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Tools for Financial and Trauma Recovery in Your Faith Community

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Chapter 1

RELIEF—HOW THE CHURCH CAN HELP

How you respond to the issue... is the issue.¹

-Frankie Perez

But those who hope in the LORD will renew their strength,
They will fly up on wings like eagles;
They will run and not be tired;
They will walk and not be weary.

-Isaiah 40:31

n October 1998, Hurricane Mitch hit Central America. Over eleven thousand lives were lost. Seven thousand of those souls were from Honduras. On March 10, 1999, I (Clayton) arrived in Honduras as a volunteer missionary. Our observation team had members from seven states representing the South Central Jurisdiction of The United Methodist Church. We were there to offer hope and future help as each state would later send supplies and mission teams to assist in the recovery. The rescue work had been completed by the first responders, and the relief phase was starting in the urban and rural areas.

This major disaster had a dramatic impact on me. I still have vivid memories of the destruction and loss of life. Over the previous ten years, I had completed other mission projects in Panama, Costa Rica, and Central Mexico. My affection for the beautiful people from Central America had grown over the years. I was heartbroken to observe firsthand human suffering and tragic loss in the urban and rural areas of Honduras. We traveled slowly around the country, trying to offer hope and help where we could. We found the people of Honduras paralyzed with trauma. Our team kept asking those who met with us these simple but awkward questions:

How are you feeling?

What have you lost?

How can we best help?

For most of the Honduran church leaders and disaster victims, these questions were initially unanswerable. These people were traumatized. They were in a state of shock and disbelief. They were in a state of grief and mourning. We offered our words of care, concern, hugs, and prayers. Our team soon began to ask ourselves:

How can we best offer short-term relief based on their needs?

How can we partner with them in a way that our help meets their timetable?

How can we be careful not to do any harm or unknowingly undermine their community and church leaders?

What are their relief needs that we have the ability and resources to provide in the relief, recovery, and restoration long-term timetable?

Our team took the time each day to pray, worship, and reflect on their suffering and need. I returned home from that trip with many significant pastoral and spiritual questions. I realized that the first goal of helping others with disaster relief was *don't make it worse than it already is.* I had observed in the past how good intentions can compound problems.

PROVIDE SUPPORT FOR COMMUNITY PASTORS AND LEADERS

Leadership is the key. In times of disaster, local pastors and community leaders urgently need the support of volunteer groups to address overwhelming needs. When the faith community leaders have become disaster victims themselves, it is vitally important that they and their families also receive initial and ongoing support. Pastors, like all of us, have to care for themselves and their own families first to be effective serving others. Then local pastors and other community leaders can better identify the most immediate needs in their community. They know the contextual needs and cultural understanding of their people. They are also the most trusted. I have met local pastors and leaders who are the most courageous survivors I have ever met.

I recently visited with Pastor Rod Dickson Richel who served the Mississippi United Methodist Church in Gulfport, Mississippi, at the time of Hurricane Katrina. This church and community were totally devastated. I worked with Pastor Rod and his church members in 2006 and 2007 during relief efforts. I was im-

pressed with his leadership and approach to community recovery. Our mission team was invited to worship and share a potluck meal with his congregation. Their church had chosen to temporarily relocate rather than immediately rebuild. They decided they should first focus on helping members of their church and community rebuild. Rod's wife, Dorothy, was a clinical counselor at the local hospital. Dorothy is also a trained and ordained pastor. Together, they really loved all people in need and went the second mile to make a difference. (I will give a detailed report of what I learned from my recent interview with Pastor Rod in chapter 7.)

One local church member and volunteer described to me the vital role of local community pastors who courageously cared for others after Hurricane Katrina. These pastors demonstrated and delivered spiritual and mental health care for everyone they met each day. They brought words of encouragement and grace. Their presence gave relief to comfort the pain and shock. They coordinated housing, food, transportation, and many other needs.

People reported that coming together to worship was the most important ministry the local church could offer because people needed God and each other. Disasters quickly isolate people. The church family gatherings encouraged faith, which also helped people overcome their fear. While some fled and evacuated the disaster area because they could not cope with the tragedy, most pastors stayed and put their peoples' needs first. Hugs, prayers, and handshakes led to greater conversation and connection. Pastoral skills and prayers for hope make a difference. Tender love and care would bond and strengthen people of the church and community together. Pastors make a difference. Volunteer teams will always be more effective if they first ask the pastors and community leaders to prioritize the most critical needs.

It is all about supporting local leaders who are daily helping to encourage disaster victims. Local leaders can make the impossible possible. Eleanor Roosevelt once said, "You can gain strength, courage and confidence by every experience in which you really stop to look fear in the face. You are able to say to yourself, 'I have lived through this horror. I can take the next thing that comes along. You must do the thing you think you cannot do.'"² This quote reminds us that we need to first listen and learn from the courageous local leaders. We also must cooperate with the coordinating mission agencies like the United Methodist Committee on Relief (UMCOR), Federal Emergency Management Agency (FEMA), or others. Then volunteers in mission can provide the most appropriate help and effective relief. Communication and cooperation are essential in supporting local leaders.

Bob Deits, in his book *Life after Loss*, says, "Major loss and grief that follows remain among the most misunderstood of all human experiences." The best intentions may bring unintended harm because it is too easy for mission relief teams to assume that victims may think like you think or feel like you feel. Begin by getting to know those you want to help. Before arriving to the project site, research the context and culture of that community. Knowing the context and culture of the community you are serving is critical to being able to honor those you are serving. The best way to

understand the community you are serving happens when you first listen, hear their concerns, and stand alongside the community leaders and relief agencies.

RECOGNIZE THE VITAL ROLE OF FAITH COMMUNITIES

There are obviously many types of disasters, from very small- to large-scale. All disasters need immediate relief and then support for the long-term recovery. Most relief teams are from faith-based communities. I have heard it said that faith-based teams are the first to arrive and the last to leave after a natural disaster. In any case, volunteers in mission really bring a great amount of hope and help as a witness of faith and Christ's love.

Many coastal states with a history of natural disasters have developed long-range relief and recovery facilities and ministries. For example, I visited with Texas church leaders to learn that they have developed a significant Disaster Recovery Plan with three area Resource Depots to aid those in need. Scott Moore remembers exactly what was going through his mind when Hurricane Harvey visited Houston, Texas. "When I saw that Harvey was going to stall over Texas and dump fifty-plus inches of rain, I knew this hurricane was going to be one of the worst flooding events Texas has ever seen," said the Texas Conference United Methodist response coordinator. Unfortunately, Moore was right.

Harvey killed over one hundred people, FEMA reported 1.2 million people asking for aid, and the National Hurricane Center called this the worst flooding disaster in US history, with an estimated damage of \$125 billion. "You don't see damage until you begin to open people's doors," said Texas Conference bishop Scott Jones. "Then your heart breaks."

For decades I have seen how United Methodists in Missouri have reached out in mission to our world in need. In Puerto Rico, I saw firsthand the devastation of Hurricane Maria. These people were in desperate need of help. The Missouri area bishop, Bob Farr, traveled to Puerto Rico to survey the need for recovery aid of nearly one hundred Methodist churches. In the coming year, according to Lucas Endicott, the Missouri Conference volunteers in ministry coordinator, forty-three other teams from all over Missouri will follow. Both the victims and the volunteers will be blessed to work together.

A shining example of the church's vital role is the United Methodist Committee on Relief (UMCOR). This denominational arm extends relief to people around the world. The UMCOR staff is devoted to serving the most vulnerable communities following disaster. Thousands of volunteers receive necessary training and support each year before being sent to the mission field. The United Methodist Volunteers in Mission Network offers guidance, organization, and training through the conference disaster coordinator. Other denominations offer tremendous organization and help too.

Communities of faith hit by disaster are sometimes able to open their doors for shelter immediately. They may be able to provide help for disaster victims needing to relocate. In many cases, local church or community buildings provide meals, information, and a place of shelter to meet and connect. People of all socioeconomic levels need the welcoming reassurance of social connection. Victims come seeking care, comfort, and compassion.

The faith community can also provide needed access for worship and prayer services when facilities are available. Worship centers are also needed to provide a place for funeral and memorial services. The reading of sacred scriptures, healing prayers, and connecting to a faith community are essential for short-term and long-term healing and hope.

UNDERSTAND TRAUMA

We all need a better understanding of the dynamics and impact of trauma in our hurting world today. My first professional experience in clinical treatment for trauma was serving as a correctional caseworker at the Missouri Training School for Delinquent Boys. I was right out of college, and I had not yet started seminary. I began to realize that these youth had experienced varying degrees of trauma and developmental behavior crises. It was always important to ask, "What happened to you?" It did not help to ask, "What's wrong with you?" Developing an individual treatment plan for each youth in this clinical setting was the first step. We could diagnose the cause of the behavioral problem once the trauma was understood. Getting the youth to talk about their traumatic experience was the first step of knowing how to help. I learned to respect the power of trauma.

In helping the victims of disasters, it is most helpful to ask and understand the story of their unique trauma.

In helping the victims of disasters, it is most helpful to ask and understand the story of their unique trauma. Telling their story gives them an opportunity to express their feelings. Expressing and experiencing deep feelings often brings relief and healing. However, for some victims, medical and mental health professionals may be needed. Healing may require a medical diagnosis in the event of physical problems, depression, grief, chronic pain, sleep problems, or irritability.

Trauma can occur when an event—in this case, some sort of disaster—causes pain or threat to the person's well-being. The traumatic event may negatively impact a person's coping skills and communication ability. Most often this is a short-term situation when coping skills are blocked because of shock and feelings of numbness. Trauma can also be understood as toxic stress. People who experience trauma have

a greater risk for health issues, substance abuse, developmental issues, adoption of high-risk behaviors, and a variety of social problems.

Professional trauma care workers advise us that trauma can serve as a lens through which the individual now sees the world. It can change their perspective. While trauma healing can happen with the personal or spiritual support of family and the faith community, it may be necessary for those with chronic issues to also seek help from medical and mental health experts. I have found it important to encourage those in need of extra care to first go to their primary doctor who already knows them. Their doctor can make a referral. Beware that some trauma victims will not follow through with the referral and get specialized help. Extra encouragement and follow-up may be needed to motivate victims to get care.

DISASTER-INFORMED TRAUMA

Trauma from natural disasters is one of the acute causes of ongoing suffering from an overwhelming experience. Earthquakes, hurricanes, tornadoes, fires, floods, landslides, volcanic eruptions, and tsunamis are all types of natural events that impact people everywhere around the world.

Natural disasters often come with little or no warning, and they may traumatize large numbers of people. People lose loved ones, homes, businesses, churches, and their livelihood. Helplessness, distress, and long-term suffering result. Trauma and grief reactions to loss are unique to each person and community context.

Children and youth are especially vulnerable to trauma. For a national network of caregivers, see Adverse Childhood Experiences Connection (ACESC) at www.acesconnection.com.

Survivors need a safe place to reconnect. After victims have received relief and first aid, the shock may give way to other emotions like anxiety, anger, depression, guilt, and feelings of hopelessness. Victims may feel they are wounded by trauma and grief. They may feel betrayed, all alone, and helpless, especially as questions about God arise. When we are victims of trauma we often ask, "Why?" Spiritual comfort and assurance is essential for recovery.

In the aftermath of disaster, people sometimes ignore or do not even recognize the trauma wounds they or others have suffered. Trauma wounds that go without attention and care may result in long-term behavioral disorders and spiritual bankruptcy. In seminary we are taught the importance of timely pastoral intervention and care. As a pastor, I learned to minister to others with a sense of urgency to offer healing and hope.

TRAINING FOR TRAUMA-INFORMED CARE

Trauma puts a high demand on medical and mental health professionals, pastors, counselors, and caregivers. We are living with the constant threat of economic uncertainty, political conflict, violence, terrorism, natural disasters, and war. All this and many other personal trauma events continue to take a toll on people of all ages. Churches, hospitals, schools, and other institutions are seeing the training needs for trauma healing. Treatment for those with post-traumatic stress syndrome disorder is an urgent and growing need.

I was trained in crisis intervention when I served at the Suicide Prevention Center at Southern Methodist University. Over the years of pastoral ministry, I have updated and adapted what I learned. This model has been invaluable to me.

In times of crisis it is helpful to have an approach to fit to the unique needs of others. Simply put, here are proven basic pastoral care intervention steps:

- Step 1—Make contact. Be there as soon as possible and listen.
- Step 2—When possible, help the survivors focus and tell their situation.
- Step 3—Help them find practical ways to cope and care for themselves.
- Step 4—Offer hope and pray with them for God's assurance of love.
- Step 5—Refer them to a faith-based support group.
- Step 6—Guide them to a pathway of recovery, which may include professional referrals.

Training programs are badly needed for faith-based caregivers and volunteers. Many churches offer trauma healing training to mission teams before they serve at a disaster location. But training is needed to equip additional people for future circumstances, and to help churches meet the needs in their own communities when they arise. An American Red Cross poll taken almost a month after the September 11, 2001, terrorist attacks indicated that close to 60 percent of those polled were likely or very likely to seek help from a spiritual counselor, as opposed to only 40 percent who were likely or very likely to seek help from a mental health professional. This statistical survey tells us that most people want and need spiritual help.

The American Psychological Association urges trauma relief caregivers to help victims realize they are not alone. A sense of spiritual community can be vital for recovery. Many people want and need to find peace with God. The faith community can offer worship services, support groups, pastoral counseling, and many other forms of care. The faith community can also facilitate victims helping each other, developing even stronger community bonds.

BUILDING RESILIENT FAITH COMMUNITIES

On May 22, 2013, the second anniversary of the Joplin F5 tornado, former secretary of Homeland Security Janet Napolitano came to Joplin, Missouri, to present its citizens the first ever Rick Rescorla National Award for Resilience. Guest speaker at the event was long-time Joplin resident and civic volunteer Jane Cage said:

I've seen men and women bend but not break beneath the load of responsibilities heaped upon them by May 22. I've seen tired faces around the meeting table as we pushed and planned. I've also seen a community that dared to dream by writing their vision on sticky notes in a crowded gymnasium. I've seen us recognize our potential and grow bold to reach for what we could become. I've been heartened time after time when we have put our individual organizational needs aside to work for the common good.⁶

Resilience is the ability to withstand or recover quickly from difficult conditions. For example, some coastal communities have developed resilience from multiple hurricane disasters. People who have recovered from one disaster may be able to demonstrate greater resilience when there is the next disaster. However, if there are people who have unhealed trauma wounds, a second disaster may compound their problems.

The Blessing by Gary Smalley and John Trent offers good advice for those initial encounters with people after a disaster. We can offer a meaningful touch or gesture when we first meet those in need. Sharing the right spoken words of care and concern is vital. Expressing acceptance and genuine value of the person and their pain is a priority. And finally, your sincere commitment to help motivates and leads the trauma victim to act. Even small things bring great comfort.⁷

After a disaster, symptoms of previous unhealed traumatic events and destructive behaviors may surface. While it is true that disasters may bring out the best in people; it is also true that for some it brings out the worst behavior. Our communities of faith can make greater and lasting impact when they are trained and prepared to offer trauma healing ministries. Small group ministry, especially, that offers trauma healing can really change lives with the assurance of faith and hope. As churches grow in their awareness and skill of trauma healing ministry they will multiply impact and mission, and will contribute to the long-term resilience of their communities.

NEEDED RESOURCES

This book encourages pastors and volunteer leaders to provide trauma healing training classes and resources for disaster recovery. While serving in the Katrina disaster recovery, I observed that pastors who collaborated with each other before, during, and after the crisis were more effective in trauma healing. Faith leaders can help by partnering with other professionals who serve those who are facing trauma-related is-

sues and challenges. Together, the medical, mental health, and education leaders can look to the church to organize community-wide programs that bring courageous and hope-filled living in uncertain times. Be prepared!

Symptoms of trauma wounds:

Intense personal feelings

Unpredictable feelings

Flashbacks that haunt

Vivid memories

Confusion

Difficulty with decisions

Sleeping and eating disorders

Fear and loss of faith and trust

Physical symptoms such as anxiety, headaches, nausea, pain, and confusion

Trauma victims need a safe place for mourning, spiritual healing, and trauma recovery. They need support for their family, friends, and neighbors. While there may be others who may also need professional help to regain control of their personal lives, the road to recovery can begin in the faith community. Daniel Aldrich, PhD, author of the book *Building Resilience*, makes an important observation from his research that having strong social connections really makes a significant difference in disaster and trauma healing. Faith-based communities offer vital social connections and events that build lifelong relationships.

Throughout history, priests, pastors, and chaplains have been helpers for others in time of disaster. Today, lay ministers of every faith can also be called and trained to help in times of need and crisis. There is an opportunity in every challenge for the faith community to make a difference and a greater impact. Pastors and faith-based leaders are often unsung community caregivers, heroes, and heroines! And yet, God blesses those who serve others in times of crises.

The significant impact of crisis support groups cannot be overstated. I facilitated Growing through Grief groups for twenty years during my ministry in three different faith communities. In each community, I saw healing happen, lives changed, and the church's impact on the community grow. In the last church I served, we offered many small groups each week through the discipleship and pastoral care ministries. For twelve years I co-facilitated a men's cancer support group. I have often observed that people who have gone through a traumatic event can become outstanding small

group facilitators when given training and support. These support groups make the work of the church relevant to people's urgent needs. In one church I saw the single adult ministry grow from twenty to two hundred in two years! This growth happened because we offered support groups for those dealing with loss through death and divorce. When this ministry happens the church grows to have significant community and kingdom impact.

One of the most beneficial and comprehensive pastoral resources available for church leaders today is the book *Disaster Spiritual Care: Practical Clergy Responses to Community, Regional and National Tragedy* (2017). The updated second edition describes the life cycle of a community disaster and addresses lasting readjustment issues. It describes a number of vital interfaith leadership resources and standards of care that are essential for clergy and caregivers.

I encourage pastors and church leaders to offer recovery groups in their community. You may feel you cannot do one more thing now with all the demands of disaster recovery. If so, plan to offer the recovery group in three to six months. In my personal experience, leading and facilitating a recovery support group is the best thing you can do for yourself and others. Consider using the last six chapters of this book as a small group lesson plan and recovery resource. It is designed to offer personal trauma and financial recovery tools. It is always best to recruit a co-facilitator to work with you in each group. Clergy and other trained caregivers can become facilitators of this six-session program for personal, spiritual, and financial help. By offering scripture-based programs your local church can have much greater community life-enriching impact. Volunteers and victims work together to find recovery opportunities and grow in faith and greater hope. Recovery groups help bring changed lives and offer long-term community impact and transformation.

"Disaster recovery is in large part the rebuilding of community, the retying of the thousands of strands of relationships that have been severed by the disaster." ¹⁰

–John A. Robinson,Presbyterian Disaster Assistance

Consider how your faith community can play a vital role in bringing healing and hope with the good news. Connect with one of many church-related volunteer opportunities. For example, the Texas United Methodist Conference now has three Mission Depots located across the state to provide training, resources, and staging areas for effective disaster relief. During the relief efforts of Hurricane Harvey, which caused flooding of nearly half a million homes, these Mission Depots, their staff, and thousands of volunteers made a real difference.¹¹

Relief—How the Church Can Help

What can your faith community do? Just do what you can, when you can! Each church can make a difference in disaster relief! Church leaders and staff are aware that more and more people want to serve with significance in mission outreach. Sharing the good news to help disaster victims will bring long-term community transformation. Make each day count for Christ and the church! Helping others through the ministry of the church brings amazing spiritual formation and growth that will continue to bless and impact our world in need!

All-in-One Disaster Recovery Resource for Ministry Leaders and Individuals

Part One of *Growing through Disaster: Tools for Financial and Trauma Recovery in Your Faith Community* offers spiritual guidance and concrete ways leaders and individuals can care for each other, their communities, and themselves following a disaster. Part Two offers a step-by-step process for financial recovery with strategies and worksheets for managing money. Part Three is a six-session group study to assist pastors and others in facilitating discussion and focus on recovery strategies. The study offers scripture-based hope and encouragement as a way for people to process trauma together in a safe place.

Growing through Disaster . . .

"... provides both a roadmap for thoughtful and effective response by the church to traumatic events, and a pathway toward recovery and wholeness for those personally and deeply impacted. It is a must-read for every disaster response and recovery team, and for church leaders seeking to bring healing to disaster-impacted individuals and communities. In the face of a disaster—natural or otherwise—the church can be a tangible beacon of hope."

—Carol Cartmill, senior director of mission and outreach, The United Methodist Church of the Resurrection, Leawood, KS

- ". . . is a much-needed guide through the emotional and financial ramifications of personal loss or natural disaster. A game-plan for healing—not just moving on, but growing stronger. Helpful, hopeful, concrete, and practical."
 - **—Bill High**, CEO, The Signatry: A Global Christian Foundation, based in Overland Park, KS
- "... teaches us how to 'show up' when we aren't sure what to do. If your church wants to be ready to provide hope-filled care in the face of any type of disaster, get this book."
 - —Tina L. Harris, director of mission, Service & Justice Ministries, Missouri Annual Conference (UMC)

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