



## The Loving Quality of Mercy

By Karen Horgan Kuhlman

Imagine yourself at nightfall. You've done a lot of traveling around by foot on a day that has been typical of spring in our area: freezing cold overnight temperatures, followed by snow that changed to freezing rain at mid-morning. In the afternoon, the sun and a welcomed rise in temperature help dry your soggy clothes slightly, but they are still clammy as the cold temperatures of night return. You lay your exhausted body down for the night. On cold concrete. Or a patch of wet grass or bare ground hidden from view. You are homeless, and this is you, and perhaps your family, preparing for nightfall and hoping for the best.

Volunteers for Catholic Charities, Diocese of Covington have been trying to alleviate a tiny bit of that misery by providing a little comfort at the end of the day. The Mercy Mat Ministry, begun by volunteer Marlene Meyers in 2015, turns discarded plastic grocery bags into light-weight, portable bedding for the homeless who don't have the luxury of a bed with a cozy mattress to snuggle into at night. The mats are distributed to those in need through the Parish Kitchen and St. Elizabeth Healthcare's Covington location.

Anyone can take part in the ministry that turns 700 plastic bags into one 3- by 6-foot mat, a small blessing. A 2½- by 4-foot child-sized mat is a poignant reminder that the homeless come in all ages and sizes. Quality control is essential to turning out quality products; bags must be sorted, checked for flaws, smoothed out, cut into strips, joined together, and rolled into balls of "plarn" (plastic yarn) before they can again become something useful. Volunteers who can crochet, or are willing to learn, spend 9 to 12 hours on the completion of each mat. Many helping hands are essential to the process, but volunteers say the results are really worth the effort.

Volunteers are recruited via other volunteers, parish bulletins, school visits, and word of mouth. **Current and potential volunteers gather on the third Thursday morning of every month from 9 a.m. to 11 a.m. at Catholic Charities' offices, at 3629 Church Street in Latonia, for instruction and congenial camaraderie. Twenty-five new volunteers attended a recent session; you and your friends or co-workers are invited to**

**attend the May 16, 2019 training session!**



*“With loving care that smooths things out and refines the rough edges, something beautiful and useful can emerge.”*

During outreach to local schools in 2018, students at St. Joseph Academy in Walton learned the basic “how-to” of plarn craft from volunteer Sheila Peeno and staff member, Charlotte Boemker. Thanks to the crochet lessons that followed in 2019, those plarn crafters are now Mercy Mat makers!

Meyers is happy to announce that the Mercy Mat bedding line is being expanded to include pillows, made from the same lightweight plastic bags as the mats themselves. The

pillow gets its' soft filling from recycled parts of the plastic bags not suitable for crochet, and is small enough to fit into a rolled up mat. Imagine the extravagance of having another layer between your head and the concrete!

When asked, Boemker had this to say, “some may not see beauty in a crumpled up plastic bag, but with loving care that smooths things out and refines the rough edges, something beautiful and useful can emerge.” That description could apply to all of us at one time or another, couldn't it? Just a thought to encourage you to consider a volunteer opportunity with Catholic Charities' Mercy Mat Ministry.

To become a part of the Mercy Mat Ministry, contact Charlotte Boemker at (859) 581-8974.

# A Letter from the Executive Director



## Embracing Change

*"Before the feast of Passover, Jesus knew that his hour had come to pass from this world to the Father. He loved his own in the world and he loved them to the end." (John 13:1)*

Dear Friends

The Passover originated at the time when Moses was preparing to lead the Jewish people out of Egypt. The Passover marked the change in the Jewish people from slavery into freedom. It was also the Passover feast that Jesus shared at the Last Supper, before his passion, death and resurrection. Jesus' passion, death and resurrection was his Passover, his change into eternal life. In it, he modeled for us how we may have to go through a Passover to become the person that God meant us to be. We have to change. Painful, yes; but supremely fruitful.

There's a contemporary saying that 'the only thing certain in life is change.' This certainly rings true. For us to pursue a life in Christ, we must accept the invitation to embrace change. This sounds easy, but it's not. Why is change hard? Perhaps it is painful, or maybe it's fear. When we are afraid, we resist; we hold back; we sometimes try to control or change the circumstances and people around us instead. It may be painful to change, but changing to become the best version of our self can be very rewarding.

Most of the programs in our ministry at Catholic Charities help people to change. Many of the people who come to us wish that their circumstances could change, or the people around them would change. But deep down they recognize that they themselves need to change. Our ministry provides encouragement, education and counseling to support one's efforts on this journey. We provide support along the way, such as a daily meal at Parish Kitchen. We are here to be the face of Christ, the hands and feet of Christ, the heart of Christ.

We, too, have to deal with change from time to time. This may be scary or painful for some, but we know that there will be blessings in this Passover. We have a strong passion for serving the various needs in our community. We do not know exactly what the future holds, but we believe that our hopes are more powerful than our fears. God has blessed us so far, so we will strive to bless all those we encounter as we move forward.

As always, we are blessed by you, our partners, with your continued gifts of time, talent and treasure. Thank you for walking on this journey of faith with us! During this Easter season, may we continue to be the instrument that leads others through the Passover, the resurrection, into new life.

In God's mercy,

A handwritten signature in black ink that reads "Alan Pickett". The signature is written in a cursive, flowing style.

Alan Pickett, Executive Director

## News and Events

### Save the Dates

- **11th Annual Golf Classic: Saturday, July 13, 2019**

8:00 a.m. Shotgun start (4-person scramble) at Twin Oaks Golf and Plantation Club.

Sponsored by Northern Kentucky Knights of Columbus; benefits Catholic Charities LifeLine Fund. \$90 per golfer includes 18 holes of golf with cart, coffee and donuts, lunch and dinner, beer, soft drinks and a gift bag. For more information about being a hole sponsor or to register call Carle Biery at 781-5054.

- **CaSSba: Sunday, August 25, 2019**

3:00–7:00 p.m. at the Drees Pavilion, Devou Overlook.

\$65 per person presale/\$70 day of event. See enclosed flyer to purchase your CaSSba Cash raffle tickets now! For more info or to purchase tickets, contact Vicky Bauerle at 859-581-8974 or vbauerle@covingtoncharities.org.

### Listen to Catholic Charities on Sacred Heart Radio

*Driving Home the Faith* with Fr. Rob Jack, every month on the 2nd Thursday at 5:09 p.m.

*Son Rise Morning Show* with Anna Mitchell, every month on the 4th Thursday at 8:20 a.m.

Hear Catholic Charities staff member on the show talking about the programs offered by Catholic Charities, Diocese of Covington. You can listen live or through the podcast available on the website at [www.covingtoncharities.org/news-events](http://www.covingtoncharities.org/news-events)

### Thank You for Supporting Catholic Charities WHILE YOU SHOP at Kroger!

Catholic Charities received over \$2,000 from Kroger in 2018 because you used your plus card. If you have not designated Catholic Charities, all you have to do is Enroll your Kroger Plus Card online to help Catholic Charities.

Go to [krogercommunityrewards.com](http://krogercommunityrewards.com). Log in and select my account. Click on Community Rewards. Enter Catholic Charities or code 83331 and Enroll. Simple, Fast and Easy.

### Join Our Team!

Are you looking for a job where you can make a difference? Catholic Charities has several job openings:

**Clinical Director of Counseling Programs**

**Mental Health and Pregnancy/Adoption Counselor**

**Parish Kitchen Weekend Manager**

We would love to hear from you. Visit [www.covingtoncharities.org/news-events](http://www.covingtoncharities.org/news-events) for more info.

# Sustaining the American Dream of Homeownership

*By Karen Horgan Kuhlman*

The American Dream is cherished by those who live it, and by those who hope to. Home ownership is one element of the dream, but some find that the road to home ownership can be a bumpy one. And, in a state designated by the federal government in 2009 and 2010 as one of those hardest hit by unemployment, home ownership remains but a dream for many in Kentucky.

Fortunately, the Housing Counseling Services offered by Catholic Charities, Diocese of Covington help smooth out those bumps and offer hope to many by providing them with the tools with which they can change their lives. With a few simple clicks, they can access Housing Services at [www.covingtoncharities.org](http://www.covingtoncharities.org) and begin to discover a path towards their own American Dream.

Patti Anderson is a HUD housing counselor who spent 30 years in the banking industry before coming to Catholic Charities 11 years ago. Her wide range of experience and expertise are a blessing to her clients. Whether they are young people hoping to buy their first home or senior citizens trying to stay in their homes though faced with debt that could result in foreclosure, all can count on receiving solid advice from Anderson. Annually, she meets with approximately 100 clients in private counseling sessions and an additional 100 clients in group classes.

First time homebuyers can attend a one-day Realizing the American Dream Class, held one Saturday a month. All classes are held at the Catholic Charities offices at 3629 Church Street in Latonia. There is no cost for the classes.

Thoroughly vetted banking professionals and realtors are an important part of the homebuyer's education during the group classes at Catholic Charities. They are not there to recruit clients or to make loans to attendees; rather, they share their knowledge about the process during the group classes. They discuss home buying basics, such as the essential things to look for in a home and the importance of avoiding unscrupulous predatory lenders.

Today, the cost of renting a home or an apartment is frequently higher than the actual cost of monthly mortgage payments. Some clients may have the financial wherewithal to cover the monthly cost of a home's mortgage, insurance and taxes, but lack the funds necessary to cover the down payment and closing costs. Catholic Charities refers first time homebuyers to the remarkable opportunities available through the Downpayment Assistance Program through the City of Covington and the Northern Kentucky Home Consortium. The targeted Ohio River cities include Covington, Ludlow, Newport, Bellevue and Dayton.







Through these programs, qualified borrowers may receive up to \$5,000 to cover the lender's required down payment and customary borrower's settlement charges. The five year, 0% interest rate on the down payment loan and the down payment loan itself will be forgiven if the borrower occupies the property for five years after the purchase!

The successful purchase of a home is just the first step towards successful home ownership. Homeowners can find themselves in a difficult position when job loss, illness or change of circumstances causes them to fall behind in their mortgage payments. Unexpected expenses can destroy a budget, and it is difficult to do without essentials like food and utilities.

Anderson knows that debt can accumulate quickly and stresses that taking immediate action is of great importance when trying to avoid losing one's home. She wants to help clients improve a dangerous situation or avoid it all together. To that end, Catholic Charities' "Mortgage Default/Delinquency and Foreclosure Prevention Counseling" and "Financial Management/Credit Repair Counseling" can be a financial life raft to those faced with such realities.

Avoiding foreclosure and re-establishing a solid financial footing is of prime importance. Foreclosure can happen quickly today, often within four to six months of unpaid mortgages and other bills. It is important to seek help early to avoid default; once foreclosure is a reality, the bank will also add attorney fees of \$2,000 to \$2,500 to your already staggering default.

Anderson helps clients take a good look at their finances and stresses the necessity of speaking with their banker early on. She can help them work out a budget and a plan for keeping payments made in a timely manner. Each client must understand what their expenses are and decide for themselves where spending can be reduced. The realities of life today require the availability of one credit card, but she recommends that the card be used only in emergencies and accompanied by a plan for paying that debt off quickly.

Patti Anderson says that there are many uplifting aspects of her counseling experiences with Catholic Charities: helping a family with a disabled child realize their dream of home ownership through their participation in the Homebuyers' Education Classes; Catholic Charities 85% success rate of avoiding foreclosure for clients who come for Mortgage Default and Foreclosure Prevention Counseling. She encourages others to come to Catholic Charities for these classes and discover for themselves what it takes to become, and remain, a homeowner!

## News and Events continued

### **Friends & Family of the Incarcerated *Free Support Group***

**3rd Tuesday of the month**

**6:30–8:00 p.m.**

**Catholic Charities**

**3629 Church Street, Latonia**

A safe, welcoming community where you will be accepted without judgment.

Questions? Contact [dcapella@covingtoncharities.org](mailto:dcapella@covingtoncharities.org)

### **Parents of Addicted Loved-Ones (PAL) *Free Support Group***

**Wednesdays | 6:30–8:00 p.m.**

**Catholic Charities**

**3629 Church Street, Latonia**

PAL meets every week and provides continuing education along with support, at no charge, for parents with a son or daughter suffering from alcohol or drug addiction.

### **Free Homebuyer Education Class**

**Saturday, June 1**

**Saturday, July 13**

**9:00 a.m.–4:00 p.m.**

**Catholic Charities**

**3629 Church Street, Latonia**

Learn about managing money, budgeting, insurance, inspections, mortgage lending, realtors, protecting your investment and predatory lending.

REGISTRATION REQUIRED: (859) 581-8974.

## TIME TO UPDATE

We are very pleased to announce Catholic Charities has switched to a new donor database! Is your information incorrect, incomplete or do you receive multiple mailings? This is the perfect time to make changes, remove duplicate accounts, and update our donor information. If your information in the address label is incorrect, if you are receiving more than one newsletter, or if you know of any other errors, please contact Charlotte Boemker at [cboemker@covingtoncharities.org](mailto:cboemker@covingtoncharities.org) or (859) 581-8974 extension 121 with any changes you would like to make.



*Mercy Mat volunteers*

# Volunteers

## Volunteers Save the Date

### **Annual Volunteer Appreciation Dinner: Tuesday, June 11, 2019**

Catholic Charities volunteers and a guest are invited to our Annual Volunteer Appreciation Dinner being held at Memorial Hall of Saint Joseph Church in Cold Spring. Stay tuned, more details to come!

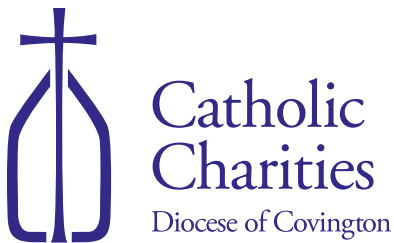


## Volunteer Opportunities

Volunteer Receptionists needed for the morning shift of 9:00 a.m. to 1:00 p.m. on Wednesdays and someone for the morning shift of 9:00 a.m. to 1:00 p.m. on the 1st and 3rd Fridays of the month. The Wednesday morning shift can be split between two volunteers, so you could come in every other week as well! Duties consist of answering phones; greeting and signing in/out clients and visitors, and occasional light administrative duties. Training is provided. Interested volunteers need to be VIRTUS trained and compliant.

Contact Kristina (859)581-8974 Ext. 119 or [kjolly@covingtoncharities.org](mailto:kjolly@covingtoncharities.org) for more information, or apply online at: [www.covingtoncharities.org/volunteer](http://www.covingtoncharities.org/volunteer)

*Partners newsletter is published three times a year in spring, summer and winter for friends of Catholic Charities. Catholic Charities provides Child and Family Services; Counseling Services; Housing Services; and Community Outreach Services.*



***Extend a Hand. Change a Life.***

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**Serving the community for over 87 years**

**Our Mission:**

**“***To promote healing,  
restore hope and affirm  
human potential through  
services that empower,  
voices that speak for justice;  
and, partnerships that  
strengthen communities.***”**

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