



Shepherd's Crossing

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Meet Clorise: Desperation Followed by Blessings

Clorise, a widow for three years, is the mother of four children. She has worked for the same business for five years and has been promoted twice in that time. She was content with her employment except for her income. Clorise chose to investigate other opportunities in the area. After several interviews, she was presented with a position with 20 percent increase in pay and full benefits. As a professional, she submitted her resignation thirteen work days prior to her planned last day. Arriving to work the following day, she found an immediate severance notice on her desk.

Having no income for the time between jobs, she was unable to pay her utilities bills as they came due. She came to Shepherd's Crossing to seek assistance. The counselor was able to work out payment of two of the bills and to set up a pay agreement for the third bill. Clorise stated, "I was so embarrassed to have to come to Shepherd's Crossing for assistance. But, I am so glad I did. I was treated with loving care and much encouragement. Now I should be able to take care of my family without further assistance. This whole experience has been such a blessing!"

Warren Holmes, Director of Client Services



News and Updates from Shepherd's Crossing

From the President



Dave Rogers

At Shepherd's Crossing, we try to incorporate some level of financial responsibility with our client interactions. Believe it or not, most issues our clients face could have been partly mitigated or even completely eliminated with some basic financial planning/discipline applied to the prior year. Many of our clients have never had this basic financial planning. They fall prey to their own poor, ill-informed decisions or predatory retail pressures. These types of clients and issues consume the majority of our resources and energy. Our organization began

an effort to assist people who fell on hard times by some sort of emergency (health, job loss, divorce or break-up, etc.) by assisting them in getting "back on their feet." A Hand Up; Not A Hand Out.

Shepherd's Crossing also must be financially responsible to our member churches and other benefactors. We can't do this without involvement and feedback. Volunteering or assisting at Shepherd's Crossing in some other way is the best way to understand the needs of our community and what Shepherd's Crossing is doing to help on your behalf. I understand that not everyone can volunteer, but you can help spread the word. Follow us on social media. Like and share the stories and information posted there. Contact us and ask for someone to come and speak at your community or social group or at your church. Manhattan is a fabulous community.

—Dave Rogers

From the Executive Director



"Volunteers don't get paid, not because they're worthless, but because they're priceless."

—Sherry Anderson

Beth Klug

As Thanksgiving approaches, we should take time to give thanks to many: our Board of Directors, 39 partnering churches, partner agencies, donors, supporting grants and our volunteers. Shepherd's Crossing's volunteers give freely of their time, talents and resources. In 2018, over 3,000 hours of time were gifted to Shepherd's Crossing. This year our volunteers are on track to give over 3,200 hours! Our volunteers counsel clients with budgeting and financial advice, direct clients to other helping agencies and provide a listening ear to those in need. In addition, some volunteers do data entry, accounting, fundraising and public relations. Without this amazing group of individuals, we would not be able to serve and assist the more than 1,500 families that we help each year. Thank you! You are all valued and greatly appreciated!

—Beth Klug

Shepherd's Crossing's mission is to provide compassionate and caring assistance to those in need of a listening ear and financial support.

OPEN: Tuesday 10 a.m.-2 p.m. & Thursday 2-5:30 p.m.

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Shepherd's
Crossing

8th Annual C. Clyde Run and Midge's Mile



Jacqueline Clawson, double medal winner.

Two hundred ninety-two people registered for the run (compared to 250 in 2018). Ages ranged from 5 month-old Gabriel Trimborn to 88 year-old Marvin Hachmeister. The K-State Pep Band, led by Madison Hines, Head Drum Major of the Marching Band, arrived at 8:30 a.m., complete with award-winning twirler Katie Dreiling and four Classy Cats dancers. They energized the crowd with several stirring pieces, including the Wabash Cannon Ball!

Kudos to Melanie Horton, Assistant to Dean Gwinner, and to Casey Carver, Run Director, for having things well organized and running smoothly. The event raised around \$30,000 in cash plus over \$7,000 of in-kind donations.

When the volunteers arrived at Bosco Plaza before 7 a.m. on Saturday, September 28, they faced a light rain and a temperature of 62 degrees. Food and beverages from the HyVee Market had to be moved to under the canopy. Within minutes, the light rain stopped and set up activities

moved forward. Our volunteers were led by the College of Business Administration Business Ambassadors. Ambassadors, under the skilled direction of Maddie Whitehead, marketing major from Lincoln, Nebraska, took care of registering participants as they arrived, handing out shirts and bibs, marking the race route, handing out water at the halfway point of the 2.5K route, cleaning up after the awarding of medals and prizes and many other tasks. They were decked out in hot pink shirts for easy identification. Dean Kevin Gwinner road the lead bicycle to start the run.

The Working Poor

(Approximately 40 percent of our clients are employed, many full time. Their expendable income rarely meets their basic needs for rent, utilities and medicine. Here is an illustration of that difficulty.) The current minimum wage in Kansas is \$7.25 per hour. To make our budget easier to calculate, let's give Jane, our hypothetical worker, a raise to \$10 per hour. For a full-time worker at 40 hours per week and 50 weeks (again to make the math simple), that is \$20,000 income per year. According to the US Census (<https://www.census.gov/quickfacts/manhattancitykansas>), the median gross rent in Manhattan 2013-2017 was \$898 or nearly \$10,800 annually which calculates to over half of Jane's income. Second, let's calculate Jane's food costs estimating that her family spends a modest \$100 per week on groceries. That is a quarter of Jane's income. After only calculating shelter and food, Jane now has less than a quarter of her income (less than \$5,000 annually) remaining to cover utilities, health insurance, prescription drugs, renter's or home owner's insurance, transportation, child care, taxes (payroll, sales, property tax), vehicle registration, and more. On a monthly basis, that is about \$400. It is easy to see how any kind of unexpected expense like car repairs or medical bills could put Jane in serious financial trouble even though she is working full-time. Your donation to Shepherd's Crossing can help a person like Jane keep up to date on her rent, utilities, or prescription drugs when something unexpected happens and lessen the detrimental impacts on her and her family. Your gifts truly make a difference!

Join many others as a recurring online donor. It's easy to set it up at:
www.shepherdscrossing.info then click the DONATE NOW link.



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