who did the hardest work. They were hired because they were poor and had no alternatives for employment.

My town expressed a contradiction. Sugar was an important export, an industry that made the country rich. But it did not improve the people's lives. The community lacked such services as water, roads, a library, or a high school. In the midst of that contradiction my life developed.

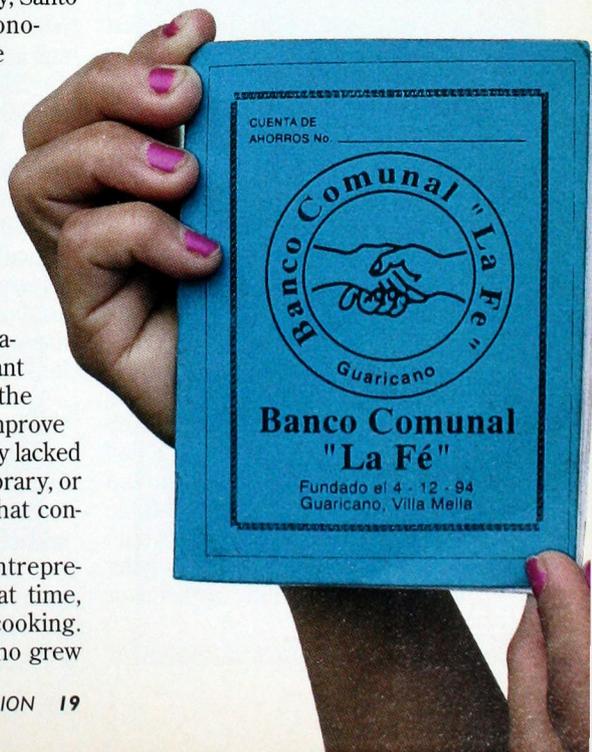
My mother was a microentrepreneur. She sold charcoal. At that time, most homes used charcoal for cooking. My father was a small farmer who grew

food to eat. Then he became a public employee, a janitor. There were four children in our household: my two older sisters, my brother, and I.

My parents were illiterate, yet they understood it was important that we children go to school. There wasn't enough money for the four of us to go to school all at once. So I went to school later than the others. I entered first grade at age 10.

That was a challenge for me. I felt uncomfortable in a class of children younger than I. Because of that, I worked hard and completed the eight years of elementary school in six years. High school is four years, but I graduated in two.

My parents helped by



WHEN WE HELP THE POOR BUY FOOD AND CLOTHES AND HAVE A ROOF OVER THEIR HEADS THROUGH THEIR WORK, WE ARE HELPING THEM SEE GOD, WHO HAS CREATED ALL THINGS NECESSARY FOR LIFE.

never making me work with them in the fields or find outside employment, and my mother supported me through her business. This was unusual in a rural family. I learned from my parents that I had to work hard to achieve what I wanted to do.

My mother had no idea I would be able to go to college, because my parents didn't have money for it. But someone loaned me funds for the tuition. When I showed my mother the enrollment card for *Universidad Autonoma de Santo Domingo* [Santo Domingo's public university], she exclaimed, "What is this? How can this be, with no money?"

i lived at home and each day traveled 26 miles to and from school by bus, an hour-and-a-half each way. Sometimes I had no money and had to hitchhike. Because I could not afford textbooks, I would go to the university library and read them there. Many times I had to spend the entire day at the library. This is how I completed my studies.

My father told me, "I want you to be a lawyer," because he thought I was the one in the house who talked the most, argued, and gave directions. And I too was thinking all the time that I was going to be a lawyer—until I finished my first year of college.

That year was one of general study. When the moment came to choose a career, my desire was to do that which would have most significance for the poor. Economics interested me because no one in my town had ever studied that. Though I brought schoolwork home, my father never suspected I had chosen economics instead of law because he didn't know how to read.

I soon discovered it was hard to study economics, because my university's program was strongly influenced by Marxist concepts in those days. I had become a Christian in my early teens and had a great passion for reading the Bible and knowing the Lord. Classmates would ask me, "What are you doing studying economics? Christians study medicine or social service!"

It was an opportunity to be a testimony



"I started by selling bread from other bakeries," says Cecilio Rivas, who gathers family members in a bakery of his own built with a World Vision loan.

to Christ, and an important, interesting challenge that furthered my theological development. The International Fellowship of Evangelical Students also helped form concepts and principles that allowed me to manage the philosophical differences. Today when I meet old friends who were Marxists then, I tell them I'm still a Christian.

My first professional job was with the Ministry of Agriculture, from 1980 to 1983. From 1983 to 1986 I was in Spain completing a master's degree in business administration. From 1987 to 1988 I worked for a private organization that exported agricultural products. From 1988 to 1990 I was with a Christian humanitarian organization. In May of 1990, I became finance manager for World Vision Dominican Republic.

In that position I began to feel World Vision could do more to transform the condition of the poor. I used to discuss my ideas with César Lopez, our director. Both of us believed we had to find a way to impact the economy in poor communities.

At the time, we didn't have a program permitting loans that people would pay back. We only offered gifts. But I believe the poor have to assume responsi-

bility. If we give out money, and that fosters irresponsibility, then we are not promoting self-development in them.

the opportunity came in May 1993. I was invited to attend an economic development seminar in Nicaragua arranged by World Vision's Latin America regional office and other organizations. For me, it was a chance to make a dream come true.

By October of that year, an initial amount of \$50,000 had been assigned to our office for a revolving loan fund for microenterprise development. We formed a work team but did not start giving loans until March 1994. That caused worry to the team because those funds were not being used, but we wanted to be very careful in our planning and conceptualization. We knew this was an opportunity to change our way of working.

Already, in two short years, we have seen many people break down the barriers of extreme poverty, and I now am assigned exclusively to FIME.

Fifteen months ago, a young man, Hipolito Ortega, came to my office and said, "I want you to come to my house to see what my mother and I are doing. I need a loan of US\$100 because my communal bank is offering loans only up to \$60."

We went to his house, where I found his mother and brother making candies of coconut and milk. I told him, "To do that you need a loan of more than just \$100." FIME evaluated his situation and gave him a loan valued at \$700. He repaid the loan, and two subsequent ones as well.

Just today that young man came to see me again to tell me he is getting a certification for a "credit business card," which is a commercial bank program for small entrepreneurs. When he began, his business was not even structured. Now he has a commercial name, his legal papers are in order, and he can go to a commercial bank to open a line of credit.

It is a great satisfaction to me that today he feels very happy and secure. He is on top of life. And such cases are multiplying.

fIME is like a husband to me," says Damaris Zorrilla. She is a widow who had a little bakery in the heart of the city. She came to my office one day to tell me her story.

"My husband died several years ago," she said. "He didn't have anything to leave me, only our two children. And I have raised them with earnings from my small bakery. But now I have a problem. I have no working capital to buy raw materials to continue production. Can you help me?"

A World Vision promoter evaluated her business, and she was approved for her first loan, to the amount of \$3,000. She cried, "Alleluia! Glory to God!" and shed tears. No one else had been willing to give her the loan. She didn't have commercial papers, a name.

Month by month she paid back that first loan, and then a second one. Her business has grown. She's bought more equipment, machinery, and an industrial oven. Her children work with her, and she hires other people as well. She's just applied for her third loan.

A group of women from the communal bank *Sabila Adelante*, in the rural zone of Neiba, spent an entire afternoon telling me of their successes. One woman showed me her home and said, "With the money I have earned working in business with a loan from FIME, I am remodeling my house, which was falling down." I felt very happy because I could see that the poor had been touched by God in their basic capacity to survive.

That is why a bank for the poor has been my dream, a program that gets resources to people who don't have anything, but do have a right to live in this world that God created. Such a bank serves as a plow breaking ground for the poor, overcoming barriers.

A loan is not a gift. If funds go to people who don't repay, then the money won't be there to help more people. Our borrowers accept that they have to repay what they receive. Such stewardship is a biblical principle, as in the parable of the talents. The one who did something was given more. God gives to those who take responsibility.

I believe that when the poorest can work for themselves and succeed, it is an opportunity for them to rediscover that, as children created by God, they have the right to utilize the fruits of creation. When we help the poor buy food and clothes and have a roof over their heads through their work, we are helping them see God, who has created all things necessary for life. For that reason, I believe this program is an opportunity to serve God and carry God to the people. ☉

Terri Owens is a journalist for World Vision International in Monrovia, Calif.

WORLD VISION

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 Contributing Editors **Jane Sutton, Shelly Ngo**
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SIBLINGS INHERIT HOME, VULNERABILITY, AND EACH OTHER

We are witnessing family, community, civil society ... and the testimony is coming through the lives of children.

World Vision President Robert Seiple greets AIDS orphans Charles and Gertrude in their banana grove.

Every overseas trip for World Vision has its poignant moments. My visit to Uganda in January this year, I knew, would have more than its share. Years of war, followed by the brunt of AIDS, severely strained the fabric of the country's society. Uganda faced up to its problems, attacked them publicly, and put development and education programs together to help restore a badly damaged nation. The country—once known for the brutality of its former dictator Idi Amin—now is one of the most stable in Africa.

Despite remarkable economic growth and political stability, Uganda continues to be hampered by lingering effects of the AIDS epidemic. Even if there were no new cases, generations of Ugandans will remain in the disease's shadow. I returned, this visit, to the Rakai District in southwestern Uganda, where the ravages of AIDS have been the most pronounced. I visited the children of parents I once knew, adults who have died since my last visit. I revisited a grandmother who was taking care of 16 children. She is now in her 80s, but there are no younger adults left alive who can share her burden. Who will take it over when she is gone?

For me, though, the most poignant moment was meeting a couple of kids standing in front of a house ramshackled even by Uganda's standards. Grass was growing through the partially thatched roof. Gaping holes admitted the afternoon rains, creating a chill for the two young occupants who called this home. Already pneumonic coughs were evident in both kids. If that were not enough, a hailstorm had passed through a few days earlier and a maze of uprooted and torn banana plants added to the pathos of the scene.

The picture was not complete, however, until the graves were included. There were two: one for a mother who had died some time ago, and the fresh grave of the father who had passed away in the past three months. Both succumbed to AIDS.

Charles is 10. His ever-present sister, Gertrude, is only 7. The home and banana grove, such as they are, form their inheritance. Poverty, despair, fear, and vulnerability have also been passed along to these children who have lost all normalcy in their childhood.

It is hard to imagine a 10-year-old boy taking over as head of a household. There is a home to maintain, an old home, where things go wrong, where the broken needs fixing. Firewood has to be gathered, a daily chore. Food needs to be found, prepared, cooked—hopefully on

a predictable basis. Bodies and clothes must be cleaned. The banana grove needs to be maintained. All of this happens around a school day for each child.

Of course, meeting life's basic needs precludes many things. There is no time for play. That kind of child's activity is already outgrown. Besides, there are no toys with which to play. We bring blankets, salt, soap—no toys. Charles and Gertrude are excited. Each has a new blanket. Warmth at night! Their joyous smiles are genuine. I remark to our staff later about this and am told, "In America, a blanket is a right. Here, it is a privilege."

Privileges are few. Responsibilities are many. Where do you go for help? How can parental love ever be replaced, especially for children this young? What if the bananas can't be tended? Where does one go for a predictable source of food? Who will take care of a sick child?

Gertrude goes inside to put on her sweatshirt. It is growing cooler, and every instinct tells her that her body already is vulnerable. We continue talking with them both but are interrupted by Gertrude's attempt to gain Charles' attention. She whispers something in a low voice, pointing to his chest. He pretends not to hear, but she is persistent. Finally, we ask our interpreter what is happening. "She's making her brother put on his sweatshirt too."

She is taking care of her brother. Her brother is all she has left. They are in this together. Their affection for each other is real. Their concern is genuine as well. Charles runs into the house and comes out with a sweatshirt. Gertrude is satisfied, and our conversation continues.

Later, we take them to the clinic to get medicine for their coughs. Pills are meted out and put in small plastic bags. Charles takes over. Gertrude's pills are stuffed into his left pocket; his go to the right pocket. We give them each a couple of lollipops, a natural gift for children at a clinic, even though they seem somehow out of place for the "head of the household." Each pocket receives an equal number.

A small girl, no more than 3, watches the lollipop exchange and cries to register her own request. Charles doesn't hesitate. He walks over to the child, reaches into "his" pocket, and shares his gift. It's only right. After all, he now is the head of a family.

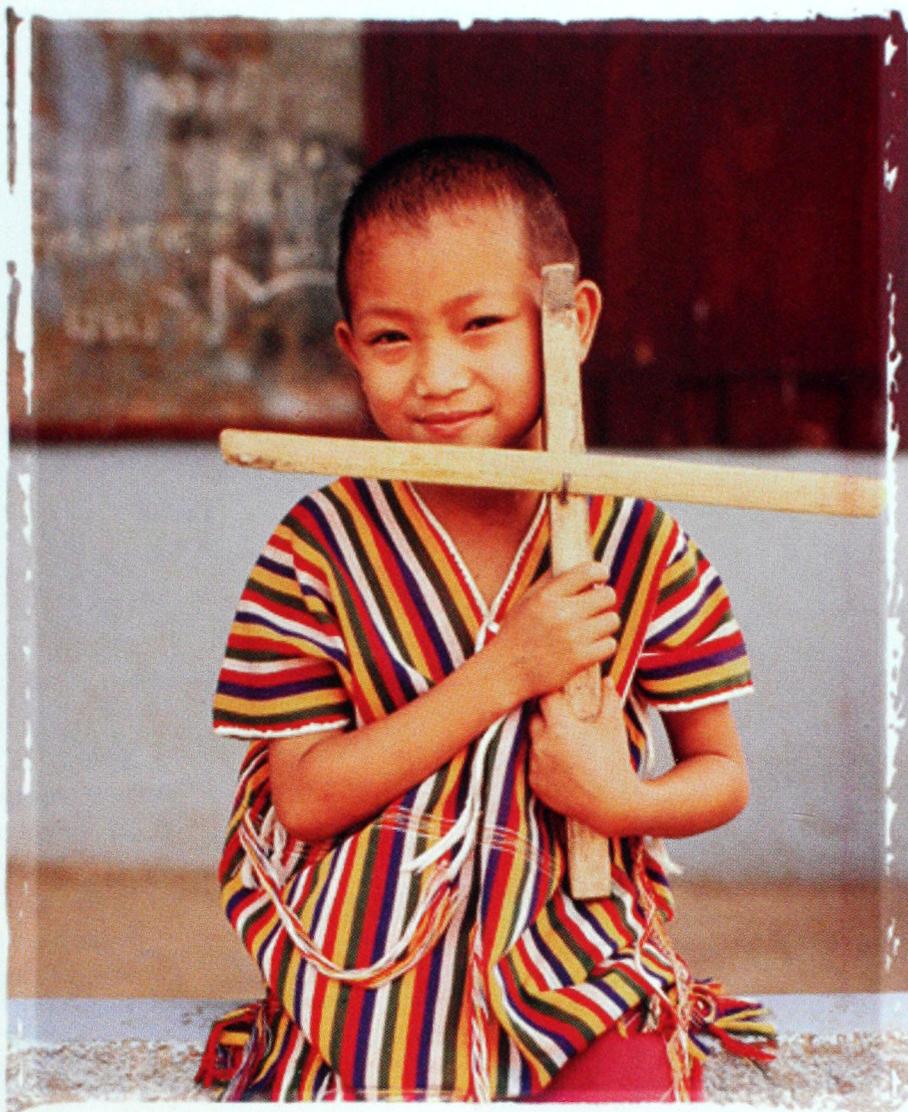
We are all touched. We are witnessing family, community, civil society—the best of human relationships—and the testimony is coming through the lives of children.

Jesus said, "Unless you become like a child, you shall not inherit the Kingdom of God." That verse is more meaningful to me now. Charles and Gertrude—who model the love of parents to one another—helped me to understand it better. They also provide me with two more reasons to love, protect, reduce the vulnerability, and remove the stumbling blocks from the lives of children around the world.

Children like Gertrude and Charles soften our hearts. They teach us much. They speak to our best instincts, perhaps long dormant within us. 🌍



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Profile #1 THE POWER OF ONE



"The Continuous Child Care Agreement provides us a wonderful opportunity to make a life-long commitment to sharing our own inheritance with precious children – to give them hope and a more promising future."

*Marci and Joseph Palumbo
Somerset New Jersey*

When Marci and Joseph Palumbo married, each brought a World Vision sponsored child to their new family. When deciding how to invest a recent family inheritance, they saw the Continuous Child Care Agreement as an ideal opportunity to make a long term commitment to children and others in need.

"We could wait until we establish our family and careers, or we can put the future of these children as one of our top priorities now. Once you are aware of the dire poverty, hunger and illiteracy, you know you must offer what you can.

If even one little child learns to read, becomes a good parent or community leader, that is our reward."


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there will your heart be also."*

Luke 12:34

The Power of One...

A series of donor profiles of those who know their gifts have the power to touch a life, that in turn can transform a family and even an entire community.

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For more information on how you can help alleviate hunger, poverty and ignorance through a Continuous Child Care Agreement to World Vision, please complete and mail to: World Vision, P.O. Box 70084, Tacoma, WA 98481

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New Weapons of War:

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