

Faith in the City has believers

Umbrella organization brings together a range of Lutheran social-service efforts.

By JEFF STRICKLER • jstrickler@startribune.com

Her brother laughed when Tonia Brinston announced three years ago that she wanted to buy a house. A single mother of three living in a one-bedroom apartment, she was swamped with credit card debt and, at 40, still hadn't paid off her student loans.

"He lived in the apartment next door to me," she said. "He didn't believe me when I said I was going to buy a house. He didn't believe me when I told him about the Family Savings Account program. He didn't believe me when I came home with the Realtor reports of the houses I was looking at.

"The night I came home with the paperwork for the closing, he believed me."

The Family Savings Account program is part of Faith in the City, a consortium of Lutheran organizations that have joined forces to offer help on everything from health care to education to financing.

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The savings program, which operates under the auspices of Lutheran Social Service's Personal Finance Center, matches a participant's savings 4-1. When a person has managed to save \$1,000, the program kicks in \$4,000 more. That's how Brinston came up with her down payment.

"I'm one of those people with an abundance of willpower," she said. "I was lucky that I have a stable job [as a chef]. I sat down with a financial adviser and figured out what I needed to do. I stopped smoking, I stopped getting my nails done. Instead of going to the salon and spending \$100 on a perm, now I go to Walgreens and spend \$7 and do it myself."

Instead of making the minimum payments on her credit cards and student loan, she started making double — and then triple — payments that quickly ate up the balances. With those off the books, she not only has been able to afford a house, but already has made improve-

ments, including adding a deck. She even has opened an IRA.

In her spare time, she's paying back the people who helped her by volunteering at the Personal Finance Center.

"I can't say enough about it," she enthused. "More people should attend the financial literacy classes. There's the first-time home buyer's class, and the women's guide to investing. They're awesome."

Faith in the City was launched in 2002 by an ad hoc committee of church, social service and private business leaders who decided that Lutherans should try to do something along the lines of the work being done by Catholic Charities. The organizations involved are Augsburg College, Lutheran Social Service, Thrivent, Fairview Health Services, Luther Seminary and the Minneapolis and St. Paul synods of the Evangelical Lutheran Church in America (ELCA).

"There are 8 million Lutherans in this country, 5 million in the ELCA alone," said Bruce Nicholson, chairman, president and CEO of Thrivent Financial for Lutherans. "If we can keep those people connected with each other and the church, we can do a lot of good work."

Its public profile is not as visible as, say, Catholic Charities, because each of the member organizations retains its own identity. But remaining separate enables each segment to focus on what it does best, said Paul Pribbenow, president of Augsburg College. For instance, nonprofit Lutheran Social Service can collect government funding while Thrivent taps the local philanthropic community.

"By bringing together very different companies, we've created the leverage to have a huge impact," he said.



More need, less help

Faith in the City's profile is likely to rise as more people seek help. With government social-service programs falling victim to budget cuts, faith-based organizations are going to be looked at to carry a greater load, said the Rev. Craig Johnson, bishop of the Minneapolis Area Synod of the ELCA.

"A lot of people [who depend on government programs] are caught in a sliding scale of aid," he said.

One of them was Maxine Cochran. She was evicted from her south Minneapolis apartment with just three days' warning when the building went into foreclosure. She went to numerous government offices to explain that she had been paying her rent all along and didn't think it was fair that she was being left homeless because of her landlord's financial problems, but no one could offer her anything other than a sympathetic ear.

Working with Faith in the City resources, her church, Messiah Lutheran Church, was able to scramble to find her a new home and move her belongings. "They stood up for me," she said. "The government wouldn't do that."

Can we just get along?

There's a running joke in the organization that one of the biggest hurdles they have to overcome is the notion that Lutherans don't get along with one another.

"There is that reputation," laughed the Rev. Deborah Hutterer, the executive director. "We do have our theological and political differences. But I think that if you look back, there's a long history of us working together. We just do it kind of quietly."

Hutterer, who has an office at Augsburg, is the organization's entire staff. But that's enough as long as everyone keeps focused on the group's ultimate goal.

"No one is looking to brand our own this," said the Rev. Peter Rogness, bishop of the ELCA's St. Paul Area Synod. "Worrying about who

can claim the credit is not an issue. The point is to collaborate to make good things happen."

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« I SAT DOWN WITH A FINANCIAL ADVISER AND FIGURED OUT WHAT I NEEDED TO DO. I STOPPED SMOKING, I STOPPED GETTING MY NAILS DONE. INSTEAD OF GOING TO THE SALON AND SPENDING \$100 ON A PERM, NOW I GO TO WALGREENS AND SPEND \$7 AND DO IT MYSELF. »

First-time homeowner Tonia Brinston



RENEE JONES SCHNEIDER

Tonia Brinston bought her Minneapolis home with financial help from a Lutheran organization called Faith in the City.