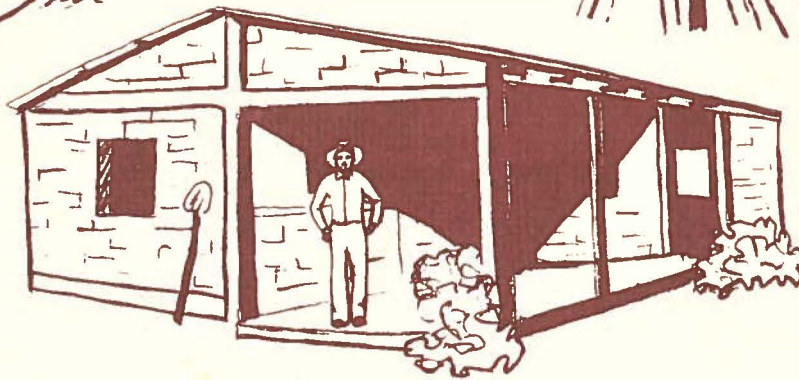
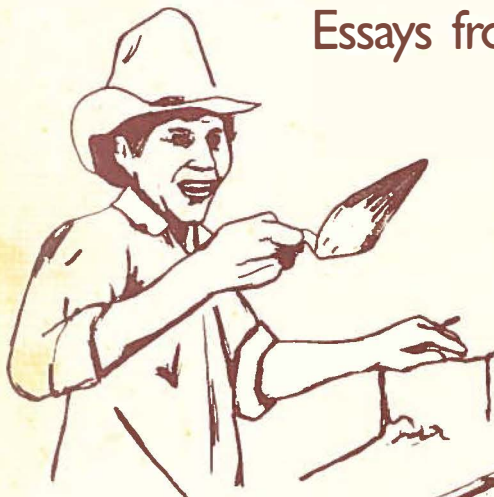




KINGDOM BUILDING

Essays from the Grassroots of Habitat

Edited by
David Johnson Rowe
and
Robert William Stevens



KINGDOM BUILDING
ESSAYS FROM THE GRASSROOTS OF HABITAT

Editors

Dr. Robert William Stevens
and
Dr. David Johnson Rowe

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DEDICATION

This book is dedicated to the hundreds of families who, with grace and love, have allowed us to enter their lives, to share their burden, and to work together toward a new life in a decent home. Living in shacks and huts, crowded, poor and oppressed, they have received us and welcomed us in the Spirit of Christ. Hopeful, not hopeless, their pain has been our opportunity.

It is these families, allowing Habitat to learn by trial and error, which verify the vision, giving us the courage to carry on.

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KINGDOM BUILDING
ESSAYS FROM THE GRASSROOTS OF HABITAT
INTRODUCTION

The vision of Habitat for Humanity was originally stated by Clarence Jordan and Millard Fuller back in 1968, long before there was an organization called Habitat for Humanity. They launched the Fund for Humanity with the goal of building decent houses for displaced rural families, and selling them to the families over a twenty-year period with no interest... Then the idea grew. The purpose of the Fund for Humanity was to be "a wise, honorable and just way of (the affluent) divesting themselves of (some) of their overabundance."

In the early years, after Clarence's death, Millard was the primary spokesperson of Habitat for Humanity. Even before Habitat was officially incorporated, it was Millard who carried the vision to Zaire and planted it there. Now in 1984 there are many voices of Habitat for Humanity. There is a vast fellowship in Habitat, speaking, leading, implementing and interpreting, each building a part of the Kingdom of God.

Kingdom Building is a collection of papers, talks, essays, and letters about Habitat from Habitat leaders around the country and from various parts of the world. It is divided into three sections. "Repeating the Vision," Section I, restates the Habitat vision from the various perspectives of their authors. "Implementing the Vision," Section II, gives some philosophical overviews of the organization that goes into a Habitat program. "Volunteers of the Vision," Section III, focuses upon one of the key elements of Habitat, the volunteers, and upon their responses to the vision.

Our task as editors was a pleasant one. These essays represent a rich patchwork quilt of experiences, the full range of voices praising God in daily work, a grassroots expression of the Gospel in action. As editors we have watched the grassroots, listened to the voices, and felt the quilt. Above all, we came away enriched by the diversity, independence, commitment and joy of the folks we count as "partners."

We commend this library of Habitat expression and experience not for reading but for study, for struggle, for reaction and your action.

In Christ's peace,

Dr. Robert William Stevens
Dr. David Johnson Rowe
Editors

SECTION I: PRESENTING THE VISION

DEAR JESUS

Dear Jesus,

I love you with all my heart. I thank you for saving my soul and saving me from the fiery hell, and letting me know that I had a soul to be saved. You let me know that I was on the way to hell, and you changed me from my wicked ways. I thank you for bringing me through my ups and downs. Sometimes I couldn't sleep at night for worrying about where me and my children was going to get our next meal from. Thank you, Jesus, for making a way for us. My pastor told me to come to his home, but I knew he had his family to see after. I thank you Jesus for being a father to my children because their father don't care for them. He won't do nothing for them, only what the law makes him do. The children asked him three Christmases to get them something, but only this last Christmas he gave them each an apple and a five-pound bag of oranges.

But Jesus you been there as a father and a mother, and I thank you for sending your people to me, who are blessing me and my children with a new house. I know it was you, Jesus, nobody but you. And I thank you for Elder John T. Tolwig, my pastor, who had the water turned on for us and I thank Jesus for Habitat and the others who have helped us. I thank Mr. and Mrs. Eugene Edge in Plains. I know God put me on their heart to do for us. I love each and every one of you and I thank Mrs. Mary Lou Brown for writing about us in the newspaper.

Will you print this in your paper for me? I know some people are going to think I'm crazy but I am crazy for Jesus, and I thank you, Jesus.

*Annie Ruth Wafford
Americus, Georgia*

Annie Wafford wrote this letter shortly after she learned that Habitat was going to build her a new house. She sent the letter to the Plains Monitor, and it was printed in the "Letters to the Editor" section. Annie and her five boys lived at that time in a squalid shack on Quincy Alley in Americus, Georgia. The porch was falling in. The roof leaked. The walls and floor had holes in them so big that city authorities were afraid she might freeze to death that winter. The house had but one small fireplace. There were no toilet facilities, inside or outside. There was one small water spigot...outside. Annie's husband was killed in an auto accident soon after she wrote the letter. She was left to eek out a meager existence on SSI benefits.

Annie, being deeply religious, turned to Jesus to thank Him for sending her some of his people "who are blessing me and my children with a new house."

BUILDING THE KINGDOM OF GOD by Millard Fuller

This essay is based on a speech delivered by Millard in Chattanooga, Tennessee while on the 700-mile walk from Americus to Indianapolis during August and September, 1983.

We always say in Habitat for Humanity that we are doing a lot more than just building houses. We are building and seeking to be a part of building God's kingdom on earth. We are seeking to build relationships and we are challenging people to reach out and help others as others have reached out to help them.

A Sense of Worth

The worst thing that can happen to a person is to feel that he or she is a worthless person . . . you know, sitting at home with nothing meaningful to do. A few months ago I visited the Church of the Savior in Washington, D.C. where they have a housing ministry called Jubilee Housing. In some of their literature they quote a poor woman who said these powerful words, "I feel all throwed away."

Now, Habitat for Humanity comes in to people who feel "all throwed away" and says, "We care." First of all we try to help them with their physical human need for shelter. And then, more importantly, we recruit them to become a part of the movement. We believe that Habitat for Humanity is God's idea. It is God's idea whose time has come. As we move forward in this work, and I think this has been one of the secrets of success of Habitat for Humanity, every person who receives a home through this ministry is recruited to become a part of passing it on to others. Passing it on is what Habitat is all about. I think that the greatest gift that you can give to anyone is the gift of a vision.

People frequently ask what does it cost to build a house. Well it costs \$2,000 in Africa. It costs \$1,250 in Haiti . . . \$1,500 in Guatemala. Down in Peru it costs \$3,000 in Puno, and \$1,500 in Manazo. In the Appalachia project it costs \$9,000 up to \$20,000. In Americus, Georgia it costs \$15,000--an average of \$20,000 throughout the country. But whatever the cost is, when people put in money to build a house for a family in Morgan or Scott counties, Tennessee, or Sumter County, Georgia, or in Puno, Peru, or wherever, they are not just building a house, they are putting a house in circulation. The house is built, then the people are recruited to join this movement, and they pay their payments.

It's Revolutionary . . .

Now this is revolutionary. We teach people that their house payment is a religious act. How many of you have made a house payment and thought of it as a religious act? But we say every payment made is a religious act. It is an expression of Christian love. And then we say to people, don't just make your house payment and stop, because in an inflationary economy, that's not enough. You are poor, you can't afford conventional financing to have a decent home. We've

got good news for you. We will build you a house with the economics of Jesus! And Jesus charges zero interest. That's good news. But then we say, "Friends, if this thing is going to work you've got to be a part of the process of carrying it on. Do you like to live in a decent house? Well pass it on to somebody else. Make your payments faithfully. Increase your payments if you can afford to. Accelerate your payments. Donate some money if your economic situation improves. Donate your labor even if you're poor, even if you don't have any money, you can come and help somebody dig a foundation. You can help paint, you can help carry rocks. You can help mix cement, you can work together." And to me this is the very essence of Christianity. It's the very essence of what it is all about.

Linda and I went to Zaire in 1979 for the official dedication of the project in Ntondo. Three thousand people came under this big tree at the edge of the village. And I shall never forget an old man came up, eyes ablaze and literally he was jumping up and down off the ground with his arms flailing the air, and said in French, "Now we see true Christianity. We must love one another."

Incarnational Evangelism . . . Changed Lives

I lived in Africa for three years. I gained many insights while there. For instance, there are a lot of parrots flying overhead in great droves going "gwack, gwack, gwack." But if you catch one and put him in a cage and feed him and work with him you can teach him to say, "I believe in Jesus." Now, does that mean that he has been born again? That he is a disciple of the Lord Jesus? It doesn't mean that at all. It means he knows how to say, "I believe in Jesus." And a lot of Christians are going around today just like parrots. Somebody, somewhere in a revival service or somewhere in some sort of a discipleship seminar, taught them how to say, "I believe in Jesus." And then if they were of the Methodist variety they poured a little bit of water on them, if they were Baptist, they put a whole lot of water on them, and then they go around saying to everyone they come to, "I believe in Jesus," Now they want other folks to say, "I believe in Jesus." But it means nothing. Their lives go on just exactly as they had gone on in the past.

But people ask me often, "Is Habitat for Humanity evangelistic?" It is very evangelistic, because we are seeking in the work of Habitat for Humanity to write the Christian Gospel on the hearts of people: to write it on their hearts so that their lives are changed, so that they think about their neighbors in a different way, so that they see their communities in a different way.

You know, on this walk, we have seen in great abundance mountains of trash. People have obviously gone down the road, drunk their beers, drunk their Coca-colas, chewed up their Fritos, or whatever they were eating or whatever they were drinking, rolled the window down and thrown it out the window. Now that is symbolic of a real sickness in our society! Because it means that those people who eat and drink don't care if they junk up the road. And with that mentality, neither do they care if there are poverty houses junking up the countryside. Neither do they care that people are suffering and hurting, and in need.

We need to be preaching and teaching in our churches that the very essence of the Christian Gospel is to love one another, to reach out and love people and not just by saying, "I love you," but by incarnating that love.

On the way up here Sunday night, we stopped in Cartersville, Georgia and spoke in an Episcopal Church. That particular congregation happens to be a very loving and a concerned congregation that has a lot of outreach. They give fans out for instance in the summer to people who are too poor to have air conditioning, or are too poor to own a fan. They give out food to people who are hungry; they help transients who come through town. I was talking to one of the laypeople in the church when we were there Sunday night. He said there was somebody who called him up on the phone, and said, "Hello, hello is this the Episcopal Church? Are you the church that helps people?"

God's Final Examination

That kind of question evokes a little laughter from us, but that's sad isn't it? Every church ought to be a church that helps people. You know God's final examination is found in Matthew 25. It talks about very unspiritual kinds of things. It talks about food and clothing and water and shelter. "I was a stranger and you invited me in." It talks about visiting folks who are sick, visiting prisoners.

And you know, I was introducing our star Baptist here, Dan Roman - now don't get me wrong, I love Baptists. I married one. My son, Chris, back there, is in a Baptist seminary. I've got nothing against Baptists! One night I got carried away talking about Baptists, and there was a Baptist there who was very sensitive about that, and she met me at the door afterwards and she really let me have it. And so, I have to make it clear that I love Baptists.

But, anyway, the first Baptist, the original, who was a copy of nobody - I am talking about John THE Baptist. He had not read Norman Vincent Peale's Power of Positive Thinking. He was into negative preaching. He believed in the concept of hanging them over the cliff, and singeing their eyebrows, and scaring the you-know-what out of them in order to get them to ask the right questions. So he was asked, "And what must we do to be saved?" And that old first Baptist, you know what he said? He didn't say what you might think he'd say: "You want to get saved, you got to develop a ministerial tone to your voice, you've got to go to church every Sunday, you got to get yourself a suit and a tie, and you got to look like you are a religious person; and you also got to go to training union Sunday night, and prayer service on Wednesday night; I mean you got to be a religious looking and sounding and acting person." He didn't say that at all. He said, "Oh, you really want to get saved, how many coats you got over at the house?" Now that's not a religious sounding question is it? Is it? Talking about coats. What's that got to do with religion? "How many coats have you got over at your house? You got two? You got too many. You got to get rid of one. You got to share it with the guy who doesn't have one at all."

And secondly he said, "Oh, you got any extra food over at your house?" You know, I used to publish cookbooks; I used to be president of the biggest cookbook company in the world. And I saw tonight, you've got two of my cookbooks in your kitchen. I always look in folks' kitchens to see if they've got my cookbooks. But John did not say, "You've got extra food at your house, well it just happens that I have published a new cookbook on exotic ways to fix locust and honey. And I'd like to sell you a copy right off the press, and I'll give you an autographed copy for a small fee." He said, "If you got food, give it away, share it with folks who don't have any food."

These are the kind of things you gotta do if you want to be saved. And then Jesus came along and had essentially the same message. If we want to be saved, if we want to do that work in the world which is pleasing to God, we gotta deal with physical things. And physical things become very spiritual things when they're shared. Take a piece of bread and eat it, that's a very physical act. Break it in half, eat half of it and give half of it away, it's a very spiritual thing. You got a house to live in; live in it, fix it up, jazz it up, put plush carpet in, strip that out, put plusher carpet in there, put you some big drapes in there, that's a physical thing, that's something giving yourself pleasure, enjoyment and satisfaction. Open up the doors and invite the world in, a bunch of scraggly strangers, from all over, Come IN...it becomes a spiritual thing.

There is another way to invite the stranger in--because we can't literally take in all of the needy people in the world, our houses just won't hold them. We do need to invite some strangers into our homes, and get a feel for what it is like; but more importantly--a better way to feed the hungry is to teach them how to raise some food to feed themselves. That also is a way to feed the hungry. Another way to invite the stranger in, is to build that stranger a simple, decent home in which to live; like we are doing down in Haiti for example, building a house a week now in Haiti. Building a house a week!

Our Dream

In Americus, where this whole idea started...I remember when we launched this idea...this whole idea was born at Koinonia. Clarence Jordan was a great dreamer. He and I used to have a grand time of sitting together in his little study out in the middle of the field and dreaming and talking and planning and thinking about this whole idea. We said we would like to just get rid of all these shacks in Sumter County, just wipe 'em away from the County. We shared that dream with some people and they laughed at us. "You mean you are going to get rid of all these shacks out there in Sumter County, ha, ha, ha!" But you know what, you come down to Sumter County, and we've got over 150 families now living in new houses. The Koinonia crew and the Habitat crew are building a house every two weeks. Every two weeks on the average we're moving a new poor family out of a miserable house into a simple, decent house, which is a joy to them. One they can afford. And we're going to eliminate poverty housing from Sumter County, Georgia.

Now we've set a goal. I was on a radio program in San Francisco, and the announcer there, the guy that was interviewing me, who happens to be a United Church of Christ minister, has a very popular radio show there. He said to me, "What is the long range goal of Habitat for Humanity?" And I said to him, "Eliminate poverty housing in the world...and when we get through with that, we will take up something else." You see we believe that with God, all things are possible. So we have the audacity to set out on some ridiculous, impossible dream like that. Nothing ventured, nothing gained. And we believe that God is moving with us. We see it in so many ways as we move forward.

ENVISIONING
by David Johnson Rowe

My job is called envisioning.

It's my job to conjure up a vision and draw a picture or just generally make a scene.

My son has fallen in love with a toy; I don't know what it's called, but it looks like a slippery hot dog. Perhaps you've seen it. About six inches long and it's gross and it's slimy and you no sooner pick it up and grab it and it just falls right out of your hands onto the floor. And, that's a little bit like trying to envision for Habitat, trying to draw a picture of what we are.

Someone said when we were putting together this conference that my task was to try to define who Habitat for Humanity is touching. It seems to me that the answer is right here. It is the poor, and the church, and the community, and the affluent. It is us. We are the black and the white and the brown already together. We are the gray beards, and the gray heads, and the young whippersnappers who've already been able to cross the Great Divide. We are East and West Coasters. We are farmers and urbanites. We are from here, there, and everywhere. We are foreigners and newcomers to this soil, and DAR and all the rest. We can be that Rainbow Coalition that so many doubt is possible.

Others suggest that part of my task was to answer what is Habitat celebrating. Where did we come from? What is it today? Where is it going?... This we've tried to do by praying, by preaching, by worship and parade, by speakers and slides, and songs.

But after all is said and done, it seems to me that not much has changed in Habitat over seven years. We're still a simple story. A bunch of diverse and unlikely Christians led by an unusual and dynamic team following a rather striking and intriguing Messisah from the Middle East. We are just building houses with a floor, selling at no profit which makes no interest, and all this we do in Jesus' name.

We may be tempted to theologize it, rationalize it, structure it, expand it, but we're just still sort of a Jesus Construction Company: trying to build a little bit of the kingdom of God on earth as it is in heaven, trying to wage a little peace and promote a little justice, spur a little economy, fight a little prejudice, do a little good, tell a little story, try a little harder, by putting some love in some mortar joints.

We've called this celebration to honor the original vision about a decent house in a decent community for God's people in need. We've called this celebration to not only recall the past but the challenge which motivated us. We've called this celebration to congratulate each other on the present, what's been accomplished. We've also called this celebration as a way to evaluate and to take stock and to measure what's been done.

But we're not a very tidy group for analysis and for evaluation. We are, we found out, more than the sum of parts. Seven years ago there was some work in some place called Mbandaka, and there was some work in some place called Koinonia, and there was some inkling of work in San Antonio, and there was some enthusiasm supposedly in some place called Ntongo, and there was a pushy executive and a few visionary directors, and a mailing address somewhere in Georgia. Today there are fifty-one projects in the United States. We are actively ministering in nine nations with four more on the horizon. Our work has survived coups, invasions, civil war, and dictators. We're using two million dollars of God's money in the coming year. We have a staff par excellence, and we own half of Georgia. Yet, we still defy analysis and evaluation because there's something incalculable about us, and that's not necessarily bad or wrong and certainly not surprising.

In Search of Excellence

I read In Search of Excellence, a book about business trends and management. It is subtitled "Lessons from America's Best Run Companies." The author looks at what makes America's best companies. We're not talking about the hugest. We're not talking about what makes number one, rather, best run in terms of excellence. He cited some things that can be very much a part of our ministry: productivity through people. We recognize that no matter how appropriate our technology is to Zaire or to the United States, it is the people who are our resources: whether it's the person at our IBM Selectric typewriter, the person stuffing the envelope, or the person pouring the foundation.

There's also a chapter entitled "Sticking to the Knitting." One of the ways we can avoid mistakes is by recognizing this lesson from America's best run companies. It is to stick to what you do best. What we do no matter how much the temptation may be to get grander, and grander, and grander, and more powerful, what we have done well is to build houses with the poor. And, that's what we have to stick to.

Then there was a chapter on "High Tech and High Touch." No matter how fancy and involved and technological our world gets to be, if we don't recognize that people still want to be touched and felt, and hugged; if we don't recognize that we must profess our love by working hand in hand and walking side by side, then we're not going to make it at all.

Finally, the author often made the point that what really makes these companies successful in terms of excellence is an "x" factor. It's something that can't be factored into an analysis of a company. It's umph, and it's pizzazz, and it's something extra, and it's what some of us might be inclined to call the Holy Spirit. It's hard to analyze. It doesn't show up in the bottom line. The auditors can't find it. The critics can't imagine it. The skeptics won't look for it. But it's there. We're more than the sum of our parts. We're more than hundreds of houses built. Scores of projects started. Multitudes of volunteers sent. Millions of dollars spent. Thousands of people housed. We are God's people trying to do God's work as best we can.

We accept the Biblical admonition not to think more highly of ourselves than we ought. And, yet at the same time, we treasure our participation in the kingdom of God as surely as Jesus knew we would treasure a pearl of great price.

Envisioning - The Prophetic Vision

So let's put our imaginations to work in the few minutes remaining to us at the end of a grand and glorious week. Let us try to see again the vision of Habitat for Humanity. Let us see afresh the larger picture of our work as the old hymn says, "Let's get all excited and tell everybody." Because we do have a story to tell. We're part of a great excitement that's been engendered in towns and cities around the world. We've heard it for so long it may seem to some like a cliché. But we are a new frontier in Christian missions.

When I was in India this summer, I was told that Habitat is a most amazing work. Indians, I was told, are not surprised that Christian missions would send them food or clothing or teachers. Theirs is a culture with long tradition of alms giving, a very, very public charity of duty bound charitable giving. Beggars even look upon their job as a craft in a profession which benefits both the beggar and the beggee. And, theirs is also a culture in which teaching and the art of changing another's mind is both accepted, and respected, and expected. They are the land of gurus. But to build a house, they said, that was something unexpected but represents a deeper commitment to an individual, a deeper understanding of a person's hopes and dreams. To build a house means that you must feel that that person and that family and that village is as deserving of the fullest fruits of this life as we are.

For seven years that has said something to a lot of people in a lot of places. For seven years the vision has not lost its luster, its urgency, or its legitimacy. After seven years, Habitat for Humanity is really beginning to take root and to flourish and look equal to the task that's pictured for us by the prophets of old, and Millard Fuller today. Governors proclaim us, mayors welcome us, bishops praise us, denominations work with us, clowns accompany us, money follows us, prayers are offered for us. And, yet, we cannot dare to stand pat or be smug or self-satisfied. On a practical level, we have to remember what Millard said, that we are still virtually unknown even in our own backyards. And, on a philosophical level, we must understand that we must always be more than just houses, more than bricks and cement and tin and wood.

It is never the building that matters but the who, and the why and the how. What kinds of supporters have we been, what kinds of volunteers have we sent, what kinds of people have we worked with, what kinds of community spirit have we engendered, what kind of Gospel have we presented, what kind of Christ did we represent. Millard can tell all the stories he wants of the Julias and the Annie Waffords but it's never the walls, and the ceilings, and the roofs that change the lives. It is only God at work in our work that has any power at all. Our work we dare to say is life changing and world changing. We do not exist in isolation. We do not build in isolation. We need to be prophetic.

We need to speak the truth of God to a world that is so muddled by lies and half-truths that even a couple of weeks after the Korean Airline massacre, we don't yet know what to believe about what anybody is saying. And, yet, we know that in the very deepest part of our bones, we want to do justice by those who suffered in the Korean Airline massacre. We want to do justice by the Christians that were massacred by Jews, Moslems in Lebanon. We want to do justice for the Palestinians that were slaughtered by people who dare to call themselves by the name of Christ in Lebanon. We want to do justice by the El Salvadorians who are being slaughtered by other El Salvadorians with my tax dollars. We want to do jus-

tice by the endless innocents who are being victimized by the world's power grabbers. We want to do justice by the 300,000 of our fellow citizens who marched on Washington daring to recall an unfulfilled dream hoping that it might still happen, daring to put aside the kinds of differences that ordinarily would have divided us.

But how do we do justice? What kind of thing can we say that would be effective and Christian in response to what's going on. All I can think of is that we still have a need to reclaim, and recommit, and proclaim the might and wonderful visions of God.

The Prophet Isaiah talks about the day of the Lord. The Prophet Isaiah describes for us the mountain of the Lord. The Prophet Isaiah describes for us the peace of the Lord. And, he talks about the animals of hostility and peace being able to lie down together. He talks even about the age when the person who builds the house will be able to live in the house. He talks about everybody coming before the mountain of the Lord putting aside whatever differences have kept them apart, and finding in God the only union that can ever exist.

These visions, these promises, are our inheritances. They are our legacies. They are the resources that have been bequeathed to us by an older generation ages ago, so that we, a younger generation, barely children, barely seven years of age, so that we are strengthened to be able to confront and confound the principalities and powers of urban decay, of rural isolation, of global inequity, of international chauvinism and prejudice, of political insanity and insensitivity. The vision God gave to the prophets was the glimpse of a world in which equity, and justice, and balance, and harmony, and friendship, and serenity ruled the day. It was a glimpse of a world in which hope was not foolish, and charity was not a dirty word, and love was not an empty phrase.

It is a vision which we have chosen to emulate in our time, not leaving it to the prophets of old and not leaving it to kingdom come. To paraphrase Robert Kennedy, we're not satisfied to look at things as they are and ask why, but rather it excites us to be able to look at things and imagine what they could and should be and say, "Hey, why not!" We live in bold times, or at least times that require us to be bold.

It is not enough to speculate on social change. There are people who prefer to sit in a lovely office talking and planning and theologizing. On the other extreme there are terrorist groups who prefer to create mass horror and fear in the hope that some new order will emerge. But between the theory brokers and the terror brokers stand those like Habitat for Humanity, who choose to act however humbly, who choose to serve however inadequately, who choose to work, however meagerly.

Millard Fuller dares to boast that Habitat's goal is to eliminate poverty housing from the face of the earth. We as supporters of Habitat for Humanity need to decide by 12:30 this afternoon whether Millard is the only fool in this group. A foolishness we have learned by the world's standards is what we do. But we all remember Saint Paul's lesson about how God has chosen the weak and foolish things of this world to confound the things which have always been thought to be wise and strong. Instead we recognize the work we do is building a house here and there, offering a breath of hope here and there, challenging age old and tired patterns of oppression here and there. All of that sounds hopeless to some, and useless to others, unnecessary to some, unwanted to others, not enough to some, too much to others, ridiculous to some, impossible to others.

In a world where we have not only developed the ability to blow ourselves apart completely but recent events have shown that there are too many people all too willing to look forward to it, in a world of seemingly endless massacres, of too many Khadafys and Marcoses and horror brokers big and small, in a world where more houses and dwellings are destroyed in a single day by acts of oppression, and terror, and war than we could build in 70 years, we may well wonder what hope is there for our work. What good is what we do?

Even some of our Christian friends smile benignly at our naivete. A Christian foundation, whose expressed purpose was to construct buildings in Third World countries where we already work, refused to give us a grant because our work was too risky. I think they would support a project in Switzerland. Another foundation, born a century ago with the expressed purpose of being a Christian mission to the new immigrants to the Lower East Side of Manhattan, rejected a specific request for money to build houses with the exact same kinds of people in the exact neighborhood a century later. Habitat for Humanity was too Christian.

Maybe, as far as the world is concerned, maybe, even as far as much of Christianity is concerned, maybe we are too Christian. Maybe we take the Gospel too seriously, maybe we do believe too much in the vision of the Old Testament Prophets and the words of the New Testament Messiah. Maybe we do try too hard to work toward that day when the lion and the lamb will all lie down together peaceably, and swords and spears are beaten into hammers and saws, and when unto others is done as we'd like to have done unto us. Maybe we try too hard to be in the world but not of the world in order to make a difference in this blooming world. Yes, maybe Jesus Christ is too real for us. But you know, I kind of like our vision of reality.

Partnership - On Earth as it is in Heaven

The Gospel of Mark tells the story of Jesus and the Disciples all comfortable in a boat out on the sea of Galilee when a horrible storm broke out. The winds blew; the waves mounted in fury; the waters rose; their little boat was tossed about as if some uncaring giant were playing with it. And, Jesus slept. The Disciples were terrified, and Jesus slept. The Disciples were frightened, and Jesus slept. And, finally, they couldn't stand it anymore and so they woke Jesus up. "Don't you care that we are all about to die?" At that point in the relationship between Jesus and his Disciples, the Disciples had no reason to suspect that Jesus had power over nature, or that He could calm the seas. This was too early in their time together. Oh yes, they knew that He liked them well enough. They knew that they liked what He said. They knew that He even did a few neat things for people. But that was it. Their reality at that moment was that they knew a storm was raging and they were going to die and they woke Jesus up. Not because they couldn't stand facing their own torment alone while their best friend slept peacefully on. They did not expect, I don't believe, Jesus to wake up, snap His fingers, and the calm to be put upon the sea. They just wanted His concern and His participation and yes, here's the word, His partnership. "Be with us," the Disciples were saying to Jesus. "Share our destiny." "Share our horror." "Share our fear." "If we go down, let's go down together. And, if we're gonna save ourselves, then let's work on it together, Jesus. Whatever is going to happen, whatever our plan, whatever our outcome let's be together for Christ's sake. Don't let us go through this alone."

The beauty of the story, the triumph of the Gospel, is that God would not let them be alone or perish. We may not be the son of God, but as peacemakers we're the children of God. And, we may not be Christ, but having chosen to call ourselves by His name, we're to be Christlike. The storms are raging all about us, and our friends call out to us. Not because they expect a miracle, but because they want us for partnership's sake. They want to know that we are in the boat with them sharing their fears, and their pain, and maybe, just maybe, if there's a way out of whatever the situation is, we will join together in the effort that it will take to save the day.

That's how I see Habitat. It's all very fragile.

All that we do stateside and overseas could be destroyed in an instant. An outbreak of tribalism in Africa, our government's policies in Latin America, the trigger happy Soviet leaders, the whimsical fancy of some dictator, obsessed by Boot Hill, the mindless horror of some new terrorist group. Rigid bureaucracy, or even more rigid apathy, could do us in.

But I'm not worried, because we're building a kingdom, a kingdom that while it is not of this earth it is still rooted in this earth. And God has ordained this earth as our habitat.

So we build, and we build, and we build. We build houses, we build communities, we build friendships, we build mailing lists, we build compassion. We build with the spirit of God poured into every foundation, fired into every brick, driven into every board, turned in with every key. We build amidst mountains of red tape, and frustration and culture shock, and language difficulty, and personality conflicts, and financial crisis, and homesickness, and jealousy. But still somehow we squeeze the love of Jesus into every joint.

My Grandpa told me something this spring. And, you have to know my Grandpa. He's even older than Rosa Page. And, like Rosa, he's still preaching the Gospel after 65 years. He had a hard time understanding Habitat at first. He wanted to know if we were Communists. He was the first one to ask me that. Of course we are not! But he's finally decided if his Grandson is involved, it doesn't really matter. He wanted to know if the Gospel had any role in what we were doing. But Grandpa's an open man so he listened to everything I had to say to him. He read everything I sent to him. Now his Granddaughter's over in Zaire. And, now he's seen all the slide shows.

So one day Grandpa took me aside this past spring. He decided to sign the petition and he squeezed my knee as only a Grandpa can squeeze a knee. And he began to talk to God as only Grandpa can talk to God. And, he said, "Lord, they're building houses with your children around the world. Lord, they're working hard and giving all they got. Lord, it's a good work. But tell them, oh Lord, that even as they build you are building too. Tell them, oh Lord, that even as they make ready for others, you're making ready for them."

And then my Grandpa began telling me about heaven. And they say that when my Grandpa used to preach about heaven at camp meetings and revival meetings, that he'd preach about the second coming Christ and the new heaven and the new Jerusalem coming down and people wouldn't wait for the benediction to run out of church to see if it had happened while they were inside. Because when my Grandpa preached about heaven, people could see it, and feel it, and sense it, and want it. And you'd do whatever was necessary to get in. And so my Grandpa told me about heaven, even as St. John did in the book of Revelation:

And he carried me away in the spirit to a great and high mountain and he showed me that great city. The holy Jerusalem descending out of heaven was a glory of God. And the city had life like precious stone, clear as crystal. And it had walls great and high with twelve gates. And he that talked with me measured the city, the gates thereof, and the walls thereof. And the walls thereof were made of jasper and the city was pure gold like clear glass. And the foundations twelve in number were garnished with precious stones--sapphire and emerald, topaz and amethyst, sardonyx and jasper. And the gates were made of pearl. The streets were of pure gold and the glory of God did lighten the city. And the He showed me a pure river of water in the middle proceeding out of the throne of God and out of the lamb and in the midst was the tree of life with leaves for the healing of the nations. And the host of people which are saved shall walk in the light of the Lord. And God shall wipe away every tear from their eyes. And there shall be no more death neither sorrow or crying. Neither shall there be any pain anymore.

My Grandpa told me that Habitat in the sky is God's affirmation of us on earth. All that spectacular wealth and abundance and array of finery and precious jewels is God's way of symbolizing what a priority we are to him. And all my Grandpa was trying to say is that the homes we build are symbolic of the place that the world's poor have in our hearts. And we're not doing unto others just so that someday it'll get done unto us like that. We're doing unto others in the complete confidence that that's what God is already doing for us.

And we don't build so that we can get into heaven. If you think so, leave now. We build because heaven is a glimpse of God's love. Our building is a symbol of how God's love and our ~~love~~ can work out if we work together, Him and us. Heaven is not the rationale or the reward of our work. It is the model of our work. Heaven is proof of how important we are. Habitat is proof of how important our brothers and sisters are to us. Heaven is what we get after a lifetime of taking the Gospel seriously. And Habitat is what we choose to do with our lifetime if we take the Gospel seriously...now. Heaven is a vision given to us by God to see us through difficult and dark days. Habitat is a vision given to us to give meaning to our work right now.

Perhaps, one of the oldest stories popularized by Millard's speaking engagements and writings and slide shows is that of the woman who received a Habitat house in Southwestern Georgia. She should have been preaching here this morning. She would not have had any trouble envisioning Habitat. She had no struggles with theology, no difficulties with scripture, no social theory or practical application getting in the way. Reflecting on what this new home meant to her and her family, she said directly, "It's like being dead and buried and dug up."

The promises of heaven had kept her and people like her going a long time. The images and visions of heaven have seen her and people like her through generations of poverty and racism and deprivation of all their lives. But all of a sudden she was discovering that the pie-in-the-sky-by-and-by was being set down and served to her right now. A feast for eyes and her spirit, the kingdom come for which we've all prayed a million times was happening on earth as we know it'll happen in heaven.

Keep on Keeping On

I'll conclude with some advice that I think our church young people would give us. They say, "Keep on keeping on." Those of us who were children of the 60's remember "Keep on trucking." Those of us who remember Adam Clayton Powell, Jr. remember "Keep the faith, baby." And a friend of mine, who was pastor of a store front church in a slum in New York City, who got evicted, said to his congregation out on the sidewalk, "The Lord didn't bring us this far just to let us down."

It's that confidence that I take with me every time I fly to India, Africa, or Indianapolis. I hate to fly. Flying makes no sense to me. But midway through every flight, I say the Lord didn't push me to this extreme just to set me down hard. And so I fly on and so must we.

Small may be beautiful but the problems that we face are big, and ugly, and we must dare to take giant steps. Now some things have changed about Habitat. We may never again be the 20 people who gathered in places like Dayton for a Board Meeting, or the 50 who drove through the blooming dogwood trees for a meeting in Robbins, Tennessee. Now we are hundreds of people, thousands of houses, millions of dollars. But I hope we never lose touch with the Georgia clay, with humble beginnings, or with the courageous few out of which all this emerges. I hope we will never be too big to go back to Robbins, Tennessee.

Our offering last night was 19,000 megabucks. But I hope we will never think last night's offering was bigger than the \$200 we turned over to Covington, Louisiana after a Habitation offering. New York City is planning to build for 16 families at once. Zaire has set aside a tract of land to build 500 houses. But I hope that there will always be the same excitement in the air as there must have been at Bo and Emma Johnson's house at Koinonia when it was finished in 1968, and as there was in Baltimore last spring when we finished the first house.

I hope we never tire of hearing the Gospel. I hope we never tire of asking for money. I hope we never tire of meeting together. I hope we never tire of saying yes.

A SPIRIT OF PARTNERSHIP*
by Clarence Jordan

*When the time is ripe, says God, I will shed my spirit on all mankind.
And your sons and your daughters will speak truthfully.
Your young people will come up with starry ideas,
And your old people will have radical suggestions.
Yes indeed, when the time is ripe I'll shed my spirit
On my boys and girls and they will speak the truth.
And I will put terror in the sky above
And nightmares on the earth below--
Blood and fire and a mushroom cloud.
The sun will be turned into blackness
And the moon into blood.
And then our eyes shall see the glory
Of the coming of the Lord.
At that time, everyone who relies on the nature of the Lord will
be rescued.*

"I will shed my spirit on all mankind." A spirit of partnership. The rich man will sit down at the same table with a poor man and learn how good cornbread and collard greens are, and the poor man will find out what a T-bone steak tastes like. Neither will shiver in a drafty house, nor have to move his furniture when it rains. Both will rejoice in the robust health of their children, who are not listless from having too little nor bored from having too much. They will discover the blessedness of sharing, the warmth of compassion, the quiet strength of humility, and the glow of gentleness, the cleanness of honesty, the peace of justice, the ecstasy of love. God's spirit will let a white man look into the eyes of a black man and see his soul; it will let a black man look into the eyes of a white man and see his soul. And they'll both know it's the soul of a man.

God's spirit will teach an educated man and an uneducated man to walk together in the cool of the evening after a hard day's work and both will know that one could not live without the other. One will not ask for more than his share and the other need not accept less than his share. Each will delight in the skills of his brother, and neither will exploit the other's weakness.

God's spirit will call the people from the East to join hands with the people from the West, and the people from the North to join hands with the people from the South and all will seek the other's good. None will smite his brother, nor deal deceitfully. They will sing at their labors, and be thankful for the fruits of the fields and factories. Their soldiers will learn the arts of peace; their strong men the ways of service. All will be spared the degradation of making implements of war and the agonizing shame of using them.

God's spirit will join an old man's wisdom with a young man's strength and they will be partners for the Lord. They will respect one another, and will be slow to take offense and quick to forgive. They will be as father and son. The old man will be filled with compassion and understanding, and the young man with gentleness and loving concern. They will find joy in bearing one another's burdens.

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God's spirit will give eyes to mankind with which to see the glory of the Lord. God's spirit will give ears to mankind to hear the sound of his trumpet as well as his still small voice. He will dwell with us and be our God, and we shall be his people. He will wipe away our tears, dispel our doubt, remove our fears, and lead us out. He will heal the brokenhearted, open the eyes of the blind, release the captives, preach the good news to the poor, and usher in the acceptable year of the Lord. He will bulldoze the mountains and fill in the valleys, he will make the rough places smooth and the crooked ways straight. He'll stand every man on his feet so that all mankind may see his glory together.

THE BIBLICAL MANDATE FOR HABITAT

by Robert G. Bratcher

Shelter is one of humankind's basic needs. The desire to provide better housing for needy people may arise from a natural humanitarian instinct which leads people to help others simply because it is the right thing to do. However, a stronger and more permanent basis than this is required on which to construct a consistent and effective program for a prolonged attack on one of the most deplorable and degrading aspects of modern life, not only in underdeveloped countries but also in advanced industrialized nations such as the United States.

For Christian people who join hearts, heads, and hands in a determined effort to remedy this shameful situation, the teachings of the Bible provide a mandate for an organization like HABITAT FOR HUMANITY. That mandate flows out of the very nature of Yahweh God*: His holiness, righteousness, and otherness. That mandate is derived out of the very purpose of God's creation, of which we, the chosen covenant people are stewards, responding to His holy nature in an active concern for others, especially the poor. That God is one, and in fact the only One, makes all humankind one, thereby invalidating any justification for having more concern for the needs of one group than for those of other groups. The life and teaching of Jesus, who is the fulfillment and culmination of the Old Testament revelation of God, is the final source of that mandate. In Jesus, God is not only with the poor, He is one of the poor.

God's Purpose in Creation

The Bible opens with the majestic account of the creation of the universe and of all living creatures, culminating in the creation of human beings in the image and likeness of the Creator God (Gen. 1:1-2, 4a). At each stage of creation, the biblical writer comments, *"God was pleased with what He saw"* (Gen. 1:4, 10, 12, 18, 21, 25). And at the conclusion of the account, the writer states: *"God looked at everything he had made, and He was very pleased"* (Gen. 1:31).

God's purpose in creation was to provide the place and the conditions in which human beings, made in the image and likeness of the Creator, would completely fulfill their creaturely destiny in fellowship with God, and in harmony with one another and with their habitat, that is, the physical universe and all other living creatures in it.

God gives the human race the responsibility and the privilege of being custodians and caretakers of the earth and of having charge of the animals. Yahweh God places man in the perfect environment of the Garden of Eden, and orders him to cultivate and to guard the Garden (Gen. 2:15). In the other creation story, God tells the human beings that they are to populate the whole earth and bring it under their control (Gen. 1:28).

*Yahweh God is the personal name of God, revealed to Moses (Ex. 3:14), and used throughout the Old Testament.

But human supremacy over and control of the earth and other living creatures is not meant to be autonomous -- it is derivative. God is the owner and supreme ruler of all that has been created. *"The whole earth is mine,"* the Lord tells Moses on top of Mount Sinai (Ex19:5); and the psalmist writes:

*The world and all that is in it belong to the Lord;
The earth and all who live on it are His (Ps. 24:1)*

The Almighty claims ownership of all living creatures:

*All the animals in the forest are mine, and the cattle on thousands of hills.
All the wild birds are mine and all living beings in the fields (Ps. 50:10-11).*

God is the sole possessor of the universe, and God alone is the Lord of all created beings. Human beings are stewards: they exercise their stewardship under God's authority.

God created the world as a perfect habitat for human beings and all other living creatures. *"The Lord...formed and made the earth -- He made it firm and lasting. He did not make it a desolate place, but a place for people to live in"* (Isa. 45:18-19). We are stewards and custodians of God's good creation.

God's Nature: As Other, As Holy, As Righteous

Biblical faith stresses the otherness of God. For all that the Scriptures speak in human terms of God's compassion and love, of God's displeasure and anger, they never lose sight of the transcendence of God. The impossibility of giving God a name is an indication of the perception of God's separateness from the created order. God is never identified with creation, but always distinct from it. The most common way in which the Scriptures stress God's otherness is by the word that characterized the divine being: holiness.

Amos, Hosea, Micah, and Isaiah, the great eighth century B.C. prophets, speak of God's holiness not as a metaphysical quality but as an ethical and moral attribute. The one quality which the prophets stress again and again as being determinative of God's character is righteousness. The significance here is not the concept of the Holy God existing in solitary splendor. Rather, it is the righteous God who exists in relationship with people.

Isaiah 5:16 expresses it succinctly:

*Yahweh Almighty shows His greatness by being just
And the Holy God reveals His holiness by being righteous.*

God's righteousness is not an impartial, even-handed enforcement of divine laws or a disinterested administration of justice. It is rather an active concern for the rights of the poor, the dispossessed, the exploited.

*God, who lives in His sacred Temple, cares for the orphans and protects widows.
He gives the lonely a home to live in and leads prisoners out into happy freedom (Ps. 68:5-6).*

The Lord your God makes sure that orphans and widows are treated fairly;

He loves the foreigners who live with our people, and gives them food and clothes (Deut. 10:18)

The holy God is the righteous God who acts, intervening on behalf of the powerless and the oppressed. It is with justification that Sigmund Mowinckel says: "That with which both the Old Testament and the New Testament are ultimately concerned is the righteousness of God" (The Old Testament as Word of God, p. 56).

God As One, the Only One

We simply take it for granted that there is no other god but the God of Israel, the God of Abraham, Isaac and Jacob, the God and Father of our Lord Jesus Christ. But we fail to appreciate the fact that the basic Hebrew confession of faith, (the "Shema," the "*Hear, O Israel*" of Deut. 6:4-5), that only Yahweh is God, represents a crucial development in Hebrew faith. It has important consequences not only for the Israelites but also for us. Originally Yahweh was perceived as one god among many. Each nation had its god, as Israel had Yahweh (see Deut. 4:19-20; 32:7-9). Or else Yahweh was seen as the chief among the gods, so that presided at the assembly of the gods, who were still regarded as valid and real (see Job 1:6; Psa. 82:1-4; 89:6-7; 97:9). But in time, the Hebrews grew to perceive and confess that the gods are products of human ingenuity and labor, mere idols with no real existence: powerless, ineffective, dead. Again and again Isaiah of the Exile proclaims this faith: "*I am Yahweh; there is no other god...I do this so that everyone from one end of the world to the other may know that I am Yahweh and that there is no other god*" (Isa. 44:6; see 45:18, 21-22).

The important consequence of this fact -- that there is only the one God -- still is not fully appreciated today. Since there is only one God, there is only one people. The religious validation for tribal and national distinctions is the belief in and acceptance of many gods, each people devoting exclusive loyalty to its own god. But once the confession is made that Yahweh alone is God, and that there are no other gods, then Yahweh is God of all human beings. Under such a God the division into tribes and nations can no longer be accepted as a justification for showing greater loyalty or devotion to one's own group than to other groups. No longer are there "us" and "them," no insiders and outsiders. There are no longer the two groups, God's people and other people.

In the New Testament we need only refer to John 3:16: "*God so loved the world that He gave His only Son...*" to recognize that in God's sight all people are equally important, regardless of race or nation. God's love and active concern for all His children makes it impossible for the followers of Jesus to be more committed to the welfare of one group than to another.

The Covenant People of God

The Israelites were chosen by God to be the means whereby God's blessings would reach all people. God's initial call to Abraham ends with that promise: "*And through you I will bless all the nations*" (Gen. 12:3; see 18:18). God chose the Israelites not because they were famous or numerous (Deut. 7:7-9), but because He loved them and wanted them to be His own people (Deut. 4:20; 32:8-9).

That choice involved not only privileges but responsibility and service. Yahweh requires that the chosen people reflect His own nature and character, that they obey His will.

The Lord has told us what is good. What he requires of us is this. to do what is just, to show constant love, and to live in humble fellowship with our God (Micah 6:8).

Earlier the prophet Amos pronounced Yahweh's judgement on all empty formalism, all meaningless religious rites and ceremonies:

I hate your religious festivals; I cannot stand them! When you bring me burnt offerings and grain offerings, I will not accept them...Stop your noisy songs; I do not want to listen to your harps.

What Yahweh wants from His people is this: *"Let justice flow like a stream, and righteousness like a river that never runs dry" (Amos 5:21-24).* After condemning ritual fasting as a useless ceremony, a later prophet defines true fasting, true worship:

The kind of fasting I want is this. Remove the chains of oppression and the yoke of injustice, and let the oppressed go free. Share your food with the hungry and open your houses to the homeless poor. Give clothes to those who have nothing to wear, and do not refuse to help your own relatives (Isa. 58:6,7).

In particular, Yahweh orders the people to care for one another, to help those in need, to look after the poor and the powerless, the widows, the orphans, the resident aliens (Ex 22:21-24; Deut. 24:14-15, 17-18; 27:19; Isa. 1:16-17; Mal. 3:5). The second most important commandment of all, Jesus said, was the one given in Lev. 19:18: *"Love your neighbor as you love yourself."* But the Israelites were commanded not only to love and care for their fellow Israelites: they were also to love and care for the foreigners living in their midst: *"Treat them as you would a fellow Israelite, and love them as you love yourselves. Remember that you were once foreigners in the land of Egypt. I am the Lord your God" (Lev. 19:39).* And Zechariah, one of the later prophets in the long succession of God's messengers, was given the message to proclaim: *"Long ago I gave these commands to my people: 'You must see that justice is done, and must show kindness and mercy to one another. Do not oppress widows, orphans, foreigners who live among you, or anyone else in need'" (Zech. 7:9-10).*

In the Old Testament God commands his people: *"Be holy, because I, the Lord your God, am holy" (Lev. 19:2).* Like God, like people: their holiness was to be like His, an active concern for the poor and powerless. In the New Testament Jesus commands his followers: *"You must be perfect, just as your Father in heaven is perfect" (Matt. 5:47).* This perfection of which He speaks is God's impartial love for all people, His willingness to send his blessings on the deserving and undeserving alike (Matt. 5:44-45).

The Example and Teaching of Jesus

For Christians, the mandate for HABITAT, or for any other organization designed to help the needy, is above all, the example and teaching of Jesus Christ. However persuasive the commands and injunctions found in the Hebrew Scriptures, Jesus is the compelling motivation for Christian action.

When asked by a teacher of the Law which was the greatest of all the commandments in the Torah, Jesus replied by quoting the Shema: *"Listen, Israel! The Lord your God is the only Lord. Love the Lord your God with all your heart, with all your soul, with all your mind, and with all your strength"* (Deut. 6:4-5).

To this Jesus joined the commandment found in Lev. 19:18: *"The second most important commandment is this: 'Love your neighbor as you love yourself'"* (Mk 10:28-31). When the teacher of the Law asked Jesus to define precisely what "neighbor" meant, Jesus replied by telling the story of the compassionate Samaritan (Lk. 10:25-37). The scriptural expert in effect was asking: "Where do we draw the line? Whom should we consider to be our neighbor?" Jesus' answer renders invalid the teacher's question. What Jesus is saying is this: *"Don't ask who is, and isn't your neighbor. You be the kind of neighbor that the Samaritan was and help whomever you can. Go and do as he did"* (See Lk. 10:36:37).

The coming of Christ to the world is the sign and seal of God's self-identification with humankind. Jesus of Nazareth is Immanuel, God-with-us. The transcendent, invisible, ineffable One has become present and visible in human history, with a name and an identity: Jesus of Nazareth, whom we proclaim Savior and Lord. Jesus is the Word of God that cannot be disregarded, avoided, or misunderstood. He is the Word that requires of us that as God's children we must always, everywhere and at every opportunity be involved in the needs of all God's children, our sisters and brothers.

The Incarnation of the eternal Word in Jesus (John 1:14) also means that all of human life is to be regarded as holy, that is, dedicated to God's service and acceptable to Him. No longer is there the distinction between the sacred and profane, the religious and the secular. To build a temple for the worship of God is no more holy than to build a home for a needy person. A house is no less sacred than a sanctuary -- perhaps it is even more sacred. To serve others is to worship God; to share a glass of cold water with a thirsty person is as much a sacrament as to share the eucharistic cup of wine.

What else does the description of the last Judgement in Matthew 25:31-46 teach us? The King, seated on his royal throne, summons all humankind before him, divides them to his right and his left, and uses the same criterion to judge the two groups:

I was hungry and you did/did not feed me; I was thirsty and you did/did not give me a drink; I was a stranger and you did/did not receive me in your homes; I was naked and you did/did not clothe me; I was in prison and you did/did not visit me. When each group asks, "When, Lord did we/did we not do this," the King replies. "Whenever you did/did not do this for one of the least important of these brothers and sisters of mine you did/did not do it for me."

Here the ultimate truth emerges: the King is not only for the hungry, the poorly-clothed, the homeless, the sick, the prisoners; not only is He with them; He is one of them. Serving them, we serve Him; being in their company, we are with Him; loving them, we love Him.

Toyohiko Kagawa, the great Japanese Christian of a generation ago, expressed this truth in unforgettable words:

God dwells among the lowliest of men, He sits on the dust-heap among the prison convicts. With the juvenile delinquents He stands at the door, begging bread. He throngs with the beggars at the place of alms. He is among the sick. He stands in line with the unemployed in front of free employment bureaus.

Therefore, let him who would meet God visit the prison cell before going to the temple. Before he goes to church let him visit the hospital. Before he reads his Bible let him help the beggar standing at his door.

If he visits the prison after going to the temple, does he not by so much delay his meeting with God? If he goes first to the church and then to the hospital, does he not by so much postpone beholding God? If he fails to help the beggar at his door and indulges himself in Bible-reading, there is a danger lest God, who lives among the mean, will go elsewhere. In truth he who forgets the unemployed forgets God.

To build homes for God's people in need is to build a habitat for God. That is our mandate.

HABITAT FOR HUMANITY: A HOLISTIC MINISTRY by Clyde Tilley

Habitat for Humanity, Inc. is a Christian ministry of housing. Here, in a nutshell, is the way Habitat works:

A continuing Fund for Humanity exists from gifts and non-interest loans of those who care about the housing plight of the poor. These funds, along with as much volunteer labor as possible, are used to build simple low-cost houses. The houses are sold to needy families on a no-profit and no-interest basis. The mortgage payments from the houses are returned to the Fund for Humanity to help build more houses. The funds then are recycled again and again, enabling these dollars to work repeatedly in solving the housing needs of the poor.

As a ministry, Habitat can best be described as holistic. By a holistic ministry we mean a ministry performed by the total church through the proclamation of the total gospel for the benefit of total persons throughout the total world. Before examining Habitat as a holistic ministry, I need to comment upon the fragmentation of contemporary church life and review the Biblical basis for holism.

The Fragmentation of Contemporary Church Life

Christianity has suffered the violence of compartmentalization. We have separated the sacred from the secular. The church has become separated from the marketplace; the Sabbath, which belongs to God, from the workweek which belongs to us; the tithe, which is God's, from the paycheck which is ours. This procedure has been motivated by the convenient desire to assign faith a "place", a compartment, to build walls that would keep our religion from spilling over into other "off limit" areas of our individual and societal lives.

The gospel has been neatly divided into the personal gospel and the social gospel. The personal gospel is the good news to the individual about salvation from sin. The social gospel is our Christian ministry to the structures of society so as to make society more just and humane through the healing and minimization of human hurt. Too many conservatives or evangelicals have opted for the proclamation of the personal gospel. Too many liberals or mainliners have emphasized primarily the application of the social gospel.

Influenced primarily by Greek thinking, we have divided the person into body and soul. The physical has become distinct from the spiritual, the former being the target of our social gospel and the latter the target of our personal gospel. The distinction between the here-and-now and the hereafter has been exaggerated. Religions have often become "otherworldly" at the expense of this world or vice versa.

The church, the body of Christ, has also suffered from fragmentation. Religious truth has a manifold richness and is a unity in diversity. When a denomination shares in the balanced display of this manifoldness, the unity is served by the diversity. But where there is competition through the exclusive claims of dogmatic truth, the unity is obscured by the diversity.

Finally, the world has also been victimized by the fragmentation of our faith. God's world exists also in rich diversity. It contains variety in race, nation, language, and climate. Our provincial littleness often causes us to accentuate the diversity rather than the unity by setting race against race and nation against nation. Our superpatriotic commitment to nation has outweighed our loyalty to our existence together in God's kingdom. Racial pride has impeded our larger commitment to the human race. When the church has become too closely connected with culture, religious differences have become wedges to separate us on the social plane.

The Biblical Basis for Holism

One of the ironies of our day is that a religious society which proclaims its Biblical allegiance is so bound by its pagan culture. The values we espouse and follow are the fragmented values of a cultural religion. We have developed a peculiar adeptness for reading these values back into the Bible through our selective and non-historical interpretation. However, the holistic perspective of the Bible stands in judgement upon our fragmented views of life. In spite of our fragmentation, God's world is one world, Christ's church is one church, the gospel is one gospel, and the human person is also one.

First, God's world is one world. God is its unrivaled creator who commends Himself for the goodness of His own workmanship (Gen. 1:4, 10). The human race, by its possession of a divine image (Gen. 1:17), is both outwardly set apart from the rest of creation, and inwardly unified. Even God's eventual choice of a special people is due not to divisive favoritism but to the divine will for reunification through a redemptive mission to all nations (Gen. 12:1-3; Isa. 49:6).

Second, the human person is one. We do not exist as bipartite creatures of soul and body. We exist instead as holistic, unitary beings. We do not have souls but are souls (Gen. 2:7). But we are creatures whose ambiguity is further compounded by a human revolt known at the individual level as sin and at the racial level as the fall. Although our experience in sin is one of brokenness, it is the total person who is broken. The redemptive mission for humanity requires then a total gospel.

There is no social gospel and no personal gospel. There is only the gospel--the good news of and about Jesus Christ. It is the good news of deliverance to the total person--physical, economic, social, spiritual--a spiritual deliverance. Jesus' inaugural address for his own ministry viewed deliverance in a holistic fashion (Luke 4:18-19).

It is unthinkable that Jesus would have sought to deliver people's "souls from sin" without at the same time wishing to deliver them from physical disease, hunger, and ignorance. Likewise, it is unthinkable that Jesus would ever have ministered to people's physical needs merely to cultivate prospects for his "spiritual" ministry.

Not only does the good news of Jesus resist a fragmented understanding of the individual person, it also resists a fragmented view of the human race. A dividing wall of hostility that separates humankind into races and competing loyalties is swept away in Christ's atoning work and the news about it (Eph. 2:11-22).

Finally, Christ's church is one church (Eph. 4:3-6). The church is the body of Christ. It is God's agency for doing His redemptive work in the world today even as Jesus of Nazareth was once the redemptive agency for God's redemptive work in the world.

Far from the mere redemption of isolated individuals, God is at work creating a new people even as He created a people Israel in the Old Testament (Acts 15:14; Eph. 2:19-22). His church is a servant community, a new Israel (Phil. 3:3; Col. 2:11-13).

The Holistic Ministry of Habitat

Habitat has captured the imagination and participation of a growing number and diversity of Christians. This is true, at least in part, because many have sensed in this ministry something strikingly Biblical and unmistakably holistic. Demonstrably, we are "a ministry performed by the total church through the proclamation of the total gospel for the benefit of total persons throughout the total world."

By claiming to be a holistic ministry we are not claiming that the adequate housing of persons and families is an all-sufficient ministry. It is rather that a ministry can never be holistic if it overlooks the need for a decent habitat for many of God's children. It is further a claim that, having ministered to this need in a spirit of generous love, a need is being met that is so basic that the satisfaction of other needs often accompanies it. It is our experience that having benefited from Habitat's ministry, people often find the good news of redemption becoming meaningful to them as never before. A dignity is frequently bestowed upon them which frees them for solving other material needs. Thus people are enabled and ennobled.

(1) Our agency is the total church. Habitat is unmistakably ecumenical. This ministry has been nurtured and is being implemented by a variety of Christian communions, both Protestant and Catholic. Few denominations have been totally untouched or untapped by our ministry.

Further, the spirit of Habitat is increasingly ecumenical. Gradually a broader and healthier cross-section of Christ's body has become involved. It has been refreshing for many of us to discover that Christ has "other sheep... who are not of this fold" (John 10:16). In rising above our theological differences, we have found a touchstone of unity in our mutual involvement in something so basic and Biblical as meeting the needs of the poor. This was the basis of Paul's cooperation with his theological divergents (Gal. 2:9-10).

In this recognition that we are brothers and sisters together, our differences have mattered less and our likenesses have mattered more. We tend to see our characteristic doctrines increasingly as emphases that complement rather than as beliefs that contradict. With less competition and more cooperation, our diversity has exalted our unity rather than obscuring it. In Habitat the different parts of the body of Christ act in concert with one another; what Habitat is doing is also in concert with the other things that the body is doing.

(2) The aim is the proclamation of a total gospel. Because the gospel (good news) is the power of God unto salvation (Rom. 1:16), there is nothing more redemptive that we could be doing than proclaiming the gospel. This gospel is the good news that God loves us, that He is for and with us, and that His loving design for us can never be ultimately defeated. It is the announcement of God's conquering love revealed most forcefully in Jesus' death and resurrection.

But this gospel must be proclaimed in both word and deed. One of the curses of fragmentation is the mistaken notion that verbal proclamation of the good news alone is adequate. The result is that we have often contended with our lips that the crucified Christ is risen but have failed to demonstrate it with our lives.

Too often we have made the vocal profession rather than the active deed a criterion for the authenticity of our belief (faith). We say we believe the gospel but never risk anything concrete to show that we do. It is often easier to believe the contradictory than it is to attempt the impossible. We have preached that God is love but have failed to incarnate this love into our lives. We have taken more seriously our message of reconciliation (II Cor. 5:19) than we have our ministry of reconciliation (II Cor. 5:18).

With this one-sided emphasis upon telling the good news, words have become cheap to inflationary proportions. The deed must catch up with the word if the power is to be restored to our proclamation of the gospel.

Habitat is concerned with correcting this imbalance. Our urgent task is incarnating the gospel into action while not leaving it unspoken. Our specialized calling is to demonstrate it rather than to verbalize it. We sometimes verbalize it, but our aim is always to incarnate it. Sometimes our incarnation of the gospel is a complementing of someone else's verbalizing of it--where the gospel is already being spoken but not demonstrated. For us, housing the poor becomes the body language of God's redemptive love.

When there is a holistic relation between word and deed, there can be no social gospel and no personal gospel. There can only be the holistic gospel that "God is in Christ reconciling the world to himself" (II Cor. 5:18a). This is gospel which it is the aim of Habitat to proclaim.

(3) Our mission is the redemption of total persons. Our ministry is a ministry for, of, and with total persons. The person for whom Habitat houses are built are broken persons, but it is the wholeness of these persons that is broken. Thus, being agents of God's redemptive ministry must involve us in a ministry to the total person if that brokenness is to be healed. There can be no "spiritual" ministry to the person that ignores the physical, and no physical ministry that is not at the same time spiritual. People are total persons, holistic.

Habitat is also a ministry of total persons. We are called to minister with our total persons, our hands for building as well as our tongues for speaking, our feet for going as well as our minds for thinking, our money for erecting houses as well as our pens for writing books. Nothing less than the total person can adequately proclaim the total gospel.

Perhaps most important of all, Habitat is a ministry with total persons. In the words of our Koinonia heritage, we have a ministry to pocketbooks, both to those who have too little and to those who have too much. And whether one is poor or affluent, he/she has a ministry with total persons.

Habitat never builds houses for the poor, rather with the poor. The poor participate. They participate in planning, in building, even in economic sharing. Convinced that the poor need co-workers and not caseworkers, we work alongside them. In doing so the poor minister to us even as we minister to them.

Both donors and recipients are participants. Inasmuch as "it is more blessed to give than to receive" (Acts 20:35), the donors are, if anything, more blessed than the recipients. Yet there is no hard-and-fast division between giving and receiving. The recipients, by participating, give and the givers, by participating, receive.

(4) Our scope is the total world. Our ministry is non-discriminatory. Families for houses are chosen without regard to race, religion, or citizenship except in those cases where these distinctions influence the need. Furthermore, to counteract the effects of long-standing discrimination, a Christian community in India might choose a Hindu family to receive a house, as a visible demonstration of God's non-discriminatory love, or a Baptist community in Zaire might choose a Catholic family to receive a house. The international organization is multi-racial and ecumenical, as are the local boards, and committees, and the housing communities which are created in the work of building.

We recognize that there are possibly people who are too poor to benefit from our ministry since the houses are sold rather than given away. Yet this is not because we are discriminatory but because we are specialists. Our calling is to build houses and to sell them to poor people without profit and without charging interest. On a non-discriminating and just basis we endeavor to address ourselves to one of the oldest and most basic needs of humankind--the need for an adequate shelter.

God is truly uniting all things in Christ. We are glad to be a part of what God is doing. Christ is indeed all and in all. He is the builder who builds the houses. He is the poor who live in them.

A MEDITATION ON THE VISION OF ISAIAH

(Isaiah 58:6-12; 60:1-5, 17, 18; 62:8-12)

by Clive Rainey

The Prophet Isaiah tells of a tremendous vision of reconciliation and reconstruction, both physically and spiritually, which God has for His people. The spiritual vision, recounted so beautifully in Handel's Messiah, tells of the coming of Christ and the Kingdom of God. The physical vision is of the rebuilding of what had long been in ruins and of the restoration of justice and righteousness in the earthly lives of the people.

During my ministry in Uganda I witnessed the terrible destruction of that country brought on by the eight years under Idi Amin, and the aftermath. Few Americans have had occasion to see such destruction. It is at once unimaginable, and indescribable.

Habitat for Humanity had been invited in late 1981 by Bishop Benoni Y. Ogwal-Abwang of the Church of Uganda's Northern Diocese to come to Gulu, Uganda in partnership with the local people to build decent houses for those who had no place in which to live. We had heard the pleas of people from that area, of the concerns of the Widows Association in and around Gulu, and of Kefa Sempangi, director of the Africa Foundation. Kefa served for a while as the Deputy Minister of Rehabilitation, and in that capacity had shared with the widows about the work of Habitat for Humanity.

During the Amin years, some ten thousand Acholi men had been murdered by the Ugandan government. The government was supported by foreign invaders--namely Nubian/Sudanese--who murdered on command for Amin. As the Acholi people practice Old Testament marriage traditions the custom there is for the brother of a man who has died to take over the care of his widow and children. The death of over 10,000 men, leaving vast numbers of widows and children to be cared for, placed a tremendous strain on the local society--especially when one considers that several (or all) the men in a given family may have been killed!

House building is traditionally men's work in Northern Uganda. Houses are made of mud blocks, or wattle and daub, a style of house building in which a woven network of sticks and branches are set up and then mud is daubed in between and plastered over with more layers of mud. The roof, made of poles and thatched with grass, is supported by large poles set outside the mud wall in a circle around the house. This house is the traditional house of a nomadic society. The Acholi populated a large portion of eastern Africa as they wandered southward in search of dependable water sources and fertile land. Although these people have not been wanderers for several generations, development factors have not allowed for the building of permanent modern style houses. Add to this the economic disruption and destruction of the last decade, and you have a tremendous housing problem.

Traditional houses are built with an expected roof life of approximately seven to ten years. If the roof is not replaced once it has begun to deteriorate, then rain will rapidly destroy the walls as well, and soon the whole house is gone.

As the houses built by these 10,000 murdered men begin to deteriorate and then to fall down, the widows became alarmed because they had no one to replace their houses. This led to their appeals which brought Habitat for Humanity to Uganda.

Destruction was not merely physical but spiritual as well. Young men who had grown up during a decade of terror, witnessing unspeakable atrocities, including the murders of their parents, and whose education had been cut short through lack of school fees, had given themselves over completely to idle drunkenness, lost in an abyss of hopelessness. Some widows, forced to find means to provide for themselves and several hungry children, had turned to prostitution as a means of survival.

Whatever means one found to deal with life in those terrible days, none could hope to return to any semblance of the life known previously. Most horribly entrapped of all were those who had sought refuge in the life of drink or prostitution, from which escape is so difficult.

It is important to stress that there is an active Christian community in Uganda: alive and well and witnessing to the hope of our faith. The general atmosphere there, though, is not terribly hopeful as that country begins the long, slow and painful effort of spiritual and physical recovery. As their own country is battered by inflation and the wild fluctuations of the world economy, many people there have reason to wonder if indeed there can be any hope for Uganda.

In that setting a reading of Isaiah's vision has tremendous impact. This is especially so when signs of activity based on faith are visible.

We began building houses for people in need in the midst of this devastated and devastating setting. With a great deal of resistance from people who had various motives for opposing us--most of these aimed at self gain--we started building the first house with only two shovels and a pick, one ball of string, five men, and a Land Rover pickup truck! We hadn't any idea from where the bricks for the walls or the trusses for the roof would come. We did have cement and--if we could find a means to support them--iron roofing sheets.

But I had the opportunity to preach to people individually and in small groups about the vision that the Lord had given us for a decent house in a decent community for His people in need. I used the story of Christ feeding five thousand people with only a handful of food as an example of the economics of Jesus, and how those economics work. I explained that we have a vision that can and does work if we are faithful to it. Constantly I reminded people that we had another partner in the Lord who had given us the vision and called us to be faithful to it.

I told of how Jesus took the food that was brought to him and without complaining, simply thanked God for it and put it to use. Twelve baskets of leftovers were taken up after everyone was satisfied. So I said we must be thankful for what we had and use it, and it would suffice. To everyone's joy the miracle occurred again as we believed it and be-lived it.

As we dug the foundation for the first house we made countless trips for rocks and sand for the foundation. Although the foreman said we couldn't manage without a dump truck, when the time came to pour the foundation everything was in place. We hired some people to make bricks and when we were ready to build walls, so were the bricks. And, of course, by the time we needed roof trusses we had located an excellent supply of local wood for that. At each step of the way, as we were faithful to the vision, the Lord literally dumped materials at our feet for the next step in building a house. We were building the first permanent structure to be built there in ten years!

When that first house was finished great crowds of people started coming just as they had come to Jesus when he'd first done miracles. Many days I would go to the site where a house was being built and crowds of people would be there--the lame, the blind, the lepers. It was a profound realization for me that wherever Christ makes an appearance, His people gather bringing with them the sick, the wounded, the needy.

There were many problems along the way in building that first house which we saw as merely challenges to continue in faithfulness. For example, we had few tools. We called a mass meeting one Sunday afternoon to explain to people what we were doing. About one hundred people turned up. I talked first about God and His concern for all human kind, and how that was expressed in Jesus Christ and His incarnation of God's love. Then I explained how this love was expressed through Christians who were concerned that others should have a good place to live.

I went on to say that this love and concern grew and spread, and houses were built for people because one person was less concerned about himself and more concerned for his neighbor and that neighbor's need. I encouraged each one there to think of how he or she might help the person to the right and left to have a good house. Here I used the Scripture reference about people loving God whom they cannot see but not loving neighbors whom they could see. I asked if they ought to be concerned about their visible neighbors since those so far away had been concerned enough to support the work of building houses for people in Uganda, whom they cannot see. They all readily agreed this should be the case. Then I began to talk again about the vision we were trying to incarnate or construct, and again about the feeding of the five thousand. Some had seen us working with the pitiful few tools we had, and laughed at us at one time or another thinking we would never succeed. I challenged them to go home and look about, wasn't there an old hoe head with no handle, or a shovel head, or maybe a wheelbarrow with a hole in the bottom or a missing wheel? Could those be of any help? Of course, they could if we could just fix them up.

"Well, go home," I said "and bring all those bits here." At once everyone ran off in different directions to come back bearing all their useless junk. When we had quite a heap I said a prayer and thanked God for it, then we got busy sorting bits here and there that could be mended and used.

We were able to rehabilitate wheelbarrows, hoes, and shovels to give the work a needed push. These were used during our work hours and given back to the owners to use after hours, thus they were "paid back" for their loan.

Then something unexpected happened. People began to stand up and volunteer to do things. First, a carpenter stood up who said he'd make brick molds if we would provide materials, then another to dig rocks or cut poles. Finally a leper stood who had no fingers and said, "I can't do any work because of my hands but I have some land I can't use because I can't dig a garden. If you can use that to make bricks then that will be my contribution!"

The next day started off with bad weather. Since I had a bad cold I brought the foreman to the site and told him I would stay inside, but would check the work later. When I came out a man was waiting outside the house and took me by the hand to show me around. We crossed the road leading up into the Sudan. He explained that during Amin's years the local people wouldn't use the road for fear of being robbed and/or killed by the Nubian soldiers, so they had a path back through the bush leading into town. As it ran through all the homesteads, he explained it would be very good for delivering building materials to each family's plot. When we reached the path he pointed out that volunteers were busy gathering rocks to be used in foundations, clearing stumps, filling up holes and widening the path for the truck. As we walked and watched, I could just hear old John the Baptist crying out "fill up the low places and level off the high places and get the road ready for the Lord to come into your lives!" It was an incredible moment with the scriptures literally bursting into life before my eyes.

In fifteen months we were able to get five houses completed and ready for dedication prior to my departure. Several others were well under way, and quite a few more started. We also had encouraged people to start making bricks, and four satellite locations, ten to twenty miles from Gulu, had begun preparations for projects. It was a tremendous injection of new hope into that situation. During all that time one of the local pastors had repeatedly asked me to preach at his church. I had resisted because I felt that I needed to show people the power of the vision in that broken country before I could speak to them about it. When at last I preached I simply read passages from Isaiah in which he lifted up before the people the vision of God had for them. Where Isaiah had said Israel, I read Uganda, and for Jerusalem, I read Kampala. It had a terrific impact upon the people. They had seen God's idea incarnated in their lives.

JESUS AND POSSESSIONS*
by Clarence Jordan

"Put no value on earthly things, which worms and rust consume, and which thieves break into and steal. Rather, y'all set your hearts on spiritual values, which neither worms nor rust consume, and which thieves do not break into and steal. For your values and your character are wrapped up together." (Matthew 6:19)

*"Do not ever put any value on material things." Literally, you could translate this, "Lay not up for yourselves treasures on earth," but the Greek word here is *thesauros*. Our English word *thesaurus* comes from the transliteration of this Greek word. It means a "treasure" or a "treasury of something." "Now, do not treasure earthly treasures," or we might translate it, "Put no value on material things, which worms and rust consume and which thieves break into and steal. But you-all set your hearts on spiritual values." Here, the same thing is used again: "But lay up for yourselves treasures in heaven."*

Now, I don't think we're to take literally that God won't let you build up a treasure here on earth but he will let you build it up in heaven. You get that out of your head. I've read these stories about how every soul we save will be a star in our crown and we're building mansions in the sky and all like that. If the Lord won't let you have a mansion on earth, he's not going to let you have a mansion in heaven, either. He's going to be the same God. Jesus is not saying here, "Lay up for yourselves treasures in heaven, accumulate a big bank account so when you die, you can check on it for the rest of eternity." He's saying, "No, don't put any value on material things--earthly values--but you set your heart on spiritual values. They're the only real ones. For they're the ones which moths and rust cannot consume and thieves cannot break into and steal. For your values and your character are wrapped up together." He's saying that what you value and what you really are is one and the same.

We have the idea that Jesus was poor. We're told that he owned no land, no house, and no furniture. He had no automobile--he didn't even have a yoke of oxen. In fact, he had nowhere to hang his hat. He had no insurance and no Social Security. His wardrobe was the clothes he had on his back. By Western standards, he was a penniless tramp--at best, a high-minded hobo. Most of us would have been embarrassed to have him as a guest in our fashionable homes, just as Zaccheus was embarrassed. Most of us would have been ashamed to acknowledge him as our friend, largely on this money matter. The most educated and successful among us would have given him free lectures about getting hold of himself, settling down in a good job, raising a family, and other free pointers on successfully conforming and adjusting to society. Perhaps some of us would have condescended and gone so far as to offer our help to him in contacting certain influential key leaders such as Caiaphus, the high priest, or Pilate the governor, with the hopes that we might get him a good job and possibly get him into the Rotary Club. We would have especially urged him to give up his messianic delusions, not to ruin himself and his future by taking such positive stands on controversial social issues.

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You don't think we would have given him lectures along those lines? You bet your life we would. But now really, was Jesus poor? Well, if he was, there was really something fishy about it because he didn't have to be. He was a preacher; he came preaching. He was a teacher; he came teaching. And he was a healer, a doctor. Now, in Jesus' day, the three of the most highly paid professions were preaching, teaching, and healing. (Things have changed a little bit since that day.) Jesus was all three of the most highly paid professions of his day. With his preaching, he could and did attract Billy Graham crowds. He could fill any stadium any time he wanted to preach. With his teaching, he was a one-man university. And with his healing, he outdid the Mayo Clinic and Oral Roberts combined. Could you find a man today with a combination of Billy Graham and Oral Roberts and Dr. Mayo and expect to find him poor? How much was the free-will offering at Jesus' Jerusalem evangelistic crusade? What were his charges for matriculation in his classes? And how much was his bill for professional services when he healed the sick, cleansed the lepers, opened the eyes of the blind, and raised the dead? If you had a son who had actually died and a specialist so great came that he could raise him from the dead and give him back to you, you wouldn't be disappointed at any bill he sent to you, would you?

What were Jesus' bills? In spite of all of this, he died with his total possessions a rather ragged robe on his back, and the soldiers gambled for that. What was the matter with that guy? With all of his ability to be rich, he died a pauper and was buried in a borrowed grave. Something was wrong with him. His head needed examining.

No! Your head and my head need examining. He was the one who was right. Listen to him. He said, "Don't you ever put any value on these earthly possessions." I think he could have been wealthy, but he didn't want it because he saw the utter futility of striving for something that was nothing, in the final analysis, but worm food.

Jesus said, "I don't want you to be money addicts. I want you to be healthy people." He explains this a little bit more. *"The body depends on the eyes for light. Now if your eyes are in focus, then the body will have clear light. But if your eyes be evil..."* The evil eye was supposed to be an eye that just rotated like an airport beacon. It could see in all directions. I had a schoolteacher when I was in the fourth grade that had one. She could be writing on the blackboard and see me eating a drumstick.

Jesus is saying that if your eyes are in focus on one object, then you can see clearly. But if your motives are not clear, if you're trying to be loyal to many different things and to see everything at once, the image coming in on you is so confused that you can't make heads or tails of life. The reason so many people are utterly confused this day is because their eyes are not in focus. They're trying to watch too many different things and give their loyalties to too many different things.

So then he says, *"If your eyes are not in focus, then your whole body will be in confused darkness. Now, if your light is darkness, you are really in the dark. That's why it's impossible for a man to serve two masters."* He didn't say you shouldn't; he said you can't. It's as though one might say, "No man can follow a road that forks." I can't safely say you shouldn't follow a road that forks; you just try it. I can safely say you can't. Jesus is saying here: You can't serve two masters. *"For either you will hate the one and love the other, or you will have respect for one and contempt for the other."*

It is absolutely impossible to be in bondage to both God and money. You can be in bondage to God or money, but you cannot be in bondage to God and money.

Jesus told many stories to illustrate this. One was the story of the rich farmer. You recall it in Luke. Jesus said, "There was a certain rich farmer." Now, he didn't say what the man's name was. Jesus left him rather impersonal. To make it a little bit more personal, let's give the man a name. We'll call him Sam. "*Sam's fields brought forth abundantly.*" Now, we might even want to call him uncle. That would be all right, too. "*Uncle Sam's fields brought forth abundantly.*" The fields brought forth so abundantly that a big committee in Washington wanted to know what he was going to do with all that wheat, cotton, potatoes, and hogs. "Oh, we'll put up a good big program of storage," he said. "We'll pull down our little barns and we'll build big ones all over the prairies of Kansas and the plains of Georgia, and there we will store our goods. These hungry folks over in China--they're all Communists any way--let them starve to death. The only good Communist is a dead Communist. And these folks over there in India starving and crying for bread. Let them die. If they weren't so lazy, they would have plenty to eat. What they need to do is get them a good Secretary of Agriculture."

When he got it all pulled in and harvested, he said, "I say to my soul, soul, you got it made. Recline, dine, wine, and shine." And God said to him, "You nitwit. This very night, they are demanding your soul of you." It doesn't say, This night your soul shall be required of you." God didn't kill that man. It's the third person plural. "They are demanding your soul of you." Who is "they"? All these barns, all these granaries, all these fields, all this stuff he had given himself to over the years. They are demanding. This guy didn't die. Something more tragic than that happened to him. He lived. He lived in bondage to the very things he thought would serve him. They demanded his soul of him.

I don't think Jesus was taking a monastic or ascetic viewpoint or attitude towards possessions. I don't think he was an ascetic. John the Baptist was, but I don't think Jesus ever shared much in John's philosophy along this line. Jesus loved the feast and the word for feast means "abundance." He loved to go to them, he loved to tell about them. I think he loved abundance, maybe because he grew up in blinding poverty, I don't know. But he was not an ascetic. On one occasion when a woman came with high-priced perfume and poured it on his feet, one of the disciples with a rather ascetic bent said, "You know, that's a waste of that perfume. Why didn't we just say, 'Well, madam, don't open it up. Don't break the seal on it. Put it in the collection plate Sunday morning and we'll trade it in.'" Jesus said, "No! Let her break it. Let her use it."

When Jesus fed the multitudes, he would start with nearly nothing--with just two boxes of sardines and three boxes of saltines--but when they got through, they picked up great big baskets of uneaten food of the abundance.

That isn't asceticism. Jesus never took this attitude. He took the attitude of abundance. But at the same time, he rebuked those people who set their eyes on possessions. It seems to me that he is asking us to repose our lives in the greatness and goodness of God. He says, "If you, mortal as you are, ask of your father for bread, he surely will not give you a stone." If we ask him for bread, God will not give us a little grudging curst. Jesus said your father is filled with abundance. Trust him for it so that you can be free from anxiety for your own welfare; you can be free to seek the God Movement.

SUNDAY'S A COMING by Millard Fuller

Julia Battle's house was dedicated to God on Saturday, the day between Good Friday and Easter Sunday, 1983. At the time of the dedication, her old house (a shack) was standing immediately behind and in the shadow of her new house. "Sunday is Coming" was Millard's message for that day.

It's Saturday, but Sunday is coming. Yesterday the world killed Jesus. Today He is dead but Sunday is coming. Tomorrow is Sunday. Tomorrow Jesus raises from the dead. It's Saturday, but Sunday's a coming. The world did all they could do to Jesus on Friday. Today He is dead but Sunday's a coming. Tomorrow He raises from the dead. Clarence Jordan at Koinonia always said that the evidence of the resurrection was not the empty tomb, but is a "carried away" fellowship. It is the evidence that is among those who are alive, who are the body of Christ in the world today. And it is our business as the resurrected church to be about the Lord's business. You want to know what the resurrection is all about? When this service is over here, you go around back and see the empty tomb. And then you come in here and see the resurrected Lord, this is as symbolic of the resurrection as anything I know. Here you see the empty tomb behind this house, that is empty and now there is the resurrected Christ living in a new house because people cared enough, to make it possible for Julia and her children and her grandchildren to leave their tomb in the back. Go back and see it. This is the evidence of the resurrected Christ. This is what we're all about. I can't think of a more significant time to have a dedication service for this house. I hope all of you can see the symbolism of the old and the new standing here. This old house will be torn down back here, and Julia will burn it up to heat this new house.

We are here today to celebrate with Julia because we love her. We didn't know her several months ago. But, Mr. Mason brought us over here, and we got to know Julia. We've all gotten to love and respect her, and her friends and family. And I believe she loves us, too. That is what Habitat for Humanity is all about. You will see blocks around the foundation here. Ed Vennell helped to lay these blocks. He put a little love between every one of them. It's going to stay there, and everytime Julia takes a step she is going to feel that love oozing out of the floor up in her feet, going to get on up in her legs, and up into her stomach, and even up to her head, and it's going to come out of her mouth. And in everything she says she is going to express love because Habitat for Humanity is a ministry of expressing practical love to those in our community who are in need.

Now we are here to celebrate today and to have a good time. We are going to go inside when this service is over to eat these cookies, and drink some punch, and we are going to celebrate and praise and thank God for what has happened here. You know Jesus said "it is more blessed to give than to receive." Julia is being blessed today, she has received a new house, and she is rejoicing, and we are rejoicing with her. But now we are here not only today to celebrate and to thank God for the miracles.

Somebody asked me a while ago at the dedication service, "you know, don't you run into a cash flow problem with Habitat for Humanity?" Yeah, we run into a cash flow problem, sometimes we have to get on our knees and pray. Last week I mailed \$10,000 out to Zaire, and we didn't have \$10,000 in the bank. We didn't

have but about \$4,000, but I said, "God wants us to build houses for the poor in Zaire," and I just sent it on anyway, even though we had \$6,000 worth of red ink. I said, "somebody is going to touch the hearts of somebody and the money is going to be there." When we started building Julia's house we didn't have the money. But we trusted God and the money came, and it is built, and it is paid for.

Julia and her family now are going to have a responsibility because, you see, Jesus was right when he said, "it is more blessed to give than to receive." It is a blessing for her to have this house. You can see it written all over her face today. That's a happy woman sitting there. Am I right Julia?! She is a happy woman! But you know she can even be happier. How can she be even happier? By helping somebody else! One of the ways she is going to help other folks is to faithfully make her payments. This house is sold to her with the economics of Jesus. Your Jesus don't charge interest. He don't run no bank. He don't charge no interest, and there's no interest on this house and is no profit added, so the payments are very, very reasonable. The payments are very low. But Julia will make her payments every month. And you know what we are going to do with them? We will take them, and we're going to build Bessie Moore a house. Here is Bessie standing back here, and her house is under construction now. Annie Wafford has already been living in her house for several years, and she never misses a payment. She has never even been late with her payments, and those payments are used to help Julia Battle build her house. Those people who have received houses in this program all over the city of Americus and in the county, are making their payments, and we use that money to help somebody else. That is the way that Julia gives to others. We might even have Julia over there painting over at Bessie Moore's house. I mean, I tell you that you know we've all got to work with one another. Jesus told us what, that we are supposed to what? Love one another, love one another! And Jesus said something else. We are trying to eliminate poverty housing in Sumter County. Jesus said that it is possible with God to do what? . . . everything! With God, what? . . . all things are possible. How many folks believe that? . . . with God all things are possible.

Through Habitat and Koinonia we have now built 150 houses in Sumter County. A house is going up every two weeks. We are going to eliminate poverty housing in Sumter County. It can be done, and all done to the glory of God. We are here to celebrate. Julia we love you, you know that. We all love each other, and we are here because we love each other. We are here because of the love of Christ. We are here because we are concerned. We are here because we know the evidence of the resurrection is the "carried away" fellowship. The "at-work" fellowship. The fellowship with a hammer in its hand.

Hugh O'Brien knows how to hold Jesus's hammer, and pounds nails in a glorious way. He has come all the way from Ireland to build houses for the poor here with us. He read one of my books up in the Yukon, and came and arrived here at three o'clock in the morning. I got a telephone call from the police department, which said there is a man here from Canada who wants to see you. It was Hugh O'Brien and, God bless his soul, I went down there and I have loved him ever since. Here he is building houses for God's people in need. These folks and everybody who has been a part of building this house, and so many others in the city here. That is something to shout about, isn't it? Habitat, Oyee! Julia Battle, Oyee! Today is a day to celebrate. Praise the Lord.

THE ECONOMICS OF JESUS

by Tom Hall

It has been said from the very beginning that those involved in Habitat for Humanity use the "economics of Jesus." Over the years this principle has become the major cornerstone for the ministry of Habitat.

The "economics of Jesus" is a phrase that is rich with meaning. Jesus did not speak specifically about economic principles. However, no one would deny that His teachings reflect specific economic values. When Habitat speakers refer to the "economics of Jesus" they are usually referring to two distinct areas of life.

Our Stewardship

The Old and New Testaments are both full of admonitions to the faithful to live by the understanding that "all of the earth belongs to God." All that we have is really God's and God expects us to live as good stewards of the material things with which we have been entrusted. This understanding is as old as the second creation story (Genesis 2:4-25) when the human creatures were given the task of being the gardeners in God's creation. They were to till and to keep the earth. To "till" and to "keep" the earth are marks of a good steward. This theme continues as the history of Israel unfolds with the instigation of the year of the Jubilee--a time of redistribution. This redistribution was designed to make sure that the next generation had an opportunity to live in an equitable fashion. Finally, one needs only to read the Psalms and the Prophets to see countless times when the strong principles of stewardship are applied to daily concerns.

In the New Testament, John the Baptist picks up the theme and specifically talks about the responsibility of those who would be "saved" to share their clothing and their food with those who have a need (Luke 3:11). Jesus repeats this theme again and again notably in His discussion with Zacchaeus (Luke 19:1-10), the story of Lazarus and the rich man (Luke 16:19-31), and his encounter with the rich young ruler (Matthew 19:16-26). These are but a few examples.

The early church was a sharing community (Acts 2:43-47). Each shared out of their abundance with those who were poor so that no one would lack the basic needs of life. Paul had much to say about this. However, his actions spoke the loudest. As he made his missionary journeys, Paul took up a collection for the "*poor saints in Jerusalem*" (I Corinthians 16:1-4).

In fact, Paul advocated a voluntary sharing of one's abundance, but this is a way that did not burden the one in the easing of the plight of the second. Such giving is based upon the example of Jesus Christ himself who voluntarily, "*though he was rich, yet for your sake he became poor, so that by his poverty you might become rich*" (II Corinthians 8:9). The gift is acceptable according to what one has, not according to what one has not.

The evidence is simply overwhelming. For the Christian the only approach to that part is God's world with which we have been entrusted is to be sharing stewards. Ethel Dunning, an early recipient of a Koinonia Partnership home summarized this principle quite clearly. "There ain't no way you can live in big houses with lots of money and plenty of food and they is po' folks all around you livin' in shacks and hongry . . . and God is gonna be happy with you!"

This means that we have to rethink what we do with our treasure. We will invest our treasure somewhere. The only question is "where?" Jesus suggested that we "*lay not up for yourselves treasures on earth where moth and rust consume and where thieves break in and steal, but lay up for yourselves treasures in heaven . . .*" (Matthew 6:19-21).

What does this mean in practical terms? It means that each month when our treasure is counted we must take into account the difference between our wants and our real needs. Few people would deny that if we take care of all of our wants there will be nothing left over to share with others. We simply fall prey to runaway greed and fail to see the poor beggar at our doorstep. To live by the economics of Jesus we must become a "sharing people."

The result of living this way is amazing. We discover that when we step out in faith to do God's work, sharing even our meager resources, God steps with us and our needs are provided. We will work for the resources to be sure. But God is with us and the resources will be there as they are needed. We will not find ourselves unable to do the job at hand.

This is precisely the principle that Jesus put into effect when He fed the five thousand. Rather than complaining about the meagerness of the resources, Jesus took what was at hand, thanked God for it and put it to work. Wonder of wonders, there was more than enough! (Matthew 14:13-21) I do not know just what happened on that Galilean hillside. I do know that when we take what is given and go to work with it to do God's will the job can be accomplished.

One side effect of this way of living is that we avoid succumbing to the temptation of looking at the limitless needs in the world and becoming overwhelmed. "What can one person do?" We ask in despair. But then, if God allowed Jesus to feed 5,000, how much more will He allow us to prevail in the ministry of building houses--even with the meager resources at hand. We will not do everything. But we can at least do something! All of this is part of what we mean when we say the "economics of Jesus."

Treatment of the Poor

The second part of our understanding of the economics of Jesus has to do with the way in which the poor are treated. It has been said that "love is a generous accountant." This means that our treatment of the poor has to be different and special because the poor have a great burden on their backs. The scripture says that we must "*bear one another's burdens.*" (Galatians 6:2)

One way in which Habitat for Humanity attempts to do this is to sell houses to the poor at no profit and at no interest on 20 year mortgages. We realize that there are two things that eliminate poor families from the housing market--the profit charged by the builder and the interest charged on the loan. Although Jesus never opposed a reasonable profit, we must recognize that for the poor profit and interest prevent them from the dignity of home ownership. It is this "double whammy" that breaks their backs.

The idea of no interest seem especially strange to modern ears. But it is really a very old idea. Witness Exodus 22:25, "*If you lend money to any of my people, to any poor man among you, you must not play the usurer with him: you must not demand interest from him.*"

At no profit and no interest, a poor family will often spend about the same percentage of their income per month (sometimes less!) to purchase a simple but decent and durable home that they now spend to rent a shack. In addition, in many places in the United States the utility bills will be considerably lower because the new house is well insulated. In other parts of the world, the medical expenses will be reduced for the family because they are no longer sleeping on the vermin infested ground.

We have to believe that all people are worthy in God's sight. The world sees those who are at an economic disadvantage as being unworthy. We believe that Peter was right in his statement to the house of Cornelius ". . . God does not have favorites . . ." (Acts 10:35a) At Habitat we are not in the business of deciding who is worthy. We are in the business of responding in Christ's name to a world full of hurt. We attempt to do so intentionally with as little prejudice as we possibly can.

We will not do this if we continue to think as the world does. We must come to have the understanding that Christ makes all things new. (II Corinthians 5:17). There must be a new way of thinking, a new mind set, a new understanding about the way in which God sees us all as sinners needing His freely offered grace. Only then will we be able to see the poor as people of integrity and worth.

It is extremely important to remember that Habitat for Humanity is not a "giveaway program." The poor do purchase their own house. Thus, they achieve dignity and pride in home ownership. Obviously, this is possible because they pay no profit and no interest. The payments are within their ability to pay, but the payments are an absolute requirement. In this way, Habitat employs Biblical economics to help people to become self-sufficient with a strong sense of their worth under God.

All of this is the "acting out" of what we mean by the "economics of Jesus."

Where Does It Stop

At Habitat for Humanity we believe that the economics of Jesus must be employed by all people both rich and poor. Under God we must all work together in partnership for God's kingdom. We resist the notion that only the rich can practice the economics of Jesus. We resist the notion that only the rich have something to offer in our world.

The poor are encouraged to give as they can. They are encouraged to contribute their labor, their time, and any extra material resources that they may be able to obtain. In addition, when a poor family makes a house payment, the money goes back into the revolving Fund for Humanity to help build another house. Thus, by being faithful in making their house payments regularly, a poor family is helping provide a house for their neighbor. By so doing it also partakes in that greater blessing, as the scriptures say, "It is more blessed to give than to receive."

All who live under the lordship of Jesus Christ are called upon by our creator to live out the economics of Jesus. Much more can be said about the economics of Jesus. However, for those of us who have chosen to place our lot with Habitat for Humanity, the economics of Jesus means that we will attempt to live simply and share a part of the rich earth with our poor brothers and sisters. We do so in hopes that with no profit and no interest, they too can afford a decent place in which to live and grow.

HABITAT FOR HUMANITY:
A CRAZY IDEA THAT WORKS
by Diane Scott

The Bible is crammed with memorable occasions when God's people succeeded in their efforts, because of a crazy idea that worked. It worked because it was God's idea.

Gideon overcame a vast army of Midianites, using three hundred men armed only with trumpets, torches, and water jars.

David, improbably anointed king while still an obscure teenager, cheerfully defeated a fearsome giant and routed an entire army -- with a single stone.

Noah, Abraham, Moses, Joshua -- at one time or another they all received instructions from God which sounded ridiculous. But they obeyed, and they succeeded.

In the New Testament church, Peter and Paul and Stephen and a host of others triumphed in amazing ways, armed by the Holy Spirit with the most unlikely weapon of all: unswerving, uncompromising love.

Habitat for Humanity is a ministry which deals with an agonizing problem faced today by every nation in the world: the desperate need of human beings for a decent place to live. Millions of people barely survive in hopelessly inadequate shacks; millions more have no shelter at all, and sleep miserably on sidewalks or in doorways.

The world says continually, "You can't really do anything about this colossal need. It's too overwhelming."

We say that there's no need that's too great for God's touch.

Remember the time Jesus fed supper to thousands of people on a hillside with just a little bread and fish? He simply gave thanks and then commanded His disciples, "Pass it around." Afterward, there were twelve baskets of leftovers -- one for each of those disciples who had looked at the meager amount of food and then at each other in consternation, and thought (though they didn't dare say it), "Man that's a crazy idea!"

Back in 1968 Clarence Jordan and Millard Fuller raised a small sum of money and launched the first Partnership Housing effort at Koinonia Farm in Americus, Georgia. At that point there was not enough cash on hand to build one home. Over the years, those funds have been miraculously multiplied, and have made possible the construction of countless more houses -- in Americus, and all over the U. S., and in many countries as well. Furthermore, we know this process will continue, for as long as we are faithful in managing small amounts, our Master has promised to provide larger amounts.¹

¹Matthew 25:21

The world says , "You can't sell houses to poor families at no profit and no interest. Anyone who knows anything about economics realizes that's impossible."

We say that we follow the radically different Economics of Jesus. They begin way back with Exodus 22:25: "When you lend money to any of my people who are poor, do not act like a moneylender and require him to pay interest." The only way a poor family can ever scrape together enough funds to own even a modest home will be on this no-interest, no-profit basis.

A lending institution near us regularly broadcasts a radio commercial which starts out: "The largest expense most people will have in their lifetimes is the purchase of a home. TRUE or FALSE??! After allowing a moment for the audience to meditate and decide on TRUE, the voice shouts triumphantly, "FALSE! The largest expense is the interest on that home, which will be two or three times the cost of the dwelling."

Every time I hear this, I wait eagerly for the plug for Habitat for Humanity. Unfortunately, all the announcer can talk about is his agency's marvelously affordable mortgage program. For God's people in need, however, such a plan will never be affordable. The Economics of Jesus offers a proven, workable alternative.

The world says, "Everyone must acquire as much money as possible, as rapidly as possible, and by all means look out for Number One!"

We say that God expects us to share whatever we have -- skills, time, possessions. As a result, we believe that volunteers will catch this vision and will come to help us, for a weekend, for a month, for years, at low pay or no pay at all.

And they are coming. Youth groups; retired people; long-term overseas volunteers; folks who spend vacations laying blocks instead of laying blankets on the beach; high-powered staff people in Americus who work for a fraction of what they could earn elsewhere. All kinds of people are laboring together for the Lord, getting paid next to nothing -- and enjoying it!

Nor is it just the volunteers who share. Even the poorest new homeowners, as their payments and their personal involvement both are recycled into building someone else's house, find that suddenly they too have an opportunity to give. And everyone involved is rewarded by another of our Lord's great truths: that it is indeed a greater blessing to give than to receive.

The world says, "You can't possibly build a lot of houses without heavy capital from wealthy investors, and of course government subsidies."

We say that God, who owns everything, has invested in this effort. And with Him, all things are possible.² We can house thousands of people, using individual gifts of time and funds from thousands of dedicated Christians, and without using government money. And this is what we are doing. As of January, 1984, Habitat programs are organized in fifty-six locations around the world.

²Matthew 19:26

Clarence Jordan, in his Cotton Patch Version, translates John 1:1 this way: "When time began, the Idea already was. The Idea was at home with God, and the Idea and God were one."

The greatest message that we in Habitat's ministry have for the world is that God's ideas are the only ones that will succeed. "Our knowledge is imperfect and our prophecy is imperfect; but when the perfect comes, the imperfect will pass away."³

God's ideas are perfect: Lending to the poor without expecting interest, giving without looking for a return, loving people and applying that love to the mortar joints of their houses. The world says these are all crazy ideas.

They work.

³1 Corinthians 13:9-10

A PARTNERSHIP OF POSSIBILITY by John Dorean

A man once brought his epileptic son to the disciples of Jesus who were unable to heal him. When the disciples asked Jesus why they had failed, he responded that it was because of their little faith. "For truly I say to you, if you have faith as a grain of mustard seed, you will say to this mountain, 'Move hence to yonder place' and it will move, and nothing will be impossible to you."

The ministry of Habitat for Humanity is all about people seeing in their own lives the possibility of the mustard seed. It is about people seeking to plant that seed and trusting God to let it blossom and flourish. These people are not in any way remarkable. Really, they are quite ordinary people. But they are people with a vision, a vision of God's kingdom in which all people everywhere can dwell together in decent homes and communities.

A Demonstration of the Kingdom

Through Habitat for Humanity people have begun to learn the value of God's "koinonia." The commitment to partnership, partnership with God, partnership with one another, and partnership with those they seek to serve, is the heart of Habitat. Though led and inspired by Millard Fuller, Habitat is much more than a one man show. It is more nearly a unity of gathered people, all using different gifts and abilities, not for their own gain, but to serve God's people in need.

This striving together as a unit of God's employment is not accidental, but is a mark of God's directing hand. From the beginning an effort to concretely bring the love of God into the lives of their neighbors was of highest priority.

Clarence Jordan realized years before in establishing Koinonia that Christ had called his disciples together, not just for support and encouragement, but in order that they might, in their life together, demonstrate what the Kingdom of God, the "God Movement," was all about. For instance, it was one thing to talk about peace or reconciliation, and quite another to put it into practice. But as Clarence said, when Jesus could take Matthew the Publican and Simon the Zealot (who as a Zealot had sworn to kill all publicans) and bring them together into a working partnership, getting them to walk down the streets of Jerusalem arm in arm, calling each other Brother Simon and Brother Matt, that was visible proof that the love of God was making a difference in people's lives.

Demonstrating God's love in a clear and meaningful way is just as important today. Our world is bombarded with words, both spoken and written. Books, magazines, newspapers, TVs and radios, all unleash a near constant barrage upon us. That is as true in religious circles as anywhere else. We can now turn on cable television and hear religious programming at any hour of the day or night. The consequence of that saturation with words is that it begins to negatively effect their import and value.

The work of God's people, of which Habitat for Humanity is so much a vital part, is to put flesh on those bones of ideas. It is to demonstrate the import of all the verbiage--making the Word incarnate and alive. So, as in Jesus' day, it is one thing to talk about reconciliation, to talk about peace. But when white folk and black folk in America, or Bantu and Pygmy in Zaire, can come together to confront a common enemy--substandard housing--then the work is given life and becomes a reality that others can respond to and grow into.

Demonstrating God's love does not come naturally to any of us. It comes as a result of our own response to the love of God making a difference in our lives, changing us, shaping us, refining us into the people He calls us to be. Like John the Baptist before Him, when Jesus came He proclaimed the message; "Repent, for the Kingdom of God is at hand." Clarence translated that, "Change your whole way of being for the New Order of God's Spirit is impinging upon you." And that is also the result of this partnership of Habitat for Humanity: changed lives.

Changed Lives

Changed most noticeably are the lives of those who receive the new homes. The external change alone is important: from one or two room shacks often without plumbing, or rags burned in buckets as the only source of heat, to new energy efficient homes; or overseas from straw huts prone to disease and infestation, to solid, economic dwellings.

But the pride and sense of purpose and satisfaction that one's own home can give is another part of what happens. Not only is the cycle of poverty broken, so is the cycle of dollar in and dollar out, without ever climbing out of the hole. But so too is the cyclical denigration of an individual's sense of self-worth. To own a home that will have value after the TV and the new car have hit the junkyard, a home to show one's friends and relatives, can provide dignity to a person so long denied it.

Habitat's commitment to low-cost housing, sold with no-profit added and no interest charged, is for the poor very definitely a part of the Good News. It is an announcement of God's concern; it is a radical break from business as usual. Various housing projects, public and private, have failed because they have not understood both the emotional and the economic benefits of ownership. People who could not afford high mortgage payments due to high interest rates, people who could not get a bank loan because their credit rating isn't up to snuff, people in need of capital not charity, benefit immeasurably from Habitat which enables them to purchase, with dignity, the home they need and desire.

Life is changed in still another way for these folks. Because their own homes have already been financed through the generosity of others, their payments over the next twenty years go, not only to pay off their own house, but also to finance other houses. So in addition to buying a house, these homeowners are afforded an on-going opportunity to meet the needs of those about them, thus developing compassion as well as dignity.

Others affected by this "metanoia" experience, this being changed to better serve our Lord, are those folks who give of their time and their money to make Habitat work. Since its conception Habitat has been as much a ministry to the rich as to the poor. While the New Testament does not condemn wealth out of hand, it does make clear that how we use wealth to minister to those in need is of vital significance in God's judgment of our faithfulness to Him. All Christians are familiar with the privilege and promise of John 3:16, but we are often more reluctant to recognize the responsibility that is ours in I John 3:16-18:

This is how we know what love is: Jesus Christ laid down his life for us. And we ought to lay down our lives for our brothers. If anyone has material possessions and sees his brother in need and has not pity on him, how can the love of God be in him? Dear children, let us not love with words or tongue but with actions and in truth.

The challenge is unmistakable. Christ laid down his life for us. We in turn must lay down our lives for others. Most of us won't have an opportunity to actually surrender our lives to save another. But we all have the opportunity to surrender part of our wealth and part of our time to help meet the needs of others. As we serve others, we are mindful that what we do to and for "the least of these," we do also to and for Jesus our Lord.

Habitat for Humanity is a vital part of this ministry to the well-to-do because its ministry is so concrete, so direct, so tangible. Moving a family from a broken down hut or shack into a new home is a visible proof of the effective use of the money invested in a ministry. As the pastor of a small town church which recently raised money to build a house through Habitat in Dumay, Haiti, I can attest to the satisfaction it gives people to participate in such a life-giving program.

Also changed forever are those people who have invested themselves in the work of Habitat as volunteers, whether it be in their own local communities, with affiliates, or overseas. The encounters with people of different cultural and spiritual experiences broaden one's horizons. It adds to one's appreciation for the depth and richness of the body of Christ. Giving of oneself by working side by side often with those who will receive the house serves to deepen our compassion and expand our vision of what together we can do for Christ's people.

Building One's Faith

Furthermore, the hands-on experience of working for Habitat serves to build one's faith. Because there have never been any reserve funds in Habitat, because every dollar that comes in is spent right away, if not the day before, there come those times when you just don't know where the money will come from for the next 2 x 4 or sack of cement.

That constant state of being on the verge of poverty as an organization may seem like folly to many. It certainly runs contrary to the practices of most ministries. But it keeps everyone aware of our dependence upon one another, and even more so upon the Lord our God. If we always trust our cash reserve or our endowments for those rough moments, we are standing still, spiritually. But if we use the resources God has given us today for today's work instead of hoarding them up for tomorrow's work, then the Scripture is clear that He will meet our every need. We learn about Him as we lean on Him.

In the light of God's promise and faithfulness, the Habitat goal of eliminating substandard housing from the face of the earth, is not as impossible as it would otherwise seem. The Bible is filled with one story after another of small groups of people overcoming insurmountable odds when they trusted in God and were faithful to his call: the three hundred of Gideon, the singers of Jehoshaphat, or that small band of twelve disciples who turned the world upside down. When we go with God the impossible becomes quite possible.

The miracle of the mustard seed is already visible in the life of Habitat. What began with a few houses in the red clay of Georgia some fourteen years ago has already blossomed into an international ministry that has projects in eleven foreign countries and almost fifty cities in the U. S. God is faithful. It remains only for us to keep the faith.

Clarence Jordan translated Hebrews 11:1, "Now faith is the turning of dreams into deeds, betting our lives on unseen realities." What was a dream fourteen years ago has become a visible reality today because people with a wide variety of gifts, abilities, and experiences have come together and offered up their lives to the task set before them. Habitat for Humanity is a partnership of possibility with God.

WHAT HABITAT FOR HUMANITY MEANS TO ME

by Elisha M. Wakube

To me Habitat for Humanity means Shelter for Beings, or Housing for Mankind, or Dwelling Places for People.

In 1980, after reading Millard Fuller's Bokotola and Love in the Mortar Joints, I made the decision of supporting him philosophically, theologically, spiritually and morally. I have since devoted a great deal of my time, writing and professional experience to the service of the human race. I am fully convinced that God has entrusted Millard with the ministry of making available decent houses for those people who really need them. Millard has been "*inspired to teach*" (Exodus 31 and 35) Christians how to help their brothers and sisters to acquire inexpensive but good houses.

As a Christian minister who lives and works in a developing country, I believe that one of the best services to humanity is assisting every human being, regardless of his/her age, or religion, or race, or condition, or status, or education, or color, or qualification, or class, or profession, to improve his/her quality of life, especially, as regards to housing. Thank God! Something has to be done about the circumstances under which the majority of the global population are living now.

It should be mentioned at this juncture, that although Habitat for Humanity projects are under the sponsorship of a private Christian organization, they serve the total community. The motto of Habitat for Humanity is "A DECENT HOUSE IN A DECENT COMMUNITY FOR GOD'S PEOPLE IN NEED." All people are God's people, whether Christian, Moslem or followers of African Traditional Religion. Every mortal being who has a genuine need for a shelter is eligible for one.

I like Habitat for Humanity mainly because it is a "PRACTICAL CHRISTIAN MINISTRY"; because it is doing something about raising up the standard of living of people now; because it is improving the housing of people.

There are several ways of preaching, or communicating, a message, namely, speaking, writing, living and acting. While I do not underestimate the importance of speech, or literature, I am determined to live and practice what I say and write. I back my spoken words and writing with action. I cannot overemphasize the significance of life and practice of my faith. In addition to my preparation of my people for the other world I must help them to improve their living conditions in this world.

The call of the President of the Republic of Kenya, the Honorable Daniel arap Moi is, *NYAYO!* It means, FOOTSTEPS. All Kenyans are urged to follow the steps of their Head of State. In 1983 Millard and Linda Fuller, with seven other people walked all the way from Americus, Georgia, to Indianapolis, Indiana, a distance of approximately seven hundred miles. Of course, not all of us walked from Indianapolis to our homes, wherever they may be, but we learned the lessons which both Millard and Linda Fuller taught us. Some of the lessons are self-denial, sacrifice, love and humility, to mention only a few.

One of the things for which Kenya is known throughout the world is the philosophy of the self-help movement--*HARAMBEE*, or the call of the late President Jomo Kenyatta. The public's response to the call is, "*Eee!*" ("Yes!"). "*Harambee*," may be a slogan which implies that laziness is a curse, or that sloth

is unlawful, illegal." The meaning of the call, "*Harambee!*" is "Let's all work together!" The spirit of "*harambee*" self-help, will defeat inflation--as long as families contribute their time and materials; for instance, sand, ballast, bricks and blocks. Today Kenyans build many things on a self-help basis, for example, nursery schools, elementary schools, secondary schools, colleges, bridges, churches, administrative offices, wells, social halls, hospitals, health centers, community centers, cattle dips, mosques, clinics and village polytechnics.

I compare Millard Fuller, the Director of Habitat for Humanity, to both Bezalel and Oholiab. Listen to what a recommendation Moses gave to Bezalel, in particular.

...The Lord has called...Bezalel...and he has filled him with the Spirit of God, with ability, with intelligence, with knowledge and with all craftsmanship, to devise artistic designs, to work in gold and silver, and bronze, in cutting stones for setting, and in carving wood, for work in every skilled craft. And he has inspired him to teach, both him and Oholiab...He has filled them with ability to do every sort of work done by a craftsman or by a designer...--by any sort of workman or skilled designer (Exodus 35:30-35. See also 31:1-6).

Millard takes us back to Biblical economics, that is, the law of the house, the household rule, domestic administration. Here these words:

...Which of you desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it? Otherwise when he has laid a foundation, and is not able to finish, all who see it begin to mock him saying, 'This man began to build, and was not able to finish.' (Luke 14:28-30).

It would be interesting to know how Millard discovered the phrase, the "Economics of Jesus." Whenever I think about the origin of the phrase many questions come to mind, several of which are: Did Millard stumble onto the phrase? Did he coin it deliberately? Was it divinely revealed to him?

Isn't it amazing that Millard should be discussing the "Economics of Jesus" relative to "a . . . housing ministry"? It will be remembered that in Greek the words '*oikos*' and '*nomos*' mean house and law, respectively. Thus Millard is actually dealing with the rule of the household, or with home management, or with domestic administration. By the "Economics of Jesus," therefore, Millard means, the law of the house according to Jesus.

It is possible that in Millard's opinion the content of the "Economics of Jesus" is, first, financial management of a family which occupies a dwelling place; and second, the construction of a shelter. Hence, Millard couldn't have found a better title for his message. It is indeed fitting that Millard should be talking about the "Economics of Jesus" in connection with Habitat for Humanity.

Not only is Millard talking about management of household finances, but he is also giving the public directions for building decent dwelling places. He is giving instructions for fabrication of habitats. He is offering guidelines for building permanent abodes. He teaches people construction of houses. He offers free advice to builders. He says to everybody, "Do it yourself!" He teaches them "how to do it 'themselves'--on a self-help basis. It is hoped that ". . . everyone when he is fully taught will be like his teacher," (Luke 6:40b). That is, every client, or recipient of a habitat will emulate Millard and the volunteers.

Millard is acting in accordance with the advice which the greatest teacher of humanity gave almost twenty centuries ago when he said,

Everyone then who hears these words of mine and does them will be like a wise man who built his house upon the rock; and the rain fell, and the floods came, and the winds blew and beat upon that house, but it did not fall, because it had been founded on the rock. And everyone who hears these words of mine and does not do them will be like a foolish man who built his house upon the sand; and the rain fell, and the floods came, and the winds blew and beat against that house, and it fell and great was the fall of it. (Matthew 7.24-27. See also Luke 6:47-49)

Sometimes the followers of Jesus are referred to as soldiers and the Christian Church as an army. It is interesting to note that in spiritual warfare those people who are in front, fighting bravely, are the sick, the handicapped, the poor and the hungry. The human race fights supernatural powers, principalities and all other forces of evil, for instance: diseases, floods, earthquakes, drought, famine, and storms. The sick, for example, pray without ceasing, sing songs of praise, and search the Scriptures.

Marjorie Stowell Fox, the founder of Nzoia Community Habitat for Humanity Project, Kakamega, Kenya, amazed people by attending the Habitat Celebration in Indianapolis in September, 1983, terminally ill. She flew from Philadelphia to Indianapolis, Detroit and back to Philadelphia. She spent five days in Indiana and ten in Michigan. On Friday, the 16th of September, 1983, she participated in a colorful march in downtown Indianapolis. Our platoon was led by cheerful clowns who flew brightly colored balloons over their heads and shoulders as they marched. Marjorie rode in a Trag, the pioneer missionary vehicle. She was an encouragement to every participant. Consequently she won everybody's admiration. The story reminds me of the saying, "Persistence and determination alone are omnipotent."

Listen to what Millard Fuller, the Director of Habitat for Humanity said to Marjorie in a letter which is dated October 3, 1983. "We have a literal houseful of new volunteers here, many of them in orientation to work overseas. These are exciting days, Marjorie, and your dedicated work has helped to make them so. You are a true pioneer of this movement and I shall forever be grateful to you for the outstanding work you did here in Americus and in Kenya."

Let me tell you quickly ten good things which Habitat for Humanity does for my community.

First, Habitat for Humanity teaches us how to build permanent houses. Through Habitat for Humanity we become increasingly conscious of the fact that in order to build such houses we have to do careful planning, get architectural plans, make bricks, process sand, hew rocks, build wood conserving stoves; and dig latrines.

Second, Habitat for Humanity gives us an excellent opportunity of working together--doing things on a "harambee" (self-help) basis.

Third, Habitat for Humanity draws us together and enables us to demonstrate our Christian love to one another. When our first house was built, three prospective buyers lent the first client their bricks. We are also getting friends from overseas, for instance, from North and South America, Europe and Asia.

Fourth, Habitat for Humanity gives us loans.

Fifth, Habitat for Humanity sends us co-workers.

Sixth, Habitat for Humanity relieves us of the burden of high interest rates.

Also, Habitat for Humanity relieves us of the load of security, for example, title deeds.

Again, Habitat for Humanity frees us from the burden of house rent.

Next, Habitat for Humanity enables us to acquire decent houses of our own.

Finally, Habitat for Humanity preaches to us the good news of God's love for humanity, practically.

Marjorie Fox died in November of 1983. But we "do not sorrow like those who have no hope." What she began, we continue. *"Harambee...Eee!"*

WHAT HAS THE BUILDING OF HOUSES TO DO WITH THE GOSPEL?

by Bob Stevens

"What has the building of houses to do with the Gospel?" Sometimes that question is asked seriously. Sometimes it is not. In any case though, we should seek to answer that question as seriously and as thoroughly as we can.

Many times, people cite Matthew 28 (which tells us to preach the Gospel to all nations) and they ask "what has the building of houses to do with the Gospel?" We don't always preach--at least not by word of mouth. Other times, people have looked at Matthew 26, at the incident where the woman washed Jesus' feet with her tears then wiped his feet dry with her hair and put an expensive ointment on his head. One of the Disciples complained, "Why was not this ointment sold and the money given to the poor." Jesus' answer is classic. "The poor you have with you always." So some people say, "If we have the poor with us always, let us wash our hands of the poor and do nothing with or for them." But I think that that is an erroneous Gospel. Jesus was focusing upon the immediacy of the situation and upon His forthcoming death. He was certainly not laying out a principle which would tell us not to become involved with the needs of our poorer brothers and sisters.

In Matthew 25, immediately preceding the incident in Matthew 26, we have the parable of the great judgment. In that parable, the sheep and the goats are separated. The criteria which separates them has to do with how they responded to the needs of their brothers and sisters. "When I was hungry, you gave me food, when I was thirsty, you gave me drink, and when I was a stranger, you took me in." Those are very powerful statements. One should never look at one portion of the Gospel to the exclusion of the other. We at Habitat would not say that one should not preach the Gospel. We would say, though, that one should not merely preach the Gospel, but that the preaching of the Gospel must be accompanied by the doing of the Gospel. That certainly is a major thrust in all of the New Testament--as well as the Old Testament.

In Habitat we recognize that it would be physically impossible to bring all of the needy physically into our own homes. However, we can all be involved in a program which helps provide shelter to people who do not have decent shelter. In that way we are fulfilling part of the command of Matthew 25. Furthermore, we continue to relate to the church in its broader context so that our work through Habitat is but a part of the overall mission of the church.

The scriptures are full of other passages indicating the need of saying and doing the Gospel for it to be a reality in life. For example, Matthew 22:34-40 tells us that the second great commandment is to love one's neighbor as one's self. If we are willing to work hard to have a decent house of our own, we should also be willing to work hard so that neighbors might also have a decent house. Certainly our neighbors in this case may be literally the person next door, or may be someone in Zaire or Guatemala or Peru. Through Habitat, we have a mechanism by which we can work to help our brothers and sisters have a decent home. God help us as we seek to reduce this double standard in our lives.

This is a liberating kind of thing. Jesus didn't want us shackled by the desire for things. He's saying, "If you're going to give yourself to God as his slave, God has a responsibility in the transaction also. For any master must provide for his slaves." God has a responsibility in the God Movement. If he's going to ask you to seek it with singlehearted devotion, then God has an obligation to feed and care for his slaves. And Jesus' teaching on this is that you might be freed from it and not have to be shackled by the anxiety of worry of providing for yourself. God will provide for you.

Therefore, let me tell you-all something. Don't you worry about making a living, what you'll eat and what you'll drink and what you'll wear. Isn't the life of a man more important than what he eats? And isn't the health of the body more important than clothing? Think for a moment about the birds of the sky. They don't plant. They don't harvest. They don't store up in barns. Even so, your spiritual Father cares for them. Really now, aren't you-all more valuable than they? Besides--who of you, by fretting and fuming, can make himself one inch taller? And what's all this big-to-do about clothing? Look yonder at that field of flowers how they are growing. They do no housework and they do no sewing. But I'm telling you, even Solomon in all his finery was never dressed up like one of those flowers. Well then, if God so clothed the flowers of the field, which are blooming today and are used for fuel tomorrow, such a fragile, valueless kind of thing--if God so lavishes all of his artistic nature upon one little fragile, perishable rose blossom, won't he do even more than that for you, you spiritual runts?

What is the matter with us? Any man who ever looks at a rose and then says, "What am I gonna wear?" is guilty of heresy and disbelief.

So cut out your anxious talk about what're we gonna eat and what're we gonna drink and what're we gonna wear, for the people of the world go tearing around after all these things. Listen. Your spiritual Father's quite aware that you've got to have all such stuff. Then set your heart on the God Movement and its kind of life and all these things will come as a matter of course. Don't worry over the future. Let the future worry over itself. Each day has enough trouble of its own.

Now, this isn't just nice little advice that you can take or leave. I think he's setting forth here great spiritual laws of the universe--that God will provide for all who will let him. The only ones he won't provide for are those who won't let him. He'll provide for the birds. He'll provide for the flowers. He provides for everything that will let him. Jesus is setting forth a great spiritual law that operates just as certainly and as surely as the law of gravity. He says that if you'll set your heart first on the God Movement and its kind of life, and center yourself around its concepts, then he says, all of these things will come as a matter of course.

Another powerful passage comes from Chapter 20 of Acts. It is in this chapter that the Apostle Paul cites the famous words of Jesus, "It is more blessed to give than to receive." We of Habitat often cite that when we dedicate a new home challenging the family to faithfully make their house payments for they have now received, and it now becomes their turn to give. The new owner is challenged to make payments faithfully, thus helping a neighbor receive a house. Furthermore, the new owner is challenged to make payments more rapidly, thus putting the house back in circulation again, or even to make outright contributions to the "Fund for Humanity." Additionally, the new owner is even challenged to donate time to help physically build a neighbor's house.

We need to look a little bit at the context in which the Apostle Paul cited Jesus' words here. The context was Paul's return to Jerusalem where he was quite sure he would be put in prison, and thus probably would never see the elders of the Church of Ephesus again. Thus, he called them to meet with him at the port where he could give them his final charge. Just before Paul tells them that "It is more blessed to give than receive," he says this to them, "By working hard . . . we must help the weak, remembering the words of our Lord." In our lives as Christians, we need to remember these words, too. It is the practical charge of the Gospel that tells us to help the weak. The early church did so, as noted by Emperor Julian in approximately A.D. 360. He said, "We must learn from the Christians, who take care of not only their poor, but our poor too." At this point in time, we usually leave the care of the poor to the government. What a challenge to us as part of the church today.

There are two other passages that bear heavily upon the social involvement of Christians as part of the practical expression of the Gospel. In Chapter 8 of II Corinthians, the Apostle Paul confronts famine and need in the church in Jerusalem. He was asking Christians from the Greek world to contribute to the needs of the Christians in Jerusalem. That certainly does set a precedent for us today, especially when there are such tremendous needs faced by Christian brothers and sisters all over the developing world. Not only, though, does Habitat focus upon the needs of Christian brothers and sisters, but upon the needs of all people.

There are several elements that come out of Chapter 8 of II Corinthians. First, we see that the contributing to the needs of others is not a commandment. The Apostle Paul was not laying down a rule, rather he was offering his opinion. The contribution to the needs of others, is certainly an expression of one's faith, but it is a voluntary contribution. This is what makes it powerful! Secondly, the contribution for the needs of others is based upon the grace of our Lord Jesus Christ--who was rich but became poor for our sake. Third, the collection for others is not to relieve others by putting a burden upon ourselves, rather that by the sharing of plenty we can help those in need. That is powerful! Such certainly has its basis in the sharing of God's rich grace in the transforming life of Jesus Christ. Finally, we see that all are to be treated equally. This is in the sense as in the manna in the wilderness, where those who had too much had none leftover, and those who had too little had no lack (Exodus, Chapter 16). This is a real statement of the brotherhood and sisterhood of all humankind.

The final passage presented here is a very familiar Habitat passage. It is I John 3: 16, 17, 18. *"By this we know love, that he laid down his life for us; and we ought to lay down our lives for the brethren. But if any one has the world's goods and sees his brother in need, yet closes his heart against him, how does God's love abide in him? Little children, let us not love in word or speech but in deed and in truth."*

This passage needs no amplification. The passage very clearly asks the question, how can one know the love of God, see his brother or sister in need, then refuse to help? I would assume that the help indicated here has more to do with major contributions, and in life style changes, than with merely the crumbs that fall from our tables.

The scriptures certainly give us, as part of Habitat, a strong basis for the type of work that we do. In our western world, we have often separated the spiritual and the physical-social, saying that the two really do not mix. But I think if we look at the totality of life, we see that they really are one. In fact, if they do not mix, maybe the spiritual is merely an illusion. But as we are able to apply the spiritual and the physical together as one in our lives, then the spiritual and physical both become really spiritual. It is true, then, that the building of houses has everything to do with the Gospel. In itself, the building of houses is not the Gospel, but to do so as an expression of the Gospel makes them a very spiritual-incarnational expression of the Christian faith.

Jesus said that out of the mouths of babes comes perfect praise. An incident that occurred a couple years ago in the Kinshasa, Zaire Habitat project ties this all together. The incident occurred when Clive Rainey, then the Kinshasa Habitat Representative, was speaking with some people seeking houses. "Another man was standing nearby and rushed over to ask why he hadn't gotten a house in the project. He protested that he was a Baptist and he knew that we were selling houses to people who weren't Baptist - even CATHOLICS!!! I admitted that this was certainly true and began to tell him that money came from many people and groups in the States and elsewhere who gave with no concern for denominational differences. I explained that this was what we mean by ecumenical. He asked in disbelief, 'You mean Catholics are giving money for Protestants to have houses and Protestants are giving money for Catholics to have houses?' I said yes that was exactly what I meant, to which he replied by calling out to others standing around . . . 'Come and hear this!' and then he exclaimed, 'This is truly the work of Jesus Christ!'"

WHY I BELIEVE IN MISSION

by David J. Rowe

A few days before my first overseas ministry, to Africa in 1975, a fellow clergyman came by to wish me "Godspeed." He was so happy and proud that I was taking the Gospel to an 'alien' world. When I told him that I was going to investigate hunger and apartheid, his enthusiasm waned. When I told him that I was attending the World Council of Churches meeting in Kenya, he abruptly dropped my hand and left.

For him mission could only mean telling the unsaved about Jesus. Mission had nothing to do with oppression, racism, hunger, disease, or the human struggle to live fully as humans.

Evangelism or Social Action

Christianity has suffered for a long time from the gulf between evangelism and social action. This dichotomy has led some Christians to charge traditional missions with an overemphasis on spiritual matters; other Christians charge an emphasis on development, relief, or liberation excludes or dilutes the central message of the Gospel.

As I have traveled 'the Habitat road' as a speaker and preacher, I have been confronted by this age old question hundreds of times: "Should we be involved in evangelism or social action?"

Finally, I was asked by a student Christian group at Georgetown University to address that question directly. To make a long sermon short I said "it seems to me that evangelism is telling others about Jesus, and social action is doing what Jesus tells us to do. And I, for one, do not intend to stand before God on Judgement Day and try to explain why I chose one over the other."

It is not a very profound statement but it does cut to the heart of the matter. Habitat for Humanity refuses to choose between evangelism or social action, between following Jesus or working side by side with Him, between talking about Him and obeying Him. We are not straddling the fence on this issue; rather, we are working both sides of the fence.

It is hard for some people to imagine. In fact, I have often said that Habitat's biggest public relations problem is its simplicity. There is nothing deep or mysterious or complex about Habitat. We take the Bible seriously, we take Jesus seriously, we take that which was created in God's own image (people!) seriously.

When Jesus said, "love your enemies", I figure He meant it. When Jesus said, "feed my sheep", I figure He meant it. So, in Habitat, we do not choose between matters of faith and matters of action. St. James wrote, "faith without works is dead." Action-oriented people love that verse. But, by inference, James is also saying that works without faith is not very healthy. Habitat chooses not to be dead, not to be unhealthy, and so we opt for faith and works.

I am always amazed by people who take the Bible literally until they come to a verse they don't like, and that is often a verse that asks them to really do something! For example, Jesus said to Peter three times, "feed my sheep." By that time Jesus' earthly ministry as a human was over, His post resurrection time was almost up, and now Jesus seizes an issue important enough to be repeated three times.

How often I have heard Christians interpret that verse in terms of evangelism. Jesus meant, "tell people about me, take care of those who believe in me, nurture people in their faith, give out tracts, share the good news." Yes, yes, yes, and yes I say! Amen to all of the above. But is it not possible that Jesus also meant, at least a little bit, exactly what He did say, namely feed, take some action, do something positive, change conditions, alter circumstances, make a difference!?

So, in Habitat, we hand out tracts of the Gospel and we develop tracts of houses.

One critic of Habitat says, "remember you are a social service agency and nothing more." The implication is that we are a sideshow, an extra curricular event, while others are doing the real work of the Gospel. I would love to get that critic together with another critic. One Habitat project made an urgent appeal before a Christian foundation that had been started specifically to witness to Christ in the exact location and to the exact kinds of people targeted by Habitat. Habitat was rejected for being too Christian, too evangelical!

Habitat for Humanity is not a perfect organization or ministry. We are not the only work in the Kingdom of God, and we do not claim to be the most important work in the Kingdom of God. But we are part of the Kingdom of God, doing our part to build a few houses, change a few lives, and make some kind of difference.

A major target-of and beneficiary-of, that difference is us. . .and our churches.

Mission in Scripture

"Charity begins at home." How often every pastor, and any Christian interested in mission hears those words. Mistakenly, the words are often attributed to Holy Scripture in general, or to Jesus in particular. But there is no proof of divine inspiration for that sentiment! "Charity begins at home" is a phrase used as an attack on church missions. Yet the expression, misused and abused, is not out of place in the Christian heart nor is it inconsistent with Christian mission. To believe in mission does not mean we must neglect the needs "in our own backyard", or that the work of local churches in local communities is secondary or unimportant. As a pastor I affirm the whole Gospel to the whole world as a blessing not only to the receivers of mission (them!) but also to the senders of mission (us!). As Shakespeare promised, "The giver is twice blest; he blesses him who receives, and him who gives."

God said it, I believe it . . . and that settles it! For many that is too simplistic a view of how to interpret and follow the directions of the Bible. Yet the Bible is also a powerful influence on the lives . . . and thinking of many. If "Charity begins at home" is mistakenly cited as scriptural proof for emphasizing 'here'

and neglecting 'there', perhaps real scripture can be more effective in turning more people on to world mission.

Two pieces of scripture have especially encouraged my commitment to mission.

Phillip and the Ethiopian (Acts 8:26-39). This encounter took on new meaning when I suddenly felt compelled to broaden my horizons. As a lifelong New Yorker who considered New Jersey an alien world, I found myself invited to Africa. I was to play "Phillip" to another "Ethiopian." What I found was as exciting for me as Phillip's experience. Filled with the joys of his faith, Phillip felt compelled to go to an unfamiliar place (the desert) where he found someone equally excited about God and His work!

Since 1975 I've gone into new surroundings to meet the African--in Zaire, Uganda, Kenya, Tanzania, Zambia, and beyond. To colleagues and family, I was the one taking the Gospel to virgin territory. How smug! Everytime I have traveled overseas in mission I am the one who was renewed, strengthened, ministered to, and inspired. Like Phillip's Ethiopian, my African encounters have been with people filled with a love for, and understanding, of God. From traditional religion to the growing indigenous Christian churches, God is real, alive, loving and active.

This lesson is so important to our work in Habitat. Habitat, like the Christ we serve and honor through our work, is a reconciler of people. The "us" and "them" become "we" and "His." No more first world and third world, strong and weak, elite and common, have and have-not, privileged and underprivileged.

From Americus, Georgia to Gulu, Uganda to Khammam, India I have found people not only my equal--but my mentors. It has led to an astounding rediscovery of the scripture about Phillip and the Ethiopian. We remember that story today, and indeed see it made possible, in part, by the grace of the Ethiopian. Phillip's willingness to be used by God was matched by the Ethiopian's hunger for truth, openness to the Word, acceptance of a stranger, willingness to be a partner in ministry. The Ethiopian's special grace enabled Phillip's ministry to be a success. Give Phillip credit, give the Holy Spirit credit . . . and give the Ethiopian his due.

Our Habitat life has underscored that partnership in ministry, without which there is no ministry, no Habitat, no success. Habitat never works for, but with people. It is their grace, in the midst of poverty and decrepit housing conditions, that allows us to enter their lives in the fullest possible way. From New York City to Kinshasa to the mountains of Peru we become each other's extended family. As Phillip and the Ethiopian found friendship, even partnership, in the desert, we have found it in Habitat efforts around the world.

We are part of a "new frontier in Christian mission." That new frontier is faced in new relationships, a relationship of equals who do not labor in vain--for the Lord builds our houses.

"From Jerusalem to Judea to Samaria to the ends of the earth" (Acts 1:8). Charity begins at home, appropriately in the sense that our commitment to others is grounded in a new self--a new creature in Christ. Jesus compels us "to love our neighbors as much as we love ourselves." That is a two-way formula, if it is to work. Affirmed by the love of God, no longer grounded in greed or selfish interests, we are free to extend our arms fully--from Jerusalem to Judea to

Samaria to the ends of the earth, or from Brooklyn to Appalachia to the West to everywhere.

The adage, "Charity begins at home", is not an excuse to be self-satisfied with pursuits in our own backyard. It is, if anything at all, a challenge to put our own house in order--in order to be fully prepared, which is in Habitat, our work, to help others in securing an orderly house.

Mission can only happen when there is strength at home. Out of an effective and spiritual church experience there emerges a desire to echo Isaiah, "Here am I, send me." As the Gospel greets and challenges the Christian at home, the words of the hymn take on new meaning, "mold me, melt me, make me, use me."

The call to consider the "ends of the earth" is a clarion call to break down the walls of isolation, nationalism and prejudice. The Christian can never be content with self satisfaction at home. This urge outward separates Christianity from most religious movements. Some religions seek to change the individual, encouraging an escape into the self. Others view religion as provincial, a matter of local or national pride and boundary.

For some, in Jesus' day, it would have been enough to reform and rejuvenate Judaism as experienced in the Temple life of Jerusalem. Many would have been satisfied to see Jewish Israel revived by the teachings of Jesus. A few liberals might have been willing to include the underclass of Samaria in a first century reformation of Judaism.

But to the ends of the earth? Should pearls be shared with swine? Should the laws of Moses, the words of the Prophets, the spiritual treasures of a nation's lifetime be wasted on the Greeks, the Romans, the Gauls--and God knows what else at the ends of the earth?

It took some convincing, some divine intervention, to move the early church out of the comforts of home into the world at large.

The Good News may be ours for the taking but it is not ours for the keeping. The Good News is only ours for the sharing.

An image of heaven is provided by an interesting story. The kingdom reward is a bountiful feast set before hungry folks. But the folks are stymied by arms that are too short and forks that are too long. It is impossible to feed oneself. However the kingdom truth is revealed--and the reward enjoyed--as the folks realize that everything is perfectly suited IF THEY FEED EACH OTHER!

The Gospel of Jesus Christ is like that. It is never enough if it is hogged by ourselves. It is more than enough as it is shared and scattered.

Habitat is a balanced ministry. The evangelism of telling about Jesus is balanced by the social action of doing like Jesus. The concern for our own Jerusalem is balanced by concern for our own ends of the earth.

In practical terms, for Habitat, that means that America's rural poor, migrant worker, urban underclass, as well as you and I, have a right to a decent house. And so does the mud hut-thatched roof dweller.

A denominational executive once told us that Habitat was upsetting the natural (God's?) order of things. Some people and places are suited for igloos and

mud huts. "Why is it", asked the Zairian Habitat Director, "that it is always someone from the suburbs in a big house with all the conveniences, that thinks it is so right and quaint for us to live in mud?"

We don't say people should live in a house like ours. We do say that people should live in a house as decent as ours. We do say that the Gospel is an urgent and beneficent for the ends of the earth as for ourselves.

The Healthy Church . . . and Church Growth

As a pastor I must want and work for and believe in Church Growth. A growing church is a healthy church; a healthy church is a growing church. You can't have a half healthy church any more than you can have a half healthy body. If St. Paul is to be believed, the body, be it the human body or the Body of Christ, is an integral unit whose health and well being is felt by the whole body at once, or not at all. "If one part suffers, all parts suffer together; if one part rejoices all parts rejoice together."

For a church to be healthy--and growing--it must care for all its parts. It must be faithful to the whole Gospel, including Christ's clarion call to Mission. In doing so the local church maintains integrity with its own wholeness. But that is only part of the story. Imagine an individual enjoying fine personal health and success, but being part of a family which is disintegrating or in trouble. Could such a person be happy and at ease with oneself? Likewise, no church can be self-satisfied with its own health and success while other parts of God's creation (the world of mission--our partners in the world wide Body of Christ) suffer. So it is that Mission is part of a healthy church. In fact, Mission contributes directly to the spiritual health of the local church, as well as to the spiritual health of the wider Body of Christ.

Since ordination I have been a pastor with three congregations--suburban, rural and urban; large, small and medium; Baptist, Presbyterian and Congregational. In every church I have pushed for Mission, promoted Mission, and profited from Mission. We have collected Pennies for People (50,000 to be exact); we have given out dollars (talents) to be multiplied for Mission (with a $3\frac{1}{2}$ to 1 return); we have sent dirt bikes, seeds, books, clothing, medicines--and, of course, money and people.

How has all this "profited" our churches? In plain tangible terms, increased Mission involvement has been accompanied by all the marks of church growth: increased Mission, increased giving for the local church budget, increased attendance, increased membership. Yes, other elements were also vital--Bible study, fellowship, small groups, varied worship life, visitation. But, like a "control experiment", whenever Mission emphasis and giving has decreased, so have other vital signs of healthy church.

Poor Mission, poor church health. I believe that because I've seen it and lived it. Strong Mission, strong church health. I believe that because I lived that, too.

Mr. Sears, of Sears and Roebuck fame, is said to have complained: "Only 50% of advertising pays off, but I never know which 50%." In other words, he had to do the whole thing in order to reap the benefits. The local church ministry is no

different. There is so much to do if we are to be faithful and effective. A church that is all Mission and no teaching, or all soul winning and no social service, or all social action and no evangelism is simply not doing the job.

The church of Jesus Christ is the pioneer in wholistic medicine. We have the whole good news for all of God's people. That means the drunkard, the adulterer, the homeless, the pauper, the bigot, the child, the corporate executive, the leper, the hungry, the prisoner, the naked, the pornographer, the addict, the pastor, the deacon--all sinners--all have the whole gospel available to them.

But there's so much to do! Everyone is deluged by heart rending mail appeals. Everyone has favorite charities. Today's church people have their charitable dollar nibbled on in a hundred ways. The pastor is understandably hesitant to add Mission appeals on top of all the other competition for the Christian's charitable dollar. The clincher is the universal cry of the laity, directed at clergy, "they're always asking for money." So the pastor is silent on Mission, or worse, apologetic.

I was too. That is until a Mission teacher charged me with arrogance! "You've got some nerve", he said, "deciding in the privacy of your office and mind not to offer opportunities to your people to give. They're adults, they're intelligent, they're not sheep, they can decide to give or not to give. What right do you have to decide for them?!"

What can be added to that?

Only this, all over the Mission field, whenever I have been challenged by some need, spiritual giants have put me in my place. "Tell your people what you see, tell your people of our need. The Lord will do the rest."

When it comes to Mission, we are accountable merely to start the ball rolling. Yes, the Lord will do the rest.

Conclusion

I came to Habitat six years ago in a way that would have made St. Thomas proud. I doubted!

I read Bokotola and decided it was "missionary propaganda", even exaggeration. Like Thomas, I needed to see the work done by the nails. As the Lord would have it, Millard responded to my initial "letter of a thousand questions" with his usual "y'all come on down!" One of "God's little coincidences", so regular in Habitat life, provided an invitation from my denomination to go to Atlanta. Who was in Atlanta? Dr. Bokeleale of the Church of Christ in Zaire, and Rev. Boyaka who had supported Millard's first work in Mbandaka, were there. They attested to the reality--and importance--of Habitat's work.

A pleasant drive through southwest Georgia brought me face to face with the established housing ministry of Koinonia Farm. Firsthand I saw houses being built, families moved in, a city changing. Twenty-four hours with Millard and Don Mosley closed the deal.

I have stayed with Habitat out of conviction. The dream of Clarence Jordan, the vision of Millard, "the economics of Jesus," the spiritual philosophy developed through hands of experience--I have seen it all at work, I have seen it all work.

Walter Brennan, as an old tough-guy cowboy, warned, "no brag, just fact." So I have stayed with Habitat.

Jesus was confronted by critics, skeptics, doubters in the seventh chapter of John. In particular, people wanted to know by what authority Jesus said what He said and did what He did. His answer is worth remembering: "What I teach is not mine, but comes from God. Whoever is willing to do what God wants will know whether what I teach comes from God . . . A person who speaks on his own is trying to gain glory for himself. He who wants glory for the one who sent him, however, is honest and there is nothing false in him." (John 7:16-19). This is what I have experienced in Habitat for Humanity. God is glorified, Christ is followed, the scriptures are lived, houses are built, lives are changed. And for those who are involved, there is the deep satisfaction of knowing day after day, "well done, good and faithful servant."

SECTION II: IMPLEMENTING THE VISION

PRINCIPLES THAT UNDERGIRD THE HABITAT MOVEMENT

by Sam Emerick

I am pleased to join with others who are being asked to share their reflections regarding Habitat's present development and future potential. It is obviously a new form of mission in our time; it is ecumenical and has the involvement of many religious bodies; it operates with a minimal overhead and much work is done by caring volunteers; it gives compassionate persons a handle to do something about one of our menacing global problems. In fact, it is often possible to travel to a nearby project and see the kind of work your gift will help create.

I never cease to be amazed at the load carried by the team that manages the Americus office, and by the workers that carry forward the endeavors of every project I have visited. My wife and I have been supporters of the work since the day it began, and we will continue to support it.

The Principle of Partnership

The founding principles give substance and structure to Habitat. Perhaps the strongest is the principle of partnership, something powerful and life-changing.

In the early days of Habitat it was not easy to look into the depth of the meaning of partnership. What does it mean to identify with the poor and oppressed? What responsibilities come upon us when we announce our intention to serve the needy? When do we hinder and when do we help those in sub-standard circumstances? Habitat offers a forum and a program where caring persons can begin to reach toward that scary world where hunger and hopelessness look you in the face. It helps us get a handle on the global needs of hunger and housing.

Jesus put himself between the Rich Man and the Poor Man, Lazarus. That seems to be one of the ministries of Habitat at this time. Partnership can even be a bridge to bring the affluent and the needy into a common effort of newness for both. It offers a new "open door" to the self-satisfied world, that finds it so difficult to leave its human security, and calls it again to be followers of "The Way."

The Principle of Stewardship

In Luke 6 and Luke 18, one sees how Jesus understood that many persons did not know how to give. They were boxed in by self-interest and mediocrity. Jesus called them to break out of their bondage and enter a new kingdom of hope and purposeful living. Habitat offers the same "open door" to us to carefully examine our stewardship, to enter into the joy of creating a hopeful future for the children of the poor. For me, stewardship is another great principle of Habitat. It implements the principle of partnership.

Money is "coined personality." It has been earned by your knowledge and skills. When we give it away, we are giving ourselves away, and that is one of life's great privileges--particularly when we give to a cause that will outlast us. Herein Habitat offers its givers a mark of immortality. It's what you do with what you've got that marks the greatness of character and adds joy and zest to one's life.

Most church people would have quite a way to go to observe the law of the tithe. Others are bound to the law of the tithe and they are "stuck" to that level of giving. A few have graduated into the freedom of the "Good News," where they are growing as a new being, sharing the resources of a new age, and seeing a bundle of new opportunities open before them.

St. Paul gives us a clue as to how we fulfill this higher level of giving. It is proportionate giving and it is announced in I Corinthians 16:2. Here one's stewardship response rests on the condition, "as God has prospered us." On that basis many persons could give 20% to 30% of their income to God's cause. That would be true, especially, if we have learned that "enough is enough" and if we shape our lifestyles so that we live by New Testament values rather than the consumerism bombardment of our time.

I believe that God and the universe are on the side of all who reach toward the poor in a mighty revolution of benevolence. That factor alone could be our best assurance against the possibility of a revolution of violence.

Principle of Volunteerism

This third principle of Habitat has truly amazed me. The people whose minds and muscles and enthusiasm make Habitat work, display an idealism that America needs so badly. They are eager, capable and joyously infectious people.

Hopefully, Habitat will never take its volunteers for granted. It must not "use" them, and they will be best able to tell us if that ever happens.

There will always be volunteers for a cause that invites people into a shared ministry, that nurtures them in their ministry, and that appropriately celebrates their job well done.

I have seen volunteers at work in several affiliated projects in the U. S. and some in the projects in Zaire. Such people are the front runners in a ministry of reconciliation. They inspire many to join in the procession.

Fortunately, we can all help raise the Habitat banner before the youth around us, and challenge them to consider a chapter of volunteering in their developing years. What renewal it could bring to a congregation to encourage and support one of their own in a year or two of volunteer work. Their orientation time in the Americus setting, and their involvement with the needy in a Third World country or in an American setting, could shape their values forever.

And, don't forget the adult whose station in life would allow him/her to give time and skills as their gifts would fit!

The Principle of Planning

When the Board of Directors extended its mid-year meeting into a two-day board retreat in 1978, I began to feel the potential benefit from the planning process in the rapidly expanding ministry. There is so much agenda in the average board session that, to inquire deeply about "whither we are tending," can only be done when an intentional time is set aside for it. How else can the past performance be evaluated? How else can we set in motion the feedback process by which we can learn what we are doing to the people and their economy where we have projects?

As an institution becomes larger and larger, the more complex is its structure, the more time it takes to train and coordinate personnel, and the reality of decline becomes more pronounced in the system. The planning process is a must in order to manage that decline and keep an "up-beat" in the system.

The writings of John Gardner have been very helpful to me. I can understand how he could be a President's cabinet member and an organizer of Common Cause. He points out the peril of becoming a "prisoner of our own procedures." The planning dynamic helps us explore better ways of doing what we are doing, and enables us to do them more efficiently. The bottlenecks of operations can be straightened, and the log-jams of communications can be removed. One component of this dynamic is the willingness to build into the system a readiness toward self-criticism. By that I don't mean a "critical spirit"; that is destructive. But, if we are to build our system on firm reality, then openness, honesty, and the willingness to be both tender and tough must be operative. Such process not only keeps the working team vital; it also enables them to truly glorify God because they work from a solid base.

Innovation and appropriate intervention can also be dynamics that help keep an operation vital. With nearly a decade of successful performance, the Habitat ministry will now need to guard against routine, uniformity, and tradition (RUT). That's why innovation, input from other experts, and efforts at experimenting are so worthwhile. What can we learn from other people who have been in housing business a long time? To listen to them does not need to diminish the uniqueness of our Christian witness in what we are doing.

Another point made by Gardner that seems so wise, is the need to continually recruit new leadership. This keeps a flow of new energy and ideas into the life and work of the body. Rotating board members and officers recycles persons back into the widespread movement, who are thus informed, and able to help make "spin offs" from the main operation, possible. This is what I remember hearing Dr. Elton Trueblood call "multiplying the multiplier." Though there are risks to be faced, that practice will go a long way to assure Habitat of a strong future, both in its international outreach and in its local projects at home.

The Principles of Prophetic Concern

Habitat is making hope visible in a way that gives immediate energy to the families that occupy the houses. We care about Habitat families living in a decent community. Does that mean that we want to see them paid a decent wage for their labor? Does it mean we will oppose oppressive measures by political structures or employers? Does it mean we would offer them an advocacy service when they are being overwhelmed by negative forces?

I hope that what I have offered here will have some benefit to Habitat's work in general, and to its individual projects. May it even offer stimulation of thought among those who anticipate the launching of a new Habitat venture.

And, may it be in the grace of the Lord, that His blessing shall abide on each facet of Habitat's program.

THE HABITAT COVENANT

Bob Stevens

The Habitat Covenant is the basic policy statement of Habitat for Humanity's relationship with a Habitat project. This is the document around which a Habitat project functions. It is signed by the local Habitat Committee and by the International Board of Directors. The Covenant is a covenanted relationship between the two Boards. Each agrees to operate by the principles of the Covenant.

The Habitat Covenant is a moral and spiritual document, not a legal document. From a Christian/moral perspective, then, the covenanted moral relationship is on a higher plane than a legal relationship. It requires more than a legal relationship. The Covenant is drawn from the broad basis of the Christian faith, not something imposed from the outside. Rather it is a statement of faith and policy that is drawn from our Biblical faith. It is a statement mutually agreed upon by the two Habitat Boards rather than imposed upon one Board by the other. The Covenant then is a mutually agreeable statement of the principles and policies of Habitat, not foreign to our faith in God. Further, it is stated in such a way that it allows a large degree of freedom within the Habitat family.

There are several basic points contained in the Habitat Covenant. The first point is that all the work of the local Habitat program is to demonstrate the love of God in Jesus Christ. The local Habitat program is to be an outward expression of the love and mission of the church. Thus, as much as possible, the local Habitat program is to be connected to and related to the local church. Habitat, in fact, is to be a mission of the church, but definitely not the mission of the church. The distinction here is that there are many elements of mission which are to meet the physical, social, and spiritual needs of humankind. In Habitat's programs, Habitat seeks to meet the housing needs of "God's people in need." Of course, the local Habitat program works with the people it serves in other areas too, although the focus is always around their housing needs.

Second, the local Habitat Committee must be an ecumenical Committee representing the various churches interested in cooperating in a local Habitat program to help improve the housing needs of low income people. The ecumenical Habitat Committee should be composed of lay persons as well as clergy, professionals and low income people insuring a broad range of perspective and wisdom for a stronger base of operations. The locus of decision making authority lies within the local Habitat Committee as long as it operates within the broad framework of the Habitat Covenant. In focusing upon its ecumenical relationship, what we recognize is that although we may not agree in finer points of doctrine, we do agree in service in the name of our Faith.

The third point is that the houses should be built at no profit, and sold at no interest. This is very vital. It is what people identify with when they talk about Habitat for Humanity. Building (or remodeling) houses at no profit and selling them at no interest is essential to the vision of Habitat. In the Old Testament Law (Exodus 22:25, and Leviticus 25:36) the scriptures say "If you lend money to my people who are poor, do not be like a money lender, do not charge them interest." Psalm 15 begins by asking the question "Who shall ascend the hill of the Lord, who may enter into His holy temple?" It answers that question in several ways, concluding with "He who does not charge interest of the poor." What Habitat does from the basis of these scriptures is to say "This is the path in which we choose to go." We are not saying that everybody should refuse to charge interest, we are only saying that we do not charge interest to the poor. In that sense, Habitat seeks to be very much of an alternative to our culture (Romans 12: 1, 2).

The fourth point of the Covenant is that in each local Habitat project there will be an objective, nondiscriminatory selection process. This, too, is very important to the whole operation of Habitat. If there is discrimination or favoritism shown in the selection process, then those who are discriminated against may very legitimately ask the question: "How does such an action demonstrate the love of God?" Ephesians 2:14 says "He (Christ) has broken down the dividing wall between us." That dividing wall at that time was between the Jew and Gentile. It was surely as rigid as the dividing wall between races in the United States. If that wall was broken down by Christ, certainly others were too. Furthermore, John 3:16 reads that, "God so loved the world..." So often we skip over this verse not thinking that it means the whole world--not just the Christians, or Anglos, or Zairians, or short people, or tall people. It means all people. As disciples of Christ, we ought also to demonstrate such a love and relationship for all people. Matthew Chapter 5 indicates how God causes the sun to shine and the rain to fall on all people, not only the just people. Once again, that would admonish us to make Habitat housing available to all persons in a nondiscriminatory manner.

Since the Habitat Covenant is a moral Covenant, each local Habitat Committee morally commits itself to use an objective, nondiscriminatory process in selecting families to receive houses. Habitat does not have a set of guidelines that say "This is objective, nondiscriminatory, and this is not." Rather, Habitat trusts the integrity of each local group to understand its local situation, then develop processes by which an objective, nondiscriminatory selection procedure will be employed. It is this moral accountability with the focus of decision making power at the local level that is one of the important strong points of the whole Habitat relationship.

Fifth, the Covenant states that the Habitat houses shall be simple, decent houses, which are built within the socio-economic ability of the families to repay. This too is very important. The houses must be simple, within the cultural context of the local area. That means that housing in the United States currently (1983) varies from 800 to 1,200 square feet, and in cost from about \$12,000 to \$35,000. The average Habitat house is probably in the low \$20,000 range. In overseas programs, Habitat housing is considerably smaller in size and varies in cost from \$800 for a small, decent two room house with large porch to about \$3,000, depending upon various factors. It is equally important, in any case, that the house be built at a price and amenity level that is affordable by the Habitat family purchasing the house. Never does Habitat want to put a heavier burden upon the family than it can bear. This is done through not charging interest on the house, and by building a very simple house.

The sixth point of the Covenant is the establishment of a revolving "Fund for Humanity." It is the "Fund for Humanity" which is the resource base for each program. Mortgage repayments always go back into the local "Fund for Humanity" and are recirculated to build more houses. The "Fund for Humanity" is an open system. The local Habitat group continues to seek additional sources of funds to enter the local Fund. That way more and more houses can continue to be built through the "Fund for Humanity." If a local project is ever completed, and there are no more houses that need to be built in a local area, the local Habitat Committee commits itself to send the incoming funds from its local "Fund for Humanity" to be used in another local "Fund for Humanity." One of the purposes of the "Fund for Humanity" is well stated in the initial letter which Clarence Jordan and Millard Fuller sent out to prospective persons in the launching of the Koinonia Fund for Humanity. The Fund was designed to be "a wise, honorable and just way of divesting themselves (the affluent) of their overabundance." ...That speaks for itself.

The seventh and final major point of the Habitat Covenant is that each Habitat Committee shall have its books audited annually, that they shall be open and available for review by anyone. This is good business practice, and maintains the integrity and public confidence in a local program. Nothing should be hidden. All that a local Committee does should be shouted from the house top! In a study Millard Fuller did on legal ethics, he concluded that not only should one avoid evil, one should also avoid the appearance of evil. How much more should this be the case of a local Habitat Committee for even any suggestions of wrongdoing could be very detrimental to what Habitat truly seeks to do.

Anything that does not contradict the above principles of Habitat, as developed in the Covenant, is a field open to the local discretion and decision making of the Habitat Committee. That is the power of the Habitat movement. Local people have within their hands the decision making authority for their local program. There are no national or international guidelines which determine local policy. Rather, there are mutually agreed upon principles that arise directly out of the implementation of the Christian faith in the local program. Such is the commitment made in the signing of the Covenant by the local Habitat Committee and by the International Board of Directors of Habitat for Humanity.

THE FUND FOR HUMANITY: A NEW CONCEPT IN GIVING

By Clyde Tilley and Bob Stevens

Habitat for Humanity is an innovative ministry. One of the innovations is a new and refreshing concept of giving - the Fund for Humanity. Since the Habitat experiment embodies what Habitat calls "the economics of Jesus" in a housing ministry to the poor, Habitat envisions and structures giving in a way that is creatively and constructively different from more traditional patterns of charitable giving. Habitat's Fund for Humanity combines characteristics of outright gifts and of endowments in its no profit, no interest mortgages, which are recycled in the revolving Fund for Humanity.

Gifts and Endowments

Traditionally, giving to benevolent agencies and institutions has been of two sorts. First, one can make outright gifts to a charitable organization, which is then spent immediately for the meeting of human need. Second, one can make gifts to be invested as principal, with charitable programs funded from interest earned on the principal. These are called endowments, which exist for the generation of interest income. Such income is used to support agencies and sustain institutions.

There are advantages and disadvantages for each type of giving. The most obvious advantage of charitable gifts is that the full amount of the gift is used immediately for meeting urgent/pressing human needs, which may at times even be a matter of life or death. The greatest disadvantage of charitable gifts is that the money is soon spent, and there is no other recourse except to appeal repeatedly for additional funds.

Endowment giving also has its advantages and disadvantages. The most striking advantage is that it provides a permanent trust fund from which interest income is perpetually generated. To give an endowment is to give a source of revenue many times over. A major disadvantage of endowment giving is that pressing human needs may be left unmet during that time required for the revenue to be generated. A large principal is required for the generation of sufficient interest income.

Given pressing human needs, it seems like a waste not to be able to touch the principal of an endowment. But if the principal is used, the interest income decreases sharply. You may use the principal of a gift, or you may use the interest from a gift, but you cannot use them both at the same time for long!

The Habitat Fund for Humanity

The genius of the Habitat concept of giving through a perpetual Fund for Humanity is that it provides a third alternative in giving styles. This style combines the advantages of the two traditional styles of giving, while deleting some of their disadvantages.

It is out of the local Fund for Humanity that each project functions. The Fund is capitalized out of voluntary cash contributions, as well as in-kind contributions (labor or materials), and by non-interest loans to the Fund. It is also the revolving Fund for Humanity that recycles mortgage payments from existing houses, to be used to build more houses. For example, with a 20 year mortgage program, mortgage payments from 20 houses will build another house each year.

The revolving Fund for Humanity is an open system. It is constantly growing, in dollars as well as in the number of people supporting it. Additional capital is continually added to it by contributions from individuals, churches, foundations, etc. - from those persons who feel they have more than they need. House recipients are also encouraged to contribute to it by making regular house payments, by speeding up their house payments, and even by freewill contributions of cash and/or labor.

Furthermore, the Fund for Humanity is a consciousness-raising effort, not merely a fund made up of charitable contributions. It was originally designed to provide people a "wise, honorable and just way of divesting themselves (the affluent) of their overabundance." Further, it was designed from the perspective that "what the poor need is not charity but capital, not caseworkers but co-workers." (Bokotola, page 18)

The Fund does not give money away. At the local project level, it is true that the money comes as a gift, since contributions are freely given to that project. But at the individual level the contributions become no-interest mortgages to homeowners. Thus the contributions return to the local Fund and then remain with the local project until the demand for decent housing (in that area) is satisfied. At that time incoming mortgage payments will be transferred to another Habitat project so that they may continue to meet the housing needs of "God's people in need."

As the capital of the Fund for Humanity continues to circulate within the local community, there is a "multiplier effect" as those funds continue to build houses. Not only do they build the first house, for which they were contributed, but, over time, they build another house, and another house, and another house.

The New Concept

Like traditional gifts, dollars contributed into the Fund for Humanity are free to go to work immediately, i.e. without waiting to generate interest income through investment. Like endowment gifts, Habitat dollars are never used up. They are invested in the houses for the poor, with the mortgage payments being recycled through the Fund so as to build more houses. Thus, contributions to Habitat work in the normal manner of charitable contributions, with the cash used immediately in the construction of houses. But they also work like a standard endowment in that the funds will be used and used, and used again. However, the difference is that the poor do not pay interest upon their mortgages and thus the house is not a burden upon the backs of the new homeowners.

Not only are the advantages of traditional giving styles combined in the genius of the Habitat Fund for Humanity. The disadvantages are deleted. Unlike charitable gifts, the money is not soon used up since it continues to produce more houses through the mortgage payments. Yet, unlike endowment giving, the entire amount of charitable contributions is available to be used immediately, rather than having to wait upon the accrual of a relatively small percentage of interest income to be used for benevolent purposes. The money is spent immediately for the housing needs of the poor. In one sense, both the "principal" and the "interest" are available for benevolent ends immediately.

Through the continuous appeal for new funds, as is done with charitable gifts, and through the perpetual earning of additional funds via house payments, as is done through endowment gifts, Habitat funds grow at a rate that matches more nearly the urgency of the housing plight of the poor. With every gift to Habitat, one is making an outright gift and an endowment gift at the same time.

WE KNOW YOU CARE by Pat Clark

In November of 1979, I went to Ntondo, Zaire as a Habitat for Humanity volunteer to work in the area of community development. The first six months were spent working in a variety of jobs. Initially I worked with the Habitat carpenters making doors, windows, and trusses for the Ntondo houses. This was my first experience planing, sawing, hammering, and chiseling. My dormant muscles encountered a rude awakening.

I had been especially attracted to Habitat because of its emphasis upon "capital not charity" for, you see, I grew up in a family designated as socially and economically disadvantaged. I personally knew the humiliation associated with "charity." In Zaire I found that we were all rich in one way or another, whether or not we are economically affluent. We share our richness with one another through partnership. The following experiences illustrate what this partnership meant to the women of Ntondo. For me the partnership meant laughter, flexibility, personal growth and maturity, and the development of a consciousness raising solidarity with a people of another land.

Classes

In addition to working as a carpenter, I was asked to teach English to a class of 50 Zairian students in the Ntondo secondary school. This class met four times a week. The students' English facility was minimal and so I was forced to be very creative in my teaching approach. Another project involved helping two other missionary women with a sewing class held for the pygmy women in Ntondo.

Having the chance to work with these three very distinct projects helped me tremendously to get a feel for life in Ntondo. Besides being valuable as a form of in-country orientation, it was a chance to learn the language better.

In April of 1980, Habitat volunteers Dodie and Chris Lepp completed their term and left for home. Consequently, I took over the bookkeeping for the Ntondo Habitat project too.

In May of 1980, Rena Mellor and I began a reading and writing class (in Lingala) for the pygmy women. While conducting the sewing classes we found out that only two of the women in the sewing classes could read. When asked whether they'd like to learn how to read and write the answer was emphatically yes.

Around this time the Bantu women began to ask me to set up some programs for them. To a great extent women are the economic backbone of Zaire. Early in the morning, around 6:00 a.m., one would usually see the women walking to their fields, returning generally around 4:00 p.m. Their crops, mainly manioc, are used not only to feed their families, but also to sell in the market to provide an additional source of income. I felt that if we could help the women find ways to meet some of their needs this would be beneficial to the community as a whole. One of the reasons we began working with the pygmy women first was because there weren't as many, thus making classes a more manageable size. Once I began to understand the culture and language a little, I felt much better able to deal with a larger group.

At the very beginning of June, 1980, I held a meeting in the village and invited all of the Ntondo women to come. Once assembled, I asked what were the crucial needs and what programs we could implement to help meet these needs. "Look around you, Mama Pat, our children are sick and hungry, we want to do something about that. Look around you, many of us don't know how to read or write, we want to learn to do that. We want to have sewing classes so that we can clothe our children . . ." We were able to start some programs dealing with these problems.

At that first meeting I tried to emphasize the need for the full participation of the women in the village, especially in the area of decision making. We set up a committee of 12 women--two chosen from each section of the village. This committee and I would work very closely during my stay in Ntondo. The sewing class grew to include 100 women. The French class had 60 women, and the reading and English classes had 30 each. Among the women, we found a few who were quite skilled in these various areas. We encouraged these women to volunteer their time and set up classes. My role was to organize the women so that they would have a way to share their skills.

One of our problems was how were we going to fund the different programs. We noticed that although Habitat sent used eyeglasses for distribution, there were several barrels of eyeglasses that weren't very accessible to the people because no one was in charge of the program. The women took over their distribution and sale as a project. We had several volunteers sell the eyeglasses at 5 zaires a pair (approximately 75¢), the same price they were being sold for previously.

After an interlude of working as Project Director in Mbandaka, I returned to Ntondo in January of 1981. I began following up what we had begun earlier with the women. Using the money made from the eyeglasses (approximately 2,000 zaires or \$300) we began a cooperative store. While the store provided items sometimes difficult to get in Ntondo (we bought most of our supplies in Mbandaka), it also generated money that could be used for our prospective programs. Initially we (the women's committee) hired one Zairian woman to work in the store. Later we hired two more women, one to help work in the store, and the other to direct the other programs. We found that with two women working in the store, they could alternate days and still have time every week to work in their fields.

The money from the store was used to buy more supplies for the store, and to buy material, thread, etc. for sewing classes, and notebooks, pens, etc. for the French, English, and reading and writing classes.

A Meeting Place

One of our more immediate problems was a meeting place. We tried using my house for a while, but it just wasn't large enough. We asked about meeting in the church, but it was usually occupied by other groups. We also used the school in the afternoons for a short time until the school began afternoon classes. Later we then found out that the Lutheran women in the United States wanted to sponsor a women's center in Ntondo. I then organized the Ntondo women and we made plans to make our own fired bricks to build the center.

Getting the women involved in the brick making process was difficult. Although in our general meeting they agreed to come out and help in the mornings, the first couple of weeks this did not happen, primarily because brick making and building construction had always been considered "men's work." Another problem

was that the women already had pretty heavy schedules. Because of this we decided to have the women in each section of the village come once a week so that they would not have to neglect their fields.

Each day I went out to "throw" bricks. But none of the women showed up. Finally, one day a woman who is on the women's committee stopped by and said, "you're really serious about making these bricks!" She began to help and encourage other women to come out and help too. Then others began to help regularly. Women from some sections of Ntondo were very good about coming to help, while others were not so cooperative. The women's committee decided that those women who did not help make bricks could not participate in the afternoon classes. This helped increase the number of folks who came out to make bricks.

Throwing bricks was hard work but also fun. Women with small children would stop to take short breaks to nurse their children, but the spirit was such that it did not impede the work. Most of the men in the village could not believe women were actually capable of making bricks. As a result there was a steady stream of visitors at the brick making site. Usually they left quite impressed. At one point one of the men said to me, "we know you care because you are out here working with us. The Belgians would never have worked with us like this."

Once the women's center was nearly complete, LuAnn Goodall came down from Mbandaka to show us how to make the fuel conserving Lorena stove (a mud-sand fuel conserving oven) and mud brick oven. We began making these at the women's center.

On April 25, 1982, we dedicated the women's center in Ntondo. It has an area for health and nutrition studies, a classroom, a store, and a big room for sewing classes and general meetings. Besides serving as the women's center, it is also used by all villagers for special occasions when a large meeting hall is required.

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"We know you care." That is what Habitat is all about. It is working in cooperation with others in order to help improve their quality of life, and our quality of giving. We did all these things with relatively meager resources, yet they were significant in the lives of the women of Ntondo . . . From my experiences in Ntondo, I now see that I am an affluent American. I see I John 3:17-18 applies to me too:

If a rich person sees his brother in need; yet closes his heart against his brother, how can he claim that he loves God? My children, our love should not be just words and talk, it must be true love, which shows itself in action.

HABITAT: WHAT DO WE DO by John Pritchard

When I was asked to write on the subject, "What are the things you tell your board or staff about Habitat for Humanity to make the Kansas City project work?", I momentarily panicked. Nothing that I had ever told my associates to inspire them or spur them on to greater efforts came to mind. Nothing rose in my memory as a clever phrase here or a well-timed bon mot there to pass along to others for use in similar situations. Try as I would to recall a gem or two, my memory drew a blank.

That set me to pondering as to whether what we do within the framework of Habitat may not be important or more significant than what we say. On this subject, a few things did surface.

I think our Kansas City Habitat office says some important things about our organization. It is little more than a cubbyhole crowded with odds and ends of furniture that might have been left over after a garage or lawn sale. It is on the fourth floor of a former nursing home in the innercity that is dedicated to the memory of a beloved black pastor who drowned in the Brush Creek flood in 1977. It is set aside as a place of "reconciliation."

We swelter through the long hot summers. One window has no screen and as a consequence we are visited frequently by flying insects. In winter, the furnace is adequate when permitted to operate. However, it is turned off about noon each day by the building manager to "save fuel." Thus, the mercury falls through the afternoon until finally hands become too numb to grasp a pen.

Just as we build simple, economical houses, we use an office that meets the same criteria. Our houses are not air-conditioned and neither is our office. There is no double standard. I think our Habitat families are initially quite surprised when they come to make their house payments. Perhaps they expect something like a bank or insurance company or real estate business. They leave with the subtle message that Habitat cares enough about people who live poorly to live poorly itself.

Another gauge by which Kansas City Habitat is measured is the kind of people who operate it. What are they like? Well groomed? Well dressed? Well paid? Hardly. They consist of whomever the Spirit by His inscrutable wisdom has furnished. I have said on several occasions that other than the original board members, I have never gone looking for people to work with Habitat. Our needs have been filled by individuals who have been looking for us. Our first intern, Phil Hanson, told us that he would never have found us if his mother hadn't had a friend who worked with a person who remembered seeing something in the newspaper about a new organization called "Habitat for something or other." We weren't even listed in the telephone directory.

Let me describe one of our co-workers because I think his presence in our office says something important about who we are. Clarence came to us one day in 1982 to interview for a position of clerk/typist. He was from the Senior Community Employment Service--a federally funded organization which endeavors to put older adults to work as trainees in social service agencies so that they may eventually find private employment. He was a full-blooded Choctaw Indian, 55 years of age. He had spent 30 years in federal prisons (23 of them in Alcatraz) for having been involved in the death of a service station employee during a holdup when he was 16. He was an alcoholic, a diabetic and lived at a halfway house. He slumped before me, a picture of defeat and dejection. His eyes searched my face, looking for the telltale signs of rejection. My mind told me that we already had enough problems without hiring this applicant. My heart told me that he needed a friend--quickly. We hired him on the spot (His sponsoring organization was to pay his wages.), and thus began the saga of Clarence Carnes.

During the next twelve months he was picked up and jailed on a charge of public drunkenness and shoplifting, dismissed from the halfway house and spent the next week living in an abandoned house, he would pass out from too much vodka on the lawn of the Habitat house he was guarding and the neighbors would have to help him to bed, he was hit over the head with a bottle and ended up with dozens of stitches. Sometimes it seemed that none of us got anything done but take care of Clarence. We came close to admitting defeat, to succumbing to the temptation to pick up the phone, call his sponsor and say, "Come and get him." But throughout all these months of turmoil something was working inside Clarence. Something was happening that would lessen the irresponsible behavior and beget a sense of purpose and resolve to "do something with his life." Is it a surprise that Clarence and an Indian friend are now traveling twice a week to Lansing State Prison (Kansas) and Haskell (Indian) Institute to counsel with alcoholics? Clarence has stopped drinking. Will it last? Who knows? The point is that Clarence's continued employment by Habitat is a means by which the latter says something about itself to the community-at-large. Habitat identifies with the poor, the rejected, the homeless, the destitute. We say we are partners with "God's people in need." Our befriending Clarence merely speaks to the point. And do we not have the greater blessing--a friend in whom the Holy Spirit is obviously at work? Lord, when did we see thee unemployed, without a home, suffering from a problem with alcohol and ministered unto thee?

A final story concerns a young, black lawyer on our board. His name is William Session. He grew up in the innercity neighborhood where Habitat-KC is now building houses. Except for a teacher at Central High School who recognized his capacity to learn, he probably would have dropped out and joined the ranks of the unskilled and the unemployed. He was motivated, however, to stay in school and make a try for higher education. His subsequent story is one of unbridled success. He attended a state university and won a scholarship to go on to law school. Upon his graduation he was hired as the first black lawyer in a major Kansas City firm. He is now a partner and highly respected by his peers.

When I first approached William to be a member of the Habitat-KC board, he listened intently to my description of the work and then agreed on the spot. The fact that new houses were to be built in his former neighborhood was undoubtedly an important consideration. No new houses had been built in that part of the city during his lifetime.

Recently I heard Bill Session say to another person inquiring about Habitat, "Look, I've belonged to a lot of organizations and served on a lot of boards. I don't need any more of those. But Habitat is different. It really cares about people, how they live, what happens to them. I find myself wanting to spend more and more time on Habitat and less and less on these other organizations I belong to."

The point of my telling you about William is this. When the time came for him to purchase a home to live in, he could have chosen any suburban neighborhood befitting his substantial income, and felt welcome. He chose, however, to purchase an old, run down house just a block from the Mt. Hope area and renovate it as his home. His trek back to his roots in the innercity speaks volumes about himself and about Habitat. It was heartwarming for me to overhear his reply the other night to one of our Habitat householders who was inquiring where he lived, "Why I live just a block from you."

My great regret is that the people on our board have remained just that--board members rather than participants in a community of faith where members are held accountable for daily disciplines of meditation, prayer and scripture study, and come together once a week for worship and fellowship. I am often asked by my pastor, "How are you and your Habitat associates strengthened and supported in your work? What keeps you going? How do you stay on course?" And I have to answer sadly that there is as yet no structure for this sort of thing. Opening our monthly board meetings with prayer is certainly no substitute for a regular coming together for worship and mutual support. I myself belong to such a community of faith, albeit organized around a different issue (peace), and thus feel regularly strengthened and renewed for my work in Habitat. But this cannot suffice for all. And telltale signs of its lack are absent board members, late arrivals at meetings, lagging committee work and the like.

Is there a word or a felicitous statement I could make on this subject that would set things right? I think not. Perhaps we will need to be led into greater depths of spiritual commitment and mutual support by the Holy Spirit who has caused so much to happen already in Kansas City.

A SEVEN YEAR PERSPECTIVE

by Birdie Lytle

The "idea" of a Habitat for Humanity had to be a gift from God--a vision given to two of His obedient servants, Clarence and Millard.

I believe the Habitat concept is of God because it is working. It is bringing honor to Christ's name and joy to His people. Habitat is relieving suffering among the needy and providing opportunity for service for both the "rich and poor."

For me, Habitat is not a building program; rather, it is a fellowship of people who are building houses for God's sake. I have been associated with Habitat people since before it's incorporation. Invariably, all whom I meet within this organization, both the old-timers and newcomers, seem to possess a deep and genuine faith, a faith which motivates them to service via Habitat.

The work is far from easy! The project directors and board members, all have a certain tough faithfulness; a realistic approach to a project that, more often than not, is tedious, frustrating, time consuming and lacking in "glory." We lack experience in legal matters and building knowledge, but we just "rush in where angels fear to tread"; learning as we go, leaning on wiser shoulders and saying over and over, "Let's go with it! The money will come. The house will be built!"

For me, Habitat is a mission arm of the church. It is but one of many valid systems available to the body of Christ through which His love can be revealed in a most tangible way. It is not exclusive. It is ecumenicity at it's best. An International Habitat meeting exhibits for me the real church. There are no color or cultural distinctions, age or sex barriers, or denominational hang ups. There is a lots of hard work, disagreements, high moments of devotion, praise to God, tears and laughter.

Is Habitat some rare, perfect little specimen of the Kingdom of God? Lord, no!! But, as in any group of genuine followers of the Way, evidences of the Kingdom abound within Habitat for Humanity, and, in spite of ourselves, His Kingdom is advanced!

Well, I was asked to write something about the organizational philosophy of Habitat. Wrong person! I can probably tell you best how not to form a U.S.A. Affiliate! The San Antonio project was incorporated in November of 1976 and we began our first new house in 1977. As of January, 1984, we are completing our seventh and eighth houses; so we've averaged out about one house a year. Not too swift! We had a lot going against us, but we've had lots going for us. Let me share the pluses and minuses:

1. Our beginning base was small and inexperienced. We had no knowledge in the field of building; no architect, no project director as such, no "high powered" business person with the right contacts. We were not a cohesive group.

But we did have a woman and a couple with community development skills, a lay priest with engineering skills, and a neighborhood friend who knew something about real estate.

We had a lot of faith and desire. We saw a need for decent housing and we believed in the Habitat approach.

2. We felt pretty much alone. As the "Mother" organization in Americus was as new as we were, we got sample by-laws and a simple floor plan. There was no "How To" Manual. Ours was the first project in a larger inner city setting, a pioneer effort.

But we did get lots of moral support from Millard and some "seed money" from members of the Board of Directors, evidencing their faith in us.

3. We had little money and no visibility. We had exactly \$1,950 with which to begin, and no one in San Antonio had ever heard of us! To this day I couldn't tell you where the money came from, but we did build a lovely three bedroom house for the Torres family for \$17,500.

But we began with what we knew, in this case, the Presbyterians. I made up a slide show giving the background of Habitat generally and specifically and took it to every Presbyterian Church I could get into! Our first two years we received a \$5,000 grant from the Synod of the Sun Self Development of People Fund (Presbyterian), and the third year, a \$30,000 grant from the national office. We have yet to receive any similar large grant from any other funding group.

We depend on the income from our homeowner monthly payments, some tithers, some yearly grants from churches, and mostly upon many, many small checks from our mailing list of 400, which come in response to our biannual newsletter. Every gift is acknowledged with a personal handwritten letter. Some wonderful friendships, and the "ripple effect," have spread the word and created a beautiful fellowship. No doubt we need to become much more professional in our fund raising efforts, but I hope and pray we will never lose the personal touch--locally or at the national level. I would want Christ to be as at home in the 419 West Church Street office as He would be eating tortillas in the Torres' kitchen!

4. Our Board of Directors needs to be expanded and it needs more solidarity. Our board members have been a loose-knit group from the start, shifting in personnel from year to year. Only two of us remain from the original group. The members are all extremely busy people with only a minimal amount of time free to devote to Habitat. We live all over the city, and often only see each other at the monthly meetings. We seem to only come together for serious discussion, other than routine business, when a crisis arises. Some of us have long felt the need for a retreat, but we have yet to accomplish one.

Positively though, every Board member has been completely dedicated to Habitat, and at no point has any of us seriously considered giving up. We have hired our first on-site Project Director, our present Chairperson is a local architect, and we have always had good ecumenical representation.

5. We continue to struggle with getting good homeowner participation. We have pretty minimal participation by our eight homeowner families at the monthly meetings or at "work days," though a few have been faithful from the beginning and have taken leadership positions. We have not been intentional about developing this aspect of the project.

In the past few months we have completed an excellent extensive set of Guidelines for the Family Selection Committee's use. The Homeowners had a part in this revision process. Also, Helping Hands for Habitat, our Homeowner's organization, has recently taken on more responsibility for their own problems, and seem to feel a greater sense of ownership in the project.

Periodically we have a time of talking about Habitat philosophy, in both Spanish and English, at our general meetings--repeatedly emphasizing the partnership quality of Habitat, the need for the community to pull together, to make payments on time, and to help one another. We've discovered a willingness now to listen to each other's pain and frustration, and over these past seven years, we have come to truly know and love one another. I am convinced such friendship cannot be rushed, organized or manipulated in any way. Only lots of time and real caring can bring about such an Agape love. Through the struggle comes love.

P.S.: I consider the San Antonio Habitat project a success story because through our seven years of struggle we have witnessed the love of Christ at work among us. These are not just empty words to me. Let me tell you why.

I am writing this "essay" from a hospital bed, having had surgery four days ago. Shortly before I entered the hospital, our Habitat Board members met with three of our homeowners. It had become obvious that long-term resentments and misunderstandings had built up and not been expressed. An undercurrent of discontent was leading to a "we - they" situation, so the meeting was called. In God's grace, the feelings came out, hot and heavy, with emotions running high. Though the air was cleared and prayers and hugs all around ended the evening, feelings were still hurt and a strain was still there. I worried a lot about that.

This morning, the wife of one of the discontented husbands came to visit me in the hospital, bringing gifts, smiles and love. This afternoon, phone calls from the other two who were at the meeting came, also expressing to me their love and concern--as any family would in a time of stress. Flowers arrived a little later.

No; "we" are not a few fortunate anglos doing something nice for our less fortunate hispanic brothers and sisters. No way! We are mutual partners. We are friends. We love each other. We are helping each other. In the process, some nice, decent new houses get built. That's Habitat.

INSIGHTS FROM IMMOKALEE by Larry and Karen Stoner

Immokalee Habitat for Humanity was conceived in early 1978 in a highly transient farming town in southwest Florida. Immokalee is the off-season home of migrant farm workers as well as the permanent residence of those fortunate few who find full time jobs in Immokalee. During the planting, harvest, and canning seasons, there is a large influx of workers and worker families. Housing conditions for these folks vary from bad to terrible. Many families live in their cars, in camper trailers, or in tiny, rented shacks. For example, one Habitat family moved into their new home from a tiny 16 foot by 18 foot shack. Another family of six moved into their new home from a crowded camper trailer.

Immokalee Habitat for Humanity is a very specific example of the applied philosophy of the "economics of Jesus." It is a specific example of incarnational evangelism. As in the case of the proverbial mustard seed, Immokalee Habitat began very small. Over the first four years, nine houses were built. During the next two years another ten houses were built. The tiny mustard seed is growing in size and strength--all to the glory of God, and His people.

We have been fortunate to be involved in this demonstration plot of God's love. The following observations are drawn from our experiences. We would be remiss to assume that there is only one recipe that when properly mixed produces a successful Habitat project. But there are several combinations of ingredients that are vital to prevent failure. Three of these are a well functioning Board, strong family participation, and an adequately defined project director's role.

The Board of Directors

First, there needs to be a group of people well-rooted in the Word of God and ignited by the Habitat vision. They must have a firm grasp on the philosophy of Habitat and be determined to pursue that vision until it becomes reality. Not only must this group understand the Biblical, no profit, no interest, non-discriminatory approach of Habitat for Humanity, it must also see itself as a vehicle by which Christians may share their abundance through their contributions to provide capital for construction of modest, well-built houses.

From this larger group, a second smaller group, the Board of Directors, needs to evolve. It needs to have all of the above qualifications plus a commitment to take the steps necessary to implement the vision. Each individual on the Board needs to realize the seriousness of his/her involvement in order to make the collective group efficient.

The commitment requires an investment of time to attend meetings; willingness to be personally involved with the people and needs in the target area; an openness to discuss issues and consider the views of others; a recognition that your project is part of a larger, worldwide organization; and the capacity to make decisions within the framework of the Habitat philosophy.

The composition of the Board is important. The Immokalee Board consists of men and women, accountants, engineers, teachers, a county commissioner, ministers, a paralegal, a homemaker, and those experienced in business management. These people bring with them the expertise of their given fields, all of

which benefit the overall project. Attorneys, architects, social workers, and construction people including plumbers, electricians, masons, etc. are also vital.

An effective Board of Directors will first develop goals for itself and for the project it hopes to create. Goal-setting may well precede the search for land to build on, or houses to renovate. These goals should include the areas of fund raising, promotion/publicity, construction planning, and family nurturing. As well as a diverse occupational composition, our Board reflects the multi-cultural nature of the larger community. Immokalee Habitat for Humanity is equally divided among Black, Hispanic and White residents with equal representation in decision making and eligibility for selection.

So as not to stray from our ultimate purposes of Habitat we also have chosen to convene each meeting with prayer and a reminder that all decisions and discussions are to be Christ-centered and not profit motivated.

Family Participation

An important goal is to involve all selected and prospective families in the development process. The families initially selected set a 2,000 hour volunteer labor requirement for each family. This time can be given in the construction of their own home or that of their neighbors, in office work, in the upkeep of property, or in other designated ways.

Upon selection, we ask each family to make a \$500.00 down payment. Initially, we accepted down payments as a show of faith from applicants before they were actually selected, but that built false expectations. We no longer accept down payments prior to selection; however, we encourage people to open a savings account for their down payment. That way they will be prepared to make their down payment when they are selected.

Habitat meetings are held the first Tuesday of each month. These meetings were originally designed to bring resident families together to discuss community life, thus further cementing their understanding of Habitat's philosophy.

The character of the monthly Habitat meetings has changed with time. They have become question and answer sessions for people who want to know more about Habitat. Since education of the families is of prime importance, we have encouraged this type of meeting, involving explanations of the Habitat program, opportunities to know one another, for us to become familiar with the families, and to evaluate their need and motivation. We have found that high level participation is exercised by families who have a firm concept of the Habitat vision. These families can be depended upon to make payments on time, communicate concerns, attend scheduled functions, and make the effort to get along with fellow Habitat residents. These monthly meetings are considered a priority in their schedule. Other families who were not terribly interested in the vision and purpose of Habitat did not regularly attend the monthly meetings. In so doing they missed the blessing of the messages shared and the fellowship of being together. Consequently their lack of attendance hindered our communication and nurturing processes.

The concept of partnership is difficult to express, particularly in America, where we tend to promote independence, personal success, and "doing your own thing." These attitudes can be a stumbling block to sharing, cooperation, and lifting up your neighbor. Without a clear understanding of the concept of

partnership, the families will fail to recognize the importance of prompt and accurate payments, caring for their property, and taking the initiative to pursue community activities. It will be difficult for them to realize the vast network of people and jobs that are involved in making a project operational. Such families are unable to focus on their own responsibilities of partnership and to understand their own participation in the worldwide partnership effort.

Therefore, to consolidate our families and open lines of communication between families, we have begun "family clustering." It is a program that involves deep family sharing and commitment led by trained resource persons. The leaders do not act as therapists, rather they give direction and stability to an informal time of personal sharing, including the development of a mutual support system. "Family clustering" is being tried because the focus of a Habitat project is incomplete without giving attention to the need for families to take an active role in the ongoing and sharing nature of the project.

To build community we have also included fellowship meals, picnics, and volunteer construction days. In an effort to bring together families, contributors, Board members and others interested in Habitat, we have held dedication services and community wide celebrations of praise. Family nurturing cannot be over-emphasized. We must not expect the new house itself to explain Habitat's principles to the families.

The Project Director's Role

Even when the project is in its infant stages, it is important to have a well-defined description for the Managing Director. This is important in order to help the Director understand his responsibilities, and to clarify the Board's expectations.

The Project Director's role is divided between two general area--administration and construction. As a project grows, and responsibilities multiply, the Project Director's role may be subdivided to fit personnel and abilities. We have developed the following list of responsibilities:

Administration: preparing publicity materials; handling correspondence, thank you notes, etc.; speaking engagements; accounting/bookkeeping/records of donations; hosting visitors; briefing volunteers; coordinating work camp schedules; overseeing legal procedures; working with Board-appointed committees; communicating and reporting to Board of Directors; maintaining open, continuing relationship with families; writing grants; being available as a contact person for Habitat.

Construction: actual construction of homes; preparation of plans and permits; preparation of land; coordination, purchase, and payment of supplies; establishing daily work orders; coordinate volunteer help; working with selected families to personalize their home; knowledge of local building codes; buying supplies that are both cost-effective and of good quality.

It is important to emphasize the importance of an accurate job description. If the on-site Director is saddled with too much responsibility, then there are areas that will not get the attention they deserve. In order to be highly effective, a Project Director must pay strict attention to all the duties listed. In addition, and not to be neglected, is the need on the part of the Project Director

to understand and desire to fulfill the principles of Habitat; be genuine in Christian commitment; and be willing to meet with God's people at their point of need. Meeting people at their point of need encompasses both the materially wealthy who need a place to go with their money and the materially deprived who need a place for their family.

You may notice that the nurturing of families is not listed as a specific duty in either the administration or construction phase of the operation. The omission is not an oversight for the obligation lies within the fellowship of supporting partners, including the Board of Directors, on-site management, volunteers, and other selected families. Nurturing cannot be assigned to one person, nor can it be overlooked!

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We haven't wiped out the housing need in our town, but we have seen 19 families move into decent shelters. We have met many supporters who have captured the vision. We believe in great things to come. Our progress has not been without mistakes and frustrations. Our current task is by no means perfect, but we are learning from our mistakes, growing, and confident that the Lord is with us in this ministry.

Each one of us is called to Him and committed to His service. We are re-created to be like Him--to reach out to others. We must praise God together, rejoice over the great things that have been done, and the greater things we shall see. We are building human dignity through hard work, self-giving volunteerism, and pride in home ownership.

HABITAT ON THE MOVE

By Bob Olsen

When Amy and I left for volunteer service in Immokalee, Florida, in September of 1977, we decided to visit Koinonia Farms for the first time. During our visit, a Koinonia partner asked us if we were planning to visit Habitat and Millard Fuller. We answered, "What is Habitat? Who is Millard Fuller? We really do not have time for that." We were then as ignorant of Habitat as the rest of the United States was at that time.

Later we were to invite Millard to Immokalee. On January 29th, 1978 Millard furnished the inspiration that was to lead to the building of nineteen houses in Immokalee over the next few years. Nineteen families that had lived in desperately poor houses were on their way to escaping poverty.

Here is how we described Millard's visit in our first brochure:

Nearly one hundred migrant farmworkers were crowded into the dimly lit shanty. Millard Fuller told the story of Koinonia and Habitat, (and) how he had met Clarence Jordan of Koinonia Farms in 1968. "We spent all day talking and praying. At the end, both of us were convinced that God had given a radically new direction to our lives."

The farmworkers listened to the message - enthralled. Millard showed slides of houses built by Koinonia for poor sharecroppers in Georgia, and for multitudes of blacks in Zaire, Africa. He told of the modest but neat homes Habitat had built since 1973 to replace the decrepit, dilapidated shacks in Georgia and Zaire. The comparison with Immokalee hit home. Immokalee's farmworkers lived in shacks no better than they were seeing in Georgia and Zaire: homes of pasteboard with inoperative plumbing, flooring with holes large enough for small children to fall through. But this had been true in Georgia and Zaire also. Habitat was helping the disinherited there.

Said one farmworker, and future recipient of a Habitat house, regarding that meeting: "He (Millard) really opened our eyes as to what poor people could do with the help of the Lord, and the help of capital from concerned Christians."

Why not in Immokalee?

Shortly after Millard visited Immokalee in 1978, Larry and Karen Stoner, Mennonite volunteers, joined us with Larry as Construction Manager. Soon, the Immokalee Funds for Humanity (later Immokalee Habitat for Humanity) was launched. In the Fall of 1978, we placed the 10% down payment on five acres of land, the balance due by December 1, with faith in God that the remaining funds would come. They did, and the land belonged to Immokalee Habitat. Gradually concrete block houses began to go up, and the dream to turn into a concrete reality.

Wil Nolen's dedicatory prayer at groundbreaking in Spring 1979 clearly conveys the vision.

O God of the soil now spaded, of the warmth of the midday sun, of the forests and lakes, the swamp, the orchards and vegetable farms, the farmworkers and the growers, the industrialists, the bankers, the politicians, all here together, affirm that it is God's creation. O God, we thank you for the example set by your Son, who came preaching good news to the poor, release for the captives and liberation for the oppressed. We dedicate our efforts in this hour to that example. We pray that the dwellings built on this land will be a symbol of good news to the poor in Collier County, a release to those who feel captive to a system that keeps them poor, and the liberation from the pain of inadequate shelter and other essentials in life. We dedicate here today a housing program. But more important even than a new home, may it be a program that empowers persons to help themselves, that offers not a new kind of welfare that keeps the poor dependent on the rich, but a program that frees persons to assume responsibility for their welfare, that frees persons for a life of dignity and self-worth and enables them to celebrate that life, yes, even for them, can be good. To this end, we dedicate this program and offer our praise and thanksgiving for the privilege of being a part of it.

In 1981 when Amy and I left Immokalee, Larry took over the entire project. Since 1979 Larry has built nineteen houses, rehabilitated 83 apartments in nearby Naples, organized a solid, working Habitat Board, and raised at least \$500,000. He has learned how to trim the cost of housing while maintaining quality. And more important, he has enlisted the support of hundreds of volunteers - some gave a few hours, others a couple days, and others yet, up to several weeks. Many people are beginning to respond with greater and greater enthusiasm to the idea of being in partnership with the poor. During January of 1984, a contractor and stone mason from Sarasota brought twelve stone masons with him and put up the concrete blocks for two houses in three hours on a Saturday morning. While they were doing it, other volunteers from Naples were saying to each other, "Now we really are having our faith in human nature restored."

Not only does Immokalee Habitat solicit and encourage volunteer help from nonrecipient partners, but it also requires 2,000 hours of contributed labor from the family receiving a Habitat home. Over and over again this policy receives the strong endorsement of the homeowners, who now have both a personal and a financial stake in their new home. It is important for children too for their labor is counted equally with that of their parents.

Groundbreaking and dedication celebrations regularly bring together the rich and the poor: those furnishing the capital and those furnishing the need. Both work side by side, building houses in partnership with the Lord. Here they get the thrill of seeing one more family escaping poverty into a decent place to live.*

Why not Central Pennsylvania?

Amy and I returned to State College, Pennsylvania in 1981. We spoke about Habitat at several churches and organizations. Often we were asked: "Will you start a local Habitat?" But when we answered, "We will help someone else start one," there was usually a dead silence.

In 1982 Millard asked us to be Pennsylvania's coordinators for the 7th Annual Celebration in Indianapolis in 1983. Millard suggested (in a six page letter) that we set up a core group in State College to help. So we did. Nevertheless, the group (the Lord?) had different ideas as to what was needed in Central Pennsylvania: a local Habitat group! We resisted, but so many in the group insisted that Habitat had to come to Pennsylvania, that we finally got started in the Fall of 1983.

We soon found out that starting up in Central Pennsylvania would be a lot tougher than starting up in Immokalee.

At our first meeting we passed the hat and got enough to incorporate. But at the next two meetings only one or two persons showed up. One of those suggested a Sunday afternoon meeting, so we wrote a really emotional letter which included excerpts of letters from local people in real need. Nineteen showed up!

At this meeting we passed around excerpts from the Habitat How-To Manual, formed "interest groups," (not committees), started brainstorming, and we were on our way! Four committees came out of the "interest groups."

Our building committee says there are a lot of old houses around that can be bought, moved to a new site, and rehabilitated. They think we can get started quicker that way. We'll try it! One person has talked to prison authorities about employing release-time prison labor. She had seen a news item in a prisoner advocacy mailing that the Salem Habitat group had done something similar, so the prisoners joined us in our first mailing.

In December 1983, we sent out a 500 piece mailing to people we knew were socially concerned in our area. We received back over \$2,000 - enough to encourage us to continue. Now (February, 1984) we have, in the works, a brochure designed by a professional advertising agency, free of charge.

Amy and I are now in Immokalee, working on "Family Clusters" with the Habitat families here. We just got a letter from our Tri-County Habitat for Humanity, Inc. Treasurer, Jon Grindall. Jon said, "I can hardly wait until we are able to build our first house. I think it will be great for the morale of our group. People in State College seem to tire so quickly of meetings."

So, Pennsylvania may soon have its first Habitat. What a thrill we'll all have when that first house is completed! Amen and Amen. Pray for us!

*EDITOR'S NOTE: The Immokalee experience served as an early model for other Habitat programs then beginning to develop around the country, and specifically the vigorous Lee County (Ft. Myers), Florida Habitat program. Furthermore, that experience gained in Immokalee provided valuable input to Habitat's Community Self-Help Housing Manual. Such is what grew out of Bob and Amy's early visit to Koinonia and Habitat.

HOUSES AND PEOPLE -- THE HEART OF HABITAT by Ted Swisher

At the heart of the Habitat ministry are the house and the family who will live in it. As Habitat has grown, the process of selecting a family and building the house has been refined. This essay will not attempt to explore the mechanics of these processes, but it will cover some of the principles involved.

I. THE FAMILY

The responsibility of selecting a Habitat homeowner is awesome. The need for housing is so great and the number of houses that Habitat can provide in the immediate future is so small that the process of determining who will receive a home has to be highly selective. This puts the selection Committee in the difficult position of saying "no" to many people. Great care must be taken to select families on an impartial basis. Some Habitat Affiliates have devised a comprehensive point system for family selection which virtually insures that the process is impartial.

Every Habitat Family Selection Committee must choose its own selection criteria, paying special attention to acceptable income levels. The Committee must walk a fine line between realistic assessment of what a family can handle financially, and Christ's call to care for the needy. We are tempted to be conservative and only select people who can definitely pay for and care for a house. We are afraid to take risks because we don't want our project to fail. Habitat cannot be irresponsible, but an equally grave error would be to fear failure so much that we avoid risk.

Millard Fuller tells of a fellow attorney who was looking unusually glum one day. When asked about the reason for the long face, he said, "See that sign on my door! Do you realize what it means? It says bring your problems here. It is no wonder I'm depressed, I've got a sign on my door that invites people to bring me all their problems."

Christians in general and Habitat in particular face the same dilemma. We don't want problems, but God calls us to minister to the needy. In a very real sense, our Christian commitment begins where people's problems arise. This is true not only for the general problem of poor housing, but the specific needs of a family as well. If we are afraid of problems and failure, our ministry will be immobilized.

Habitat must focus on providing decent homes for people living in substandard housing rather than providing the opportunity for home ownership for people who are renting decent housing. For example, I was in a Selection Committee meeting recently where the possibility of building a new house for someone presently living in a decent apartment was discussed. This person had taken some initiative and obtained decent housing for his family. One Committee member suggested that Habitat should reward this initiative by providing them the opportunity to own their own home, thus freeing up the apartment for someone else in need of housing. There is nothing wrong with this reasoning, but I tend to think that "the world's" economic system will reward those who take initiative. The economics of Jesus must help those whose poverty has destroyed hope and initiative.

In today's crazy real estate market with high inflation rates and double digit interest rates, the hope of homeownership is falling away from the middle class as well as the poor. We may be tempted to take the easy road and build for middle income families. We must challenge each other to lower the cost of a house so that it is within the reach of the poor. We must continue to use volunteer labor and not feel compelled to charge the family for the value of that labor.

Another important issue is the rapidly rising cost of land in some locations. Clarence Jordan used to say that the land, like the air and water, was a gift from God. It isn't right for people to grab it and resell it for profit. People did not make the land. Should they then feel free to profit from its sale? Habitat is committed to providing capital, not charity, and homeowners must pay the cost of the house. However, I don't think the poor should necessarily have to pay \$10,000 - \$15,000 for a lot. Perhaps the Old Testament would have forbidden charging exorbitant land prices to the poor, as well as charging interest, had Jerusalem been experiencing inflationary real estate values. Perhaps grace is as much a part of the economics of Jesus as it is a part of the theology of Paul.

II. THE HOUSE

Another area where cost must be contained or reduced is in the design and materials of the house. Living in the United States, it is easy to lose perspective on what a simple house can be. Those of us from middle class and affluent backgrounds must strive to simplify our housing expectations rather than building 1800 square foot houses for the poor. Habitat has the advantage of ministries in countries all over the world, where houses are of very minimal sizes. This should help us keep a correct perspective.

The need to keep the size and cost of a house as low as possible is one area where Habitat may not receive the enthusiastic support of the homeowner. With Habitat's no-interest mortgage, an additional 100 square feet may increase the monthly payment only \$6.00 per month. Even though some families can afford a larger house at no interest, we must realize that our resources are limited and an extra 100 square feet for one family is a bedroom less for another family. Habitat can build an entire house in Haiti for the cost of an extra bedroom in the United States. A part of the homeowner education process should be to help the family understand the needs of poor people in other countries.

The Americus office is developing some house plans for Affiliate projects with four bedroom houses at 1050 - 1150 square feet. This will meet the needs of a large family. A typical three bedroom Habitat house is 900 - 1000 square feet. Again, it is not spacious, but it is sufficient.

While Habitat must always strive to keep houses simple and as small as possible, the quality of materials and craftsmanship should not be compromised. We must consider the long-range cost of maintaining the home as well as the initial cost of construction. It would be unwise to save a few dollars in construction expenses for a product that would need to be replaced five years later. If we can use a material which is virtually maintenance free, it may justify itself in terms of long range savings on repairs. As a general rule, we cut costs when the issue is one of appearance but not when structural integrity or durability is at stake.

Each Affiliate must make its own decisions on the hundreds of options involved in building a house. Most projects are building very similar houses and this is good in that we seem to arrive at the same answers independently of one another. Hopefully the U.S. construction industry and Habitat for Humanity can be more creative in developing energy-efficient, attractive, durable, low-cost houses. We cannot relax and assume that we have all the answers.

The building of a house is not the only dimension of Habitat's ministry, but it is an important part. Responsible and competent home building serves as a foundation for developing a spirit of partnership between God and His people.

AN ESSAY ON THE SPIRITUAL WORK OF HABITAT FOR HUMANITY
Aguacatan, Guatemala, Central America
by Pedro Castro Lopez

"I, a servant of Jesus Christ through Habitat for Humanity, to those called to this ministry, sanctified in God the Father and preserved in Jesus Christ: mercy, peace and love be multiplied to you."

Introduction

This project of building houses is a reality. We had never thought that we would be able to build houses for God's people in need. We never stop giving thanks to God and to Habitat for the fact that we have now finished Phases I and II, and that we are working vigorously on Phase III. Glory to God. We believe that He is with us. And if He is with us who can be against us?

It is certain that we have constructed 83 houses in Phase I and II. We are working steadily on Phase III, but this does not mean that the housing problem in Aguacatan is solved. In a recent housing survey we found that 55% of all Aguacatan inhabitants do not have a decent house. Often the house they do have is of wattle and daub, or of rustic adobe with only one room which serves as living room, dining room, kitchen and bedroom. Year by year we want to work toward the solution of the above problem.

Aguacatan: The Setting

The City of Aguacatan, with a population of approximately 5000 persons, lies in a valley at an elevation of approximately 5500 feet. The city and county numbering 22,682 inhabitants, pertain to the State of Huehuetenango in northwestern Guatemala.

In olden times the county was made up of two distinct populations. The Indians recognized Aguacatan as the western part of the county, beginning with the location of the present day Catholic church in the town of Aguacatan. The eastern part of the county was called Chalchitan. By governmental decree, on February 27, 1891, these two areas were joined and renamed Aguacatan. In addition to the two areas of Aguacatan and Chalchitan, several small rural villages, were added to the municipal jurisdiction of present day Aguacatan. "Aguacatan" is a combination of two words, the first meaning avocado, ("aguacatl") a fruit known by the Indians, and "tlan" which means abundance. Thus, Aguacatan is the place of abundant avocados.

The county of Aguacatan has a public health center, which is periodically attended to by doctors and nurses. Additionally, it has a private clinic in the Catholic church. Both clinics sponsor programs for rural health workers. In the county there are midwives who have been trained at the health center. Additionally, there are witch doctors who say they can cure such diseases as "the evil eye", "fright", colic, and others things. Among children the major health problems are malnutrition, measles, colds, and coughs. For adults the major health problems are colds, coughs, and rheumatism.

The public school, the catholic school, and the protestant school are the three educational centers for primary education in Aguacatan. There are a couple other primary schools out in the county. At the secondary level there is only the

small high school in Aguacatan. Surveys indicate that 60 percent of the population of Aguacatan is still illiterate. This we sadly lament.

The majority of the inhabitants of Aguacatan are property owners of very small lots on which they cultivate corn and beans for their families. Many families own less than one acre of land. Approximately 70% of the inhabitants earn an average income of two quetzales per day (or approximately \$1.50). About 30% of the families cultivate garlic and onions, and thus their income depends upon the value of their harvest. Women participate in various types of work, such as small handicrafts--weavings and handiworks. The inhabitants of the urban area (Ladinos) make reed or bamboo baskets and operate the local stores, thus maintaining themselves and their families.

Throughout the county, the ancient Mayan religion still predominates. It is estimated that 50% of Aguacatan practices the ancient customs, 35% are Catholics, and 15% are Protestants. Those who follow the ancient Mayan customs are known as those who practice the "customs" (aj-cstumbr). They burn incense in the mountains where they have stone altars. The Catholic church has its parochial headquarters in the city itself. Various villages have chapels with services led by catechists and animators. The Evangelical Church has pastors and layworkers who lead their services in Aguacatan itself and in various villages. The protestant churches include the Central American Church, The Church of God, the Prince of Peace Church, the Congregational Church, and the Bethel Evangelical Mission. Years ago, the Evangelical Church was persecuted by the Catholic Church. There was always some distance between the two. At times municipal authorities even had to intervene in the clashes. However those divisions are much less distinct today.

Habitat for Humanity in Aguacatan

Now I believe that we have sufficient knowledge about Aguacatan to describe Habitat achievements. Habitat for Humanity is working with the above people, building houses, always with the theme "a decent house in a decent community for God's people in need." Habitat does not discriminate against specific customs, creeds, or ethnic groups. This has been well received and accepted by all the sectors of Aguacatan.

Habitat has demonstrated the unity of Protestants, Catholics, and people of the "customs" in its effort to eradicate the multiple problems that confront this community. As mentioned above, years ago there was a great distance between Protestants and Catholics, and on certain occasions there was the need for municipal authorities to intervene. But with the arrival of the earthquake in 1976, a certain unity emerged. This unity has been reinforced by the work of Habitat, for since that date one unified body has worked to build inexpensive houses for God's people in need.

We have organized the project through the formation of the Habitat Cooperative. It is a strong program, especially because of its structure which includes a Board of Directors composed of four committees. These are: the Administrative Council which is in charge of all administration; the Vigilance Commission, in charge of making sure that the contracts made are kept and financial commitments paid; the Education Commission and the Credit Committee.

The Cooperative has an able Director and Advisor in Pedro Castro Lopez, who has worked with the project since its beginning. He has made his services

available to the Cooperative in a dedicated, voluntary manner, even while maintaining his full-time employment as a bilingual teacher.

All activities of our Cooperative are supervised by INACOP (The National Institute of Cooperatives), which is the national organization in charge of the supervision and audit of all registered cooperatives.

Family income of Habitat homeowners is very low. Often it does not exceed \$480 annually since most workers earn approximately \$2 a day. The families have up to eight members, which may result in an average of 25¢ per person per day. But with this we do not want to say that our people are not interested in paying for their houses. We will continue with the annual mortgage payment, being a minimum of \$64 a year and a maximum of \$110 per year, depending upon the type of house, and upon the length of mortgage (12 years minimum, 15 years maximum). We have arrived at a decision to use 12 to 15 year mortgages because of our desire to recuperate the funds as soon as possible and thus be able to reinvest them in more houses.

We are always willing to build houses for people, at least when they meet our requirements. These are, in the first place, if the family is poor and secondly that it has a real need for a house. Typical families to receive houses include the following:

Francisco Cruz Mendez and his wife Maria live with their six children, ages 15 to 1 on two tenths of an acre of land. It is irrigated so they plant garlic (their cash crop) on it. On this and another half acre they plant corn and beans during the rainy season. To help make ends meet they also rent slightly less than another half acre to plant in garlic. Francisco has no other job, but does not have to go to the coast as a migrant worker as he did before. He professes no religion. His present house is a mud and stick shack with tile roof, that to which lean-to beside it. Francisco was an early member of the housing group. Of the Habitat project he says: "I very much appreciate the help from Habitat. The little house I now have won't last much longer. I hope the help continues."

Juan Mendoza Vicente and his wife Maria live with their four children, ages 8 to 2 years (twins) on slightly more than one acre of land. Seven-tenths of the land is irrigated so Juan plants it in the cash crop, garlic, during the dry season. During the rainy season Juan plants his entire plot, excepting the land his house sets on, in corn and beans. He also rents land to plant in corn. Until this year Juan also worked as a bilingual school teacher (Aguacatec to Spanish), but gave that up due to low pay. After the mutual help project is finished Juan will find paid work again. Juan is Catholic, and married in the church. Of the Habitat project Juan says: "It is a great help. I have always wanted a permanent house but I haven't had sufficient funds to build one. Since Habitat's help has come, I am very happy." Living with Juan and Maria are Maria's younger sister and brother.

Another family is Antonio and Maria Mendoza Mendoza. The children are Anibal and Maria. They belong to the Central American Church. They own approximately three-sixteenth of an acre of land. They will build their house on the plot and on the remaining space, plant corn and beans during the rainy season, and garlic during the dry season. The garlic is the cash crop from which they will earn approximately \$700. At times they have traveled to the coast to work as migrant workers in the coffee harvest. They want the three room traditional house.

Francisco Mendoza Mendoza, who received the first Habitat house, had this to say during the construction of his house: "This technique (no interest, long term loan) is new to us. Before we did not build houses with long term loans. My wife likes it for now we can have a good house."

Conclusion

The non-interest loan is much better than outright donation, for having to work for our houses, we will appreciate them more. The donation of a house is the opposite; it is mere charity which we probably wouldn't appreciate as much. There are 83 houses built to the present day (May, 1984), of which all are occupied. With love, we are beginning to build another 30 houses in Phase III of the project. We have great hope in the future. But alone we cannot do it. It is only with God's help that we will succeed--and this is the spiritual work of Habitat. For the theme of our work we use the verse from the Bible which says: "Two are better than one, because they have a good reward for their toil. For if they fall, one will lift up his fellow; but woe to him who is alone when he falls and has not another to lift him up" Ecclesiastes 4:9-10).

On Saturday, May 19, we inaugurated two more houses. The houses are those of Francisco Mendoza and Sebastian Simon. I want to tell you that we were very happy. The celebrations were very simple, but the owners expressed their appreciation for the work and their wish to continue working. When we prayed at the dedication of the houses in the name of Christ and of Habitat, the new owners prayed and cried for joy--not for sadness. They are very content. It is difficult to describe this scene. Everything is going well. We continue working hard.

I feel very contented. I consider you, brothers, do too. But I do not want to say, 'here and no more.' With your prayers we will continue working. I have faith in God, in you, and in myself. From this point I feel united with you, because of the love of God in Jesus Christ. With God's help we continue united. Only in union will we be able to achieve to that which we aspire.

I CAN DO ALL THROUGH CHRIST WHO STRENGTHENS ME--(Philippians 4:13).

Editor's Note:

The Aguacatan Habitat for Humanity Cooperative is a total development effort. Though the operation is principally Habitat's, the ambitious Indians of Aguacatan have put together a cooperative program designed to positively change the quality of their lives in many areas beyond decent housing. Though Habitat has put up most of the money for this far-reaching effort, the firm and vigorous leadership of the Cooperative has support from the Mennonite Central Committee. The first and largest Cooperative effort is being made, of course, in housing.

The second and third efforts being made are the construction of clay ovens (Lorena stoves) and fertilizer producing composting latrines. The fourth focus of effort for the Aguacatan Cooperative is the much needed improvement in agricultural techniques. For a village of poor farmers few things could be more

important. This includes experimental plots of improved varieties of corn and beans as well as some with new lines of vegetables which should have a greater yield.

The first two houses of the Aguacatan Habitat program were started in December, 1979. They were "model" houses, built for members of the Habitat Cooperative, but they also served as a training school. While building those two houses, the Habitat Co-op partners learned the construction techniques necessary for building their earthquake resistant houses. They formed two teams, one from each geographical location, and learned how to make CETA-Ram blocks and to lay them with cement, putting "love in the mortar joints." When the model houses were finished in January of 1980, the two teams subdivided into smaller self-help, mutual aid groups and Phase I of the Aguacatan Habitat Project was under way. Phase III is now complete and Phase II has begun.

The mutual aid system employed by the Cooperative works in the following manner: Three to six families decide to work together to build their houses. Each member commits himself to the program and his family to a certain number of hours of work per week. Each group decides the order in which their houses will be built. When the family whose house is to be built has prepared the site for construction, sand, cement and a CETA-Ram press are brought in and the work team begins making blocks for the house. When enough blocks have been made, the foundation is poured, construction begins, and the CETA-Ram is moved to another site to be used by a second mutual assistance group.

HABITAT, APPROPRIATE TECHNOLOGY AND HOUSING (1982)

Robert William Stevens

Partnership, not patronage . . . co-workers,
not case workers . . . capital, not charity.
Applied to the building of houses, Love in the Mortar Joints.

Introduction to Appropriate Technology

Recently, a new approach to physical and social development in the Third World has focused primarily upon locally available resources. Rather than capital intensive, labor saving technology, conscious efforts are made to develop labor intensive, capital saving technologies. This may mean using the methods and processes of our grandfathers, except that these are improved by the greater technical knowledge of the latter part of the Twentieth Century--focused upon labor enhancing techniques. "Appropriate technology" is not a "second hand" technology. It can be quite competitive economically with modern western technology. E. F. Schumacher aptly documents this in Small is Beautiful: Economics As if People Mattered, the classic of appropriate technology circles.

A good example of appropriate technology in housing is the hand operated CINVA-Ram block press. Developed in Colombia in the late 1950's, it has been used extensively throughout the developing world where labor is generally in abundant supply. Blocks have often been made one at a time in hand operated molds and presses. The CINVA group in Columbia, taking advantage of the worldwide availability of cement, improved upon existing hand operated presses to develop a press that reduces the amount of cement needed to make a block. The CINVA-Ram increases the productivity of its users while using various sand-soil mixtures.

Early practitioners of appropriate technology found that there is also a social-cultural aspect to the application of appropriate technology. It is often called the "software" or "delivery side" of appropriate technology. Practitioners discovered that the acceptance of a specific appropriate technology innovation has as much or more to do with its technical appropriateness or economic competitiveness with available alternatives.

In addition to cultural acceptability, other elements influence the rate at which a new innovation becomes accepted. These, in part, have to do with the degree of local self-reliance, local control, and local participation involved in decision making as to what is available and how the alternatives shall be chosen. Interestingly, these characteristics were also important in the historical development in the United States.¹ These are sometimes called the social delivery system in the appropriate technology movement.

¹Nicolas Jequier, Appropriate Technology: Problems and Promises (Stanford: Appropriate Technology Project, Volunteers in Asia, 1977).

An example of social unacceptability comes from Lake Tumba in Equator Region, Zaire. Early missionaries built fired brick homes, hospitals, and churches using mud mortar. There was no cement available in the early 1900's. Subsequently, cement for blocks and mortar has become relatively available. The latter makes a stronger wall than does fired brick laid with mud mortar, which loses strength when wet. In an effort to reduce the cost of houses (locally available clay and firewood versus cement transported several hundred miles), Habitat would like to reintroduce fired brick buildings, using cement in the mortar. However, the people around Lake Tumba have a stigma about fired brick for it is still identified with relatively weaker mud-mortared walls. It is hoped that as fired bricks are used in community buildings and in demonstration houses, they will again become socially accepted.

The opposite side of appropriate technology is inappropriate technology. In the Third World, inappropriate technology is the importing of modern, capital intensive, labor saving machines to build houses. The houses would go up faster but the use of modern technology would put hundreds of small scale "backyard" block manufacturers out of business. Furthermore, it would reduce the number of jobs as compared with a more labor intensive operation--jobs desperately needed by poor people. The use of sophisticated, expensive labor-saving technology makes it inappropriate to the Third World setting.

Habitat's Purpose and Model

Borrowing the "hardware" and "software" terms from the computer industry, let us look at the appropriate technology hardware as Habitat applies it to housing, then at the social software dimension of this application.

Habitat's approach to housing is much more than merely the application of appropriate technology to housing. Habitat for Humanity flows out of God's incarnational love for man. The purpose of Habitat is that there be a "decent house in a decent community for God's people in need." Because we have been loved, we are able to so love. Habitat seeks to incorporate the affluent and the poor as partners in its venture. The Fund for Humanity is meant to be a wise, just, and honorable way in which the affluent may divest themselves of some of their affluence--not in a guilt-ridden way, but as opportunity from God in response to the many blessings he had showered upon us.

The Habitat "model" is simple. In response to the Biblical imperative of not charging interest on money loaned to the poor, Habitat, in partnership with a local Habitat Committee, builds houses at no profit and sells them at no interest to people who otherwise would be unable to obtain a decent house. As God does not discriminate in causing the sun to shine on all peoples--Jews and gentile, black and white, Christian and non-Christian--neither can there be discrimination in the selection of recipients for houses--unless one has too much money. Houses are always built simply but adequately. The quality of partnership is very important. Rather than be dominated by decisions made from afar, each local Habitat Committee, following the general principles of Habitat for Humanity, Inc., has the full responsibility for project related decisions and directions.

Appropriate Technology Alternative--The "Hardware"

Within the above perspective, appropriate technology is but a tool, albeit an important tool, to be used in the fulfillment of the overall purposes of Habitat for Humanity. By employing various appropriate technology hardware, the costs of houses are reduced. This, consequently, spreads the benefit/blessings of a decent house to more people, while providing gainful employment for others. The emphasis upon local direction of the project is an important key in being responsive to locally perceived needs and desires--especially with respect to the specific technologies employed.

Rather than dictate to people which technologies they should use (e.g. various combinations of appropriate, modern, or traditional technologies), Habitat seeks to work in partnership with local peoples. Habitat tries to be responsive to introducing both social and technical alternatives. To dictate a given technology would be but another form of colonialism, and in that sense, would be inappropriate. For example, the overwhelming preference of Third World people is to have a concrete block house with a corrugated iron roof. As viable alternatives become available, Habitat will introduce them. But it must remain the local people themselves who make the final decision as to the type of house they choose.

The first project in Mbandaka, Zaire rehabilitated an old, worn-out but labor intensive, electric block making machine, and used it as the basis for launching that project. Nine years later that block machine is still functioning and still providing jobs in a city where unemployment and underemployment are in the magnitude of 70 percent. The other Zaire Habitat projects have thus far used concrete blocks individually made with hand molds. Recently, the CINVA-Ram block machine has been introduced in the Ntondo project, where it has been rapidly accepted by local residents. The Guatemala project began with the use of the Ceta-Ram, a Guatemalan modification of the CINVA-Ram.

Construction in the first Habitat programs has been centered around the use of cement. Although cement is probably the most widespread "modern" building material, its production and transportation is based upon petroleum. If alternatives can be found, depending less upon cement, the costs of houses could be further reduced.

To that end, Habitat has begun to try to relearn the production techniques of making simple clay bricks for firing in small, wood fired kilns. This requires the ready availability of good clay and firewood. Habitat volunteers have also begun to look at the possibilities of using rammed earth and/or adobe blocks for walls in areas where firewood is difficult or expensive to obtain. Properly constructed, on a sound foundation, and properly shielded from the rain, such walls can last several hundred years!

Habitat is also looking for viable alternatives to the corrugated iron roof--used almost universally in developing countries. Possibilities include a natural fiber and cement roofing sheet, a natural fiber and sulfur roofing sheet, or even a modified "Spanish" tile where there is good clay.

The alternatives mentioned above are yet in the future. As always, there is considerable lag time between the original conception of an idea, the research and development that must go into it before it is first employed as a prototype,

and when it becomes operational. Complicating this process is the fact that the technology must be proven and operational, and must also become culturally accepted by those for whom it is intended. As time goes along, Habitat would like to have several alternative technologies that might be "appropriate", in any given cultural and physical situation.

The Social "Software"

People working in development have found that as local people have more input into the development and application of an alternative, the greater is the probability of acceptance. Not only is there input into the selection of the alternative, but there is often creative application of that alternative to the specific locality. Habitat's emphasis upon placing project decision making in the hands of local leaders is a good step in that direction. This provides a climate conducive to the involvement of other local resources such as imagination, initiative, commitment, responsibility, skill, and muscle power.

The power to direct its own project, including the selection of house recipients gives the local Habitat Committee a real stake in the project. The revolving "Fund for Humanity" maintains capital (and thus decision-making power) in local hands. For example, the Ntondo Habitat Committee decided to creatively use its incoming house repayments to seed new projects in the villages around Lake Tumba.

Because the projects are locally directed, they are more responsive to locally perceived needs and cultural attitudes. Yet, the international relationship with Habitat for Humanity makes the local Committee open to the suggestion of alternatives. Innovation and change are thus a cooperative venture between outside and local initiative. Habitat calls this process "partnership."

Habitat and Appropriate Technology Hardware

Many of the innovations of appropriate technology are still in a research and development, and/or a prototype stage. As they become "operational", it is Habitat's desire to employ them. Orientation for Habitat volunteers going to overseas projects includes a thorough review of the state-of-the-art in appropriate technology--specifically as applied to housing, as well as a general overview. Several volunteers have attended the Intermediate Technology Building Materials Workshop in Birmingham, England. As time and resources permit, this cross pollination will continue. Significantly, the recently approved Peru and Kenya Habitat projects both plan to use hand fired bricks for construction of houses. This will result in additional transnational learning among the various Habitat projects.

Habitat will continue to play a conscious role in helping make various innovations operational. Yet, Habitat is very conscious of not "experimenting" on the poor with new technologies, for the poor are not sufficiently affluent to bear the cost of something new that fails. Through research and development, and through careful prototype testings, such problems can be reduced.

Appropriate technology is a program of self-reliant progress toward an improved quality of life. Within that context it should be employed where applicable. However, appropriate technology is not a "noble savage" savior of the

Third World. It is, though, a good tool for bringing about positive change. As various technologies become operational, Habitat would like to employ them whenever "appropriate."

Specific Applications

Sometimes moving forward means looking back. Progress in appropriate technology often requires unlearning our bias toward the "new." In Ntongo, Habitat has begun to relearn the art of firing bricks, a technique used by early missionaries. Many old Belgian brick machines can be found in many areas of Zaire. Some "old timers" still remember how to fire bricks. At Ntongo in September of 1981, the first Habitat "clamp" of 5,000 bricks was fired. These bricks, and others, were used in a demonstration project to build the Ntongo Women's Center. As expertise develops, brickmaking will be the method by which Habitat projects spread out from Ntongo to other villages around Lake Tumba, and to other projects where firewood and good clay are easily accessible.

As expertise is gained in the selection of clays, it is planned to begin to develop fired roof and floor tiles. Habitat will probably begin with the simple "Spanish" tile. In Mbandaka, a kiln has been dug out of a giant ant hill. It will serve as the site for the experiments with fired roof and floor tiles. The possible purchase of simple, hand operated tile making machines will also be explored.

The purpose behind the practical development of the above building materials is to gradually develop a range of applied building alternatives which can be used according to available resources. Other alternatives not yet being developed/relearned include rammed earth walls, and wood shingles. Habitat is currently looking for a partner who will help fund the development of viable alternatives. Habitat wants to apply techniques developed and/or improved upon by the various research and development groups, rather than attempt to develop new techniques. Poor people just cannot risk a major investment in a technique that is not adequately developed.

In addition to the employment of "appropriate" building materials, Habitat makes a secondary but basic commitment to other development-related work. Habitat for Humanity is just that, Habitat, not houses for Humanity. Habitat includes the whole environment. Of course, all the work and organization that goes into the housing side of a Habitat program certainly has spin-off or "multiplier" effects--in other community organization, personal improvement, etc. Depending upon personnel, Habitat has also worked in various other aspects of community development in each project. In Mbandaka, a volunteer is working with women of Losanganya in sewing classes, a child health program, and in building a demonstration "Lorena" fuel conserving stove. In Ntongo, a volunteer is conducting various classes for women. Earlier, she organized the women and they built their own Women's Center, made of fired bricks. Whenever possible, Habitat seeks to work with other "development" agencies so as to multiply its efforts, thusly, being involved in habitat, not merely housing.

SECTION III: VOLUNTEERS OF THE VISION

SECTION III: VOLUNTEERS

Over three hundred years after the time of Christ, the pagan Emperor Julian admonished his pagan priests "we must learn from the Christians who take care not only of their poor, but our poor too." What a statement about the church during one of its most dynamic eras in its history! So often we wash our hands of this matter, leaving to the government the care of our poor, much less the care of "their" poor. In this overwhelmingly materialistic age, when we are so pressed to make so many ends meet, the "cloud of many witnesses" can teach us much.

There is strong scriptural basis for working to the benefit of the poor, the weak and the needy. True spirituality has very physical fruits. Isaiah beautifully summarizes such spirituality:

Is not the fast I choose to loosen the bonds of wickedness, to undo the bonds of the yoke, and to let the oppressed go free, and to break every yoke? Is it not to divide your bread with the hungry, and bring the homeless poor into the house; when you see the naked, to cover him; and not hide yourself from your own flesh? And if you give yourself to the hungry, and satisfy the desire of the afflicted, then your light will rise in the darkness, and your gloom will become like midday (Isaiah 58: 6, 7, 10).

Volunteers come to Habitat to serve others. In unexpected ways, though, they find themselves "ministered to" by others. Often their lives are indelibly altered. This is the two pronged ministry of Habitat. This is "partnership." Volunteers live and work on the "cutting edge" of the Habitat ministry. They do the nitty-gritty, day-to-day job of building houses for God's people in need.

In this section, Tom Hall, Habitat's Director of Volunteer Services, a pastor and counselor, and a person with a good sense of humor and mission, shares some insights about Habitat's volunteer program.

The "Medley of Letters from Overseas Volunteers" is a short collection of letters from those who have committed themselves to work a minimum of two years in the service of others to help build houses for God's people in need. They face frustrations; they endure hardships. They work on a stipend level, far short of a salary, yet are expected to produce results that demonstrate God's love. The medley of letters consists of excerpts from letters from a few volunteers. They reflect the profound, the religious, and the day-to-day, ongoing implementation of the vision we call Habitat for Humanity.

Work campers to Americus, or to any other Habitat project, demonstrate the two pronged ministry of Habitat. They come for a week or so to serve the poor, often "sacrificing" a week of their vacation for the service of others. During that time they often find themselves ministered to, and sometimes even profoundly changed. They are ministered to by those to whom they come to minister. This is partnership. "Work Camper Responses" reflects just such insights.

INVEST YOURSELF: VOLUNTEERS AT HABITAT

by Tom Hall

It was a setting that I had seen many times. The deacons of the church discussed the lack of funds for the church budget. All of the bills were being paid. However, there was much more the church should be doing but the money was not there. As is often the case in these matter, everyone was looking somewhere else to place blame. Finally one of the older men said what others had been thinking: "Preacher, if you would just preach sermons that would get people's hearts right, then they would give enough money to the church." At that point my friend, the preacher, replied: "It was true that if people's hearts were right they would give more to the church. However, if people would start turning loose of a little of their money and invest something in this church, it would go a long way toward getting their hearts right!"

The preacher was talking about something that was obviously true. When you invest something of yourself in an organization, the organization becomes much more important to you. You begin to care about how the organization spends its money, and whether or not it has any money to spend. You begin to care about the organization's policies since they reflect on you because of your involvement. Investing yourself in any organization is the key to "getting your heart right."

On the Shoulders of Volunteers

In the spring of 1984 there were 50 volunteers in Americus, 35 volunteers overseas, and literally hundreds of volunteers connected with the 50 U.S. Affiliate programs. Some are involved in administrative work, some in construction. Some volunteers promote Habitat among friends and in churches, others serve on local boards or on the International Board of Directors, still others travel to a distant site to help build houses for "God's people in need." In all cases the volunteers are united by their faith and their desire to serve God through serving others in a tangible way. Whatever their skills, when they offer them to serve others, the Lord provides the way for them to be used. In doing so, the scripture is fulfilled, "Our love should not be just words and talk, it must be true love which shows itself in action."

Habitat for Humanity rests on the shoulders of volunteers. Habitat would not exist if people of good will were not willing to invest the most precious thing they possess, their time and their talents. Obviously, if everyone who worked for Habitat was paid the going rate for their labor, houses could never be built and sold for what they are.

The skills that Habitat can use from volunteers are limitless. Obviously, there is a need for builders. There is also a need for administrators who enjoy the detailed work of making sure that everything is in order. There is a need for people who enjoy procuring land and materials. There is a need for people to work with the families, both in family selection and in family relationships. There is a need for people to handle the legal work. There is a need for people to become teachers and interpreters of the Habitat message to the public. There is a need for people to write newsletters and stuff envelopes. There is a need for people to keep up with the correspondence, and others to do the bookkeeping. There is a need for artists to do brochures, and for worship leaders to help with Habitat house dedications. There is a need for musicians to write songs about Habitat. There is a need for people to write proposals for grants for money to build houses. The needs are endless.

Expanded Horizons

The other side of the coin is seen in what happens to volunteers when they invest a part of themselves into Habitat. We have heard it said over and over again, "I gained so much more than I had to give." My pastor friend was correct. People find their hearts are changed when they invest themselves into something worthwhile. One of the most common things we hear is that volunteers have had their horizons expanded. New knowledge has been gained. Volunteers will readily confess that they had no idea about the miserable housing conditions in which most people in our world are forced to live.

The white middle class, for all its advantages, basically, lives a sheltered life. People are shocked to discover others living on dirt floors, and with no toilet facilities, and without running water. When middle class folks are given an opportunity through Habitat to work with the poor and to rub shoulders with them, they gain a much more realistic perspective of the way in which the world operates.

Most people who volunteer with Habitat come to find a new understanding of their own self-worth and power. The average middle class American thinks that he or she is powerless. Once they see the enormity of the problems of poverty, they are ready to throw their hands up and say: "It is too much. One person can't make a difference." At Habitat, however, a volunteer comes to discover that as a single individual they do have power. They may not be able to do everything. However, they can do something. They claim their power as an individual and begin to make a difference.

It is not uncommon for Habitat volunteers to report that their spiritual life has been deepened as a result of their volunteer work. Sister Teresa's now famous statement, "It is not the poor who need us but we who need the poor", becomes a profound truth in the lives of volunteers. Inevitably, prayer life will be deepened as a result of exposure to the poor. Acts of thanksgiving take on whole new meanings because the volunteer becomes aware of the enormous abundance that he or she has compared to poorer brothers and sisters. Worship is enlarged as the volunteer discovers that to drive a nail or write a letter become sacred acts if done as an expression of faith.

Volunteers: Ages and Stages

Volunteers come from all ages and stages of life. They serve two weeks, they serve two months, they serve two years. Borrowing a term from the space age, we often say there are certain "windows" in life at which time one may volunteer. If one does not pass through that window, one may have to wait years for another to open--at another age or stage in one's life. The following are some of the ages and stages we have found.

Retirees are one of the most wonderful group of volunteers in the world. Our society still labors under the myth that once a person retires they have little to offer the world. Some of the most alive, vibrant and energetic people we have had at Habitat have been retired people. They are often more flexible in their living situation than any other group.

Retirees bring us such great insights. I remember one retired Methodist pastor. She had been a missionary in China for much of her active ministry. One week during devotions, she spent the entire week teaching all of us how to write our own Psalms. There was a whole sense of spiritual renewal with her.

If you want to find out what retired people can really do, have a talent show! The image is still very clear in my mind of one retired lady who, along with a young woman just out of college, billed themselves in the talent show as the "Habitat Bunnies." They came out in sweat suits with large balls of cotton attached to their posterior and both of them proceeded to stand on their head and had a contest to see who could do it longest. The older lady won.

I remember the older gentlemen who told me after having been at Habitat for a while that he was glad to be here because he had noticed that some of the younger men tended to work quickly and make mistakes. "Well, Tom, you just need some of us older fellows around here who know how to make things come out right." He gave us the gift of doing things right.

Inbetweeners are people who come to work for Habitat. They are simply in between stages in their life. One job has ended but another one has not yet begun. School has ended but the first employment is a good three or four months away. One spouse has retired while the other spouse has months or years left to work. These people need something to do that they feel is valuable while they wait for the next chapter in their lives to begin.

It was a pleasure for me to talk with the young German student who had finished college and completed all of the requirements for his chosen profession, teaching. It would be some time before his first teaching appointment. He came all the way to America to help us build houses in South Georgia. "I wanted to do something valuable and exciting before I had to enter the 'real world!'" I found this to be a very sad statement. I always thought we were in the real world. He seemed to think that Habitat was his last change to do something worthwhile before he "settled down" into normal living. We spent a lot of time talking while he was in Americus!

Searchers are volunteers who come and work with Habitat because it is a chance for them to test out for themselves the possibilities of living life more nearly in the way that Christ taught us. These are people who do not reject life but who seek to embrace life in a different way. They are people who have an idea about how Christ taught us to live and are searching for a way to do it.

There was once a bright redheaded junior in high school who came to Habitat in a work camp. Although she was very much still a "kid", she stuck out from the group as being a young person with special understanding. She seemed to grasp right away the things we were talking about when we taught about the demands of the Gospel on the affluent in the face of a very poor world. She came to me some months later and asked if she could become a summer volunteer. Ordinarily, we do not take young people until after they have finished their senior year in high school. However, I was so impressed with her, that I pressed the issue further. I asked her why she wanted to come. Her answer was straight and direct. "By being involved," she said, "I am able to keep my focus." How could I refuse her? She came to Habitat and made an excellent summer volunteer.

Helpers form an interesting category of people who are simply in the habit of helping other people, and are not ready to stop. In fact, often they do not know how to stop! They have always helped people, and they are always on the lookout for another new and interesting way to be of service. These people bring a wealth of knowledge and understanding to Habitat.

I remember the parents who came and brought their two sons. I had known the family for a long time and knew them to be helping people. They came with their boys and the family pet, Beagle, to spend a week of their vacation time in the hot South Georgia sun helping to build houses. It was an amazing sight to see a father and two teenage sons sweating it out in the sun digging footings. From time to time, I still hear from them. They tell me their time volunteering in Americus was the best vacation ever.

I remember an older couple in a camping trailer who stopped by to help out for a few days and ended up staying weeks. When I asked them about it, the old gentleman (a little hard of hearing) yelled back at me "Well, I don't want to go sit and look at some stupid lagoon when there are people here I can be helping!" "That's the spirit!" I said. "You betcha," he replied.

People in transition will often come and work for Habitat while they are at loose ends. They may be people who are coming away from a painful divorce. Others have experienced the death of a spouse. Some come because they are in the midst of trying to decide what life is all about.

These people can be a tremendous help to Habitat, and Habitat can be a tremendous help to them. Habitat is more like a family than any other organization I have known. People who feel like all of their loose ends are frazzled need a family. Often they simply need a sense of community and a place to jump in to get their hands dirty working hard. These are often highly motivated people who know why they are helping even as they are being healed.

Rehabilitation occurs at Habitat too. Some people come as alcoholics who have made promises to somebody. Some people come as ex-prisoners who have nowhere else to go. Others come as patients recently released from a mental hospital who have very little idea of what they wish to do in the world. Habitat is really only good at rehabilitation when we work in partnership with other agencies who can provide the counseling and support that that individual needs. We need to realize that, on our own, we are not very good at rehabilitating persons. Rehabilitation is a very difficult process. It requires people with professional skills. It is hard to know where to draw the line. We must be realistic and remember that we are not all things to all people, even though we do minister to one another as we build houses for God's people in need!

However here is one word of caution. Beware of the parents who send you their sons or daughters when you know that the son or daughter should be filling in their own applications and making the contacts themselves. It has happened more than once. Parents have "unloaded" their rebellious offspring so that Habitat could help "straighten them out." This is very difficult and may take all of your time and energy away from building houses for the poor.

All of the types of volunteers described above demonstrate the truth that in helping the weak it is more blessed to give than to receive (Acts 20:35). They are an important part of the two-prong ministry of Habitat--that of the ministry to the affluent. Even after the conclusion of their time with Habitat, volunteers continue to be advocates of the vision of the service of others as part of their faith. They are partners. They are volunteers of the vision.

VOLUNTEERS ARE PEOPLE TOO: OR HOW WE "PAY" VOLUNTEERS by Tom Hall

A member of my family use to be a salesman. I noticed in talking with him that he not only took potential customers out to dinner, he also took some old and established customers along. When I asked about this he told me that the most important thing about a salesman was not necessarily how many new customers came along. It was equally important to keep the old customers! "You never keep a customer that you don't appreciate," he said.

Habitat does not "Wine and Dine" anyone. However, we need to take a close look at the principle that the salesman was laying down. We especially need to look at this in relationship to volunteers.

If you were to list the resources that Habitat has, volunteers would be right on top. How do we care for volunteers? How do we keep volunteers? What things can we do to insure that volunteers will remain Habitat supporters and ambassadors after they have left their volunteer assignments? How do we pay volunteers? I would like to suggest some ways in which we can pay volunteers.

Provide Meaningful Work: There is nothing worse for a volunteer than to feel that you do not have meaningful work for them. People who volunteer their time and energy want to be doing something constructive and helpful. This does not mean that they must always be doing something exciting. We tell volunteers that there are no unimportant jobs at Habitat. However, there are some pretty unexciting jobs.

What makes an unexciting job palatable? It can be so only if the volunteer understands clearly why the job is necessary. If a volunteer knows that a job is important, even though it is unexciting, the chances are the job would be done with good grace. Sometimes it takes just a minute to explain how this job fits into the larger picture. That is often sufficient.

Provide Adequate Living Space: This applies to volunteers who come to stay with you for a period of time. At Habitat we always stress a simplified life style. However, we must not lose sight of the fact that different people are able to function best at different levels of simplicity. Some folks can live in a tent and be happy. Others need something with four walls, a light bulb and a bathroom. It is important to be sensitive to the physical needs of volunteers. If volunteers experience a lot of hassles about the day to day functions of living, it will greatly reduce their effectiveness to you.

Provide Proper Supervision: Volunteers need to know what you expect. If you do not provide proper supervision in this way, you will only serve to frustrate the volunteer. What could be more frustrating than spending a lot of time to build something in a particular way only to discover that the person in charge wanted it done another way. Adequate supervision can avoid such frustrations.

The other side of this coin is to make sure that the supervisor is willing to listen to the ideas that volunteers have. Many volunteer come to Habitat as

unskilled labor. However, from time to time everyone has a good idea! The supervisor dictator-type who runs the volunteers "like a business" is doomed to failure. Listening to what your volunteers have to say is one way in which you pay them. Will you do everything the volunteer suggests? Likely not. But, at least they are heard, and that is more important.

Provide Adequate Tools: Everyone has to make adjustments in life. However, there are many jobs that just cannot be done without the right tools. To ask a volunteer to do a job without the correct tools is to set that volunteer up for failure.

Provide Proper Training: The idea of providing decent housing for God's people in need is catching on! Thus, a lot of volunteers are interested in coming to work with Habitat. Many of these volunteers come as unskilled builders. However, with the proper training these volunteers can gain new skills and become productive members of the volunteer team. Often work campers or volunteers will come away after a week or two amazed at what they had been able to accomplish because someone helped them learn a new skill.

The key to it is the attitude of the one doing the training. This includes a positive attitude toward mistakes. Mistakes are a way of learning. Too many mistakes result in a disaster. A trainer of volunteers needs a tremendous amount of patience and balance as these things are weighed out.

Say "Thank You": The most important way in which you pay a volunteer is to express genuine appreciation. There are so many ways to do it. Articles about the volunteer in the newspaper, certificates of appreciation, and letters of appreciation are all good for a start. However, the most important thing is for you to look at a volunteer straight in the eye and mean it when you say, "I appreciate you. Your help is of great value as we try together to fulfill a vision." This is the least expensive and most important way to pay your volunteers.

The above is a secular perspective on the rewards of volunteering per se, and in this case, of volunteering with Habitat. The broader religious perspective is more inclusive. Within it, the above are but secular "benchmarks" along the way. We are bound together by a common vision to implement but one small part of the Kingdom of God--that of providing decent housing for God's people in need. Our work has to do with that "treasure in heaven where neither rust nor moth destroy nor where robbers break and steal."

But volunteering has nothing to do with building a "spiritual" bank account. Rather volunteering flows out of that original creation and out of that recreation in Christ, in which He has created in us the desire to help others as part of our "humanity" to one another. It is the "right" thing to do. Further, it is part of the privilege of being a Christian and of following the words "In as much as you have done it unto the least of these my brethren, you have done it unto me." The secular benchmarks are important as steps along the way. Yet, it is in the giving of volunteering that His love is shown--and that is done without reward and without recompense. The self-sacrificial giving in being a volunteer is but a part of the call to discipleship which we all receive from our Lord. And it is in giving that we truly receive.

A MEDLEY OF LETTERS FROM OVERSEAS VOLUNTEERS

Dumay, Haiti
October 1982

Dear Habitat,

As you have no doubt gathered from my letters, life and work here can have its ups and downs. But my task is simple--to remember the promises I have made to God and to Habitat, and to endure. And, as Paul so eloquently notes in his second letter to the Corinthians, patience and endurance can bring forth abundant fruits; they can even keep a Habitat project on course. I would like to thank the people who are really responsible for any success we have here.

As we talked of project details, the elderly pastor lifted tired eyes to the denuded hills and said, "without money, we have nothing." And as we loitered near the worksite and pondered upcoming problems, the head mason said, "if we receive money, everything will be fine." Thanks to your love and pocketbook commitment, work continues steadily in Haiti, and the future looks bright. Might I interpret the joyous pandemonium that breaks out when the jeep passes, the starry-eyed stare of new homeowners, and say, "Merci"? Dumay will never be the same.

And neither will I. Not far from where I live, a family lives on the floor of their half-completed mud and grass hut. They were enthusiastic about Habitat, but when I explained that at the present rate of construction it would be impossible to help them for many months, they turned away, last hopes shattered. And so recently the young man and his wife brought their youngest child to me, and asked me to take her and raise her as my own. How many hopeless nights in the open air, next to chickens and pigs, how many young plans of domestic joy turned sour, before parental love reached this last, despairing stage? And now that I know these endless aches that fester and swell into bottomless despair, I can never return to promenade innocently down the paths of the past. Truly, one who puts hands to the plow and looks back is not fit to enter the Kingdom of God.

The fields of the Kingdom are ready and waiting: fields where our brothers and sisters sleep next to dogs on the street; fields where entire families huddle for protection in the dank and musty darkness of their one-room hovels; fields where men and women, no different from you and I, have "no place to lay their head." We truly live in what Harry Emerson Fosdick called "a grand and awful time." Awful if our lives are nothing more than frantic attempts to satiate ourselves with earthly pleasures, lives guilt-ridden and frustrated when confronted by the world's massive needs. Grand if we can commit ourselves to a hope, a challenge, and a promise, that transcends narrow life spans and shallow goals, and can live lives charged with excitement and significance.

The needs are seemingly immeasurable; the obstacles seemingly insurmountable; life never seemed more rewarding.

Your Brother in Christ,

Art Russell

Dumay, Haiti
November 1982

Dear Habitat,

I have enclosed a copy of the contract we are using. At present, we explain the contract before we begin building, but do not have the families sign until their house is completed and we know the exact cost. Before we begin building, however, we receive a down payment of approximately one year's payment, and I have the families sign a written commitment as to what day in 1983 I have a right to expect their next payment. I keep one copy of the contract and written commitment, and the families also hold copies. The copy of the commitment is also the family's receipt for payment, and my anticipation is that every year they will make a commitment for the upcoming year, and hold this commitment both as a reminder and as a receipt for the previous year's payment. I am also considering a schedule of payments, which will allow all parties to see quickly what percentage of the home has been paid for.

Most families want to make their payments in March or April. An unfortunate development, however, has been an unusually dry autumn, and many people are already deeply worried. In the Dieudonne's household, fear of famine has replaced uneasiness with local authorities (apparently ironed out). With many people already living on the borderline between life and death, any disturbance becomes alarming.

At every step I am aware that we are really asking many Haitians to dangerously overextend themselves with present home prices. Our last three-room home cost \$1,310.00, very close to projected prices, and the truck should lower prices further. Daniel has been a big help in holding house prices down. Daniel has unmercilessly pared labor cost. His understanding of the local situation has been invaluable in this regard.

One reason I would be very happy to see Robert come down here would be to work in the area of appropriate technologies with him. I must admit that at present, in my role of representative, I spend a lot of time running around, trying to solve crises, trying to keep things running smoothly, and trying to keep personal difficulties from tearing the project apart. Now that the Dieudonnes are committing themselves to the project, I feel it is more important than ever to stay in contact, even when this becomes very difficult. Administration often gets a short shrift, and I have very little quality time to commit to technologies that cannot show an immediate result. I am obviously not going to command anyone to do anything, but if Robert were prepared to commit himself to a single technology (roofing, CINVA-Ram, or other) and push this technology into a stage where we can incorporate it into our building program, I would be overjoyed.

I would like to inquire as to the status of our small tractor. I was showing people pictures of the tractor in August, but I still have not heard news of it. Did you receive the information I sent? Has it left Miami? Do you need something else from me? You are aware of the distances involved in this project--despite my horse, the Jeep, and the Diahatsu, the small tractor would be very useful.

Your Brother in Christ,

Arthur Russell

Mbandaka, Zaire
Spring, 1982

Dear Habitat,

I realize it has been a while since I wrote a general letter to you all. Please accept my apology.

As for the work on the houses, you would be proud to see it. The work is moving speedily along in a country where nothing gets done quick. It's easy to see God's hand in the middle of things. He is blessing the project in a mighty way right now. One of the biggest blessings of all is the presence of Harry and LuAnn Goodall. The two together make quite a team. Harry's ability to get things going and boundless energy together with Lu's makes for a directorship here that all the other projects in Zaire look at and learn from.

Another blessing is the limitless supply of free labor here. We have nearly 30 volunteer workers working for no pay in the hope of getting a house in Phase III (which I have visions of building completely out of fired brick!). Their manual labor frees up our masons and carpenters to work continuously on the houses. They don't have to spend a day carrying blocks to the house they are working on because the volunteers do it. They don't have to spread the tons of rock that we dump to make roads, because the volunteers do it, etc.

We have a goal set for us by Millard Fuller to have 30 completed houses when he comes out in July. While Millard's idealistic goals are usually next to impossible to fulfill, we have taken it seriously. We have a long way to go and with the rainy season (one of 2 each year) upon us, we will have to work extra hard. Right now there are only ten that are completely finished. But we have 20 with roofs on, 18 with windows in, 30 foundations poured, and the holes dug for 10 more outhouses.

As you can see things are moving right along. The whole city talks about how the project is going. Praise God.

I would like to address one question that I've been asked by many people.--"Is the project worthwhile?" Undoubtedly so. Sure, there are other desperate needs. But the houses we are building relieve the people of the worry of their children dying of malaria or diarrhea because of the dirt floor huts and leaky roofs. One of the worker's children died this week because his house is atrocious. I wouldn't keep animals in it. The family I live with is all healthy and has a dry place to get out of the rain. They are able to work harder because of their health. But go to Ngboko's yard and you won't see happy healthy people. You'll feel your heart sink down to your feet and your eyes will tear, because of the pile of sticks he calls his home. You won't stay long because it's not a pleasant place to be. Once you see one of the thousands of houses like Ngboko's the question about the worthiness of the project will seem ridiculous. You only ask a question like that if you're sitting in a comfortable room in a decent house!

There is one more matter I'd like to talk about, and that is the question of "do you spread the good news as you build?" You must first understand that Zaire is a country with unbelievable needs. To get anything done you must put all your efforts into that one thing or you will end up spreading yourself so thin that you accomplish nothing. Another thing is that the project is in a city. It has churches that have all the same functions as the Church of the Savior--even missions. They have evangelism and outreach programs. Why not let the church do the door to door calling while we build the doors for them to knock on?! Don't get me wrong now. We do many things that spread the news, the most important being the houses. The people therefore love them. That puts meat on the bones of all the rhetoric they hear about God and Christians--God's love in action. Every morning before work we have devotions. One of the older men gives a five to ten minute talk on some issue of being a Christian. I've talked a number of times. Also, just the fact that we are working with the church, people know what we stand for.

For me personally, I talk about God and Jesus Christ to everyone. People aren't nervous about the issue here as they are in the States. In fact one of my nicknames is Pastor Dan. I just pray for the wisdom to break the barriers (as I ask you all to pray too) and I leave the results of my words and actions to Him. I can think of specific instances when He gave me perfect Lingala to communicate God's word, so I know He's working.

I would like to give my usual thanks to you for your continued support of me. I know I say it everytime, but that's only because I appreciate your generosity. If you have written me, but haven't received a response it's not because I haven't written (in almost all cases). It's because the mail system is so poor. I have heard of letters I never received and other letters people didn't receive. I'm sure some of mine have been lost too. Just know that I haven't forgotten you. God bless and keep you.

In His love,

Dan Roman

Ntongo, Zaire
April, 1983

Dear Habitat,

We just received your wonderful letter telling us about the \$10,000 for Ntongo. Merci mingi. We thank you and thank the Lord we were provided for so quickly. We are just about to begin work on Bethlehem Road. People are coming to us every day asking us when they can begin making blocks. Now we can happily tell them cement will be bought soon.

I hope this letter won't take forever to reach you. In fact I was surprised to get a response so soon because to my dismay I discovered last week that six letters I wrote in February never left Mbandaka to be sent out of country. The books are slowly coming to order and the work is progressing at a steady pace. We have ten houses waiting for roofing and by the end of this month it will be 14-15 houses.

We were in Kinshasa for the last week of March and the first of April. Our Habitat retreat was held at the Black River, two hours north of Kinshasa - a beautiful spot. The next week was the mad Kinshasa rush! Change money, pay debts and buy cement. In the midst of the running around Dave was hit with his first and hopefully last case of malaria. It was no picnic. But he is over with it now and has no intentions of getting it again. Actually, we found out from the doctor that we were not taking a large enough dose of the nivaquine - needless to say, we are now.

Everyone here likes the idea of the prayer booklet. We pray that we'll be able to continue to work here at a steady pace and that means keeping ahead of supplies but more importantly that the Habitat vision is never lost. I'm sorry to say that many people we talk to are not aware that Habitat is a non-profit Christian organization. They know we're a Christian group but we're thought of as a company. Fortunately, most everyone understands the vision but it is our prayer that we always work by that vision and diligently share it with others.

Well, our chickens are growing and co-habiting with three goats; we ate our first sweet, juicy delicious summer squash today and the cucumbers are in bloom and the rains have begun. The work ain't easy and it ain't dull either. Each day is a test of our wisdom, our patience and our faith. And we're having a good time! And hope you are too. I know when we get to Americus again we're not going to recognize the place. And please thank everyone for the wonderful notes and letters we've received. They are always a special treat we look forward to. It makes us feel like we're right there with you.

Love and Shalom,

Donna Moss

Puno, Peru
April, 1983

Dear Habitat,

Greetings from Peru.

I remember our separating out service very clearly. A Saturday morning in October, Habitat's 6th Annual Meeting, First Presbyterian Church, Americus, Georgia. Father Jerry Crook speaking of the "front lines" of Christian Service. Millard saying we have been called and sent out to comfort those who mourn; to bring joy and gladness where there has been grief. To rebuild those places of desolation that have long been in ruins. A "separating out." Out? Out from what? Into what? I didn't really understand. People happy, hugging with tears saying, "Oh what a wonderful and courageous thing you are doing!" I kept silent, smiling, but inside I was thinking, "Look, I trust Jesus with my life . . . as a matter of fact, I've given it to Him. He has people over there that need help and I'm going to help them. Simple enough isn't it? So what's the big deal?" Well, here's the deal

In Manazo, the first house is completed and the second one is half way there. In Puno, four foundations are completed and walls are popping up like mushrooms after a rain. The first four homes should be complete by the end of April with foundations for others well underway. In both projects, the families are all working together for each others' needs. Each morning an eager, hard working crew assembles to work a full, hard day--doing so in a happy, helpful way that I have only experienced in the presence of people filled with the Love of Christ. When I asked one morning, "What are we building here anyway?" The answers came . . . "brotherhood, partnership, family." "And what about houses?" I asked. "Oh, yes, houses for God's needy, but the construction of a Habitat family that is ecumenical in Christian work is indeed a new and unique program in Peru."

The building is happening all around me and in me too. I looked at my hands and thought I had caught the world's first case of "palm acne." A closer look showed blisters upon blisters. The mirror showed a "red glow" under my red Habitat cap that was perfectly matched with its color. It was my face after the ultraviolet rays at 4,100 meters had burned without heat. I have learned . . . to load a dump truck with a shovel . . . to love my neighbor more than myself . . . to seek my strength from God's unending source.

Here is one example of the daily blessings I am receiving from the gift of service that Habitat has given me After working half a day pushing small boulders up a mountain for the completion of a wall surrounding the project site, and for the foundations of the homes, I will admit I was very tired and sore. Then the workers placing the smaller rocks and mud on the boulders to finish the wall started calling for more barro (mud). I grabbed a shovel and started mixing the dirt and water, having serious doubts if my back would last another shovel full. Then a small voice behind me said, "Hey, Mister . . . Quieres mas agua?" (Do you want more water?) I turned around to find a very small child (only 2 years, 5 months) in a little blue dress, wearing a straw hat, a small patch of dirt on each cheek and her nose, and a great big smile. In each hand she held a small plastic bucket of water she had carried from a nearby puddle. I was filled and overflowing with a wonderful feeling of love, the kind that comes during forgiveness or inspiration. I managed to stammer out, "Si, Gracias," and then realized that I not only felt happiness but no longer had fatigue or pain. I will never be the same.

So, what's the big deal? God takes the deck, shuffles once. The stakes are very high. Your whole life rests on this decision. He cuts the cards and says, "do you trust me?" "Yes," comes the answer. "Okay, then pick a card." In a slow, steady, faithful motion the hand turns over the card. It's the King of Hearts.

In response to your questions . . . "Is what you're doing worthwhile?" "Is your participation in Habitat worth the energy, the sacrifice, the time, the money expended by you and others who support you?" . . . I can only answer, YES.

In partnership from Peru,

Keith Branson

WORK CAMPER RESPONSES

Dear Habitat,

At Habitat everything I experienced was new to my method of thinking. I really did not know what to expect because I knew so little about Habitat before the trip. Needless to say my eyes were opened in more than one area.

I experienced a community in which people lived with very few material amenities which we seem to deem so necessary and actually seemed to enjoy that lifestyle. We are so caught up in the rat race of material gain, it was refreshing to see a simple lifestyle that worked. The volunteers did not seem to realize they were missing something from a material point of view. Seeing this made me begin to reevaluate my personal lifestyle to see if I really need all that I have. "What is really most important?," is the question I continue to ask.

I became aware of poverty and low income housing in a shocking way. As the week moved along I saw myself beginning to notice substandard housing, something I had never done. I had never seen such housing in such quantity, probably because I had never looked. I can no longer be blind to such housing. After meeting people who lived in those houses I realized we are dealing with a human factor, not just statistics on a government survey. The people in those houses deserve better out of life and we have the ability and means to provide them with a way out, to provide them with hope.

Finally, I saw HOPE fleshed out. The phrase that sums up the week is, "infusing hope into a hopeless situation." Workers were not concerned with the theological implications of hope, but were involved in producing hope in the lives of others. The volunteers were building more than houses, they were building the beginnings to new lives for children, youth and adults. Seeing the joy of Ms. Pitts face and hearing the excitement in her voice helped me to come to grips with the true meaning of hope. Ms. Pitts now has a reason to live--not only because of her new house but because she sees a group of concerned people who are willing to give their lives in order that others can have a better life. She now has hope in what was otherwise a rather hopeless situation.

Dear Habitat,

How I have changed this week!

First of all, when we arrived I felt really grossed out by seeing all these poor people. I've really never been in this kind of atmosphere with so much poverty. I also started out with a bad attitude as we saw two guys from the K. K. K. and the policemen searching the cars as they drove by. Then, as the week rambled on, my attitude started getting more to the positive side.

One day I felt very unsure of myself as if I really couldn't believe what I was really like. When we were working on the Jones' house, tearing it down, I could not go through with it. I got very emotional and thought how selfish I really am. Here I am getting everything I want by asking my parents or even begging for it. I realized that I am pretty greedy in many different ways, and here are these people who have nothing.

I feel that in many ways I share more of my things with people than I did before. I never used to say, "you can have this, you're welcome, too." I always used to hesitate and say, "Okay, you can have it."

During this entire trip I think I have grown up tremendously. I felt very good in helping the poor and seeing all the people who do it for a living. It makes me feel so eager to do it for the rest of my life.

Dear Habitat,

Having just finished my junior year in high school I've been bombarded with college information, and people asking what I want to do and where I want to go. Up until now I've known that I wanted to be around people, to help other people, and not be caught up in the "rat race" that my parents are caught up in--the race for success. I think that even if I achieved this success I wouldn't be truly happy. Before coming to Habitat I didn't know a place like this and people like this existed that truly wanted to help other people and not just themselves. It (this week) was so different from anything I've ever experienced. I liked it and the feeling I got for being here. Thank you and I hope to be back. I guess what I learned this week is that I do have a choice in my future and that maybe this is what I've been looking for.

Dear Habitat,

I am sure that you remember my questions about this "strange" gospel that I heard at Habitat. Coming from a very evangelical background it was very hard for me to accept an ecumenical organization that was so concerned about social conditions. But now I see that the "social gospel" and the "personal salvation gospel" are one and the same. Now it is as if a whole new dimension has been added to my understanding of the gospel. Can you imagine what a difference this will have on my lifestyle? Well, I hope that it makes a radical change! I am reading a lot of new literature and reading a Bible with new eyes.

Dear Habitat,

Aside from the great feeling that something good can be done for the people of God, and that I can have a very real part in it, my trip to Habitat was a liberation. I felt that new vistas of Christian service and life as a whole were opened up to me as I lived and worked with people actually following what they believed through physical action and not just the propagation of some social unit or weekend organization.

I began to see again a vision of Christianity that I am afraid I had lost. In the face of as great or greater suffering than humanity has known, the "institutional church" is acting more under the metaphor of self survival than under the transforming symbolization of what the Gospel can mean. Transformation through action, both in old houses, and old, spiritually worn lives best describes what my time at Habitat meant to me.

CONTRIBUTORS

Robert G. Bratcher	Scholar, theologian, Bible translator and member of Habitat's Board of Directors.
Pedro Castro Lopez	Inspirational founding leader and driving force behind the Aguacatan, Guatemala Habitat Program. Many years ago worked with the Wycliff translators in the translation of the New Testament into his native language.
Pat Clark	Habitat Director, former volunteer in the Mbandaka and Ntongo, Zaire projects.
John Dorean	Pastor, past Koinonia Partner, and past Coordinator of Koinonia's Partnership Housing Program.
Sam Emerick	Retired pastor and administrator. Founding Director and President of Habitat's Board. Active with Immokalee Habitat Program.
Millard Fuller	Co-founder with Clarence Jordan of Koinonia's Partnership Housing Program. Founder and Executive Director of Habitat for Humanity.
Tom Hall	Pastor and Director of Volunteer Services in Americus for Habitat for Humanity.
Clarence Jordan	Co-founder with Millard Fuller of Koinonia Partnership Housing Program and the Fund for Humanity. Spiritual Father of Habitat.
Birdie Lytle	Habitat Director. Founder and early motivating force behind San Antonio Habitat for Humanity.
Bob Olson	Initiator and early leader of the Immokalee Habitat Program.
John Pritchard	Habitat Director. Founder and motivating force behind the Kansas City Habitat Program.
Clive Rainey	Currently the International Programs Coordinator in Americus. Previously served as a Volunteer Director of the Kinshasa, Zaire and Gulu, Uganda programs.
David Johnson Rowe	Pastor, President of Habitat's Board of Directors. Has traveled and spoken extensively for Habitat.

- Diane Scott Co-author with Millard Fuller of Bokotola and Love in the Mortar Joints. Active in the Salem County Habitat Program.
- Robert William Stevens Currently Director of Operations in Americus. Worked with Pedro Castro Lopez to found the Guatemala Habitat Program.
- Larry and Karen Stoner Habitat Director. Larry served as a volunteer with Koinonia Partnership Housing, and then with the Mbandaka Habitat Program. Later he and Karen began a new marriage and a new Habitat project in Immokalee, Florida.
- Ted Swisher Currently Affiliate Program Coordinator. Previously served as Coordinator of Koinonia's Partnership Housing Program.
- Clyde Tilley Habitat Director. Pastor and Professor of Religion at Union University.
- Elisha Wakube Pastor and motivating force behind the Nzoia Community Habitat Program in Kenya.

