

HIGHLIGHTS OF VARIOUS PUBLIC BENEFITS

AVAILABLE FOR THOSE WHO ARE

EXPERIENCING ECONOMIC DIFFICULTIES

PREPARED ESPECIALLY FOR

THE SAINT VINCENT DE PAUL SOCIETY

BY

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OF

**THE SAINT LAURENCE CONFERENCE AND THE
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PREFACE TO “BENEFITS IN A NUTSHELL” ON THE FOLLOWING PAGES 10 AND 11

The following pages 10 and 11 represent a very condensed version of the benefits set forth in more detail in the rest of the book.

The purpose of the two page summary is to provide a quick overview of all of the benefits set forth. In addition it is designed that pages 10 and 11 can be printed and copied on the front and back of one sheet of paper. Having all of the benefits on one sheet of paper will provide a quick reference for the Vincentian’s use in helping our clients.

Please recall that the benefits listed in this book do not constitute all of the benefits that are available. They are only the benefits that I have found most useful in my experience as a Vincentian.

Also, before you rely on any benefit listed, always go to the benefits website to see if there is any modification to the benefit. In some cases the benefit could be eliminated entirely as a government cost saving measure.

This is another reminder to never tell a client that they do not qualify for a particular benefit. If you do and the client later realizes that they would have qualified, you have given them bad advice and could have cost the client money. Always have the client apply and the worst thing that can happen is that they are refused. The application process is not that difficult.

Also remember that the information set forth on the benefits website is only a condensed version of the benefit. There are numerous exceptions and other aspects of the benefit that could make our client eligible for the benefit.

I sincerely hope that some of the information set forth in this book is of benefit to you. I hope that it will allow you and our fellow Vincentians to be of greater assistance to those most in need of God’s love.

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DEDICATION

I would like to dedicate this book to the people who have influenced me in my life as a Vincentian.

My father was the person who introduced me to the St. Vincent DePaul Society when I was age 27. He was a member of the SVDP Society and I can still recall his quietly going out at night helping those in need after he already worked a twelve hour day. He did not realize it at the time, but he introduced me to a way of life - a way of life that has continued from that day forward and will continue until my life ends.

I am absolutely indebted to my Mom for teaching me all of her wonderful values including but not limited to the importance of having God in your life. My Mom lived and taught me a Vincentian way of life even before I ever heard of the SVDP Society.

My wife Dottie supports me in my work as a Vincentian. She has never complained about the time I spend on helping others. Dottie is now officially a Vincentian as a member to the St. Mary Magdalen Conference.

My daughters learned from seeing me and other Vincentians in action the importance of helping others. As a result, they all selected professions that have a direct bearing on helping others to help themselves.

At the present time, I have been privileged to have been a member of the St. Laurence SVDP conference for over 47 years. Never in my life have I encountered a more dedicated group of compassionate loving individuals. I have been sustained, grown and inspired by the love they unselfishly and unceasingly shower on those who need a helping hand. They are truly conduits of God's love to those who are deprived mentally, physically, emotionally or economically. They make me feel "fully human and fully alive" just being around them.

I am now also a member of the newly formed St. Mary Magdalen conference of the SVDP Society. Although we are just getting underway, it is readily apparent that they are a truly dedicated conference. They will

have different challenges to face than some of the other conferences. However, they are a very industrious and talented group of individuals to whom God has given special gifts to be used to share with those who are emotionally and spiritually impoverished as well as economically.

I want to thank my good Vincentian friends Aida and Gene Mazzuella. They took the time to read through this entire book and correct all my mistakes typographical or otherwise. They have been very active Vincentians for many years and inspire those they encounter by their actions and love.

And finally, I dedicate this book to all those who have honored me with the opportunity and privilege to have assisted them. I call them “my people”. I have often wondered why I became a lawyer and they gave me the answer. The answer is crystal clear in my mind that I became a lawyer to “level the playing field” for those special members of our society who need a little extra help.

John J. Donohue
February 27, 2012

INTRODUCTION

BEFORE REFERRING TO THIS BOOKLET, PLEASE READ THE FOLLOWING:

PURPOSE BEHIND THE PREPARATION OF THIS BOOK – The purpose is twofold:

1. To give other Vincentians, especially the younger Vincentians, the benefit of my over 45 years as a Vincentian so they can effectively serve those members of our society who are in need.
2. To help Vincentians become better acquainted with the various public benefits so that they can assist our clients with their long range plans.

NOT COMPLETE ITEMIZATION OF ALL BENEFITS: This book is not intended to be a complete itemization of all the benefits that are available. However, it does represent the governmental benefits which I have most frequently encountered. It should be noted that it does not include any Veteran's benefits or the many Senior Citizen benefits because there already are rather comprehensive books written on these benefits. These books are obtainable at your local office of the Members of Congress.

This book is never finished. There will always be new benefits and existing benefits could either be modified or deleted.

Therefore, before relying in the benefit stated in this book the Vincentian should research the benefit to see if there have been any changes such as eligibility requirements, financial limitations, etc. There could even be a new and better benefit available to help our client. This is the same practice followed by lawyers.

For the sake of brevity, only an outline of the each benefit is stated. The outlines are only intended as a starting point. The internet is an excellent source of information. In addition, to the information stated on the Internet, I found it very helpful to speak directly to the person who is actually administering the benefit. Frequently there is a difference between what is stated on the internet and how the benefit is actually administered.

HOW CAN I REMEMBER ALL OF THE BENEFITS AND THE SPECIFICS OF EACH BENEFIT?

It is impossible to remember all of the benefits and the specifics of each benefit. As a lawyer, I can only suggest that you learn to think like a lawyer. Lawyers cannot remember all of the laws and every aspect of each law. They are taught to think in terms of categories or broad concepts.

For example, when a Vincentian is visiting a client they should think in terms of what the client needs. Is the need cash, food, payment of utility bills, etc.? If the need is food, then you research where food is available. If the client is having trouble paying their utility bill, you go to your "research library" for available information on different programs pertaining to utility bills. You can then advise the client to investigate that particular benefit.

Do not ever tell a client that they do not qualify for a particular benefit. There are numerous exceptions. If it appears that there is even a remote possibility that they may qualify, they should apply. Certainly, no Vincentian should ever give legal advice.

WHY SHOULD A VINCENTIAN ENCOURAGE THE CLIENT TO APPLY FOR GOVERNMENTAL BENEFITS?

There are many reasons why this is the desired approach. For the most part, the client is less likely to feel he or she is getting charity. I frequently remind the client they are only getting back their tax dollars which they paid into the system. You do whatever you can to help them preserve their dignity.

It is suggested that our role should be to supplement and not replace otherwise available governmental assistance. Taking this approach also enables us to "stretch" our dollars. It makes more funds available to help many of our clients who are not poor enough to qualify for governmental benefits but do not have enough funds on which to sustain a minimum existence. Also, we are a short term program. If the client can access a governmental benefit, it could help toward a long term solution.

CONFERENCE LIBRARY: Each conference should have their own library of governmental benefits. One person should be in charge of trying to keep current with any new benefits and then acquainting the rest of the membership. Also, this book should be supplemented by the benefits of your particular County or governmental body.

WHAT SHOULD BE OUR GOALS WHEN WE VISIT OUR CLIENTS?

The basic motto to the SVDP Society is to “Help Others to Help Themselves”. So the question presented is: how can we best help others to help themselves?

I submit that the best way to get “Others to Help Themselves” is by keeping in mind four goals when helping your client. They are as follows:

- 1. Help with client’s immediate need.**
- 2. Develop a long term plan.**
- 3. Raise their spirits.**
- 4. Evangelize in a quiet way.**

If we embrace the above four goals, we would have taken a holistic approach to making our client a wonderfully functioning human being. We would have addressed his or her immediate needs, educated them to be self sufficient (material needs), raised their spirits (emotional needs) and made them closer to God (spiritual needs).

The following goals can be implemented as follows:

GOAL #1 – HELP WITH CLIENT’S IMMEDIATE NEED

This is generally the easiest goal to achieve. We generally know in advance the reason why we are visiting the client. If we do not, it generally does not take too long for the client to tell us the reason why they called our Society. Frequently, it is a “shut off” notice, lack of food, problem with a utility bill or trouble paying the rent etc.

Based on the funds that we have available in our conference, we always make a great effort to help our clients’ address their immediate need.

GOAL #2 – DEVELOP A LONG TERM PLAN

This is generally a lot harder than Goal #1. We have to make our client self sufficient so they can function without our assistance.

So how do we develop a long term plan? Generally the problem is either lack of income or a lot of expenses or a combination of both.

What are some of the ways our client's income can be increased?

1. If unemployed, we can help the client find a job. See the Employment and Training Section on page E-1.
2. If disabled, refer to the various governmental benefits that can be of help such as Social Security Disability Insurance (A-4) and Medical Assistance for Workers with Disabilities ((D-2), etc.
3. If injured at work, consider Workmen's Compensation Benefits (see A-7))
4. If not making enough money at their regular job, could they find a higher paying job or obtain a part time job?
4. If just not enough cash coming into the household, consider general assistance (A-1), Temporary Assistance for Needy Families (A-2) and the Earned Income Tax Credit (A-5).

What are some of the ways that our client's expenses can be reduced?

1. Food – Start by shopping at the least expensive supermarket, use coupons, buy when items are on sale and store for future use, buy store brands, consider free sources of food (see Philabundance on page B-5) or food available for a reduced price such as the SHARE program on page B-3. If our client is in the low income bracket, our client can apply for the Food Stamp Program (see B-2)
2. Utility bills – See the various programs from PECO, AQUA and whatever other utility you use. There are reduced rates for those with low income.
3. Clothing and furniture – The SVDP Central Council can help supply these items free based on a voucher from a Vincentian.
4. Cable, TV and telephone expenses – See pages C-14 and C-15 for greatly reduced monthly payments.
5. Medical expenses – See the Medicaid program (Page 8) and medical care for children program also know as the CHIP program on page D-3)
6. Other expenses – Just like everyone else, they should ask themselves basic questions prior to any purchase such as: is the

purchase a need or greed? Can they live without it? Perhaps they have trouble with budgeting. There are different organizations that can be of assistance (see C-11 and E-5)

Some of our clients are very close to being totally self-sustaining. They just have to be encouraged to make more of an effort to reduce their expenses and increase their income. They may have to be motivated and that is the subject of Goal #3.

GOAL #3 – RAISE THE SPIRITS OF OUR CLIENTS

We see many of our client's spirits at the low point of their lives. Sometimes they are so overwhelmed that they do not know where or when to begin.

We have the wonderful opportunity to guide them and show them the way. We can help sort out their problems and put them in an order of priority. We can help them put out the biggest "fire" and then go on to handle the other "smaller fires" with their assistance. We can suggest to them the various benefits that could possibly be of assistance to them; however, it will up to them to pursue them.

We are to be conveyors of hope and encouragement. We can show them that there is "light at the end of the tunnel". By being uplifting, we are giving back to them their self confidence and self esteem. We remind them that "there for the grace of God go I". Any one of us can have a bad day. Now is the time to pick yourself up and get going.

In essence, it is the old story that you can give a man a fish and you have a friend, but if you teach a man how to fish, you have a friend for life. We as Vincentians are "Fishers of men, woman, children and families".

GOAL #4 – EVANGELIZE IN A QUIET WAY

We as Vincentians are lay missionaries. We evangelize primarily by our actions and when the opportunity presents itself we use words.

God is love. We have the magnificent privilege of being conduits of his love. Our mission is to communicate His love to our clients in a loving, kind and all embracing way. We communicate His love by our tenderness, compassion and concern for our clients; otherwise, we would just be dispensers of economic assistance. Our client's are wonderful special creatures of God and **GOD DOES NOT MAKE JUNK!**

CONCLUSION

This book is about resources. However, I hope you absorb the real message of this booklet.

Vincentians are the greatest resource because we are privileged to bring God's love to those in need at a time when they need it the most. God is love.

THERE IS NO GREATER RESOURCE THAN US BECAUSE WE ARE CONDUITS OF GOD'S COMPASSIONATE UNCONDITIONAL LOVE TO THOSE IN NEED.

That my brothers and sisters is the main and only message that you have to remember! Mother Teresa has said on various occasions that it is not "how much you do but how much love you put into what you do". She also mentioned that those in need will forget the things you did for them but they will never forget the love you gave to them!

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85 Hunters Run
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March 21, 2012

“BENEFITS IN A NUTSHELL”

CASH BENEFITS:

A-1 General Assistance - The General Assistance cash program ended on August 1, 2012. It used to provide cash benefit of approximately \$200.00 a month.

A-2 Temporary Assistance for Needy Families (TANF) – monthly check is paid to client for dependent children.

A-3 Supplemental Social Security (SSI) – monthly check is paid to recipient 65 years or older, legally blind or permanently disabled.

A-4 Social Security Disability insurance (SSDI) –monthly check paid to person unable to achieve gainful employment due to permanent disability.

A-5 Earned Income Credit – credit to worker to reduce income tax liability.

A-6 Unemployment Compensation – monthly payment paid to unemployed worker to provide temporary income support.

A-7 Workmen Compensation – monthly check paid to worker who sustains job injury or work-related illness.

FOOD

B-1 Scrip – It is another name for food gift card. It generally is issued by the conference to a person in need they are helping.

B-2 Supplemental Nutrition Assistance Program (SNAP) – Its prior name was the food stamp program - ACCESS card issued by the State to client to make food purchases at grocery stores and supermarkets.

B-3 Share Program – Food packages worth up to \$45.00 can be obtained at approximately 50 % savings.

B-4 Food Cupboards – Also known as food banks or food pantries are places where our clients can go to get immediate food.

B-5 Philabundance programs –The “FreshForAll” program provides free fresh produce in low income communities.

B-6 WIC Program – Is a federal program that provides healthy supplemental foods and nutrition services for pregnant woman.

HOUSING ASSISTANCE

C-1 Low Income Energy Assistance Program (LIHEAP) – A popular program that helps low income families pay heating bills.

C-2 PECO CAP Program – Is a PECO program that reduces gas and electric rates and also forgives arrearages.

C-3 Matching Energy Assistance Fund (MEAF) – PECO matches customer’s contribution by issuing grants up to \$500.00 for gas and \$500.00 for electric services.

- C-4 Customer Assistance and Referral Services (CARES)** – It is a PECO program that helps customers who have temporary personal or financial hardship to pay their bill.
- C-5 Low Income Usage Reduction Program (LIURP)** – This program provides free conservation education and weatherization services.
- C-6 Section 8 Housing** – It is a Federal program that provides rental units to tenants at a greatly reduced rate.
- C-7 Mortgage Foreclosure** – various governmental and non-governmental programs to help clients avoid foreclosure.
- C-8 Rental Assistance** – Various sources of rental assistance and information re rental problems we encounter helping our clients.
- C-9 Oil** – Sources of free oil.
- C-10 Weatherization Programs** – Various agencies that provide free weatherization to help reduce utility bills.
- C-11 Budgeting** – highlights the importance of establishing a budget.
- C-12 Pennsylvania Property Tax/Rent Rebate Program** – Program that helps senior citizens and widows and widowers age 50 or persons with disabilities over 18 obtain funds to pay real estate taxes or rent.
- C-13 Water Bill Assistance** – Aqua’s program for Delaware, Montgomery and Bucks County residents to help those who are in arrears.
- C-14 Internet Service** – Internet service at a reduced rate.
- C-15 Telephone Service** - Telephone service at a reduced rate.

HEALTH BENEFITS

- D-1 Medicaid** - free health care services.
- D-2 Medical Assistance for Workers with Disabilities (MAWD)** – reasonably priced medical insurance for worker with a disability.
- D-3 Children’s Health Insurance Program** – medical insurance program for uninsured children and teens in Pennsylvania.
- D-4 Pace/Pacenet Programs** –comprehensive prescription coverage for older Pennsylvanians.

OTHER BENEFITS

- E-1 Employment and Training Assistance Benefits** – help with finding employment.
- E-2 Consumer Credit Counseling Services** – debt management, budgeting, credit report counseling, housing counseling, etc.
- E-3 Bankruptcy** - legal proceedings to provide a “fresh start”.
- E-4 Free Legal Assistance** – Various sources for free legal help.
- E-5 Catholic Social Services** – Assortment of services such as counseling needs assessment, budgeting, housing, elder care, etc.
- E-6 Free Income Tax Preparation** – sources for free tax preparation

CASH

GENERAL ASSISTANCE

BENEFIT: For many years the State of Pennsylvania provided a benefit of approximately \$205.00 a month to an individual and approximately 50% more for a couple. **The general assistance cash program ended on August 1, 2012.** General Assistance medical assistance is still available to those who qualify (medical bills, etc).

The following is a portion of what is stated on the Department of Public Assistance website in reference to the General Assistance program:

“The General Assistance (GA) cash program ended on August 1, 2012. GA medical assistance is still available to those who qualify. The Department of Public Welfare (DPW) is committed to protecting and serving Pennsylvania’s most vulnerable citizens while managing our resources effectively. The General Assistance (GA) program is state-funded assistance that provides money and other services for eligible individuals who do not meet the requirements of federally funded programs such as Temporary Assistance for Needy Families (TANF)”

“All GA recipients are encouraged to work with their case worker or visit their county assistance office (CAO) or district office to have their cases reviewed to determine if an individual is eligible for other benefits.”

SOURCE OF INFORMATION: The Department of Public Welfare website which is www.dpw.state.pa.us.

DATE: October 20, 2012

CASH

TEMPORARY ASSISTANCE FOR NEEDY FAMILIES (TANF)

BENEFIT: Cash payments are made for dependent children and their parents or other relatives with whom they live and for pregnant women. For example, the maximum benefit amount is \$316 per month for a woman or man with one child and \$403 for a woman or man with two children. The goal is to prevent a child from being forced from his own family for economic reasons. Receipt of benefits is limited to 5 years in the recipient's lifetime.

ELIGIBILITY: To be eligible must comply with the following:

- Must be a United States citizen;
- Have Social Security numbers or apply for them;
- Required to look for a job or participate in an employment and training program unless you have a disability;
- You are required to help the caseworker complete an Agreement of Mutual Responsibility (AMR) which is a plan for what you will do so you no longer will need cash assistance. The plan may include looking for work, attending a training program, applying for Social Security benefits. You must sign the AMR and follow through with the plan;
- Cooperate with the paternity and child support requirements unless there is good cause for not cooperating. Your child must be under the age of 18 or age 18 and a full time student;
- Resources – must have a value of \$1000 or less (resources do not include your main residence);
- Income – I called the County Assistance office to determine the income levels. I wanted to determine if the income was controlled by the Poverty Level guidelines. I was informed that it was not. They have their own formula that is rather complex. I was informed by the worker that the best approach would be to have the person with low income apply to see if they qualify.

HOW TO APPLY: You can apply for and renew your benefits by using the State's COMPASS website www.compass.state.pa.us ; or file application at local County Assistance Office or download an application and file with the local County Assistance Office.

VINCENTIAN APPLICATION: If a family does not have enough money to live on and have dependent children we should think of this cash benefit. It is not a huge amount but it would certainly help.

The client should understand and remember that cash benefits will last for only five years of recipient's lifetime.

SOURCE OF INFORMATION: The Department of Public Welfare website which is www.dpw.state.pa.us.

DATE: February 16, 2012

CASH

SUPPLEMENTAL SECURITY INCOME (SSI)

BENEFIT: The benefit is our client receiving a monthly check. The maximum payment for a person living independently in Pennsylvania in the year 2012 is \$698.00. The payment is the same whether a person is elderly, blind or disabled. However, the payment may be \$1048.00 if the recipient lives in a particular setting.

The main issue is whether or not they will qualify for this benefit because there are significant requirements for eligibility.

It is important to remember that SSI is a need based program. It is designed to help those with low income. Therefore, if our clients' income or assets change, they will no longer qualify for this benefit. This benefit is different from the Social Security Disability Insurance (SSDI) benefit set forth in A-4 immediately following. The Social Security Disability benefit is not need based but is determined by the number of quarters our client worked under the social security system.

They are both funded differently. For SSI there is no work requirement because the program is financed through general tax revenues and not by the Social Security tax. SSDI is funded by the Social Security tax fund and therefore for an individual to qualify they must have sufficient work credits.

ELIGIBILITY: In order to qualify for SSI an individual must be 65 years or older, or be legally blind, or meet the definition of permanent disability provided by the Social Security Administration.

Since it is a need based program there are income and asset limitations. For example, for an unmarried individual their resources have to be less than \$2000 and for a married couple their resources have to be less than \$3000. The home that is lived in is not counted as a resource. SSI has precise definitions of what constitutes income and resources. Refer to the SSI website if more detail is needed.

HOW TO APPLY: An individual applying for SSI can substantially complete a large part of the application by visiting their website at www.socialsecurity.gov. They can also call SSI toll-free at 1-800-772-1213 to ask for an appointment with the Social Security representative.

VINCENTIAN APPLICATION: Always think of SSI when helping someone (adult or child) who is over 65, blind or permanently disabled. There is a strict definition of the words "permanent disability". Based in the interpretation of the words "permanent disability" most claimants are denied coverage.

SOURCE OF INFORMATION: Social Security website www.socialsecurity-disability.org and www.ssa.gov.

DATE: February 10, 2012

CASH

SOCIAL SECURITY DISABILITY INSURANCE (SSDI)

BENEFIT: This is a federal benefit that pays a monthly check. It provides aid to people who are unable to achieve gainful employment due to a permanent disabling condition.

ELIGIBILITY: To qualify for SSDI you must have worked under the Social Security system for a certain number of years. More information pertaining to the work requirement is set forth in the Social Security information booklet on the Social Security website.

In addition, you must suffer from a permanent condition that prevents you from working. Your client must be able to show that he or she cannot do the work that he or she did before. The Social Security Board must determine that your client can not adjust to other work because of his or her medical condition; and your disability must have lasted, or be expected to last, a minimum of twelve months or result in death.

HOW TO APPLY: file an application online at www.socialsecurity.gov or call the toll free number 1-800-772-1213 to make an appointment to file a disability claim at your local Social Security office.

VINCENTIAN APPLICATION: The key words to remember are “disability” and “worker”. Therefore, think of this benefit if you come into contact with a worker who is disabled.

The problem is that it could take years for a claim to be finally approved. Also, more than 60% of the initial applications are denied. It is probably best that the client engage a Social Security attorney of their own choice. You should not refer your client to an attorney. If the attorney does not do a good job or is not successful, the client could be upset with you. Let the client make their decision as to whether or not to engage an attorney.

Also, keep in mind that benefits can be extended to the worker’s family. For example, the worker’s spouse if he or she is 62 years or older; the worker’s spouse at any age if he or she is caring for a child of the worker who is younger than age 16 or disabled; etc.

SOURCE OF INFORMATION: U.S. Social Security website (www.socialsecurity.gov) and various other sites.

DATE: February 10, 2012 **A- 4**

CASH

EARNED INCOME CREDIT

BENEFIT: It is a credit that can be used on the U.S. income tax return. A credit is like cash. It will reduce the taxpayer's income tax liability dollar for dollar as opposed to a deduction. In the case of the Earned Income tax credit, the taxpayer could get a refund even though no income tax was deducted from their wages.

The amount of the credit is determined by a number of factors. A major factor is the number of children, although a credit can still be obtained if the worker is childless. The definition of child is rather broad. It includes an adopted child, grandchild, step-child or any of their descendants. The child must have lived in the workers main home for over 6 months of the year.

The maximum credit that can be obtained is approximately \$5751 if the worker has three or more qualifying children and \$464 if the worker does not have any children.

ELIGIBILITY: The worker may claim the earned income credit on the 2011 U.S. Income tax return if the worker's earned income, such as wages and self employment earnings and also adjusted gross income is under the following amounts: \$36,052 (\$41,132 if married filing jointly) and have one qualifying child. If the worker has three or more qualifying children the worker's income can be as high as \$43,998 ((49,078 if filing jointly).

HOW TO APPLY: File U.S. Income tax return for the appropriate tax year. If you forgot to claim the credit in prior years, the returns for the prior years could possibly be amended to obtain a refund.

VINCENTIAN APPLICATION: Like a lot of benefits, it is impossible to remember all of the technical requirements. Therefore, when visiting your client and going over their affairs, you can ask them if they claimed on their U.S. income tax return the Earned Income Tax Credit.

The key element to remember is that this benefit should be considered every time we see a client who earns less than \$50,000 per year. Also, remember that our client could obtain a cash refund even though only a

small amount of taxes or even no taxes were deducted from their wages. The more funds we can make available for our clients means that they are closer to getting self sufficient and also less expense for your conference.

SOURCE OF INFORMATION: Internal Revenue Code and J.K.Lasser's "Your Income Tax 2012".

DATE: February 14, 2012

CASH

UNEMPLOYMENT COMPENSATION

BENEFIT: Unemployment Compensation (UC) protects workers against job loss by providing temporary income support to people who become unemployed through no fault of their own. UC benefits are paid, for a limited time, to individuals who are able and available for suitable work, and are actively seeking new employment (as stated on their website)

ELIGIBILITY: To be eligible you must have: worked for an employer that paid UC taxes; and earned enough money during employment to qualify for UC; and be able and available to work at another job that is suitable considering your skills.

You still remain eligible even if you were fired from your job through no fault of your own; or laid off because no work was available; or were forced to quit your job because of compelling reasons.

You are not eligible if you quit without a compelling reason; or were fired because of willful misconduct; or refused suitable work; or are incarcerated; or are participating in a strike; or you did not work long enough.

HOW TO APPLY: file an application with the UC center. They can be contacted by calling 1-888-313-7284 or online at www.state.pa.us with the key word Unemployment.

VINCENTIAN APPLICATION: If you are assisting a client that is out of work, try to find out if he or she is collecting UC benefits. If they are not collecting benefits, try to find out the reasons they are not receiving benefits. Perhaps, they quit. You should then determine the reason they quit. If they quit for a compelling reason they could be eligible for compensation. Examples of compelling reasons would be harassment by a fellow worker or supervisor, childcare no longer available to you, a medical condition that your employer was aware of that prevented you from performing your job.

SOURCE OF INFORMATION: the UC website www.portal.state.pa.us. and pamphlet prepared by the Legal Aid of Southeastern Pennsylvania titled "The Basics of Unemployment Compensation Law."

DATE: February 9, 2012

HEALTH BENEFITS

WORKERS COMPENSATION

BENEFIT: As stated on the Pennsylvania Workers' Compensation website: "if you sustain a job injury or a work-related illness, the Pennsylvania Workers Compensation Act (Act) provides for your medical expenses and, in the event you are unable to work, wage-loss compensation benefits until you are able to go back to work. Additionally, death benefits for work-related deaths are paid to your dependent survivors". Benefits are paid by private insurance companies, State Workers' Insurance fund and companies that are self insured. Nearly every worker is covered.

If you are injured at work or incur an illness or disease caused by work conditions, you may be covered by workers' compensation insurance. No compensation is paid if injury is intentionally self inflicted, or caused by violation of the law such as illegal drugs. An injury caused by intoxication may not be covered.

ELIGIBILITY: Virtually all workers are covered unless they are covered by another compensation law e.g. Federal and Railroad employees. Some of those not covered could be volunteer workers, agricultural labors, domestics, and those given a personal religious exemption.

HOW TO APPLY: Promptly report any injury or work related illness to your employer. Your employer is required to report the injury or illness to the Bureau of Workers' Compensation.

VINCENTIAN APPLICATION: You may wonder what does all this have to do with being a Vincentian? When you hear that someone was injured or incurred an illness while working, you will be aware that he or she may be covered by Workers' Compensation insurance. Sometimes our client could be so depressed that they do not think about making a claim.

The client may be asking us for help; however, we can give only short term help. If there is a benefit available which is long term, they ought to take advantage of such a program and save us from spending our funds.

Be aware that most people think of workers' compensation if there is an injury but an illness incurred at work is frequently overlooked. A client could have been exposed to asbestos or other toxic substance at work. They could have even incurred a disease at work.

There is also an issue of when is a person "in the course of his or her employment"? Sometimes a salesman could be at work the minute he or she gets into the car to go to work. He may have planned to make a sales call on his way to work or on his way home from the office.

The bottom line is that we have to "think outside of the box" on occasion to help our clients. We should not give legal advice but should be alerted to legal issues if they will accrue to our clients' benefit.

SOURCE OF INFORMATION: The Workers' Compensation website which is www.portal.state.pa.us and general knowledge.

DATE: February 9, 2012

FOOD

SCRIP

BENEFITS: Most conferences give out “scrip”. This is really another word for a super market gift card. The benefit to the client is that they can get items that we generally cannot supply such as milk, bread, butter, cold cuts, meat and other perishable items. The conference benefits because we are not giving out cash.

ELIGIBILITY: The amount of scrip issued to a client is determined at the discretion of the conference or at the discretion of the partners assigned to the case.

HOW TO APPLY: No application process. The conference or the partners assigned to the case decide whether or not scrip should be issued.

VINCENTIAN APPLICATION: There are various matters to take into consideration when issuing scrip. Some are as follows:

1. **Can be sold** – always keep in mind that the scrip can be sold or given away. It is not restricted to the client. A judgment must be made by the Vincentian as to the integrity of the client. If a client has an addiction issue, the script could possibly never be used for food. If you have any doubts, the Vincentian may have to purchase the perishable food and then deliver it to the client.
2. **Can be used for non-food items** – The scrip can be used for any items the store sells. That includes cigarettes, dog food, junk food, chairs, etc.
3. **Pantry first** – our conference has a rule that we use our food pantry first. This food is free. We obtain it from the food collection at Mass. The food is then stored where it is accessible to the conference members. If necessary, we would then supplement the food from our pantry with scrip so that the client can purchase perishable items. Always remember to check the expiration date on donated food. Also, do not give out any can goods that are bulging or appear to have gone bad. We do not want to incur a liability claim for giving out bad food.
4. **Allocation to client** – It is a good practice to allocate the scrip given out to a particular client; by allocating, it can be determined the exact amount of assistance given to that client. If the scrip is not allocated there is a tendency by members to give it out more freely.

FOOD

SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP) (Formerly the Food Stamp Program)

BENEFIT: The Supplemental Nutrition Assistance Program (SNAP) is the new name for the Food Stamp Program. These benefits are used to buy food and help eligible low-income households in Pennsylvania obtain more nutritious diets by increasing their food purchasing power at grocery stores and supermarkets. If you are eligible, you will receive a Pennsylvania Electronic Benefits Transfer ACCESS Card which is used to make food purchases at grocery stores and supermarkets.

The maximum monthly benefit amounts are as follows:

Family Size	1	2	3	4	5	6	7	8	9	10
Maximum	200	367	526	668	793	952	1052	1202	1352	1502

ELIGIBILITY:

If your gross monthly income (based on your household size) is less than or equal to the amount in the table on the next page, you might qualify for the SNAP program. SNAP households may receive deductions from their gross income for things like housing costs, child or dependent care payments, and medical expense over \$35 for elderly or disabled people.

In addition to the income limits there is now an asset (resource) limit. For any household that does not have an elderly or disabled member the total asset limit is \$5500.00. For any household that has an elderly (age 60 or older) or disabled member the asset limit is \$9000.00.

Assets include but are not limited to: bank accounts, cash on hand, cars and motorcycles. Certain assets do not count in the asset test. Some of the assets that do not count include: one car, income tax refunds, educational savings accounts, pensions, retirement accounts, life insurance policies and the home you own and live in.

Also, to apply you must have or apply for a Social Security number and either be a U.S. citizen, U.S. national or have status as a qualified alien.

The best way to determine if you are eligible for the SNAP program is to apply.

The SNAP income limits are as follows:

Household Size	Maximum Gross Monthly Income	Maximum Gross Monthly Income for households that contain an elderly or disabled member
1	1444	1805
2	1943	2429
3	2442	3052
4	2941	3675
5	3440	4299
6	3939	4922
7	4438	5545
8	4937	6169
9	5436	6793
10	5935	7417

For each additional member add the following:

+499	+624
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HOW TO APPLY: to apply the applicant can use the State of Pennsylvania's benefit website COMPASS. This is the site that is used to apply for most Welfare benefits. You can also file an application with the local County Assistance Office or download an application and file it with the local County Assistance office.

VINCENTIAN APPLICATION: If the client is anywhere close to the income limits previously set forth the client should certainly apply. It appears that there are no absolutely precise guidelines. The client may receive deductions from their gross income for things like housing costs, child or dependent care payments and medical expenses over \$35 for elderly or disabled people.

Also, keep in mind that the income limits are rather lenient compared to the other benefits. Therefore, most of our clients could qualify. As a result, the matter of food stamps should be addressed early on in the relationship with the client. They could also be told that they are just getting a return of the taxes they paid over the years. This approach helps them to preserve their dignity.

SOURCE OF INFORMATION: The Department of Public Welfare website which is www.dpw.state.pa.us. Questions pertaining to SNAP can be addressed by calling the toll free helpline at 1-800-692-7462

DATE: October 20, 2012

FOOD

SHARE PROGRAM

BENEFIT: The SHARE program is a nonprofit organization engaged in food distribution, education and advocacy. The benefit of this program is that food packages worth up to \$45.00 can be obtained at approximately 50% savings. The food supplied is never donated, government surplus or salvage. The food consists of quality frozen meats, fresh fruits and vegetables, and shelf stable items. The food is supplied to a host site once a month. The client will place their order in advance and then pick up the food they ordered from the host site.

ELIGIBILITY: Everyone is eligible. There are no income limitations. SHARE requests that for each package you receive, you help your community by volunteering 2 hours of your time by doing community service. Community service could be helping a neighbor, delivering meals to the elderly, setting up a crime watch, cooking for a sick neighbor, baby sitting or any other way that you could help another person or charitable organization or school. It is based on the honor system. SHARE trust that you will do your part.

HOW TO APPLY: You fill out an order form with SHARE or the host site. More information can be obtained by accessing the SHARE website at www.sharefoodprogram.org.

VINCENTIAN APPLICATION: This program presents an excellent opportunity for our clients to get quality food at approximately ½ price. There is a very loose definition of volunteering. Basically, anything that you do to help another without compensation will count. The only problem could be with the location of the host site. It may not be convenient for some of our clients. The host sites are identified on the SHARE internet site.

SOURCE OF INFORMATION: My source of information was the SHARE website located at www.sharefoodprogram.org plus listening to the Executive Director of the program describe the program.

DATE: February 6, 2012

FOOD

FOOD CUPBOARDS

BENEFIT: Food cupboards also known as food banks, food centers and food pantries are places where our clients can get immediate help. They will generally receive a food package designed to last 3 or 4 days. The package usually consists of canned goods and dry staples. It all depends on the particular food cupboard.

The food cupboards are generally located in churches or community centers and rely on voluntary donations. Some food centers provide help on a regular basis to the needy while others just give an emergency supply. The amount of food and the regularity in which it is dispensed depends entirely on the particular food cupboard. It is important to always call ahead to determine their hours.

ELIGIBILITY: Most food cupboards are more concerned with need as opposed to low income. However, to establish need, many food cupboards require a phone call or a letter from a recognized social service.

HOW TO LOCATE A FOOD CUPBOARD: First of all, keep in mind that not all food cupboards are listed. However, to determine what food banks are in your area, I suggest that you click on the internet cite www.foodresourceguide.org. This cite will give you a rather comprehensive, although not complete, list of the food cupboards near you. Another source of information for food cupboards is the internets cite www.hungercoalition.org.

VINCENTIAN APPLICATION: I would suggest the following:

1. **Your own pantry** – Rather than rely on the local food cupboard, I would suggest that each conference have their own pantry. The food can be acquired by having the parishioners bring food with them to church each weekend or a particular weekend each month. By so doing, the food would be accessible to the conference members anytime without relying on the local food bank which is only open for limited hours and days.

However, remember to check the expiration date on all the food items received. Also, make sure that the can goods are not bulging or appear to have gone bad. We do not want to incur any liability claims for giving out bad food.

Another reason for your own pantry is the following: Rather than have our client stand in line at a food cupboard and wait for a “hand out”, I submit it is more loving to have the Vincentian take the food to the client’s home and make the delivery with a “hand up”. The “hand up” could be a word of encouragement. Food for nourishment and a kind uplifting message to nourish their spirits!

2. **Local food pantry** – keep in mind that the pantry generally requires a referral letter. Either the President of the SVDP conference or the Pastor can write a standard form letter and the Vincentian can just fill in the name and address of the person they are helping.

SOURCE OF INFORMATION: internet cites:
www.foodresourceguide.org and **www.hungercoalition.org**

DATE: February 7, 2012

FOOD

PHILABUNDANCE PROGRAMS

BENEFIT: I suggest that it would be worth the effort to access the Philabundance website and explore the wonderful work they do and also the programs that they administer. I am going to focus on their "FreshForAll" program; however, they also have programs for emergency food, food for eligible senior citizens and a Community Food Center which is an up to date pantry located in the lower level of the Lehigh branch of the Philadelphia Free library.

The "FreshForAll" program provides **free** fresh produce in low income communities. To receive produce, potential members are asked basic household questions to maintain program funding. Participation in the program does not affect other benefits that our clients may be receiving.

ELIGIBILITY: There really is no eligibility requirement. They will only ask you your name, address, number of people in your household, if there are any senior citizens and ask your approximate income. They do not ask for a social security number.

HOW TO APPLY: Simply show up at the designated time and select the items that you desire. It is suggested that you bring a few bags for your items. In the event of bad weather, it is best to call to determine if the program is cancelled for that week. The number to call is 1-800-319-3663. You can go their website to locate the locations where the fruit can be picked up.

VINCENTIAN APPLICATION: This is a very good program. Our clients will receive fresh fruit such as bananas, tomatoes, lettuce, peppers, etc plus bread and possible soda or any other items they have available. This will supplement the can goods that they will obtain from the food pantry. The only food item left would be the meats, milk, etc. If the client does not have any funds of their own, this is when giving them script would help to fill the gap.

SOURCE OF INFORMATION: The internet cite for Philabundance which is www.philabundance.org plus telephone conversation with a representative of Philabundance.

DATE: February 6, 2012

FOOD

WIC PROGRAM

(The Women's, Infants and Children Nutrition Program)

BENEFIT: WIC is a federally funded program that provides healthy supplemental foods and nutrition services for pregnant women, postpartum and breastfeeding women, infants and children under age five in a supportive environment (as stated on their website). They also give free health screenings to determine nutritional risks.

WIC also educates the mother to take care of the child after birth. In addition to the educational benefits, it gives the mother a voucher which in effect is an itemized list that she can take to a participating store and obtain the items listed on the voucher. A nutritionist prepares the list for the mother.

ELIGIBILITY: Participants must reside in Pennsylvania. No proof of citizenship is required. Unborn babies are counted in the family size for WIC. The financial guidelines are as follows based on gross income as of July 1, 2011:

Family size	(Approx. monthly income)	Annually
1	1,678	20,147
2	2,267	27,214
3	2,856	34,281
4	3,445	41,348
5	4,034	48,415
6	4,623	55,582
7	5,212	62,549
8	5,801	69,616
For each additional family member add:	588	7,067

HOW TO APPLY: You apply by contacting the local WIC office and scheduling an appointment. There is a list of local offices on their internet cite. If there are any questions pertaining to applying to WIC you can call 1-800-WIC-WINS.

VINCENTIAN APPLICATION: This program should be considered every time we visit a client who is pregnant or if not pregnant has a child or children under the age of five. The program helps the pregnant mother learn how to eat properly for the benefit of herself and also the child in her womb. The program will certainly save the family the costs of formula and other items to care for their child.

SOURCE OF INFORMATION: WIC internet cite www.pawic.com and discussion with WIC representative.

DATE: February 7, 2012

HOUSING

LOW INCOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

BENEFITS:

This is a very popular program. LIHEAP helps low income families pay their heating bills. It is a grant. It does not have to be repaid. There are three types of grants: cash grants, crisis grants and weatherization grants.

Cash grants: Cash grants help low income families pay their fuel bills. The payments are sent directly to the utility company or fuel provider.

Crisis grants: Crisis grants help households who have an emergency and are in immediate danger of being without heat. For example, fuel shortage or service shut off. Clients whose service is shut off can apply for crisis grant in addition to LIHEAP cash grant.

Weatherization program: The weatherization program provides for winter emergencies including repairing leaking pipes and broken furnaces.

Cash payments: The amount of the grant varies from year to year. For the year 2011 the maximum benefit is \$1000 for the cash benefit and \$300.00 for the crisis benefit.

ELIGIBILITY:

Homeowners, renters, roomers and subsidized housing tenants may be eligible. There are various income limits for households to qualify for LIHEAP cash, crisis and weatherization programs. For 2011 the total household income must be at or below 150% of the federal poverty level as follows:

<u>Household size</u>	<u>Maximum income</u>
1	\$16,335
2	\$22,065
3	\$27,795
4	\$33,525

For each additional person, add \$5730

HOW TO APPLY:

Apply online at: www.compass.state.pa.us or can get an application at local county assistance office or call the LIHEAP hotline at 1-866-857-7095. PECO customers can call 1-800-344-3574 to apply. LIHEAP is a federal program administered by the local county assistance office. Applications are generally available in the beginning of November to the middle of April.

VINCENTIAN APPLICATION:

Always think of LIHEAP when you are helping a client who is having difficulty paying a fuel bill or has a heating crisis. This program is not just limited to PECO bills but also applies to oil, gas or other energy bills. It is not a public assistance program. You should also acquaint the client with the other fuel assistance programs. The more governmental assistance we can get for our clients, the less money our conferences have to expend.

SOURCE OF INFORMATION:

Various websites such as PECO's site www.peco.com and the state's site at www.dpw.state.pa.us

DATE: June 7, 2011

HOUSING

PECO CAP PROGRAM

BENEFITS:

The CAP is strictly a PECO program available for low income customers. This is a popular program. The benefits of the program are as follows:

Reduced payments – There are five discounted electric rates and two discounted natural gas rates. The percentage of discount is based on the number of members in the household and the monthly income. The amount of the discount can range from a minimum discount of 25% to a maximum discount of 85%.

Forgiveness of arrearages – another benefit is in some cases all arrearages could be forgiven if the customer makes payments on time for one year. If they miss one payment there will be no forgiveness for that month. For example, if there is an arrearage of \$1000.00 there will be a forgiveness of \$83.33 (\$1000 divided by 12) per month for every payment that is made in full and timely. If one payment is not made in full and timely then \$83.33 will be owned at the end of one year.

Payment plan – a payment plan can also be established. The term cannot be more than 60 months.

ELIGIBILITY:

Those customers of PECO including owners and renters whose income is under 150% of the Federal Poverty Income Guidelines in the year in which they apply. Based on the 2011 Federal Poverty Level Income Guidelines the monthly limits are as follows:

<u>Household size</u>	<u>Monthly income</u>
1	\$1,362
2	\$1,839
3	\$2,317
4	\$2,794
5	\$3,272
6	\$3,749
7	\$4,227
8	\$4,704
9	\$5,182
10	\$5,659

HOW TO APPLY:

If you think that our client would qualify, they should call 1-800-774-7040. Also, an application can be obtained online by going to PECO's website www.peco.com.

VINCENTIAN APPLICATION:

Think of this benefit when our clients have difficulty paying their PECO bills. Also, consider the other benefits available from other assistance programs.

For those of you who live in Delaware County, you could consider the Community Action Agency of Delaware County (610-874-8451). They could possibly pay up to \$500.00 and PECO will then match their payment with another \$500.00 making a total payment of \$1000.00. However, the end result must result in the client's bill being paid in full. Also, their guidelines are income under 175% of the federal poverty level while PECO's guideline is 150% of the federal poverty level.

SOURCE OF INFORMATION:

My source of information was speaking to the representative of the PECO program and also their website www.peco.com.

DATE: June 7, 2011

HOUSING

MATCHING ENERGY ASSISTANCE FUND (MEAF)

BENEFIT: This is an existing energy assistance fund that enables PECO Energy to assist low-income, residential customers in its service territory with bill payment. MEAF is a customer pledge program in which PECO matches customer contributions. The maximum grant is \$ 500.00 for each service e.g. \$500.00 for electric service and \$500.00 for gas service or a total of \$1000.00. The customer can apply every two years. This is strictly a PECO program; however, other utility companies may have a similar program.

ELIGIBILITY: The amount of the grant has to bring the customer's balance to zero. In order to qualify have to either have a shut off notice or the service actually shut off. Funds are allocated to different governmental units for administration on a monthly basis. If no funds are available for that particular month, the customer can apply the following month if they are still in shut off status.

The total income of the customer's household has to be under 175% of the Federal Poverty level for the year in which they apply. Based on the year 2011 Federal Poverty Level guidelines, the limits are as follows:

<u>Household size</u>	<u>Maximum income</u>
1	\$19,058
2	\$25,743
3	\$32,428
4	\$39,113
5	\$45,798
6	\$52,483
7	\$59,168
8	\$65,853

HOW TO APPLY: Call the PECO hotline at 1-800-403-6806 and they will tell you where to apply based on your county of residence. In Delaware County the program is administered by the Delaware County Community Action Agency (610-874-6620).

VINCENTIAN APPLICATION: Think of this program when our clients have a shut off notice or the service is actually shut off. Probably the best time to apply is the beginning of the month because they quickly run out of funds.

SOURCE OF INFORMANTION: PECO website at www.peco.com. and the PECO hotline at 1-800-403-6806

DATE: June 12, 2011

HOUSING

CUSTOMER ASSISTANCE AND REFERRAL SERVICES (CARES)

BENEFIT: The CARES program is a referral and information service designed to assist customers who have temporary personal or financial hardship that prevent the payment of their utility bill. The benefit is that PECO will look at the nature of the emergency and make a determination on that particular case how they can help the customer. This is strictly a PECO program; however, other utility companies probably have a similar program.

ELIGIBILITY: There does not appear to be any precise guidelines other than there has to be a real emergency such as a death in the family, a medical problem whereby if the electric is shut off, an occupant of the house will not be able to use their oxygen equipment, etc. The program assists mostly low-income customers.

HOW TO APPLY: Call 1-800-774-7040 which is actually the telephone number for the PECO CAP program. They will take the information and refer the matter to the CARES department. There is no telephone number accessible to the public for the CARES department.

VINCENTIAN APPLICATION: Think of this program when our clients do not appear to qualify for any other program and there is a real emergency such as person's life or health would be in jeopardy if the gas or electric was shut off.

SOURCE OF INFORMATION: The source of my information was the PECO website which is www.peco.com and speaking to various representatives at PECO.

DATE: June 12, 2011

HOUSING

LOW INCOME USAGE REDUCTION PROGRAM (LIURP)

BENEFIT: This program helps our clients lower the amount of gas and electricity used in their home. It provides free of charge conservation education and also free weatherization services. The plan is to lower the entire energy bill so the family can pay a greater portion of the entire bill. This is a PECO program but other utility companies may have a similar plan.

ELIGIBILITY: For electric and non-electric heating our client's utility usage must be above a certain minimum. The annual total household income must to at or below 200% of the Federal Poverty level. For the year 2011 the levels are as follows:

<u>Household size</u>	<u>Maximum income</u>
1	\$21,780
2	\$29,420
3	\$37,060
4	\$44,700
For each additional person add \$7,640	

HOW TO APPLY: Call PECO at 1-800-675-0222

VINCENTIAN APPLICATION: This is an excellent program. PECO will come out to our client's house and make a whole house evaluation. They will do weather stripping, energy audit, provide smoke detectors and possible new heating source. Their representative advised me that there is no lien placed on the house. Their utility bills will be reduced and hopefully they will be able to pay them in full each month.

For those of you who live in Delaware County, you may want to consider the weatherization program offered by the Community Action Agency of Delaware County (CAADC). Its benefit could be more comprehensive than that of PECO. You can call 610-521-9247.

SOURCE OF INFORMATION: PECO website at www.peco.com. and spoke to PECO representative.

DATE: June 12, 2011

HOUSING

SECTION 8 HOUSING

BENEFITS: The main benefit is greatly reduced rent. The tenant pays a portion of the rent and the Federal Government pays the landlord the balance. For example, the total rent could be \$1000.00 per month and the tenant would pay only \$500.00 or an even lesser sum. The purpose of the program is to provide decent and safe housing for eligible low-income families, the elderly and persons with disabilities.

ELIGIBILITY: It is limited to low-income families and individuals. Eligibility is based on: 1) annual gross income; 2) Whether you qualify as elderly, person with disability or as family; 3) U.S. citizenship or eligible immigration status. The income limits are set by Public Housing Agency and they could vary in different parts of the country. In general, the family's income may not exceed 50% of the median income for the County or Metropolitan area in which they choose to live.

HOW TO APPLY: Contact the local Public Housing Agency or HUD office nearest you.

VINCENTIAN APPLICATION: You should think of this benefit when you have a person with very low income, the elderly or a person with a disability. It is certainly is a way to help reduce our client's expenses. In addition to housing projects there are various single family HUD homes in the area. The practical problem is there are very long waiting lists. Sometimes, the waiting list is for years and our client's need immediate assistance.

SOURCE OF INFORMATION: The U.S. Department of Housing and Urban Development website at www.HUD.gov.

DATE: January 21, 2012

HOUSING

MORTGAGE FORECLOSURE

BENEFITS:

GOVERNMENTAL BENEFITS:

The question is what benefits are available to those who are facing foreclosure? The answer depends on what programs are available when the client is facing foreclosure. The benefits provided by the Federal Government, State and sometimes by the County are always changing.

Therefore, in order to determine what benefits are available to the borrower (our client) who is facing foreclosure, it is suggested that you advise our client to go on the internet and start by searching the state and government websites. A starting point for Pennsylvania programs would be the Pennsylvania Housing and Finance Agency (PHFA) cite and the Federal cite would be the HUD program. For information pertaining to the County the client would have to call the local courthouse and ask for the Sheriff's office.

At the time of this writing, the main program the Federal Government has in place is the "Making Home Affordable" (MHAP program). This will last until they run out of funding. The overall effect of this program is to restructure the loan so that it will be no more than 31% of the client's monthly income. There are also FHA, VA, Fannie Mae and HUD programs.

NON GOVERNMENTAL PROGRAMS:

In addition to government programs, the client may be able to enter into an agreement with the lender without relying on any governmental program. An agreement could be as follows:

Repayment Plan – Sometimes the lender will allow the client to repay the mortgage arrearages over a number of months. It is important the client does not agree to an arrangement unless it is economically feasible. If the client agrees to a new arrangement and they can not comply with the terms, they would be in default and the lender may not offer another plan. Therefore, the first plan agreed to could be the last opportunity!

Loan Modification – This could involve lowering the interest rate and even extending the term of the loan so as to make it more affordable. The plan could benefit the lender as well as the client especially if the home is worth less than the mortgage.

Forbearance option – If the client experiences a temporary difficulty (e.g. loss of job, illness) the mortgage company may agree to suspend or reduce the payments for a short period of time.

Short Sale – If the client does not think the proceeds from the sale of the house would be sufficient to repay the mortgage in full, the client could enter into an agreement with the lender to accept as payment in full the proceeds received from the sale even though they are less than the mortgage amount.

Deed in lieu of foreclosure – This is when the client realizes that he or she will never be able to repay the back payments or even make the future payments. The client then determines that it is best to make an agreement with the lender to turn the property over to the lender in return for the lender releasing the client from any further liability. This approach could have less of an impact on the client's credit rating which is probably already damaged.

VINCENTIAN APPLICATION: Some of the matters the Vincentian should consider when addressing the issues of a client who is unable to make mortgage payments are as follows:

Client should address the mortgage deficiency with the lender before the lender turns the file over to their attorneys to start foreclosure proceedings – This is critical. Once the client's file is turned over to the legal department and a "Complaint in Mortgage Foreclosure" (hereafter called "Complaint") is filed, the court costs and the legal expenses increase dramatically. As a result, it becomes almost impossible to resolve the matter with the lender. They could demand payment in full for the entire mortgage balance. The client will know if they received a "Complaint" because it would have been personally delivered by the local Sheriff in uniform.

Communication – Communication with the lender is the key to getting the matter resolved amicably. If there is no communication, the lender will think that the client does not care and therefore they will take legal action immediately. This means that the client has to open and address all mail received from the lender.

Never give legal advice – Unless the Vincentian is an attorney, they should never give legal advice. If they do and the client relies on the advice to their detriment, the SVDP Society could be sued.

Client should contact an attorney – If the client does not have the funds to pay an attorney, they could contact the Legal Aid Society for the county in which they live (see E-4 Free Legal Assistance). If the legal aid office cannot handle their case, they can contact a HUD approved housing counselor (see E-2 Consumer Credit Card Counseling Agencies). They are trained to help the client save their home if possible.

Scams – The client should never have to pay an agency or a company for advice. There are companies that say they will save the home and proceed to take funds in advance and then do nothing.

Do not recommend a lawyer to your client – You may think that you are doing them a favor; however, if the lawyer does not return calls or, in the opinion of the client, did not handle their case properly, the client could blame you for all their problems.

Feasibility of your conference making mortgage payments for your client – The real issue here is whether or not you are solving the problem or just delaying the inevitable. If you determine that the client does not have a plan to be able to continue to make the payments on a timely and regular basis, I suggest that it is best that you save your funds. You will need the funds to help the client find another place to live.

What else can we do for our client during this most difficult time of their life? You could consider helping the client with food, clothing, car payment, utility bills, etc. In addition, you could assist by addressing the underlying cause of their inability to make the mortgage payments. For example, if the cause was unemployment, you could help with finding a job. When they lose their home, they will need to show income in order to rent an apartment. If it just poor fiscal management, you could recommend that they see a consumer counselor (see E-2). **Remember that Mother Teresa said that it is not how much you do but how much love you put into what you do.** It is our love that our client will remember.

SOURCE OF INFORMATION – My prior experiences, review of various articles and websites such as the Pennsylvania Housing Finance Agency www.phfa.org , HUD at www.hud.gov and the Making Home Affordable Program website at www.makinghomeaffordable.gov .

HOUSING

RENTAL ASSISTANCE

BENEFIT: I only know of a few sources for rental assistance. There may be more sources in your area. You could consider contacting Catholic Social Services in your area. They could have funds from the Emergency Food and Shelter Program (EFSP). The funds are generally available only during the months March, April and possibly June. The maximum allowance is one month rental payment. In Delaware County there is the Community Action Agency of Delaware County (CAADC). Their funds are also limited. They may be of some assistance.

ELIGIBILITY: In reference to the funds from the Catholic Social Services, the client must show proof of sufficient income to continue future rental payments. In reference to the CAADC the client must be a resident of Delaware County and income under 200% of the federal poverty level program (see page C-5) for these guidelines.

HOW TO APPLY: For Catholic Social Services, you can call 610-626-2069 and they will direct you to the Catholic Social Services closest to you. In reference to Community Action Agency of Delaware County you can visit their website at www.caadc.org or call them at 610-874-9247.

VINCENTIAN APPLICATION:

There is a real practical issue when addressing the client's rental issue. Frequently, we are contacted at the very last minute. It generally is immediately after they have received a notice of eviction. At that point, there is not enough time for the client to apply for rental benefits.

Assisting our clients to pay their rent requires making a judgment call. The main issue is whether or not our payment of the client's rent will solve their housing problem. If you determine that the cause of the client's inability to pay their rent is only a temporary condition and that they will have sufficient income to make future rental payments, then the conference should pay the client's rent if funds are available.

However, if you determine that your conference's payment of the rent will not solve the client's rental problem but only delay the inevitable (eviction), then you may want to withhold payment and save the money to help the client find alternative housing. You have to keep in mind a new rental location will require a minimum one month's rent in advance.

In addition, at least one month's rent will be needed for a security deposit. The worst result would be that you paid the monthly rent and the client is evicted soon thereafter and then have to pay more of your conference's funds to help the client find housing.

SOURCE OF INFORMATION: My own experiences on this matter and information received from Catholic Social Services.

DATE: February 3, 2012

HOUSING

OIL

BENEFIT: There are very few sources available for free oil or even reduced price. The first resource that comes to mind is the LIHEAP program (see page C-1). Sometimes we think of LIHEAP only in conjunction with PECO and gas; however, the LIHEAP grant also applies to oil as well.

The only other program that comes to mind is the “Joe 4 Oil” program. This is the program founded by Joe Kennedy who is the son of Bobby Kennedy. The program gives away 100 gallons of free oil. The program is somewhat controversial because the oil comes from Venezuela. Its President is Hugo Chavez who had called President Bush “the devil”. Some think that the oil is given by Chavez in order to help his image in the United States.

As a practical matter, it is difficult to apply for the “Joe 4 oil” program. The telephone line seems to always be busy. You have to start calling in the early fall to get information as to when and how to apply for an application. It may be that you can apply online. Once the program opens it does not take long for it to close because of the great demand.

ELIGIBILITY: I am not sure of the precise guidelines. I could not find eligibility information on the internet. However, it must be for those with low income.

HOW TO APPLY: You apply for the “Joe 4 oil” program by calling Citizens Energy at 1—877-JOE-4-Oil (1-877-563-4645).

VINCENTIAN APPLICATION:

1. **Delivery of oil** – try to find an oil dealer that will deliver only 100 gallons. Most dealers will only make an oil delivery of 150 gallons. In addition, see if you can get a reduced rate because we are a charitable organization. Also, the dealer should be able to deliver the oil promptly since we do not get much notice from our clients. Frequently, we are contacted at the last minute. If the tank runs out of oil it could cause the heater to clog. Also, the oil dealer will charge more to start the heater because it may have to be primed.

2. **LIHEAP** – Do not forget that the LIHEAP program can be used for oil as well as gas.

SOURCE OF INFORMATION: www.citizensenergy.com

DATE: February 4, 2012

HOUSING

WEATHERIZATION PROGRAMS

BENEFIT: PECO has a couple of programs that have to do with weatherization. The first is the LIHEAP program (see C-1). This program provides for winter emergencies including repairing leaking pipes and broken furnaces. The second program is the LIURP program (see C-5). It provides free of charge conservation education and also free weatherization services.

Also, in your county there may also be a program that provides weatherization services. In Delaware County there is the Community Action Agency of Delaware County (CAADC). They also provide weatherization services. Be sure to compare which program is better. For example, one program may provide for new storm windows and the other will not.

ELIGIBILITY: For the LIHEAP program the total household income must be below 150% of the federal poverty level for the year 2011-2012. However, for the LIURP program and also the Delaware County program the total household income has to be below 200% of the federal poverty level.

HOW TO APPLY: For LIHEAP see page C-1 and for LIURP see page C-5. For the Delaware County program (CAADC) call 610-521-8770.

VINCENTIAN APPLICATION:

1. **Rationale behind the weatherization** – The SVDP Society is a short term assistance society. We do not have the resources to help long term. Therefore, we have to help our clients to become financially stable as quickly as possible. Our clients have low income. Therefore, if the income remains the same the only way they will have extra funds would be to lower their expenses. By having their home weatherized they will definitely reduce their heating expense and have more funds to spend on other basic needs. Hopefully, they would no longer need our assistance.
2. **Some additional ways our client's can reduce their energy expenses.** They are as follows: obtain a programmable thermostat so as to reduce the temperature at night, close damper on fireplace, open drapes on sunny days to allow the heat to come in, seal drafty windows.

Also, check filter in air conditioners, use compact fluorescent lamp bulbs, use ceiling fans to re-circulate the warm air throughout the room, wrap an insulating blanket around your water heater. You can visit www.peco.com/save for more energy tips.

SOURCE OF INFORMATION: PECO'S website www.peco.com and PECO literature.

DATE: February 4, 2012

HOUSING
BUDGETING

BENEFITS: There are various programs and individuals who will help our clients with budgeting. Our clients can contact Catholic Social Services, a HUD approved counselor or an accountant. Many of our Vincentians are familiar with budgeting and can help our clients.

ELIGIBILITY: Anyone who needs assistance in establishing and following a budget.

HOW TO APPLY: Contact your local Catholic Charities Office. If you do not know the location of the closest office you can call their general number at 215-587-3900. Go on the internet and obtain a list of the HUD approved guidance counselors in your area. Also there are cites on the internet which can give guidance.

VINCENTIAN APPLICATION:

Our motto is "Helping Others Help Themselves". Some of the people we help are in financial trouble because they do not know how to budget their finances. This leads to lack of financial discipline.

If we can help them budget their purchases we really would "be teaching them how to fish as opposed to giving them a fish".

Also, aside from helping the client, we would be helping ourselves. We are a short term help organization. If we can help them administer their affairs, they will not require our help on a long term basis.

WHO TO CONTACT: See above under "HOW TO APPLY"

SOURCE OF INFORMATION: General experience as to how one should prudently administer his or her affairs.

DATE: February 6, 2012

HOUSING

PENNSYLVANIA PROPERTY TAX/RENT REBATE PROGRAM

BENEFIT: This is a program that uses the slots gaming funds to benefit eligible Pennsylvanians age 65 and older, widows and widowers age 50 and older; people with disabilities age 18 and older. The maximum benefit is \$650 for both renters and homeowners; however, certain qualifying homeowners especially those living in Philadelphia can receive a supplemental benefit that results in a maximum payment of \$975.

ELIGIBILITY: In addition to the eligibility requirements listed above, there are also income limits. The income limit for renters is \$15,000 annually and \$35,000 for homeowners. One half of Social Security is excluded.

HOW TO APPLY: Obtain claim form at Post Office, library, local state representative's office or over the internet. The internet cite is www.revenue.state.pa.us. You can also call 1-888-222-9190 for further information on this program. Applications must be postmarked by June 30 of each year. Rebate checks are mailed beginning in July of each year.

VINCENTIAN APPLICATION: This is a good program to keep in mind when dealing with a senior citizen, a widow or widower age 50 or over. Also, think of this program anytime that you are helping someone over the age of 18 who is permanently disabled.

SOURCE OF INFORMATION: The Pennsylvania revenue cite which is www.revenue.state.pa.us.

DATE: February 6, 2012

HOUSING

WATER BILL ASSISTANCE

BENEFIT: There is a program called "Helping Hand". This program is only applicable in Delaware, Chester and Montgomery County. It does not apply to Philadelphia. It is Aqua's low income assistance program. Its purpose is to help those who have fallen behind on their bills make manageable payments so they can get current and not have their water shut off. The program also educates Aqua customers how to conserve water.

The customer would typically pay 10% of the total account balance and the reconnection fee if the service was shut off. In addition, they would pay a fixed payment based on the average bill. One half of the payment would be applied to the present bill and the other one-half would be applied to the back bill.

ELIGIBILITY: The customer's household income must be less than 200% of the Federal Poverty level (see page C-5 for figures). In addition, the account must be more than 30 days past due and the balance must be over \$110.00.

HOW TO APPLY: You do not apply to Aqua. You apply through a non-profit organization. In Delaware County it is the Community Action Agency of Delaware County; in Montgomery County it is the Community Action Development Commission and in Chester County it is the Cares Food Network. Their addresses and telephone numbers are on the Aqua website.

VINCENTIAN APPLICATION: This is good information to have. Rather than immediately paying a client's bill, we can suggest that our client try to come up with a payment arrangement with Aqua's representative under the "Helping Hand Program".

SOURCE OF INFORMATION: Aqua website www.aquaamerica.com and speaking to a representative of the "Helping Hand" program.

DATE: February 8, 2012

HOUSING

INTERNET SERVICE

BENEFIT: Various programs have developed to assist those with low income to have access to the internet at a reduced rate and also access to telephone at a reduced rate. Recently the government announced a new program in which participating cable companies will provide broadband to low-income families for \$10.00 a month. It will be available to households that have school children in grades K-12 who qualify for free lunch under the National School Lunch Program. At the present time Comcast, Cox and Time Warner will offer such a plan.

ELIGIBILITY: For example, in reference to the Comcast plan, Comcast customers must live where Comcast provides service; have at least one child in the National School Lunch Program; have not been a subscriber for the last 90 days; and not have an overdue Comcast bill or unreturned equipment. Comcast will also provide customers with a voucher that will allow them to buy an Acer or Dell netbook for \$149.99.

HOW TO APPLY: To apply to Comcast you can call 1-855-INTERNET. (Comcast is just used as an example. It is not an endorsement. Check the plans of other companies to determine the best plan).

VINCENTIAN APPLICATION: Frequently, when we visit our clients we note that they are paying a high internet bill. They advise us that it is important for them to have the internet in their home because their children need it for school. We can suggest to our clients to look into the various plans available to help them lower their expenses. Therefore, keep these plans in mind the next time you make a visit. (As an aside, do our clients really need to pay a lot of extra money for all movie channels?)

SOURCE OF INFORMATION: research on various websites such as Comcast, Verizon, etc

DATE: February 8, 2012

HOUSING

TELEPHONE SERVICE

BENEFIT: To assist low income families the government has come up with a plan to help with reducing the cost of both the internet (see C-14) and also the telephone.

In reference to the telephone, it is possible to get a free phone and also free minutes. If you need more minutes than those allotted, you may purchase them at a reduced amount.

ELIGIBILITY: The qualifications vary from state to state. However, generally if you are enrolled in any of the following programs you will qualify:

Medicaid

Food Stamps

Temporary Assistance for Needy Families (TANF)

Federal Public Housing Assistance (Section 8)

Supplemental Security Income (SSI)

Low Income Home Energy Assistance Program (LIHEAP)

National School Lunch Program (NSLP)

Household Income based on Federal Poverty Guidelines

HOW TO APPLY: Check with the various telephone companies in your area to determine if they are participating in the government program.

VINCENTIAN APPLICATION: Many of our clients are paying significant sums for both telephone and internet service. There are now available governmental assisted plans which will definitely lower this expense. Our clients should take advantage of these programs. There are cases where we help with some basic expenses such as heat, utilities, etc because a significant portion of their expendable income is spent on the internet and telephone bills.

SOURCE OF INFORMATION: Cites on the internet advertising this new program.

DATE: February 11, 2012

HEALTH BENEFITS

MEDICAID

BENEFIT: The benefit is free health care services on behalf of eligible low-income persons and individuals with limited income and high medical expenses. Payments are made directly to the health care providers.

It is different from Medicare. Each state has its own rules as to who is eligible and what is covered. It is a joint state and federal government program. States are required to provide specific groups of individuals with mandatory coverage in order to qualify for matching funds.

Some of the services provided by Medicaid are as follows:

- Inpatient and outpatient hospital services
- Payment of physician services
- Surgical and medical dental services
- Nursing facility services for individuals aged 21 or older
- Home health care for persons that are eligible for nursing facility services
- Family planning services and supplies
- Nurse and midwife services
- Laboratory services and x-rays
- Pediatric and those services provided by a family nurse practitioner

ELIGIBILITY: To be eligible for Medicaid in Pennsylvania an individual must:

1. Fit into a specified covered group
2. Meet income requirements for that group (generally calculated as a percentage of the federal poverty level)

3. Meet the resource/asset requirements for that group
4. Be a United States citizen or lawful alien
5. Be a Pennsylvania resident

The categories are grouped as follows:

1. Individuals who are age 65 or older, blind and disabled (identified for medical assistance purposes as SSI related)
2. Families with children under 21 (TANF related)
3. Single and married individuals with a temporary disability, age 59 through 64, limited income or special circumstances (GA related)
4. Special Medical Assistance conditions.

HOW TO APPLY: You can apply by using the Pennsylvania Department of Welfare COMPASS website; contact your local County assistance office; or download an application form to send to your County assistance office.

VINCENTIAN APPLICATION: the above is just a short summary of the Medicaid program. Each category has its own income and resource limits. The Vincentian should think of Medicaid when they meet a client who does not have medical coverage. They can then direct the client to the Pennsylvania Department of Welfare website for further information. Also, the client can contact the Welfare office for further information. This is a very difficult area. Just even the definition of what constitutes "income" and "resources" is involved.

Therefore, I do not think a Vincentian should ever tell a client that they are not covered. If they are wrong and the client later finds out that they got wrong information from the SVDP Society, the client could be very upset for the loss of coverage. Consequently, the best approach is to point the client in the right direction and advice them to file an application.

SOURCE OF INFORMATION: The Pennsylvania Department of Welfare website www.dpw.state.pa.us.

DATE: February 14, 2012

HEALTH

MEDICAL ASSISTANCE BENEFITS FOR WORKERS WITH DISABILITIES (MAWD)

BENEFIT: The benefit of MAWD is reasonably priced medical insurance for a worker with a disability. The worker pays a monthly premium for coverage under MAWD since it functions like health insurance for someone working. The premium is affordable – just five percent of the worker’s countable monthly income.

For people with disabilities, finding a job or returning to work can be a real challenge. For a long time one of the biggest obstacles to working was health care coverage. Earning too much money meant risking losing health care benefits. However, there is an option:

MAWD lets the Pennsylvanians with disabilities take a fulfilling job, earn more money and still keep their full medical coverage. With MAWD you can keep Medical Assistance while you work, even if your earnings increase above the limits for other Medical Assistance programs.

The coverage may include doctor visits, medical equipment, emergency care, mental health services, dental services, hospital stays, hospice services, etc.

ELIGIBILITY: To be eligible must comply with the following:

- Be at least 16 years of age;
- Be employed and receiving compensation;
- Have a disability that meets the Social Security Administration’s standards;
- Have countable income below 250 percent of the Federal Poverty Income Guidelines;
- Have \$10,000 or less in countable resources (resident property and one automobile are not countable assets)

HOW TO APPLY: You can apply for and renew your benefits by using the COMPASS website www.COMPASS.state.pa ; or file application at local County Assistance Office or download an application and file with the local County Assistance Office.

VINCENTIAN APPLICATION: This is a good benefit to think of when our client is disabled and would be capable of getting back in the work force. Previously, disabled persons were reluctant to return to work because they would lose their very much needed medical insurance coverage. Now they can work and feel like productive members of society and still have coverage. This can add to their self esteem and their dignity.

The only problem is the definition of the word "disability". It has to comply with the definition used by the Social Security Administration. This is a rather strict definition. For example, the client cannot do the work that he or she did before and the disability has lasted or is expected to last for at least one year or to result in death.

Keep in mind that disabilities may include physical or developmental disabilities, mental health or mental retardation

SOURCE OF INFORMATION: The Department of Public Welfare website which is www.dpw.state.pa.us.

DATE: February 17, 2012

HEALTH

CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)

BENEFIT: **CHIP** is a medical insurance program that covers all uninsured children and teens in Pennsylvania who are not eligible for or enrolled in Medical Assistance Program (Medicaid program).

Some of the benefits include prescription drugs, emergency room care, immunizations, hospitalization, surgery and anesthesia, lab work and X-rays, mental health, substance abuse, doctor visits, dental, vision and hearing care.

No family makes too much money for CHIP. For a family of four making \$44,700 a year the coverage would be free. Families with incomes above the free CHIP limits will pay low monthly premiums and co-pays for some services. If you go to the CHIP website you will see a chart showing the approximate cost of the program based on income and the number of people in the household.

ELIGIBILITY: Based on the family size the child or teen may be eligible if he or she meets the following requirements:

- Under 19 years of age
- A U.S. Citizen, U.S. National or Qualified Alien
- A resident of Pennsylvania
- Uninsured and not eligible for Medical Assistance

HOW TO APPLY: You can apply for and renew your benefits by using the COMPASS website www.COMPASS.state.pa.us ; or apply by phone 1-800-986-KIDS and an application will be sent by mail; or download an application and mail it back to the private insurance company that you selected.

VINCENTIAN APPLICATION: If we are in contact with a family and we hear that there is no insurance coverage, we should advise the family of CHIP. If it is a low income household the coverage would be free.

Otherwise, there will be a cost based on the household income. This program provides a wonderful opportunity to make sure that all children under age 19 in Pennsylvania are covered.

SOURCE OF INFORMATION: Information obtained by reviewing the CHIP website www.chipcoverspakids.com

DATE: February 18, 2012

HEALTH BENEFITS

PACE/PACENET PROGRAMS

BENEFIT: PACE and PACENET offer comprehensive prescription coverage to older Pennsylvanians and cover most prescription medications, including insulin, syringes and insulin needles. They do not cover over the counter medicines, medical equipment or doctor, hospital, dental or vision services. Both programs are administered by the Pennsylvania Department of Aging and are funded by the Pennsylvania lottery.

Once you are enrolled in the PACE program a benefit card will be sent to you and you will pay no more than \$6.00 for each generic prescription medication and no more than \$9.00 for each brand name prescription at your pharmacy. These copayments are based on a 30 day supply.

PACENET card holders that do not enroll in Part D plan will pay a nominal deductible each month at the pharmacy. If the deductible is not met each month, it will be accumulated. In addition, the individual will pay no more than \$8 for each generic and no more than \$15 for each brand name.

PACENET card holders enrolled in one of the program's partner Part D plans will pay the Part D premium at the pharmacy each month, which will be calculated through the cost of the medications. PACENET cardholders enrolled in a Part D plan that is not one of the program's partner plans will pay the Part D premium directly to the Part D plan. In addition, they will pay no more than the PACENET co-payments of \$8 for each generic prescription medication and \$15 for each brand name.

ELIGIBILITY: For both PACE AND PACENET you must be 65 years of age or older, a Pennsylvania resident for at least 90 days prior to the application and cannot be enrolled in the Department of Public Welfare's Medicaid prescription benefit. In addition:

Eligibility for PACE is determined by your previous calendar year's income. For a single person, your total income must be \$14,500 or less. For a married couple, your total combined income must be \$17,700 or less.

Eligibility for PACENET is slightly higher than PACE. The income limits for a single person's total income is between \$14,500 and \$23,500. A couple's combined total income can be between \$17,700 and \$31,500.

HOW TO APPLY: You can print the application online and then send or fax it to PACE/PACENET, P.O. Box 8806, Harrisburg, PA 17105-8808. It can be faxed to 1-717-651-3608. If you need any assistance you can call 1-800-225-7223.

VINCENTIAN APPLICATION: Think of these benefits when the client is 65 or older and has low income. It is important to determine if it better to join PACE OR PACENET or both. Consider the relative merits of each. The client will have to determine which plan is the best plan for him or her. They can call 1-800-225-7223 for assistance in making the best decision.

SOURCE OF INFORMATION: State website for PACE AND PACENET which is www.portal.state.pa.us.

DATE: February 13, 2012

OTHER BENEFITS

EMPLOYMENT AND TRAINING ASSISTANCE

BENEFIT: There are various Federal, State and County agencies that provide employment and training assistance. For example, on the federal level there is the United States Department of Labor. On the State level there is the Bureau of Employment and Training Programs under the Department of Welfare. There are even County Agencies such as the Office of Employment and Training in Delaware County. You can go on these websites and use them for guidance in helping our clients' gain employment.

However, my personal favorite is an organization called "Joseph's People". I have personal experience with "Joseph's People" and I have seen the wonderful work that they do. Therefore, let me tell you a little about "Joseph's People" since you may not have heard of them since they operate rather quietly.

There mission statement reads as follows:

"We, the Leadership Committee of Joseph's People, inspired by the example of St. Joseph the Worker and supported by our spiritual community, are dedicated and committed to offering support, guidance, and job counseling services to the people of our community who are unemployed or are seeking full employment. We do so without regard to the religious affiliation or lack of religious affiliation of those seeking our help. We are a faith based ecumenical mission."

What I personally like about "Joseph's People" is that they take a holistic approach to the helping their clients' find employment. They not only are concerned about helping their clients' find employment, they are equally concerned about their clients' mind, body and soul during possibly the most difficult time in their life. There is never any fee for their services. All services are rendered because of their love for our neighbors. They all realize that "there for the grace of God go I".

I would suggest that you go on their website and become more familiar with their organization. Their website is www.josephspeople.org.

ELIGIBILITY: All those who are unemployed or underemployed.

HOW TO APPLY: Access their website listed above and also below or call their hotline number 610-873-7117

VINCENTIAN APPLICATION: In the course of doing our work as Vincentians we encounter a number of people who need our help because they are either unemployed or underemployed. They do not want to go to another government agency because they have already been to the unemployment office a number of times and possibly the welfare department for food stamps or cash assistance.

“Joseph’s People” has chapters in Berks, Bucks, Chester, Montgomery and Delaware Counties. However, I am most familiar with their chapter in Media, Delaware County where they work in conjunction with St. Mary Magdalen Employment Network Group. I know this is a very vibrant chapter led by many talented people.

The bottom line – think of “Joseph’s People” the next time you experience someone who is need of employment. They fully appreciate the dignity and specialness of each individual.

SOURCE OF INFORMATION: The “Joseph’s People” website which is www.josephspeople.org and my personal knowledge of the issues of those who are unemployed.

DATE: February 8, 2012

OTHER BENEFITS

CONSUMER CREDIT COUNSELING SERVICES

BENEFITS: The benefits of a good consumer counseling agency are numerous. They can benefit our clients' in a number of important areas such as the following:

- Budget and Credit Counseling – to come up with a plan to reduce or eliminate debt.
- Debt Management Program – work with creditors to repay credit card debt and stop collection efforts.
- Credit Report Counseling – Review of credit report information obtained from the three credit reporting agencies.
- Pre-Filing Bankruptcy Counseling – Develop a budget and explore different options.
- Housing Counseling – covers such areas as pre-purchase, first time homeownership and foreclosure prevention and mortgage default.

ELIGIBILITY: Everyone is eligible without regard to economic status.

HOW TO APPLY: Go on the HUD website which is www.HUD.gov and locate the HUD approved counselor in your area.

VINCENTIAN APPLICATION: The benefits provided by a reputable consumer credit counseling agency can be invaluable to our clients. However, the real danger is our client selecting an agency which is planning the agency's future and not the future of our clients.

My suggestion is that you advise the client to only enlist the services of a United States Department of Housing and Urban Development (HUD) approved counselor.

The HUD approved counselor's services are offered at no cost for most services. Foreclosure prevention counseling and homeless counseling services are always available free of charge through HUD's Housing Counseling Program.

For a limited number of programs, a very low cost is charged; however no clients are ever turned away for their inability to pay. If there is a charge for a particular service, the HUD approved agency must inform the client of the fee structure in advance of providing the service.

SOURCE OF INFORMATION: The HUD website which is www.HUD.gov and a brochure from the Consumer Credit Counseling Service of Delaware Valley which is now known as CLARIFI (215-563-7020). They are certified by HUD as a comprehensive housing agency.

DATE: February 22, 2012

OTHER BENEFITS

BANKRUPTCY

BENEFITS: The benefits of filing for bankruptcy are as follows:

- Provides our client an opportunity to make a “fresh start”.
- Operates as an automatic stay (stop). It stops creditors from trying to collect the debt. It puts an immediate stop to the annoying telephone calls, collection letters and other forms of harassment.
- It can stop a mortgage foreclosure action. It will provide an opportunity for the client to repay the back payments over a 3 to 5 year period (along with the regular monthly payments)
- Counseling is required prior to filing for bankruptcy.
- Provides an opportunity to change prior bad financial habits.
- Provides an opportunity for client to rebuild their lives.

DETRIMENTS: The detriments are as follows:

- Could affect our client’s credit for many years.
- If filed to prevent mortgage foreclosure and are unable to make the payments in accordance with the plan developed by the Trustee in Bankruptcy, they could still lose their home.
- Bankruptcy does not discharge all debt such as student loans, child support, most taxes, and claims against client for injury caused to another as a result of client’s operation of motor vehicle.
- Generally the claims of a secured creditor are not discharged.
- To obtain utility service may be required to post a security deposit.

GENERAL INFORMATION: There are various forms (chapters) of bankruptcy. For example, Chapter 7 is generally for someone with a lot of unsecured debt. Chapter 13 is usually filed when a person is significantly behind in their mortgage payments. A determination as to what chapter to file is a decision to be made by the client only after consultation with his or her attorney.

OTHER BENEFITS

FREE LEGAL ASSISTANCE

BENEFIT: The main benefit is free legal assistance. In the Counties of Bucks, Montgomery, Chester and Delaware the free legal assistance is provided by Legal Aid of Southeastern Pennsylvania (LASP). In Philadelphia the free legal assistance is provided by Philadelphia Legal Assistance and the Community Legal Services. There are also various other agencies that provide legal assistance but the agencies stated are the main providers of legal assistance.

The areas of law covered include but not limited to the following: landlord/tenant disputes, public housing, utilities, consumer problems including foreclosures and sheriffs' sales, bankruptcy, denial or termination of government benefits such as welfare, social security and unemployment compensation; protection from abuse, custody, child dependency, divorce, license suspension and elder law issues.

ELIGIBILITY: Eligibility is determined by your monthly income, your current assets, family size, and type of legal problem you have and where you reside. In most cases, applicants must meet financial and asset guidelines to be eligible for services. (Protection from abuse cases are an exception). The guidelines are based on family size and are dictated by Federal and State government.

HOW TO APPLY: Call Legal Aid of Southeastern Pennsylvania at 610-275-5400, Philadelphia Legal Assistance at 215-981-3800 and Community Legal Services at 215-981-3700

VINCENTIAN APPLICATION: I suggest the following:

1. **No legal advice** - Unless you are a lawyer, do not ever give legal advice. You may think that you know the answer; however, there are numerous exceptions to every law.
2. **Do not refer your client to a lawyer.** If you refer your client to a lawyer or even any other non governmental provider of a service a few things can happen. First of all, the client may think you may be benefitting financially from the referral and secondly, if the client is not satisfied with the service rendered, they may blame you for an adverse result. Therefore, let the client pick their own lawyer or any other provider of a service.

ELIGIBILITY: The various chapters have different eligibility requirements. For example, if the client has no employment or other source of regular income they may be eligible to file for Chapter 13. Also, if the client does not pass a “means” test, they may not be eligible.

HOW TO APPLY: Contact a competent attorney who concentrates his or her practice in the field of bankruptcy.

VINCENTIAN APPLICATION:

Encourage client to contact competent attorney – Bankruptcy is a “legal mine field”. The client should never attempt to file an application on their own. If they do not have sufficient funds, they should seek the assistance of a legal aid attorney in the County in which they reside.

Never advise a client to file for bankruptcy – If client is not satisfied with the result, you may be blamed by the client for giving bad advice. As a result, in the eyes of the client you have hurt them and not helped them. Our client will think of bankruptcy on their own or someone else will suggest it to them.

Use as a learning experience – After the bankruptcy is completed, you can advise the client to use it as a learning experience. If their own fiscal mismanagement caused their downfall, they should seek professional help to assist them with such items as budgeting, learning how to control spending, saving for an unforeseen emergency and rebuilding their credit. This help can be available for free by contacting a professionally accredited counseling agency such as a HUD approved counselor (see E-4).

SOURCE OF INFORMATION: Various articles read on this subject.

DATE: February 22, 2012

3. **Let your client select the lawyer** - If your client needs legal services, I would suggest that the client contact a lawyer that they know or is referred to the client by a friend.

4. **Local Bar Association** – If your client is unable to engage a lawyer, they should contact the local Bar Association for the County in which they live. The Bar Association has a list of lawyers who do pro bono work.

5. **Legal Aid Society** - If none of the above works, the client should contact the legal aid society in the County in which the client resides. The legal aid societies should be the last resort. They provide a wonderful service but are frequently overworked, understaffed and underfunded.

SOURCE OF INFORMATION: websites for the Legal Aid Society for Southeastern Pennsylvania www.lasp.org, Philadelphia Legal Assistance www.philalegal.org and Community Legal Services www.clsphila.org.

DATE: February 9, 2012

OTHER BENEFITS

CATHOLIC SOCIAL SERVICES

BENEFIT: In the course of helping our clients, do not overlook the services of Catholic Social Services. They provide numerous services.

Some of the services they provide are as follows:

- Intake Services – Provides assessment of needs, information, and referral services.
- Counseling Services - Provides mental health counseling services to individuals, couples and families at Springfield site only.
- Elder Care Services – Provides in-home assessment of needs, assistance with developing a care plan, advocacy and information and referral.
- Baby Cupboard – provides baby food, formula, diapers and wipes, when available; also parenting resources and education.
- The Three R's of Budgeting – Provides a dynamic forum to help focus on money management and feel good about it.
- Housing Resource Coordination Program – Offers Housing Counseling/Case Management, Housing Education Program and Housing Resource Databases.

ELIGIBILITY: Contact Catholic Social Services to determine the eligibility guidelines for each service. Different programs have different guidelines. Some of the programs are in conjunction with government agencies.

HOW TO APPLY: Contact the Catholic Social Services office closest to where the client lives. For information pertaining to the location of the main office and their local offices, go on their website which is www.catholicsocialservicephilly.org or call their main office telephone number which is 215-587-3614.

VINCENTIAN APPLICATION: Catholic Social Services provide an assortment of various social services as stated above. They have offices located throughout the Archdiocese of Philadelphia. The Vincentian should stop in the local office and get familiar with their services. They have been helping people in need for many years and they could be of help to our clients.

SOURCE OF INFORMATION: Brochure prepared by Catholic Social Services describing their services and my experience over the years in seeking their assistance.

DATE: February 26, 2012

OTHER BENEFITS

FREE INCOME TAX RETURN PREPARATION

BENEFIT: The benefit is many of our clients will not have to pay for the preparation of the U.S. Income tax returns. This could save our clients about \$200.00.

The IRS will prepare your U.S. return for free if your total income is less than \$50,000. IRS also has an affiliation with private companies who will also do free income tax preparation and some of the affiliates will prepare returns of taxpayers with income of up to \$57,000.

VITA (Volunteer Income Tax Assistance) offer free help for those making \$50,000 or less and need assistance in preparing their own returns. Those who volunteer are IRS certified volunteers.

TCE (Tax Counseling for the Elderly) offer free tax help for those ages 60 or older. Our clients will be assisted by trained and certified AARP volunteers. They assist those with low to middle income.

There are numerous other sources for free income tax preparation in your community. For example, in Delaware County you can access these preparers by going on the website for Delaware County Asset Development Group which is www.delcoad.org. They will assist those with income of \$50,000 or less.

ELIGIBILITY: There are different age and income requirements depending on who is doing the preparation. See information above.

HOW TO APPLY:

IRS – website www.irs.gov/localcontacts/article/O,,=234,307,00.html

IRS affiliates – go to website which is www.irs.gov/freefile

VITA – call 1-800-906-9887 to find a VITA site near you.

TCE – Call 1-888-227-7669 for more information

RESOURCE INFORMATION

SIGNIFICANT REFERENCE SOURCES

INTERNET – The internet was the primary source for the information set forth in this booklet. For virtually every benefit there is a website describing the benefit. However, keep in mind that the website only gives you the highlights of the benefit. Generally, there are many more eligibility requirements and conditions before our client would be able to qualify. On the other hand, when reviewing the website it may not appear initially that the client would qualify; however, I have found that there are numerous exceptions and therefore it is always best for the client to apply.

OFFICES OF OUR STATE AND FEDERAL GOVERNMENT

REPRESENTATIVES – The offices of our representatives are a major source of information. They have their own library of plenty of useful information which they are very willing to share. Every conference should have at least one member designated to keep up to date on the various benefits available for the people we serve. The representative's offices are an excellent starting point.

SPEAKING TO THE PERSONS WHO ACTUALLY ADMINISTER THE BENEFIT - As for obtaining information there is no better way than to pick up the phone and speak to the person in the office who actually administers the benefit that you read about on their website. Sometimes, you do not think that you are speaking about the same benefit. How a benefit is stated on the website is frequently not how it is actually administered. You will find that there are a lot of qualifications and exceptions that they did not list on their website. You will also hear that the benefit is no longer in existence because they ran out of funding.

GREATEST RESOURCE OF ALL - However, the greatest benefit of all is a two letter word called "US". It is US the Vincentians who visit those in need in the privacy and dignity of their homes.

It is US because we are privileged and humbled to be conduits of God's unconditional love to those in need. It is our supplying hope, encouragement and plenty of love that will sustain our clients emotionally and spiritually during their difficult journey. We seek and find the forgotten so that we can assist them both materially and spiritually.

VINCENTIAN APPLICATION: In order for our clients to become self-sufficient they have to watch every penny they spend. Since most of our clients have low income, they should not have to pay to have their income tax returns prepared.

SOURCE OF INFORMATION: IRS website and various articles.

DATE: February 27, 2012

VARIOUS TALKS GIVEN OVER THE YEARS

The remaining pages are outlines of a few of the talks I have given over the years in my life as a Vincentian. They are not benefits. However, as stated previously, we as Vincentians are the greatest resource of all.

Therefore, since we as Vincentians are the greatest resource, we should always do our best to live up to the awesome responsibility of bring God's love to those who are truly in need.

My prayer is that you will benefit from some of the information set forth and as a result our clients will be the ultimate beneficiary.

BASIC INFORMATION PERTAINING TO THE ST. VINCENT De PAUL SOCIETY

(Talk at initial meeting after establishing a new conference)

WHAT IS OUR HISTORY?

Our society was founded in Paris in 1833 by a French lawyer by the name of Frederic Ozanam. He is now Blessed Frederic Ozanam and is up for canonization. The society is dedicated to St. Vincent DePaul who is our patron and the Blessed Mother is our patroness. It came to the United States in 1845 and to Philadelphia in 1851.

We have over 800 thousand members worldwide and operate in 142 foreign countries. We have 65 conferences in the Archdiocese of Philadelphia.

OUR MISSION STATEMENT

Inspired by Gospel values we are a Catholic lay organization of men and women who join together to grow spiritually by person to person contact with the needy and suffering (not just materially poor). Members are known as Vincentians. There is no distinction in those who are served.

CONFERENCES – the heart and soul of our society

Officers are the President, VP, Secretary and Treasurer.

Spiritual advisor- priest, deacon or good person

The meeting always starts off with a prayer and then a spiritual reading and discussion of the cases we are presently handling.

FINANCES

We can be funded from a number of different sources. Some parishes give us all the funds from the poor boxes and/or the vigil lights. Others will tithe and give us a percentage of the church collection. Some will put a SVDP envelope in with the regular monthly envelopes. We also have a secret collection we take up at all our meetings where we pass a bag and a member puts in whatever cash they desire. We also receive donations from various friends of our Society.

The treasurer signs all the checks and pays the bills. Since we are a lay organization we have our own bank account.

MEMBERSHIP - To be an active member one must belong to the Catholic Church.

TRAINING OF MEMBERS – We have training manuals, videos, a mentor conference and even a training school if desired

SOME OTHER POINTS:

1. **Central Council** – They oversee the conferences and make sure they are running properly. They have the clothing drives and pick up furniture. Conference members can get free clothing and furniture for our clients.

2. **Cooperation with other organizations in the parish** – We are not in competition but cooperate fully with other organizations to help those in need. We all have a common goal to help others.

3. **Time commitment** – One meeting a month plus any calls that you have to make. Over the years, I probably average only about 1 or 2 client visits a month. However, it all depends on the needs of the clients and the number of clients you are helping in your conference.

BUT WHAT ACTUALLY DO WE DO?

The President would receive information from the church office or any other source that someone needs help. He would then assign the case to two members of the conference. The two members of the conference would visit the client in his or her home. The Vincentian members would then assess the need and then determine what assistance can be offered to help the client get back on their feet. We help with food, rent, utility bills and any other justified need depending on the amount of funds in the conference treasury.

MAIN CONCERN – My main concern is that you will miss the big picture by giving you a lot of details. Yes, we do help with material goods. However, that is not all that we do. We are privileged to bring God's love and hope to our clients. We are conduits of God's love. Mother Teresa has said that it is not how much you do but how much love you put into what you do! As a result we grow spiritually along with those we help.

- First address immediate needs and then possibly at a later meeting consider long term goals
- Try to establish a plan of action
- Present a picture of hope
- Be uplifting in an effort to raise their spirits
- Do not ask for client's Social Security number (do not want to be accused of identity thief)
- Remind client that no requirement to repay the Society except a moral obligation to put funds in poor boxes to help others
- Do not discuss your decision re help in front of clients
- Advise clients that you will discuss their situation and will get back within a certain period of time e.g. 48 hours
- Conclude with a prayer

AFTER VISIT

- Discuss the case with your partner and determine the best course of action
- If outside of your authority, discuss with your President or discuss at a full meeting
- Promptly communicate to the client the Society's decision to help
- Make follow up visits as needed
- Do not become an enabler
- Remember goal is self sufficiency

DURING VISIT

- Show identification as a SVDP conference member
- Advise client that everything is confidential among the conference members. If have to disclose information to third party always get their permission or in some cases get a written release of information signed.
- Tell a little about the SVDP Society
- Diplomatically address the issue of children leaving the room
- Relax and put client at ease
- Get family information in an informal way
- Be observant of client demeanor and surroundings
- Learn to be a good listener
- After asking general questions as to how they are doing, then proceed to ask precise questions (e.g. any shut off notices)
- Never promise more than you can deliver
- If creditors are involved, emphasize the importance of communication with the creditor.
- Prioritize (like hospital emergency room)
- Address sources of income
- Address expenses
- Never take a bill unless you are absolutely certain that the Society will pay it
- See if any other resources are available such as family members, friends or governmental benefits.
- For some governmental benefits available go to our website at www.svdp-phila.org. Click the “members only” section and click on “John J. Donohue Guide”. If a password is required to get into the “members only” section, type in the password which is “Vincent”.

G-3

FAITH

- Our faith is essential – we have to have faith that we are conduits of God’s love and know that we are fulfilling the will of God especially when he said to love others as I have loved you.
- Whatever you do for the least of my Brothers and Sisters, You did it for me (Matthew 25:36-46)
- Frederic Ozanam said that Faith without good works is dead

GOALS WHEN WE VISIT OUR CLIENTS

- Show love
- Give hope – uplift their spirits
- Help clients help themselves – self sufficient
- Increase our faith and the faith of our clients

BASICS OF A HOME VISIT

BEFORE VISIT

- Call client for appointment
- Always visit in pairs
- Pray for discernment
- Dress casually
- Be rested – better able to show love
- Remind yourself that you want to show love to others
- Remember that the goal is to help clients help themselves

G-3

ESSENTIALS AND BASICS OF A HOME VISIT

FUNDAMENTAL GOAL – IS TO BE CONDUITS OF GOD’S LOVE AND HOPE TO THOSE IN NEED. THE SECONDARY GOAL IS ASSISTANCE WITH MATERIAL GOODS

ESSENTIALS OF A HOME VISIT

LOVE

- Mother Teresa said it best when she advised that respecting the poor goes beyond bread and clothing. It is about giving love, not just things
- She also stated that it is not how much you do but how much love you put into what you do. **The how we do our work is even more important than what we give.** People may forget what we gave but not the love received.
- Our love is what separates us from those who mechanically dispense assistance
- Respecting our client’s dignity is essential
- We show love in many ways: listening, compassionate, understanding, responding to needs of clients, encouragement
- The effort we make and the love we show is more important than our success!

HOPE

- It is important to instill hope in our clients. It is part of getting them to help themselves
- We instill hope by being optimistic. We show them a plan of action and help them achieve it
- We become their cheerleader by offering support and encouragement. We have to get them out of their despair
- It is essential to build their confidence

FREDERIC OZANAM ---UP CLOSE AND PERSONAL

(Talk re information re our founder)

VERY INTELLECTUAL –Had a real love for literature, writing and oratory. Loved to engage in discussions but would always have respect to the other person's opinions. He became a very famous and distinguished professor at the Sorbonne in Paris.

MARRIED - Married the love of his life named Amelie. They had one child named Marie. They had a wonderful marriage and were devoted to each other.

FATHER AND HUSBAND – he wrote to his friend and said “I know nothing on earth more delightful than coming home to find my beloved wife with her baby in her arms. My child is opening up like a flower”.

ROMANTIC – Each month on the anniversary of their marriage he would give his wife a single rose.

HARD WORKER – He worked so hard he continually had health problems. The dean of the faculty wrote to him and said “I implore you to moderate your animation and cultivate a calmer and more restrained eloquence that would be less of a nervous strain on your constitution.”

LAWYER - He was a French lawyer. He was pushed into law by his father but he was not thrilled with the profession since his real love was literature and writing.

LOVE OF POOR – He learned to love the poor primarily from his father. His father initially had a silk business but he went out of business because he gave too much to the poor. His father later became a doctor and treated many patients free of charge.

LOOKED TO OTHERS FOR GUIDANCE – He listened to others. For the big picture he was guided by St. Vincent DePaul and for the nuts and bolts part he consulted with and was guided by Rosalie Rendu.

ROLE OF WOMAN – It is really not clear what he thought about woman. St. Vincent DePaul was instrumental in opening the doors of the church to the laity especially the women. St. Vincent DePaul formed the Ladies of Charity and the Daughters of Charity. Although Frederic was strongly

influenced by Vincent it was an all boys club until not too long ago. Possibly, he did not want to compete with the woman's organizations established by St. Vincent. I just remember woman coming into prominence about 40 years ago.

SPIRITUALITY – He was deeply spiritual. One night while sitting with his wife on a deck overlooking a lake and watching the sun set he said “when one looks at God through his creation, how can one fail to realize that His paradise must begin now in this world? How can we have any fear, except the fear of offending the God who loves us so much...?”

HOW DO WE GROW SPIRITUALLY BY BEING VINCENTIANS? Some of the ways are as follows:

1. Prayer at meeting
2. Spiritual reading and discussions at meetings
3. Inspired by the faith and dedication of the people we help
4. Inspired by the faith and dedication of other Vincentians
5. Extra graces by being conduits of God's love to the needy

HOW DO OUR CLIENTS BENEFIT SPIRITUALLY BY OUR WORK AS VINCENTIANS?

1. Pray with them
2. Evangelize by our love
3. Give them hope so they can help themselves
4. Give them dignity by visiting them in their homes
5. By giving them material needs, they are more receptive to spiritual needs

SUMMARY: The St. Vincent DePaul Society is a Society that cares about others. The members grow spiritually as well as those we help. We are conduits of God's love to those who need it the most. Christ had commanded us to love others as you love yourself! The St. Vincent DePaul Society provides an opportunity to both love yourself and others.

John J. Donohue
Director of Extension
St. Vincent De Paul Society
610-359-9394

WHAT IS VINCENTIAN SPIRITUALITY?
(Talk given at Vincentian training session)

WHAT IS VINCENTIAN SPIRITUALITY?

In my opinion Vincentian spirituality is loving God, loving others and loving yourself. Specifically, it is to bring God's love to the needy by person to person contact. Frequently, it takes place around the kitchen table. It is a sharing of God's love with others.

WHAT IS THE MAIN INGREDIENT OF VINCENTIAN SPIRITUALITY?

The sole ingredient is love.

It is the love of God coupled with our loving others as well as ourselves.

Mother Teresa has said:

"It is not how much you do but how much love you put into what you do!"

"The how is just as important as what we give"

Christ said: "Meanwhile these three remain: faith, hope and love; and the greatest of these is love". (Corinthians 13: 13)

WHAT IS THE BIBLICAL BASIS OF VINCENTIAN SPIRITUALITY?

READ: LUKE 10:25-37

Eternal salvation is achieved by:

1. Loving God with whole heart, being, strength and mind
2. Loving others
3. Loving self

LOVING GOD WITH WHOLE HEART, BEING, STRENGTH AND MIND

We grow in the love of God by:

Sacraments	Eucharist
Mass	Adoration
Prayer - rosary	Reading the bible
Meditation	Prayer groups
Retreats	Visualize
Catechism	

How do we grow in the love of God by being Vincentions?

Prayer at meetings

Spiritual reading and discussions at meetings

Inspired by the faith of our clients

Edified by the faith and dedication of other Vincentions

**Extra graces by being conduits of God's love for the poor.
"The spirit of the Lord is upon me because he has chosen
me to bring the good news to the poor" (Luke 4:18)**

We focus on God's love and helping others on a continuing basis year round, not just seasonal

LOVE OF OTHERS

There are numerous references in the bible pertaining to love of others such as: "Whatever you do for the least of my brothers and sisters, you do it for me" (Matthew: 25, 26-46); and "Love one another as I have loved you" (Luke 10:25-28).

Christ also said that the every man woman and child is your neighbor

You love your neighbor in many ways such as showing of kindness, concern, patience and giving encouragement and praise

Our love is evidenced by a smile, extending hand, pat on the back, inflection in voice, the look of sincerity in your eyes

As Vincentians, how do we show love for those we help?

Show them God's love by our example

Give them **hope** (which makes them more receptive of God's love) by:

1. Elevating their spirits
2. Help them help themselves
3. Emphasize that they are not abandoned by God – We are God's disciples

Give them **dignity**:

1. Visit them in their home
2. Elevate their self esteem
3. Advise that they can always repay by making a contribution to the poor box so as to help someone else
4. Easier to preserve their dignity by their obtaining governmental benefits because it is a return of their tax money as opposed to our directly assisting them.
5. If we take care of client's material needs they are more receptive to their spiritual needs – hard to think spiritually when hungry or facing eviction
6. Pray with our clients

LOVE OF SELF

We love ourselves in many ways such as getting adequate rest, eating properly, relaxation time, exercise, etc.

If we are tired and dragged out we are not capable of showing love to others

WHAT IS THE MAIN THREAT TO OUR LOVE OF OTHERS

The main threat is that we go about our work in a routine complacent fashion. Do not look at the case in front of us as just another case. If so, we become like a mechanical man dispensing economic assistance and overlooking love.

How do we overcome this threat?

We can start by remembering the words of Mother Teresa when she said that respecting the poor goes beyond food and clothing, it is about giving love and not just things

Look at our clients as special wonderful gifts from God who are made to His image and likeness.

Pray with your partner prior to entering or make a silent prayer to yourself asking God for discernment and love!

Realize that we give more than economic assistance. The government gives economic assistance. We literally bring more to the table – we bring God's love, compassion and understanding!

If you are having a bad day and can not bring love – it is better that you stay at home and have some one else handle the case!

QUOTE FROM ST. AUGUSTINE

What does love look like? It has the hands to help others. It has the feet to hasten to the poor and needy. It has the eyes to see misery and want. It has the ears to hear the sighs and sorrows of men. That is what love looks like.

John J. Donohue – St. Laurence Conference 10/02/2010

DISCLAIMER

NOT PUBLICATION OF ST. VINCENT DE PAUL SOCIETY

This booklet is not a publication of the St. Vincent DePaul Society. It is simply my humble observations as a Vincentian for over 45 years. My intent is to pass on to other Vincentians my experiences so that they can better serve God's people who are in need. My thoughts and experiences are stated in the "VINCENTIAN APPLICATION" of each benefit.

Always keep in mind that each case is unique. Therefore, what is experienced in other cases may not apply to the case at hand. That is where the Holy Spirit comes in to guide you as to what is best for the client in front of you.

DISCLAIMER AND CAUTION

Although care was used in the presentation of the various benefits set forth to insure their accuracy, only a very brief description is stated. There are numerous qualifications and exceptions that may affect eligibility. Benefits are always changing. Before any benefit is relied on, it should be researched thoroughly. Therefore, because of the changing nature of various benefits and the author's reliance on outside sources, the author makes no warranty or guarantee concerning the accuracy or reliability of either the information set forth or the accuracy or reliability of any of the content of any cited website. **THIS PUBLICATION IS NOT LEGAL ADVICE.** The intent is to help fellow Vincentians help others to help themselves. Readers should seek qualified professional advice about any particular situation before acting or deciding not to act based on any information provided in this book.