

To Whom It May Concern

by Lina Trivedi



Upon reading the Employment and Training Report that was prepared for the Allied Task Force, I wanted to extend my appreciation to those who participated in the production of the comprehensive report that serves to coordinate many of the great services available to residents on Allied Drive. As an Allied Drive-city property resident with formal and informal experience with employment and job development for Allied Drive residents, I had one thought that I wanted to share with the Task Force to consider working into the report.

I have worked for nearly three years helping Allied Drive-area residents connect with employment opportunities working as a job developer to support employment and training staff on Allied Drive, and also as a resident, I have socialized with many of my neighbors through the years. One observation that I have made is that even with best programs and the best resources, it is very hard to meet employment objectives without addressing the need for a shift in cultural and societal values among my neighbors.

I have participated in professional and personal outreach among many communities on Allied Drive, including the expansive Latino and Asian communities. It saddens me that although ethnic cultures and even the languages we speak can be so different, one thing can remain so constant - many of us are in a crisis/survival mode that causes us to fail to look at the big picture. We are often so focused on the crisis of the day, whether it be the threat of our lights being turned off or an eviction notice, or any other such mishap, we often fail to have the ability to look three years down the line and make decisions that would benefit our long-term future.

More times than I can count, I have witnessed my neighbors not showing up to work because they were offered a one-day job that offered cash on the spot. It may not make sense to an outsider looking in, but it is very likely that individual needed cash today, and waiting for a first paycheck in two weeks was not feasible for the crisis being dealt with today. I have been in similar crunches, and in hindsight of my own situations, I can think of many responsible ways I could have responded to the crisis at hand that would have prevented financial devastation caused by things such as payday loans. However, when you are in the heat of the moment within an air of crisis caused by being around so many other people who are also in the midst of a crisis, there is a lack of sound rationale to help us navigate around financial emergencies so we often make decisions without fully evaluating the long-term impact of our decisions.

They say that the average American is two paychecks away from being homeless. I firmly believe that many Allied residents are only one paycheck away, and I speak of this from experience. In the three years that I have lived in what is now the city-owned properties, the financial fires I put out are barely at bay. My income is not the issue, rather the errors in judgment I made in my past haunt me constantly. Many of my neighbors have similar skeletons, whether it be enormous restitution fees owed to the courts, or child-support that is backed up to five-figure amounts. Our past skeletons serve as barriers in allowing us to move forward in more ways than one, and just getting a good job is not the full answer. Many of my neighbors have tried to go back to school but were ineligible for student aid due to past defaulted students loans. We can't legally drive because of thousands of dollars owed to the state for various past driving violations. We need financial education to help us learn how to legitimately navigate around these issues, many of which have easy solutions that we could easily learn with the right training.

The line between our day-to-day survival and being homeless and penniless is very fine here. In many of these situations, income is not the issue. I, along with many of my neighbors have household incomes (sometimes reportable, sometimes not reportable) exceeding \$50k per year, however if our liabilities exceed our income, it really does not matter, we are all still in a big hole.

In my opinion, if we are unable to manage our income and expenses while making \$10k per year, it is highly unlikely that our spending habits or our money management skills will improve with more money. It is necessary for all of us to gain an understanding of how to really manage money, and furthermore, how to effectively build wealth. Many of the crisis situations my neighbors and I experience are rooted in finances. If we can somehow invest some time and energy in teaching ourselves good financial habits, many of those crises will be eliminated, and perhaps we will make sound financial decisions that will impact our long-term future. There are many financial literacy programs in Madison, and there are also many successful residents on Allied Drive that have gone from making \$8/hour to \$15/hour in less than a year. All these individuals need to be identified and I think that they would be instrumental in helping their neighbors achieve similar successes.

In conclusion, I would say that we need two things: firstly, residents need counseling to determine if full-time hours are feasible for them within the lifestyle they are currently living within. If not, then a part-time job could be spring-boarded into a full-time opportunity after several months of easing into a job centered lifestyle. Secondly, financial literacy training that relates to the residents and responds to the sorts of crisis we face is required. I would urge the program to include education that would help residents proactively respond to festering situations before they explode and ultimately exercise sound judgments

People of Faith are We Walking the Walk?

by Linda Ketcham

Twenty years or so ago there was a skit on Saturday Night Live, part of a news commentary that contained the line "and remember, the meek will inherit the earth but that's okay because when they do we'll just push them down and take it back." It seemed funny at the time, now it seems rather haunting. Haunting because, at the national, state and local levels we have policy makers, community leaders and elected officials to adhere to this sort of twisted theology.

In early March First United Methodist Church voted unanimously to continue to serve as an overflow shelter for homeless men. As a result of the congregations commitment to living their call they lost some parking for congregants on Sundays that had been made available to them (for \$50. per month rent) by a local businessman. Some members of our community would prefer that our homeless brothers and sisters be exiled to outside of the main downtown area, maybe even outside of Madison, without recognizing that the homeless are already in exile.

Locally, undocumented immigrants are being picked up and detained in increasing numbers, tearing apart families and putting hundreds of children at increased risk. I recently had a conversation with a long time community activist who was working to help a pregnant wife and mother of a four year old, who is living in fear and isolation, on the fringe of poverty after her husband was picked up by ICE and is being detained pending deportation.

"you shall not wrong or oppress a resident alien, for you were aliens in the land of Egypt." Exodus 22: 21

In our offices, on a daily basis we see men and women who struggle to rebuild their lives after incarceration. Employment, housing, just two of the challenges facing them. We advocate against legislative efforts to continue punishing our brothers and sisters through increasingly wrongheaded and discriminatory bills designed at appealing to fear, racism and whatever other base instinct they can in an effort to claim themselves "tough on crime." Many of the legislators obsessed with forever punishing people are acting in ways contradictory to their professed faith.

"Then Peter came and said to him, 'Lord, if another member of the church sins against me, how often should I forgive? As many as seven times?' Jesus said to him, 'not seven times, but, I tell you, seven times seventy.'" Matthew 18:21-22

On Easter Sunday the death toll among U.S. Service members reached the 4,000 milestone. Much less emphasis was paid by our media to the number of wounded, both U.S. and Iraqi, and the number of Iraqi citizens killed. At a cost of billions of dollars per month an unjust war drains our economy, pulling funds from crucial human services and other non-profits while creating record profits for Federal contractors and oil companies.

"He shall judge between many peoples, and shall arbitrate between strong nations far away; they shall beat their swords into plowshares, and their spears into pruning hooks; and nation shall not



lift up sword against nations, neither shall they learn war anymore;" Micah 4:3

Hunger in our country is increasing. In Wisconsin, one in eleven households is what our federal government calls "food insecure." What that means is that those households are regularly skipping meals or reducing their intake to

make their food last. At MUM we call that hunger and morally unacceptable.

More families are becoming homeless as the housing market crashes, in part due to exploitative practices by lending institutions. Our government moved slowly to offer help to families losing their homes, they are seen as foolish for having purchased homes they could not afford. Last week the Federal Reserve pledged to essentially bail out one of the largest financial institutions in the country as it faces collapse due to its role in the sub-prime mortgage scandal.

"God commands justice and fair dealing." (Quaran 16:90)

"When all the people of the world love, then the strong will not overpower the weak. The many will not oppress the few. The wealthy will not mock the poor. The honored will not disdain the humble. The cunning will not deceive the simple." Mo-Tse

"for I was hungry and you gave me food, : I was thirsty and you gave me something to drink: I was a stranger and you welcomed me: naked and you gave me clothing, I was sick and you took care of me: I was in prison and you visited me. Then shall the righteous answer him, saying Lord, when was it that we saw you hungry and gave you food, or thirsty and gave you something to drink? And when was it that we saw you at stranger and welcomed you, or naked and gave you clothing? And when was it that we saw you sick or in prison and visited you? And the king will answer them, 'Truly, I tell you, just as you did it to one of the least of these my brethren, you did it to me.'" Matthew 25:35-40

As an interfaith organization we are at no loss for guidance on what our response to injustice ought to be. It can be more difficult to put our theology into practice. I started this article expressing my discouragement about the twisted theology that has subverted the common good and social compact in this country. I end it with a sincere profession of faith in justice, and in my neighbors, it is how MUM has managed to survive for thirty-five years.

W.E. B. DuBois wrote: "The prayer of our souls is a petition for persistence, not for the one good deed, or single thought, but deed on deed, and thought on thought, until day calling unto day shall make a life worth living." And so, each day we, people of divergent and diverse faith traditions and communities, arise to work another day for our common call for justice. It can be no other way and we give thanks for each of our companions on this walk.

May we work to make it so.

Linda Ketcham is the Executive Director of Madison Area Urban Ministry 2300 S. Park St. #5Madison, WI 53713 608-256-0906
linda@emum.org

in the future on their own.

Thank you for considering my ideas and I look forward to seeing the fruits of our labor!

Lina Trivedi is community activist and free-lance writer. Her writings are also found in the India Journal.