

# The Columns Online

August 17, 2022 | Waynesboro, Virginia | *a newsletter supplement*

## **Open Hand Ministries strengthen home ownership in the Steel City**

*Through four PC(USA) churches in Pittsburgh,  
the ministry helps people secure mortgages and build wealth.*

by Mike Ferguson, Presbyterian News Service

AUGUST 15, 2022 (PNS) — Open Hand Ministries is a collaborative effort of four PC(USA) churches in Pittsburgh working to empower Black families living in the Steel City's East End to build multi-generational wealth. The four churches — East Liberty, Eastminster, Valley View and Open Door — came together under the leadership of Open Hand Ministries founder Michael Stanton, who, Younger said, "helped people to improve their situation in life by saying, 'I see you have a need. We have a group of people. Would you mind if we came in and met this need?'" Two needs soon rose to the top: pursuing equity in housing and prospering financially.



Photo by Vidar Nordli-Mathisen on Unsplash

*Continued*

## **Open Hand, *continued.***

That was 14 years ago. Now Open Hand Ministries provides financial education, mortgage preparation and home renovations to help people invest in affordable home ownership. It's increasingly important, Younger said, for ministries to know their community well, "not going to the community and saying, 'These are what we think your needs are,' but getting to know the community and allowing the community to speak its needs to us and then then design a ministry from that state."

In Pittsburgh, 3.5% of mortgages go to African Americans, who make up 23% of its population. "We know there's a home ownership crisis amongst African Americans in our city," Younger said. "We also know our city is on the upswing. There's a lot of people moving to our city and a lot of investment happening. ... At the same time, opportunities for non-white citizens have been on the downturn here. Our desire is to go meet the need that exists — not to force the people to want what we want for them, but to respond to their felt need."

Doong wondered what the ministry looks like. Is it advocating for the neighbors with bankers or "walking alongside folks and maybe finding a couple of financial institutions that are more flexible or understanding to make those mortgages happen?"



Younger.

The ministry's first realization, Younger responded, was "that we come from an asset-based model. Our community is not filled with people who only have needs; it's filled with people who have assets. The first thing we do in our work is to find out what those assets are in our community."

Open Hand Ministries also educates its neighbors about the rules of lending "to help them take race out of the lending conversation. We know Fannie Mae and Freddie Mac have a certain set of rules all banks have to play by when they're making mortgage lending. We train people to the rules: 'Do X, Y and Z and I guarantee you will not be turned down for a mortgage.' If you do get turned down for a mortgage after having done X, Y and Z, we know there's discrimination going on."

Liturgist this week: Cynthia Hoover  
Scripture lessons: Psalm 103:1-8  
Hebrews 12: 18-29  
Sermon: Unshaken.

But it's not enough just to offer people the tools they need, Younger said. "We think that people are more apt to be successful when they're in a community that walks with them in their successes and their failures, their falls and their scrapes and their triumphs," Younger said. "For the church, we have to know that is not going to be quick. ... *continued*

## **Open hand, continued.**

These problems didn't take a year for us to create, and it's going to take us a while to address these things."

A friend calls that outlook "withness," Younger said. "You have to carve out a community where people will walk together over the long haul, and that's definitely what the church is supposed to be. It allows you see the fruits of the Spirit take hold of your life over time." At some point, "It might be true in your forehead, but it's not true in your knees yet."

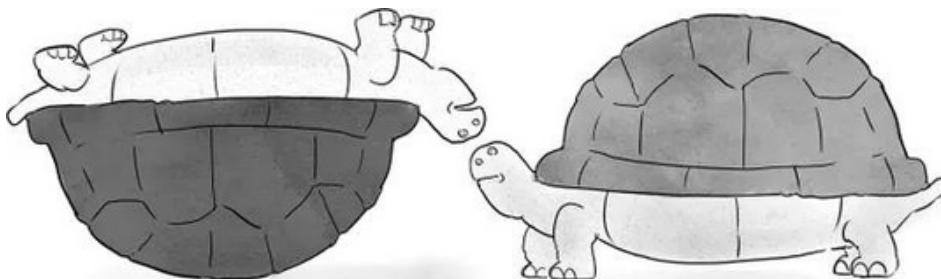
Open Hand Ministries works with church volunteers "who spend time with our people who are making the choices to change their financial lives," Younger said. "For churches, the important thing is to get over the thought there's going to be a quick fix for anything, but it's going to call us toward a deeper relationship. That's ultimately going to be a blessing to the community."

"You have identified something we sometimes forget," Doong said. "We don't have to be experts to accompany somebody. We are called to be present to be another person in the room, so someone doesn't feel alone. We think of accompaniment in terms of immigration, but we can also accompany people who are already in our communities looking for that person to be in the room."

The people that Open Hand Ministries works with "have their own will and their own agency," Younger said. "We exist only to help them meet the goal they've put forward." It's especially gratifying, Younger said, when people who have received help or guidance show up to help others. One example is a man who recently turned out to help renovate a house the ministry was preparing for home ownership. "He thought it was important for people to see not only did he and his family receive help from the program, but they were giving to the program," Younger said. That kind of agency "is just as real, just as good and just as effective as our agency," Younger said. "It just takes time for that to be unlocked."

"We did not ask him to share his history. He could have come in as a volunteer and they wouldn't have known," Younger said. "He chose to share his story because he understood the importance of that testimony. He feels an affinity with the work we're doing and felt comfortable sharing that he was a person who benefitted from the work just as others would benefit."

"Giving people that ownership is really, really important," Younger told Catoe and Doong, "and I think you for the work you are doing helping the church to understand that importance."



*"My ambitions have become very simple recently."*



## The Big TRAINING Event

**Saturday, September 10, 2022, 8:30 am—3:00 pm**  
**Massanetta Springs Conference Center**  
**Cost \$20**

8:30–9:30	Registration in Stewart Hall
9:30–9:45	Welcome and Announcements
9:45–10:30	<b>Workshop A:</b> choose one A1 Clerk of Session training - How are minutes best and properly recorded? What needs to be included in the Session minutes? Minutes of other meetings? Annual report? Led by Rev. Bronwen Boswell, Stated Clerk and General Presbyter, Shenandoah Presbytery A2 Treasurers' training - What are the duties of a Treasurer of a congregation? How do I record/transmit transactions? What information do I share with the Session and the congregation, and how? What are best financial practices? Led by Heather Carter, Funds Administrator, Shenandoah Presbytery
10:30–10:45	Break
10:45–11:45	<b>Worship with Celebration of the Lord's Supper</b>
12:00–1:00	Lunch in Massanetta Dining Room
1:15–2:00	<b>Workshop B:</b> choose one B1 Serving as a Commissioned Ruling Elder - A discussion of the process, joys, and growing edges for CREs- either already serving in a commission or preparing for one. Facilitated by Rev. Dr. Bob Osborne. B2 PW 2022-2023 Horizon's Bible Study: Celebrating Sabbath - An overview of the Horizons Bible Study, written by Rev. Dr. Carol M. Bechtel. Led by Rev. Dr. Nancy Meehan Yao
2:00–2:15	Break
2:15–3:00	<b>Workshop C:</b> choose one C1 The Ministry of Ruling Elders - In our baptism, we have received the Holy Spirit, which equips us for ministry. The ministry of the Ruling Elder is foundational to our understanding of life in the Presbyterian Church. This training is for elders both seasoned and new. Led by Rev. Bronwen Boswell and Rev. Dr. Nancy Meehan Yao C2 Mission and Evangelism: best practices for today - What are best mission practices? How can we join in what God is already doing in the world, seeking co-development and companionship? Led by Cindy Corell, PC(USA) Mission Co-Worker to Haiti
3:00	<b>Closing Prayer</b>

To register, [click here](#) or go to our website at: <https://shenpres.org/registrations>

## Our Worship Channels

*click on the logos*



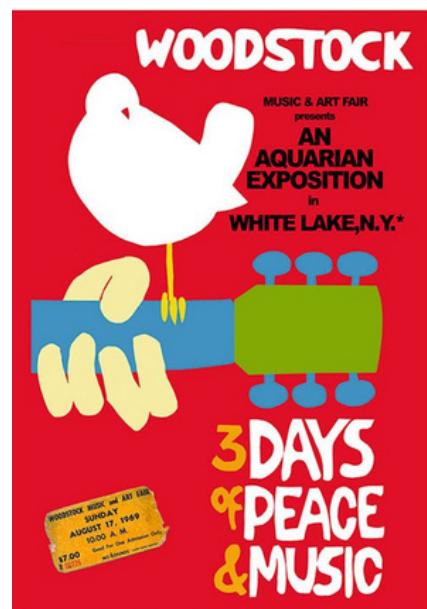
# This Week in History.



The Social Security Act becomes law.  
August 14, 1935



The Japanese Imperial Government signs terms of surrender, ending World War II.  
August 14, 1945



*The Woodstock Music and Art Fair begins on Max Yasgur's Farm in Bethel, NY.*  
August 15, 1969



Elvis Presley dies.  
August 16, 1977



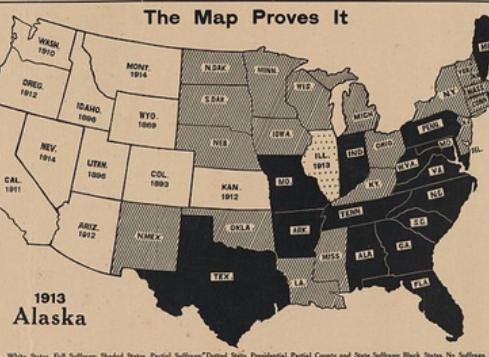
"YOU MAY ALL GO TO HELL,  
AND I WILL GO TO TEXAS."

Davy Crockett born in Hawkins County, Tennessee.  
A farmer, scout, politician and American frontiersman, he died defending the Alamo.

August 17, 1786

## VOTES FOR WOMEN A SUCCESS

SUFFRAGE GRANTED:  
1869 WYOMING  
1893 COLORADO  
1896 IDAHO  
1896 UTAH  
1910 WASHINGTON  
1911 CALIFORNIA



SUFFRAGE GRANTED:  
1912 ARIZONA  
1912 KANSAS  
1912 OREGON  
1913 ILLINOIS  
1914 MONTANA  
1914 NEVADA

Would any of these States have adopted EQUAL SUFFRAGE if it had been a failure just across the border?

The 19th Amendment to the U.S. Constitution ratified, granting women the right to vote.  
August 18, 1920



Orville Wright born in Dayton, Ohio.  
August 19, 1871



Benjamin Harrison born in North Bend, OH.  
August 20, 1871