

foreword by tim bete

ANNA
LUEPKE
hope!

stories of

resilience,
perseverance,
and faith

told by residents of St. Mary Development's
apartment communities for older people

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*foreword by Tim Bete
cover photo, cover design and book design by Lynn Bete*

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This book is dedicated to all the past, present and future residents of St. Mary Development's apartment communities. It is an honor and a blessing to provide a place for you to call home.

*“There is an appointed time for everything,
and a time for every affair under the heavens.*

*A time to give birth, and a time to die;
a time to plant, and a time to uproot the plant.*

*A time to weep, and a time to laugh;
a time to mourn, and a time to dance.”*

— Ecclesiastes 3: 1-2, 4

a note about the stories in this book

The stories in this book were shared with the author with the understanding that they would be published. While the people who shared these stories are comfortable with making them publicly known, some stories include incidents of substance abuse, homelessness, mental illness and other traumas. Readers who are sensitive to these topics may want to consider whether they want to read the book.

acknowledgments

I want to take this opportunity to thank all the people who made this project possible.

First, thank you to the University of Dayton's Ethics and Leadership Initiative that made my internship, which enabled me to write this book, possible.

Thanks to Tim Bete, St. Mary President, for recognizing the stories that these residents had to share and for believing I was capable enough to put them into words. I want to thank him for all the work he has done at St. Mary and for giving these residents a better life than they had before living here.

I would also like to thank St. Mary Board member Mary Crockett for conducting these interviews with me and for creating the second component of this project—podcast episodes. She did not have much experience with audio recording and podcasting prior to the project, and I was amazed with how much she learned in such a short period of time. It was a joy to work with her, and she always brought an energy to the room that made these residents comfortable to share their stories. I don't quite know if I would have been able to do this project without her.

I would also like to thank the incredible Service Coordinators at St. Mary, who helped pick the residents who are featured in this book. It is clear that they have formed deep, meaningful relationships with each and every resident they work with, and they provide them with services they could not go without.

Lastly, I would like to thank each and every resident I interviewed, regardless if they were featured in the book, for all they were willing to share with me. They took time out of their days to sit down with a couple of strangers and share some of the most deeply personal moments of their lives. They relived some moments they should have never have had to experience in the first place, and I will be forever grateful for all the lessons and knowledge I have gained from them.

— Anna Luepke

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foreword

I have a plaque on my office wall that reads, “Vocatus atque non vocatus, Deus aderit.” That is, “Bidden or unbidden, God is present.” I love those words because they exemplify the spirit of St. Mary Development’s co-founders, Dick McBride and Sister Rose Wildenhaus.

Believing that God is always present in our work doesn’t mean we only work with other faith-based organizations and individuals. Quite the opposite, in fact: We work with a huge number of diverse organizations and individuals. We simply see God working through all of our partners—for-profit and nonprofit, government and non-government, individuals and groups, and faith-based and secular. We partner with hundreds of organizations and individuals who share our mission to serve older people with lower incomes and improve the quality of their lives.

Sr. Rose was an amazing woman. She was never surprised when God arranged for success in our work through our many partners and staff. She expected it. Not that our work was always successful, or that it even happened in the way we planned, but her confidence never waned. Dick was right alongside her and had a sign on his office door that read, “God is in charge here.” They viewed our work as being God’s hands to those in need.

During St. Mary’s 33-year history, we’ve transformed more than 70 empty lots and rundown buildings into beautiful, safe, affordable apartment communities. Yet I see God most in the transformation of the older people who live in our apartment communities—and transformation in myself because of them.

I wasn’t sure what to expect when I first joined St. Mary 16 years ago. Then, I had misconceptions of what it meant to be older and poor. In getting to know our residents, my misconceptions have turned into admiration for the wisdom, generosity and love of those whom we have served. It has become a huge blessing. Our residents

are not only role models for me regarding Christian virtue, but they also teach me to see my own deficiencies more clearly. When you watch someone with few material goods share all that they have with someone else, it quickly makes you acknowledge your own selfishness and lack of gratitude for all that you've been given. Our residents have helped me grow as a person.

One of my first memories of working at St. Mary was when I chatted with an older woman who lived in her own house in West Dayton. We sat at her kitchen table and drank lemonade as she told me about her life and family, her joys and struggles. Near the end of our conversation she said, "You've probably noticed the smell in my house."

The strong unpleasant odor was too bold not to notice, and I said, "Yes, I can smell it."

She explained that while her house was very small and she had little money, she'd taken in a cousin of hers who was an alcoholic and was homeless. He rarely bathed, and while she didn't know him well, she took him in so he wouldn't be on the street any longer. He was extremely difficult to live with, but he was family.

I was stunned by her kindness and self-sacrifice.

I remember sitting in my car after our visit, tears streaming down my face. Her outpouring of generosity and love for her cousin was astonishing to me. Never in my life had I shown anyone such kindness at significant expense to myself. I had never put myself out in such a heroic manner. She was the first of many, many residents who taught me the deep meaning of Christian love that overcomes adversity. She was truly God's hands to her cousin.

I mentioned that Sr. Rose always expected God would provide what St. Mary needed. Prior to coming to St. Mary, I worked as the National Marketing Manager at the University of Dayton. For several years, I'd felt God calling me to work with the poor, but I had difficulty discerning exactly what that call meant for me. I'd briefly met Sr. Rose many years earlier and knew a little about St. Mary's mission, so I wrote a letter to her and asked her to pray for me and help me clarify the call I felt.

Sr. Rose wrote back, saying St. Mary had an open position and, "would I come work for her?" That was the best way to discern a

call, she said—to jump right in. A month later I began working at St. Mary.

I remember telling Sr. Rose that I was astounded that within four weeks, I went from asking her to pray for me to working at St. Mary. Sr. Rose wasn't astounded even a little bit. "God always sends us the people we need just when we need them," she told me.

Fast-forward 16 years to March 2022 when I received an email from Dr. Nancy McHugh, Executive Director of the Fitz Center for Leadership in Community at the University of Dayton: "We have a new Ethics and Leadership Internship Program that has interns available for the summer. We are looking for internship sites for students."

When I asked about the backgrounds of the interns, Nancy said they were finding the internship sites first and then recruiting students to match their needs. I immediately asked for an intern for a project that had been on my heart for quite a while—a project that, in hindsight, had its beginning at that kitchen table while drinking lemonade.

We need to share our residents' stories," I told Nancy. I want our partners and supporters to see the tremendous impact they have in working with St. Mary. Whether they help us develop new apartment communities or deliver needed services, our partners are part of our residents' life stories. I told Nancy I'd like to publish a book that lets others see how our residents grew up, the struggles they've faced and how they've dealt with traumatic experiences. I wanted to show their bravery, tenacity and hope. And I wanted to share how the stability of living in a safe, affordable apartment community with service coordination has transformed their lives.

Francine Buchanon, one of the residents who we interviewed for this book, beautifully summed up my thoughts: "Nobody knows what somebody is going through unless they tell you." The reason it's important for us to know what others have gone through is because it provides hope. I once heard that hope stood for "hearing other people's experiences." When we hear stories of others' perseverance and faith, we're encouraged. Most support groups include people who have overcome a shared issue, sometimes through dogged persistence. They serve as role models for those still struggling.

They help us realize that together, we can overcome difficulties that seem insurmountable.

While I thought it would be a long shot to find a University of Dayton student intern who could interview residents and write the book, I remembered Sr. Rose's words: "God always sends us the people we need just when we need them." In this case, God sent Anna Luepke, a political science and economics major.

Anna's writing samples were beautiful. But the real kicker was that she was already involved in the Moral Courage Project, a human rights storytelling project that focused on access to affordable housing in Oakland, California. Anna told me she would absolutely love the opportunity to give our residents a voice and an avenue to tell their stories. Once again, God had provided.

Anna spent the summer of 2022 interviewing many of our residents. One of the things she told me she learned was that everyone has a story. Everyone. And when you get to know a person's story, it creates empathy and creates a bond that is unusual these days. We don't often sit down with a stranger for two hours and listen to them tell their life story.

Residents were generous in opening up about their triumphs and struggles. While we already knew the residents we interviewed, many of the stories they shared were new to us, especially stories about their childhoods. Even we were surprised by the hardships they have faced over the years, and in some instances the trauma that followed. But we didn't pick residents to interview because of their hardships. Those who we have included are a typical representation of the older people who call the St. Mary apartments communities their homes.

In this book, you'll read about seven residents from St. Mary's apartment communities in the Dayton, Ohio area. Some of their stories are touching. Some are shocking. But I believe each of them is an example of tenacity and hope in a unique way. You'll meet Ruth Maxwell and her dedication to others, and Clifford Stumpf who wouldn't accept failure. You'll learn about Francine Buchanon's caring spirit, and John Moore, who trusted in God.

While each story is unique, the residents do share one thing in common: A St. Mary apartment community combined with service

coordination has brought significant stability to their lives. They have good homes that are safe and affordable. They have services to help them live independently as long as possible. They have a built-in community with their neighbors. They have dignity.

As you read this book, I pray that your experience will be similar to mine when I first came to St. Mary, chatting with the resident who taught me about true generosity. There is wisdom, hope, bravery and tenacity in these pages. What an honor it is to be part of the lives of our residents!

— Tim Bete, President, St. Mary Development Corporation
November 25, 2022

chapter one

Dedicated to others: Ruth Maxwell's story

Ruth Maxwell grew up in a family without love. It was the 1930s in Lincoln, Alabama. Lincoln was a country town, about 45 miles outside of Birmingham. It was small and didn't have much to show for it but woods and old dirt roads. Fields and fields of cotton blanketed the horizon for as far as you could see. The nearest shops were 21 miles away in a small town called Talladega. The only water they knew was the water they pulled from the ground, and the only food was the food they grew themselves.

Ruth was 10 years old when she started working in the fields. Her father was a sharecropper, and that meant the whole family had to pitch in. Ruth and her siblings worked long, grueling hours picking cotton. Every day was the same. Every day, all day, they worked. All Ruth knew was work. She would wake up in the morning and spend hour after hour in the field picking cotton, filling up bags in the Alabama sun. It was hard labor. Ruth was only a child, but her shoulders had to support the hefty bags of cotton she brought back from the field. Some days, Ruth got to go to school instead—but only if she was lucky. She and her siblings could only go to school when it was raining or the days got cold. Otherwise, there was work to be done.

Ruth was the oldest of 13 children. Her father ignored them like he didn't know they were his children. They were extra hands to pick cotton, not a family. In fact, their family seemed to barely know each other. Ruth's father didn't allow her and her siblings to speak to each other. He didn't like the noise; he wanted it to be quiet. So they stayed quiet. When the family gathered around their fireplace at night, not a word was said. Ruth says they would just look at each other because it was all they could do. They couldn't joke and have fun like most families do. Ruth can't recall having any fun as a child—she never really had the chance. Sometimes, she

would take the mules down to the back of the woods and graze them, and that was the only fun she was ever allowed.

As Ruth grew up, the days only got harder. It was the 1940s in rural Alabama. They were just recovering from the Great Depression when the United States entered World War II. When the war began, food had to be rationed. Ruth says they were rationing everything: flour, sugar, anything you could think of. The days had already been unbearable, but now Ruth couldn't even enjoy her favorite foods. Because they relied on their garden for most of their meals, most days there was only cabbage for dinner. The long days were not for the weak-spirited. By the time Ruth was in her late twenties, eight of her 10 brothers had run away from home. They couldn't take it anymore. The long days of work, followed by the cold, loveless house, were too much. It wasn't a place for anyone to be. But Ruth stayed.

When Ruth turned 27, her father told her it was time to leave. She was grown now. She had worked for him for longer than any of her siblings, and it was time to move on. Ruth didn't put up a fight. In fact, it was just the opposite. This is exactly what she always wanted.

"When he said go, I left running," Ruth says. She was ready to leave, and she had been for a long time. Ruth wanted to become a nurse, but they worked so much that they didn't have any time for themselves. She didn't have time to study or go to school. From the age of 10, work was the only life she had ever known. She had always wanted time to be herself, and now, she was finally free. She could be whatever she wanted.

Ruth moved as far away as she possibly could—to Dayton, Ohio. Her aunt lived there, and she'd give her a place to stay. Ruth settled in Dayton, got a job and found a life much more beautiful than the one she had known. She discovered what she really enjoyed, and the thing she enjoyed the most was church. Back in Lincoln, Ruth went to church, but they weren't taught anything. There wasn't any love. There wasn't any personal connection. But here, Ruth learned about God, love and community. Her aunt sat with her as they read the Bible, and she taught Ruth what all the words and stories meant. It opened Ruth's eyes to what life could really be like, that there was more to life than just work.

A year after Ruth moved in with her aunt, she became pregnant. It wasn't long before her aunt kicked her out. She couldn't have her niece pregnant in her house, but that didn't bother Ruth. She was in love for the very first time. Nothing could pull her out of the trance she was in. Nothing could pull her eyes away from what she had just discovered. Ruth had found something brand new; she found what it was like to be loved.

She says, "I was learning how to love. Not how to love men, but how to love, period. Because we come from a place where we weren't loved. We would just work, work, work, all the time."

Ruth had spent most of her life in a place where no one cared for one another, and she didn't know how beautiful it was to love and to be loved. She was finding out for the very first time at 28 years old. As she discovered what she had been missing all this time, she began to resent the way she had grown up. Why did it take so long? Why couldn't her family have just loved her?

Ruth married her first love, and from that moment, Ruth swore that her children would have a different life than she had, that they would always know the warmth of love from a mother.

She says, "When I was younger, I said, 'If I ever get grown and have some kids, they won't be raised like I was raised.'"

And they weren't—Ruth made sure of it. She had three girls and two boys, and she always kept them close by. She took them with her to bingo, to church and everywhere else she went. She made sure they went to school and got the education that she never had. On the first of the month, when money came in, Ruth made sure to treat her kids right. She took them to the Dayton Arcade or to McDonald's and Arby's. Even if money was short, she knew her kids deserved something special. She knew she had to show them that she cared. All she wanted for them was to feel loved in a way that she never had.

"I taught them how to try to be loving to their family. That's one of the best things to me, is that a family has love," she says.

Ruth gave her children all the love she had, but no matter how hard she tried, she couldn't hide them away from things in life that took love away. As one of Ruth's daughters grew up, she became an alcoholic, just like her father was. Ruth had put her all into raising

her children, yet all the love in the world couldn't fight genetics. No matter how hard she tried, Ruth couldn't save her daughter from falling down the bottomless pit of alcoholism.

Her daughter had five children of her own, all of whom were left without a mother to take care of them. Ruth couldn't stand to see her grandchildren suffer. She couldn't leave them to grow up in a loveless home. Ruth knew what she had to do; she took them in and raised them as her own. She had just raised five children, and now, all at once, she had five more. It wasn't easy. The grandchildren were young, and they worked Ruth hard. Her youngest was only an infant, a baby boy. Ruth nursed him herself because her daughter couldn't. All night he would cry and cry, but Ruth was always there to nurse him back to sleep.

For 16 years, Ruth was a mother to her grandchildren. She raised every one of them as her very own. She didn't mind the work, and most importantly, she wanted them to know they were loved. She wanted to give them the childhood that she never had. But after 16 years, her daughter came back into the picture, and her children were already grown. Ruth didn't want to leave them; they were her family. But her youngest grandson told her that it was time.

"Grandma, we'll make it. We'll make it. You go head on," he told her.

Ruth was getting older, and her grandchildren wanted her to have a safe place after all these years. And when Ruth moved into the Biltmore Towers Senior Apartments, she found that safe place.

When Ruth moved in, she noticed that most people at the Biltmore were older, even older than she was. A lot of them had physical challenges, and a lot of them didn't have family to visit them. It was hard for Ruth to watch. In them, Ruth saw herself as a child. What if they didn't know they were loved? Ruth couldn't let them go without it. She wanted the older people to know that they had a family here, that they had people who loved them.

Ruth has always loved Mother's Day. So every year for five years, she fixed a huge Mother's Day dinner for all the mothers in the building, a lot of whom were physically challenged or elderly. She didn't exclude the men who came down for a plate either; Ruth knew they had mothers too. She bought all the food herself.

Back then, Ruth was still working, so she knew she could afford it. Every year when Mother's Day came around, she spent all day in her apartment cooking turkey, dressing, ham, sweet potato pie—the big, home-cooked meal everyone's mother used to make. Ruth made everyone at the Biltmore feel at home again, and most importantly, she made them feel loved.

Today, Ruth still keeps her family close, unlike her childhood family. Her daughter and her son now live with her at the Biltmore, as close as they possibly could be. For 27 years, Ruth went without love. But for the rest of her life, she dedicated herself to ensuring that no one else goes a second without it.

chapter two

Nobody knows how to give more: Thomas Matthews' story

Before he came to the Biltmore Towers Senior Apartments, Thomas Matthews was in hell. That's what he called it. He was living at a homeless shelter in West Dayton. But Thomas has never asked for any pity; he's too strong for that. It was just something that happened, and these things always happen. He got through it because he always does. A golden angel always appears and comes to the rescue. And if you keep faith in God, that golden angel will always come.

For Thomas, that golden angel was his church, Greater Allen AME. Greater Allen AME was never just a church to him; it was a family. The church brought him a congregation that he could call home. Thomas looked out for them, and they looked out for him. And when he was in hell, that's exactly what they did.

Thomas was staying at the homeless shelter at the time, but few people knew it. Thomas was struggling, and he didn't know how to get out. That's when the pastor's wife told him about the Biltmore Towers Senior Apartments. She knew the secretary who worked the front desk there and told Thomas to go down and fill out an application. So he did. And thanks to that one golden angel, Thomas has had a home for the past 10 years.

But Thomas learned the importance of community long before he found Greater Allen AME and the Biltmore. He grew up in Detroit, Michigan in the 1950s, and his neighborhood has always been about family. His family was always close. He lived with his parents, five siblings, three aunts, grandmother and uncle. They looked out for each other—the whole neighborhood did. They had to because oftentimes they didn't have enough. Detroit winters were never kind to them: Temperatures dropped, and the snow storms never seemed to end. Money was short, and there often wasn't enough to keep a house warm for those long winter months. There wasn't much families could do but freeze.

Thomas was only 10 years old, but he knew he had to do something. He couldn't stand to see his community suffer like that. He couldn't stand to leave them in the cold. So he came up with a plan. He went to the coal factory down the road and snuck right into the coal yard. The yard was massive, so Thomas knew they wouldn't spot him, and they left a truck there, just like they always did. And the good thing was, he already knew how to drive it. He had learned at a young age from watching his aunt and uncle. By the time he was 10, Thomas was driving anything with wheels on it. So he didn't think twice about hopping into the driver's seat. He drove it up to the mountains of coal that blanketed the massive yard. He got out, and he filled the back of the truck with as much coal as he possibly could. He drove off with it all, and nobody ever tried to stop him. Once he made it out free, he circled the truck through his neighborhood, distributing coal to every house on the block. It wouldn't be enough for the whole winter, but it was something. The coal Thomas distributed that day would keep his entire neighborhood warm for a month.

Thomas kept up with his plan every winter, and he never got caught. The coal company would never be able to prove that it was him, and even if they could, it didn't matter. With a whole yard full of coal, the two tons that Thomas took every year was barely a blip on their radar. Yet, he sometimes wonders, now, if the coal workers did know about his plan and they just understood.

He says, "The coal company workers were human too." They were just working for a paycheck like everyone else. Maybe they were proud of Thomas for what he did; proud of him for doing what they wish they had the guts to do.

As Thomas grew up, he never stopped giving like he did during those long Detroit winters. He hadn't had much, but he always found a way. He was still at a homeless shelter when he started collecting food for the food pantry at his church. He would go behind shops and restaurants and collect the bread and food that they left behind. Everything he collected went straight to the church.

Soon, the food pantry grew from collecting scraps to functioning as a major operation. The leftover bread from restaurant alleys turned into trucks full of donations. And as the pantry grew, Thomas was always there. He would get there at six in the morning to greet the

trucks and check to make sure everything was in order. It was a lot of work, but he never complained. Some days, he had no help at all, but Thomas knew he had to make sure the pantry opened. He unloaded the truck, set up all the food on pallets, set up the seating and got everything ready—all by himself. And when everyone came in that evening to open the pantry, they found Thomas on the stage, asleep.

When Thomas got to the Biltmore, he brought the food pantry with him. Having worked there, he knew there was enough to go around. Most days he would bring boxes of food home and leave them all around the building for people to find. Some days he left them on the vents. But mostly, he would place them on the elevators and watch as they disappeared behind the closing doors. He didn't want anyone to know it was him. People are often embarrassed to ask for help, to admit that that box of food is the only thing that could get them through the week. But he knew that someone who needed it would find those boxes around the Biltmore; people who needed a golden angel just like he did.

Natalynne Baker, who was Thomas' service coordinator at the Biltmore, wanted to help. She had just started working at the Biltmore when she met him. He had come to her with the idea of a food pantry, connecting Greater Allen AME and the Biltmore. So she helped, and together, they started the Biltmore's food pantry. They worked closely in making sure everyone in the building had the food they needed, and soon, they found themselves forming a friendship. Natalynne no longer works at the Biltmore—she is now St. Mary's Chief Operating Officer and in charge of all service coordination—but Thomas still thinks of her fondly. She was a good person, and Thomas will never forget it.

Thomas has always had a habit of making friends; it wasn't just Natalynne. He's always enjoyed talking to people because it's just who he is. He knows how people work. Because of that, he has always been a person that others come to for assistance or support. A lot of the women at his church come to him for help, from putting up windows in their house to anything else they may need; Thomas has never said no. He always wanted to be there for his community, and he never asked for anything in return. But he never knew just how much they appreciated him, never knew how much they noticed.

“Thomas, you’re going to be Man of the Year,” the head of the committee told him one morning after service. He couldn’t believe it. He heard it, but he couldn’t quite absorb those words. The community he cared about the most had chosen him to be Man of the Year.

After he walked away, he found the head of the committee to ask her one more time. He had to make sure it was true, to make sure he wasn’t dreaming. This was a huge deal, and Thomas knew that. Greater Allen AME is one of the most prominent churches in Dayton. It is a massive community, so to be chosen among them is a huge honor.

Thomas couldn’t understand how he could have been chosen, but to his community, there was no question. He had dedicated years of service to the food pantry. He served on the counsel at the church that worked to discover what the community needs and what programs they need the most. And most importantly, he loved and supported his community even when he didn’t have much support himself.

Greater Allen AME threw a banquet in celebration of Thomas. Five different churches in the conference came, and Thomas was the main attraction. His friends and family from Detroit, Cincinnati and Dayton all traveled just to see him. Thomas says it was the single best thing that ever happened to him in his lifetime. He was never expecting so much love and appreciation, and after that, he didn’t need anything else.

Only a few years prior, Thomas had been in hell. Days were never easy when he knew the only place to sleep at night was the shelter. At night, the temperatures dropped just like they did back in Detroit, and Thomas knew he had one choice. But even during those darkest days when he had nowhere to call home, he only thought of others. He knew what it was like to go hungry, so he made sure that no one else did. He didn’t expect any praise for the work he did at the pantry, or the work he did for his community; he just knew it was work that had to be done.

Golden angels always come, but we must be the golden angels to each other. Without kindness and hard work, that golden angel will never appear for the people who need it. Thomas knew that, maybe without even realizing it. Because ultimately, nobody knows how to give more than somebody who has gone without.

chapter three

I can go to God in prayer: Arnesta Russell's story

“Tell them about the dream, Martin! Tell them about the dream!” Mahalia Jackson’s voice rang through Washington D.C. during the biggest speech of Martin Luther King Jr.’s career. Jackson was a gospel singer, widely regarded as one of the greatest gospel singers of all time, and also Martin’s close friend. She sang for him at rallies and speeches and even serenaded him on the phone to calm his weariness on the road. But many will remember her for these words alone, the words that prompted one of the most memorable and powerful speeches of all time.

Arnesta Russell grew up in Altgeld Gardens on the south side of Chicago. Her childhood was dominated by music: Her mother played the piano, her sister played the organ, her dad played something he called ragtime, and they all liked to sing. Her home was filled with the silky voices of her sisters and the musical groups that came over to practice. But what Arnesta didn’t know was that one of those voices reached farther than the rest—the voice of none other than Mahalia Jackson.

Mahalia was a member of their church and a good friend of Arnesta’s mother. Most days, their home was fragrant with the sweet smells of her mother’s cooking and underscored by the chords that Mahalia and her mother played on the piano. Arnesta didn’t think much of it and had no idea the impact Mahalia would later have on our country. To her, it was just about music, and Arnesta loved music. It brought them closer to God, and it brought them closer to each other. Everyone in the neighborhood loved to come over for some gospel music and her mother’s cooking. Her mother was a mother to them all. In fact, she was known to many people as “Ma,” and everyone adored Ma. They were all family, and they looked out for each other.

Arnesta says it takes a village to raise a child, and she was raised by everyone at Altgeld Gardens. She remembers them all—Ms. Charlie, Ms. Franklin, Ms. Britton, Ms. Harris. They all took care of her, and kept her and the other children out of trouble. Not because they were nosy, but because they cared. They even had a designated block captain, Ms. Rogers, who was nominated by the neighborhood. Ms. Rogers made sure all the children went to school and kept the block organized. She made sure the children weren't running with the wrong crowds, and most importantly, she kept them safe.

Arnesta looked up to the elders in her neighborhood. As she grew up, she realized just how important they were to her. Without them, she doesn't know where she would be; likely lost, without any guidance and thrown into this world alone. She realized that's all a young person really needs: guidance, especially when they have no one else. So when Arnesta moved to Dayton, she began working at Dayton Job Corps. It gave her the opportunity to look after young people in the way her neighbors looked after her.

Arnesta wanted to share the kindness she's been shown by others because that is ultimately what every person deserves. She says, "My mother always taught us to do unto others as you would have them do unto you. So you treat people with kindness, and that's what made me get into that work."

The kids at Dayton Job Corps had their issues, but they always came to Arnesta to talk. In fact, many of them even called her "Mom." Arnesta's favorite part of her role was when the kids would leave and do something great. When a child went off to school or to become a chef, she knew there was a better life in store for them. She knew she had done something good for them, and she couldn't wait to see them do something positive for the world.

"I was just thankful that the Lord lets you see your labor. It was good to know that they turned something negative into something positive," she says.

Arnesta spent all her time looking out for other people, but at times, she was the one who needed help. Later in life, Arnesta found herself at the St. Vincent de Paul Homeless Shelter. She says she had never been in a place like that before. It was a time when she didn't have support from her family and neighbors. At the

shelter, Arnesta would sit up at night scribbling in her Bible. She found safety and comfort in those words when she couldn't find it anywhere else. She recalled her favorite gospel song that she sang with her sisters in the choir, "I Can Go to God in Prayer." The song goes, "Makes no difference what the problem is, I can go to God in prayer. Sometimes my burdens get so heavy, I can go to God in Prayer." Arnesta remembered those words fondly, and at the shelter, she lived them.

One night as Arnesta was buried in her Bible, a few other women at the shelter asked what she was reading. She told them she was just highlighting the verses that jumped out at her; the ones that gave her strength and kept her going. The women were intrigued. They had never heard of anything like that before. They bombarded Arnesta with questions—questions about God and her faith and her Bible. Arnesta was excited that they were so interested in learning about faith because she couldn't imagine being in the shelter without it. She wanted the other women to find the same comfort that she had.

She asked them, "If I get you Bibles, will you really read them?"

"Of course!" they told her.

Arnesta called a local church, and soon, St. Vincent received a large donation of Bibles for the guests who were living there. The pastor at the church called her and said, "I'm so proud of you because you didn't ask for money, you asked for Bibles." Arnesta knew that money could help a lot of people in the moment, but a Bible would help them for life.

The women read their Bibles just like they said they would, and at night, they would gather together to pray. They had found something truly special. Not only had they found God, but they found a community and friendship. They had prayer, and they had unbreakable friendships that were bound by prayer.

Arensta's time at St. Vincent wasn't easy, but she says she's glad for the time she spent there. She got the chance to meet new people. They were good people, and she was happy that she was able to help them in the way she did. After they received the Bibles, one of the women told Arnesta, "We needed it. We really needed it."

Arnesta's prayers paid off. Soon after she left the homeless shelter, she found her new home at Twin Towers Place Senior Apartments.

It was like she was right back at home. She found a community of people who look out for her just as she looks out for them. Arnesta says that this building is truly blessed, and every day she's grateful to be here. But Arnesta did see something wrong. She began to see how older people were mistreated by society and the systems that are supposed to make it function. Older people weren't treated as people, and she was tired of it.

"It took me getting to this age to see how seniors are treated, and it's not sitting well with me," she says. "Businesses feel like they can do people any kind of way just because they're seniors. And some of them won't fight back, but here's one that will."

Arnesta has had a fighting spirit ever since she was young. Her mother taught her to speak up for the people who couldn't speak up for themselves.

She says, "I speak my mind. I speak my piece. I try to do it in a very diplomatic way. But if you don't hear me, you'll feel me. That's what our mother used to tell us."

Arnesta wants to be the person who speaks up for seniors, and she is currently making that happen. She is working with State Representative Willis E. Blackshear Jr. to become a liaison for seniors. She hopes she will be able to give them the voice they don't have anywhere else.

"From talking with people, I'm finding out that seniors that get one check a month have medicine that is costing them out the wazoo. And I asked them, 'Would you want somebody to treat your family like this?' Then why are they being treated that way?" she explains.

Arnesta was taught to stand up for what was right. And whether or not she knew it, her childhood home held the center of the Civil Rights Movement. It was in her blood to stand up for what was right. She remembers the day that Martin Luther King Jr. came to speak at Altgeld Gardens. "Before I'll be a slave, I'll be buried in my grave," he said.

To this day, Arnesta has never forgotten those words. They drive her to do what is right. She doesn't want to put up with the way our society treats older people any longer. They are her friends and neighbors.

chapter four

Things come the same as they leave: Adrian Redd's story

When Adrian Redd was 3 years old, he lay in bed one morning. He had just woken up, but something was different. He didn't get up. He couldn't. All he could do was lay there, staring at the ceiling. He tried to lift his legs onto the ground, but they wouldn't budge. Something seemed to keep them cemented to his bed. It was like his legs wouldn't listen to what his brain was telling them. No matter how many times he tried to tell them, his legs just couldn't hear it.

The day before, he had been running around playing with his friends. He remembers what the ground felt like beneath his feet, how he could put one leg in front of the other and fly across his backyard. He would trip and tumble, but he would always get back up. That was just part of being a kid. But today, he was paralyzed. Without warning or reason. He couldn't even force his legs to move a single inch. His mother found him that day lying in bed. She tried to help him up, but nothing seemed to help. She rushed him to the hospital, desperately looking for answers. How could someone walk one day and barely stand the next?

The doctors had the answers, but they weren't the ones anyone wanted to hear. Adrian had contracted a disease that would paralyze him for life. The doctors told her that he would be lucky to live past age 10. She was devastated. Adrian was one of only two children, and she couldn't stand to lose him. She had to do everything she could to make sure he could hold onto life as long as he could. She would take him to every doctor's appointment, get him any medication he needed, anything that would make this death sentence go away.

Adrian's mother took him home, and they began to accept their new reality. Adrian could no longer walk, and that was the life he had to live now. It wasn't easy. Their family didn't have much to begin with, and keeping Adrian alive wasn't cheap. His mother tried to get social security, but they weren't willing to help. It wasn't

birth-related, they told her. Since he had contracted the disease at age 3, Adrian wasn't eligible to receive any money. They were left on their own.

Without any money, their family couldn't afford braces or a wheelchair to help Adrian get around. For the rest of his life, he was condemned to the ground, forced to crawl to get from place to place. But that didn't bother him. It was just something that happened. He couldn't change the fact that he got this disease, so why would he wish for anything different? After all, he was just a kid, and all he could do was go on, as kids do.

"It's just something you get used to," Adrian says. "I just take things in stride. I don't really think about it." Looking back on it now, Adrian says it never really affected him. "I never thought about not having hope. I just thought my life was the norm."

All those years spent dragging his body on the ground have left him with nothing more than the scoliosis in his back. Life doesn't always treat us well, he reasoned. It picks people to challenge harder than the rest, and it never seems fair. But to Adrian, that was just life. It doesn't help to take it all that seriously.

When he thinks about it now, Adrian realizes that it was his mother who made it all bearable. He never felt love like the love he received from her. She always cared for him and ensured that he got to his doctor's appointments on time, and that meant a lot to him. He always felt his mother's love, and he didn't really need anything more. With his mother by his side, it was never hard to keep going. And now, those days are nothing more than a memory.

Adrian never let his disability keep him from the things he wanted to do, and nobody ever made him feel like he should. He was 10 years old when he tried to ride a bike for the first time—he never felt like anything could stop him from it. All the other kids were doing it, so why shouldn't he? He gripped his fingers around the handlebars and pulled as hard as he could, lugging his body over the seat. His friends helped him thrust his legs over each side and position his feet on the pedals beside him. They placed their hands on his back and pushed him 'til he gained enough momentum, and then they let go. Adrian went flying. For a moment, he felt what it was like to run again. He felt the wind in his hair, and he flew down

his street just like when he was a kid. He lost all control, but it felt good—to lose himself to the speed just like he used to do.

But then, he lost too much control. The handlebars began to jolt back and forth beneath his hands, and he didn't have the strength to make them stop. Any balance he had disappeared, and nothing he did could bring it back. His bike tire suddenly turned to the side while his body launched to the other, and Adrian flew through the air. When he came down, he hit the ground hard. Pain radiated through his body as it made contact with the concrete below.

But then, Adrian did something he hadn't done for the past seven years. He got back up. Without a second thought, Adrian lifted himself onto his feet. After he fell off his bike that day, Adrian never crawled again. He just stood up like none of it ever happened in the first place.

"All of sudden it came, and all of sudden it disappeared," he says. Once he started walking, the days when he couldn't became a distant memory. When he looks back on it now, Adrian says those days aren't all that important to him now. It was just something that happened. "Things come on the same as they leave," Adrian says, "It's all up to God."

When Adrian's mother cared for him during his sickness, she always told him to trust in God. Adrian didn't know if he would ever walk again, but he took his mother's word and never forgot it. "Put it in God's hands. He knows," she had told him. Adrian remembered those words, and he always carried them with him. Things came and went, but it was all God's plan. His mother by his side always made that easy for him to believe. With his mother with him, Adrian knew God was there too.

Even long after Adrian's crawling days were over, he and his mother remained close. His mother played the piano at St. James church, and every Saturday, Adrian would drive her to service. Adrian wanted to be there for his mother just as she had been there for him all his life, and he loved that he was able to share something that was so important to her.

One Saturday, Adrian took his mother down Nicolas Road as he always did each week. As he approached the intersection,

he noticed that the foliage was overgrown on the side of the road and overflowed into the street. He leaned to the side and eased his foot from the gas, but he couldn't quite see around the trees that drooped overhead. What was behind those trees, however, was a van, barreling across the train tracks.

The van hit them on the side and sent their car spinning towards the dog park on the edge of the road. The door of the car caved into itself as it made contact with the steel pole that stood between them and the park. The car stopped, and there was a moment of silence. Adrian released the breath he had been holding onto for dear life, but all he could think of was his mother. He whipped around to see if she was alright. She was crying, holding onto her leg and holding back a scream of pain. The force of the collision had folded the car into itself, and his mother's leg was decorated with the loose scrap metal that had flown through the air upon impact.

Adrian and his mother were immediately rushed to the hospital. Adrian left the next day with minimal injuries, but his mother was forced to stay. He was terrified. She had protected him his whole life, so why wasn't he able to protect her?

He will never forget that day: June 7, 1996. It was four days before his mother's birthday. And four days later, his mother passed away. She had a blood clot in her leg from the accident that had slowly traveled up to her heart, finally taking her life, on her birthday.

Adrian was at home when his mother passed, but he could feel the exact moment she died.

"As she passed away, I remember seeing her image in my bedroom floating above," Adrian says. That image is how he knows she is always there, even after her death. But that peace didn't change the devastation he felt.

Adrian lost the most important person in his life. The person who had been there for him no matter what and had sacrificed all she could to keep him alive. He sat up wondering all the things he could have done differently. He could have taken a different road or left at a different time. Or, maybe the city could have trimmed the foliage back, as he pays them to do. But none of these questions would bring his mother back. He could always wonder, but his mother would still be gone.

Today, Adrian lives in a St. Mary apartment community. The foliage over Denner Road is neatly trimmed back, a reminder of his mother's death but a signal that things will always get better. His mother always told him to put his troubles in God's hands, so that's exactly what he did. Slowly, day by day, the memories didn't hurt as much as they used to. Slowly, the memories brought a smile to Adrian's face. He liked to remember that her favorite color was purple or how much she loved playing the piano because at least he got to know those things in the first place. Sometimes things don't come the same as they leave, as Adrian always thought. Sometimes they don't change at all. But the pain always will. The pain will always leave even if nothing else does.

chapter five

God was there when I needed Him: John Moore's story

John Moore lives in a St. Mary apartment community but at one time he was sleeping on a park bench in Cincinnati. He was homeless, and when he wasn't at the shelter, he was making park benches and stairways his new homes. Some kids were on their way to school when they passed John sleeping on the bench. They had found some bottles on the street, and as they watched him lying there, they thought it would be fun to wake him. Soon, John felt the pounding of glass bottles against his body and head, and the laughter of teenagers as they ran away.

John jumped up with a bottle in hand, but it was too late; they were already halfway down the block. He sat back down on the bench, held his head, and wondered how he got here. It had been months since he had slept in his own home, safe from rowdy teenagers and the dangers of the streets.

He recalled the days when he had a wife, kids and a house with a pool in San Diego. He had just gotten out of the Navy, and he had everything going for him. He started his own business after having graduated with a degree in marketing management, and he had a knack for it. He sold men's clothing out of his van, making enough to support his wife and children.

John was in San Diego when his little brother graduated high school. He was young and curious, and he couldn't help but be drawn to his older brother's California lifestyle. He had been living in Dayton, where they both grew up, but he wanted to get away just like John had. He wanted to see the world, to see the wonders of California with his older brother. So he asked his brother if he could move in with him.

John wanted to be a role model to his younger brother, to show him what life could be like, so he agreed. Before long, he and his brother were living together just like in the past—but there was

an issue. His little brother was quite fond of marijuana, and when the nights came around, he liked to sit on the back porch, filling the San Diego air with smoke.

The habit made John unhappy. He didn't want anything to do with drugs, and he certainly didn't want them in his own house. "You can't smoke that stuff here," John would yell. But his brother wasn't going to stop. He couldn't seem to give it up in order to stay there. It became a constant battle, and neither could take it anymore. It wasn't long before his brother packed up his stuff and moved back to Dayton.

Two weeks after moving back home, John's little brother was shot, and he died. John couldn't believe it—it was all his fault, he thought. If only he had let him smoke in his house then he would still be alive. If only he had just stayed with him then none of this would have ever happened. John felt that when he sent his brother back to Dayton, he had sent him to his death. He knew that he couldn't have predicted what happened, but the pain and guilt still followed him. Now their past arguments seemed so trivial.

No matter how much time has passed, John can't shake the feeling that it was his fault, that he was the reason for his brother's death. "I've always carried that murder with me," he says.

After his brother's death, John tried to carry on in San Diego, but the guilt never seemed to leave him. He left his wife after he discovered she was cheating on him. Soon afterward, he married another woman. He was happy, or at least as happy as he could be. His men's clothing business had grown so large that he bought a new storefront, and he and his new wife began working there together. The money was good; enough so they were able to buy a new house together, and John finally found some happiness after the passing of his brother. He had everything he ever wanted: a good job, a loving wife and a beautiful home. Everything was just as it should be—until the cracks started to form.

With a new house and a new store, John began drowning in bills he wasn't used to paying. He was making good money when he was selling out of his van, but the burdens of California rent had never been in the picture. Now, he was undertaking responsibilities he had never faced. He didn't have a steady paycheck. He wanted to

provide for his wife and children, but he was struggling. He could feel himself start to break, that this life he had built for himself was about to fall from his grasp. And he fell into the one thing he hated about his brother: drugs.

For his entire life, John had avoided drugs like the plague. It was how he was raised; it was what his mother had taught him. He had even kicked his own brother out for bringing drugs into his house. But now, everything changed. At his breaking point, he felt that drugs could help him cope. The guilt ate him alive—he was now doing the exact thing he shamed his brother for doing. He realized that he had no right to judge his brother, when deep down, they were the same.

John worried that his life was slipping away, and cocaine was accelerating his slide. Drugs will destroy any marriage, John says, and that's exactly what happened. While he was getting high, his marriage was falling apart. They had to support themselves and put food on the table, but John was wasting every dollar on cocaine. He saw his life crumbling before his eyes, but he couldn't stop. He needed something to drown the pain, the stress and the guilt. He knew he messed up. Drugs had taken over his life and turned him into someone he didn't recognize. His wife couldn't recognize him either, and she couldn't take it anymore. She wasn't going to sit by while he took her down with him.

John's wife kicked him out of the house. Without a home, a family, a business or any money, there was nothing left for him in San Diego. All he had left was his addiction. John felt hopeless, like there was nothing out there left for him. But he knew exactly who he needed to call.

"Mama, I need to come home," John said on the phone.

"Well, come home, baby, come home," his mom said.

John smiled. He knew exactly what she was going to say before he even called. She would never leave any of her children out in the world alone when they needed her. When he had nothing, he always had her. His mom sent him some money, and John made his way back home to Dayton.

On his way there, John decided to make a quick stop in a small town in Texas to get gas, and after a full day of driving, he decided

he might as well stay for a while. He walked into a local bar to get a drink, and as he sat at the bar, he noticed something: People were funneling in and out of the backroom. Curious, he zeroed in on the door as it swung open and closed. Then, his ears perked up at the sound of something familiar.

“Come on, baby, four!” he heard someone yell.

John knew dice language when he heard it, and it gave him an idea. He didn’t want to come back home empty-handed. Christmas was coming up, and he wanted to be able to get his mom and family Christmas gifts like he used to do. He thought that if he just spent a little time in that back room, maybe he could make enough money to buy presents for everyone. So he pushed open that door, walked in and sat down. Thirty minutes later, John was broke.

He had messed up again. He knew it. He was trying to get his life back together, and he messed up. All he wanted was to treat his family like they deserved, but he ended up broke with no way to get home. John didn’t know how he was going to explain this to his mom. How was he going to tell her that he just bet all her money and lost it? He doesn’t remember what lie he told her; all he knows is that she didn’t believe it. But it didn’t matter. She still sent more money. She didn’t care what happened to that cash; all she wanted was to see her son again. And once John got that money, he did not stop once on his way back to Ohio.

When John got to Dayton, he moved back in with his parents. But while his mom was busy working at her beauty shop, John and his dad had trouble getting along. They were always getting into arguments, and one day, it was so bad that John found himself kicked out to the street. It would have never happened had his mom been there, John says. She always stood up for him, and she never would have allowed it. But she wasn’t there, so John had no choice. He was out on the streets with nowhere to go. He remembered hearing about a homeless shelter down in Cincinnati that was easy to get into. John didn’t have any other options, so he went on his way. He took the Greyhound bus and began his new life there.

John’s time in Cincinnati wasn’t much of a life to live. It became clear to him when he felt that beer bottle make contact with his head one morning on a park bench. But John says that people had the

opportunity to do much worse to him. He spent those cold winter nights on any open park bench or stairway, and anyone could have ended his life right there. Sometimes John wonders why they didn't.

He says, "Sometimes I'm not sure how I got through it. Because it's not like I was always calling on God. Because there were times where I wasn't, but he was keeping me anyway." God was there for him, looking out for him, even when John wasn't asking Him to be, and he'll always remember that.

Soon, John was able to get Social Security benefits because of his drug addiction. It wasn't a lot, but it was enough to get him off the streets and into a cheap, dingy motel. John had hit his rock bottom, and he didn't ever want his mom to see him like this, to see him living in a motel while fighting his addiction. He didn't know where his life would go from here. He had no direction and no hope for the future. For now, he was simply existing, as much as he could.

For six months, John lived on his own in Cincinnati, just barely able to keep a roof over his head. He was alone, and he thought he had no one left. But then, John heard a knock on the door. He answered it, and never expected to see who was on the other side. He stared at his mom, and she stared right back at him. She looked around the room and said with sadness in her eyes, "Come on, baby. Come on, let's go."

"But I have to grab my stuff," John told her.

"No baby, leave that stuff and let's go," his mom replied. She took him out to the car and drove him home.

To this day, John doesn't know how his mom found him there. He had never told her where he was because he never wanted her to know how bad his life was. But it didn't matter. She was there to rescue him. No matter how many mistakes he made, he was still her son.

When they got back to Dayton, John moved back in with his mom, but he still couldn't seem to shake his drug addiction. All the pressures and responsibilities of his life in San Diego and being homeless were gone, but the addiction remained. He tried everything he could, and after all his mom had done for him, he knew he had to get clean for her. He went to church three times a week. He went to Narcotics Anonymous meetings. He tried anything anyone suggested. Sometimes it worked, but not for long. He always found

himself right back where he started. He was desperate. He knew his mom wanted better for him, and he wanted better for himself. He needed to break the never-ending cycle, but he saw no way out.

John turned to God because he didn't know where else to go. "God, help me overcome this," he begged.

At that moment, John says, God showed him the answer. It was what he had been searching for from the moment cocaine first entered his system. "As a Man thinketh, so is he," God told him. And John understood. He understood it all, and he believed it.

"You are what you think about. If you dwell on it, you're going to be about it," John explains.

Whenever he went out to get high, he didn't go in blindly. He thought about the details: where to go, how much money to spend and who to go with. One day he realized that if he never thought about those things, it wouldn't happen at all. At the time, he was working long hours at a parking lot booth on Main Street. He didn't have much to do other than to stare out his window and think. And as his mind wandered, it always seemed to end up on one thing: drugs. But after he turned to God, John remembered His message. All he had to do was think about something else, anything that would keep his mind off drugs. So that day, when his mind wandered to cocaine, as it always did, John did something different. "Chevy, Ford, Toyota," he read to himself. He read every car make and model that passed—every single car until the thought was gone.

When the thought returned, John reflected on his mom, his grandkids, or even the man crossing the street with a hat on. It didn't matter, just as long as his mind was occupied.

Twenty-four years have passed since that day, and John has been sober for every single one of them. Of everything he had tried, it was that one thought that changed his life. He realized that if you change your thinking, you change everything. Instead of planning on how he was going to get his next high, John spent his days thinking about his family, his mother, and the people that made him happy. He realized God's message went even further. "As a Man thinketh, so is he. Think on these things. Things that are pure. Things that are lovely. Things that are good." And that's exactly what John did. When he remembered these things, he no longer needed the high

he once threw away his life for. Thinking about the good distracted him, but it also gave him the strength to be good himself.

John had just reached this epiphany when he was transferred to working at the courthouse parking lot. As people would come out of jail, they would often approach John to use his phone or ask for money. He used this opportunity to tell them what God had told him—that they had the power to save themselves. Throughout his time at the lot, he shared his message with the hundreds of young people he came across. He doesn't know if they believed him or accepted what he was saying. But he still shared it, and that made him proud.

Most days when John tried to focus on pure things, he thought about his mom. She was the purest thing he could think of. She was there for him during the darkest days of his addiction, with no judgment. When he needed money, she sent it. When he was lost and alone, she found him. John doesn't know where he would have ended up without her. He might still be homeless had his mother not found him that day in the motel. And when days got hard, thoughts of his mother always kept him strong.

One day, John was spending time with his mother when he noticed the gray forming around her temples. She was getting older, and he wanted to do something for her after all that she has done for him.

"Mom's getting older, we need to help her get a shop of her own," John told his brother.

Their mother had been working at a beauty shop all her life, but they knew she deserved to own one herself. So John got together all the money he could, and he bought his mother a beauty shop. For 12 years, his mother ran that shop. It was her pride and joy. She finally got to do what she loved in a shop she owned herself. And when she got older, and her shop days were over, John was still there for her. For 15 years, he stayed by her side taking care of her every need. He knew it was what she deserved. He wanted to return the love she had given him all these years. All she needed now was someone to be there for her when she could no longer take care of herself, someone to be there up until the very moment she died. So here John was, finally able to return the favor.

chapter six

There are no strangers: Francine Buchanon's story

Francine Buchanon will never forget the day a man entered Twin Towers Place Senior Apartments through a window. A resident had left her first-floor apartment window open, and he decided to crawl through to enter the building. Francine had lived at Twin Towers Place for years but had never seen anything like that happen before or since then.

It would be easy to blame the intruder for what happened that day. After all, he was the one who entered a private residence. But Francine has always seen the best in people. The years she spent mentoring kids at her church taught her that people are often more complex than what we see on the surface. She learned that everyone, whether or not they show it, has something going on. Everyone, deep down, is struggling. When that man broke in that day, most people saw a criminal, but Francine saw something different. She saw a man in need of help.

"People reach out for help, and people reach out for help in different ways. You know, he just needs some help," Francine says.

Anger would be the easy emotion to feel and act upon in a circumstance like this; showing compassion would be more difficult. Francine chose the difficult road. She forgave him because she knew he must be dealing with something much greater.

"Nobody knows what somebody is going through unless they tell you," she says.

Francine still feels safe at Twin Towers even after that day. She says she feels safer here than she does anywhere else.

"When you go to the emergency room the first question they ask you is, 'Is anybody mistreating you? Do you feel safe where you are?' Yes, I do. I feel safe here," Francine says.

They have neighborhood watch and police presence, and they have meetings every month to express their concerns. But what really

makes Francine feel safe is the people here. They are her neighbors, and they are her family. They have cookouts and ice cream socials. They have Halloween and Christmas parties. And when Francine cooks in her apartment, she leaves her door open in case anyone who passes by needs a plate.

She says, "Everybody in our building right here is the same. Nobody got any more than the other. So you have to treat people with kindness."

The people at Twin Towers are bonded together by their experiences. They have an understanding of each other. They find comfort in one another and become each other's family when they have no one else.

"Everybody at one time or another in life gets depressed," Francine says. "As seniors, living in this building right here, this is our family. Some people in this building, their kids don't come to see them. Some people in this building, their kids don't come until they want some money. That's why we're a family."

And the residents of Twin Towers never forget that they're a family. They never need to be reminded to help one another out; they just do it. Francine was walking down the hall one day when she saw one of her neighbors. "Hey, how are you feeling?" she asked him. Her friend had received triple bypass surgery and had just been released from the hospital. Francine assumed that he would be resting and taking some time to himself after such a major surgery. But to her surprise, he wasn't. He was going out of his way to pick up medicine for someone who couldn't get it herself. He had only moved in a few months prior, so he didn't know everyone very well. But when someone asked him if he could pick up medicine, he didn't hesitate.

"It's just the way people are here," Francine says. They go out of their way to help the people around them, and that's what makes it such a beautiful place.

The kindness of every resident at Twin Towers is why Francine has formed so many unbreakable friendships, but there is one in particular that she will never forget. Francine met her best friend while playing cards. They were in a card group together that would go from place to place competing in Bid Whist on the weekends. Every Saturday, they were side-by-side playing, and they became

instant friends. They got to talking one day and found out they were both from Gary, Indiana. In fact, they even went to school together but didn't realize it until now. In some ways, it felt like they were destined to be friends.

One day, her friend bought a new ring, a ring that she thought had a pearl in it. Pearl was her birthstone, so it meant a lot to her. All she wanted was something special for herself, and she thought this ring was it. The problem was, there wasn't a pearl in that ring at all. Francine's friend was legally blind, so she had unknowingly bought the wrong ring.

Francine saw how disappointed she was when she discovered the pearl wasn't there. She had been so excited to have her birthstone, but now she had nothing at all. Francine ran back to her apartment and shuffled through her things. She remembered something that she thought would help. She had it hidden away but found it. It was a gold heart necklace that her grandmother had given her when she was 17 years old. It was beautiful, and the best part was the stone right in the middle of the heart: It was a pearl. The necklace meant a lot to Francine, but in that moment, she knew it would mean more to her friend. It was time she gave it away to someone who would love it even more.

"I'm giving you this because you mean so much to me," Francine told her friend as she gave her the necklace. "This is something that my granny gave me, but I want you to have it."

"Are you sure?" her friend asked. She didn't want to take something so special away from Francine, but she knew she wouldn't take no for an answer.

"Of course, I'm sure," Francine told her. She didn't know who else she would have given it to. In her mind, her friend was exactly who deserved it. And Francine knew that by doing something so simple, she could make her friend happy for a long time. That's exactly how Francine lived her life. All she wanted was to make the people around her happy.

"We're all here to help each other," Francine says. She understands people, and she understands their struggles. But she knows how to use her words and her smile and her presence to make life a little easier.

Francine is happy that she has found her people at Twin Towers. She has found her family and community, and every day she learns more about compassion for others than she would anywhere else. She remembers these lessons, and most importantly, she shares them with the people who need to hear it most.

“There are no strangers,” she says. “Be kind to one another. Love each other. You know, because we’re all going through something. And we don’t know what or where it may bring us. But it will bring something good. Something good can come out of everything you do in life. You may think that you want to give up. Don’t give up. Stay prayerful. Stay loving. Hug somebody, or just smile at them. You never know how far that goes.”

chapter seven

Never a failure: Clifford Stumpf's story

Clifford Stumpf was 30 years old when he first knocked on the doors of Twin Towers Place. He didn't quite know what it was. All he knew was that he needed a place to live, and maybe, this could be it. He had just spent six months staying at a counseling center and rehab facility down the road, but unfortunately, those six months were up. So Clifford's search began. He spotted the building while walking one day. It was ordinary, unremarkable even. But for some reason, he felt drawn to it. He walked right up, knocked on the door and told them he was looking for an apartment. The man at the door just looked at him.

"How old are you?" he asked Clifford.

Clifford was confused, but he answered him, "Well, I'm 30 years old."

Clifford didn't know that Twin Towers Place is a senior apartment community, and it always has been. At 30 years old, he was far too young to rent an apartment there. So Clifford just went on his way, and he never thought much about that encounter. Little did he know, 32 years later, he would find himself living in that very building.

Long before he found Twin Towers, Clifford was growing up in Springfield. He was born in Dayton, but he couldn't stay there very long. His birth parents couldn't take care of him. His mother had nervous breakdowns, and his father was out of work. They didn't make enough money to put food on the table, especially since they had three other children to take care of. It was no place for a child, especially an infant. Children's Services decided it was best to find Clifford another place to live so he could have a chance at a better life. He was put into foster care, where he bounced around from home to home until he was 3 years old. Then, he found the Howards.

The Howards lived in Springfield, and they were a Baptist family that could give Clifford the childhood he deserved. His foster mother was a Sunday school superintendent and a children's choir director at their local church, and she did everything she could to look after Clifford. She had strict rules about when Clifford could go out and play and when he had to be home, but he knew it was just because she cared. He knew that his mother loved him as one of her own, and nothing could change that. To Clifford, Mr. and Mrs. Howard were always his parents; there wasn't any question about it. He doesn't remember the time he spent in foster care before he found the Howards. To him, they had always been his family. They raised him as their own and taught him everything he knew. And at the end of the day, they were the only ones he could call Mom and Dad. But as much as Clifford loved the Howards, he couldn't help but spend sleepless nights wondering about his real family. Who were they? Why couldn't he go home? What were his parents like? He just wanted to know where he came from, just like everyone else did.

Clifford began looking to God for answers. He had been raised a Baptist by his foster parents, and his foster mother took him to church every Sunday. Maybe he just needed to pay more attention in church, Clifford thought; perhaps the answers would be there if he really looked for them. He started to listen, to really listen to the devotions and the sermons that used to just slip past him every Sunday. And as Clifford devoted himself to God, he began to feel something change. He could feel the Holy Spirit working inside him. He had never felt that way before, but he knew it was something special. Looking back on it now, Clifford says this was the day he was saved.

A couple months later, Clifford was baptized. It was February 1, 1969, a day that he will always remember. Because from the moment Clifford was immersed into that water, everything changed. Clifford had found the Lord, and the Lord could bring him home to his real family. And that's exactly what the Lord did.

Clifford came home from school one day to find his foster mother crying. He was worried.

"What's wrong? You're crying, what's wrong? Did Grandpa pass away?" he asked.

“No, but I need to talk to you,” his mother said through her tears.

Clifford thought he must have done something wrong, that maybe he was in trouble. His mother asked him, “Cliffy, if you could go anywhere in the world, where would you want to go?” Clifford didn’t have to think about it. He had been dreaming of his real family for as long as he could remember. All the nights he had spent awake imagining what it would be like to go home to them had prepared him for this moment. His mother already knew this was his answer before she ever asked. She told him, “Well, you’re going to go in two weeks.”

Clifford’s dad wanted him to come home. He had gone down to Clark County’s children’s home and talked to Clifford’s caseworker and told them that he wanted his son back. Clifford was ecstatic; it was everything he had ever dreamed of. After all these years, he would finally go home to his birth family. He would finally know who they were. His entire life, Clifford felt like he was missing something—but maybe this was it. Maybe this would make him feel whole.

Two weeks later, Clifford came home from school to find his belongings packed and ready to go. He had been thinking about it all day, and he had been waiting for this day for so long. He knew that tomorrow, he would finally be home. The next night, Clifford slept in his new home, with his “real” family. But he could have never imagined the family he came home to that day. It was so different from the home he was used to with the Howards.

Back at his foster home, Clifford couldn’t be out past six o’clock. He would be lucky if he could even go out to the playground. But here, his brothers ran the streets at night and hung with crowds he knew weren’t good for them. And his parents weren’t any better. They didn’t treat him with the same love and care that the Howards had. In fact, it was far from it. His mother never wanted Clifford to come home. His dad wanted him back, but she never did—and Clifford could never figure out why. Maybe she just didn’t want another kid in the house? Whatever the reason, she took it out on Clifford. No matter what he did, he always ended up getting beat.

Clifford didn’t feel safe in what was supposed to be his new home. He went to school littered with purple and black bruises,

and he didn't know what to do. This was supposed to be the real family he dreamed of, but now, he just felt lost. Most days he would hide away in his room, withdrawing into the books he got from the library. They illustrated worlds he could run away to—worlds he could feel safe in. They became his only escape.

It wasn't long before the school noticed the bruises that decorated Clifford's body. He opened his front door one day to find his caseworker and his teacher standing there. They stood silently for a moment, staring into his black, battered eye. They knew what was going on, but they needed Clifford to tell them. They took him somewhere to talk, somewhere he could be comfortable. But the thing was, Clifford didn't want to tell them what was going on at home. He was scared; he didn't know what they were going to do. And in some ways, he still cared about the family that gave him those bruises—because a real family was all he had ever wanted. He knew that by telling them, he was letting that dream go and he would never get it back. But he also knew that he would never really be happy in that home, and that that family was never what he dreamed of. It wasn't easy, but he had to let it out, had to tell somebody. And suddenly, Clifford began telling them everything.

"Cliff, you don't have to live like that," they told him.

He knew there was a better life for him somewhere, but this was his family; he thought he would find something more here.

"We can put you in Shawen Acres. Go and get your stuff, and we'll put you in there right now," they said.

So Clifford agreed. It was scary to leave home yet again, but he had to find something better, and maybe, Shawen Acres Children's Home would be it. He went back to his house after their conversation and gathered all of his things. He couldn't take it all, but he grabbed what he could. And that night, he slept in his new home.

Clifford stayed at Shawen Acres for five years. And things did get better. He made a lot of good friends, and even if he had his ups and downs, he felt safe for the first time in a long time. The year after Clifford moved to Shawen Acres, he started high school. School was never easy for Clifford—his home life was never a recipe for success. He was put into special education classes from

a young age, and he was held back a couple of years. But Clifford was never discouraged. He was a smart kid, and life had just put him at a disadvantage. And he also thought high school could be a fresh start. He wanted to prove to everyone that he was more than what they thought he was, that he wasn't a failure. And most of all, he wanted to prove that to himself.

Clifford didn't know if he would ever find the success he wanted. During his senior year of high school, he sat in the audience of the school's Senior Recognition Ceremony. He listened as they read off the names of his classmates who were receiving different types of scholarships and awards. He started to zone out, to trail off into his own world. But then he heard it.

"Clifford Stumpf Jr." called over the microphone. Clifford jolted back into reality. He couldn't believe what he had just heard. He looked over to his right and saw a woman standing there, waiting for him. She escorted him up onto the stage, and Clifford trailed behind her nervously.

He got up to the podium and looked out onto the auditorium, scanning the eyes that were all focused on him. Then, they handed him the Leo Award, and it was a big deal. Every year, all the teachers at Clifford's high school voted on the best student from the senior class. And to Clifford's disbelief, he had been chosen. His whole life he was made to feel like a failure, like his earlier poor grades meant he was somehow less than others. But now, he had the plaque to prove that he wasn't. To this day, 50 years later, the Leo Award hangs on Clifford's wall.

Whether or not people noticed, Clifford has always been smart. He was curious, and he was always asking questions about the world around him.

While he lived at Shawen Acres, Clifford had a girlfriend who lived down at Parkside Homes. A lot of his days were spent walking back and forth to see her. He was walking down the street one day when he spotted a massive antenna towering over a man's house. Clifford was fascinated by it. It was mysterious, and he was left with so many questions. What could it possibly be for? Why would anyone need an antenna so big? Clifford didn't know the answer, but he knew exactly who would: Walt.

Walt was Clifford's Sunday school teacher, but he was also an electrical engineer at Wright Patterson Air Force Base. One day, they were walking home from church together like they did every Sunday, but this time, Clifford took him the long way. He had to show him the antenna; he had to know more about it. He took Walt around the block and pointed up at the massive technology that towered overhead.

"What kind of antenna is that?" Clifford asked.

Walt didn't hesitate. "Oh, that's an amateur radio antenna."

Clifford looked at him with confusion. He had never heard of anything like that before. But Walt was excited about his curiosity. He was sort of a nerd about these kinds of things, and he loved to talk about them. As Walt went on and on about the wonders of amateur radio, Clifford hung onto every word. It was developed for wartime communications, Walt told him, but now, anyone could learn how to use it. It could be used to communicate with anyone around the world, and today, it is the last line of defense when telephone towers go down. Clifford was in awe. It was like a new secret world had been opened up to him, and he had to be a part of it. He had to know everything there was to know about amateur radio.

Amateur radio, or "Ham radio," isn't simple. Back then, there were six licenses for Ham radio, each requiring an exam: Novice, Technician, General, Conditional, Advanced and Amateur Extra. Walt had his General license, so he taught Clifford everything he could. He had been working with amateur radio for a long time, and he loved to see Clifford so excited about it. He went down to the store and got him a book on Morse code and a book on novice electrical theory. Clifford was ecstatic. The books were windows into a new world, a world he could finally be a part of.

Every Sunday after church, Walt used the blackboard in the back room and went over lessons with Clifford. The two spent countless afternoons filling the blackboard with facts and figures and diagrams until there was nothing left. Walt wouldn't let Clifford move on until he got the hang of it. They would go over lessons again and again until he knew Ham radio inside and out. Walt knew that this is something Clifford wanted, and he wanted to see him succeed. He never doubted Clifford, like a lot of his teachers had in the past.

He never doubted that Clifford was a smart kid because he always showed up to that back room every Sunday, eager to learn more. After a while, Walt knew Clifford was ready. He administered the exam to Clifford himself. When he was finished, Walt took it down to the post office and dropped it in the mailbox. And two months later, in February 1974, Clifford received his first Novice license in the mail.

“I passed, I passed, I passed!” Clifford yelled as he ran through the halls of Shawen Acres. He had been in special education all his life, so he never thought he could achieve anything like this. But here he was, passing the exam on his first try. He put in the work, and he succeeded.

Clifford’s journey with amateur radio didn’t end there. It took years of studying and a few failed attempts, but today, Clifford has his General license. Every time he failed, he knew he had to keep trying. He knew Walt would have never let him give up easily. And most of all, Clifford wanted to prove that he wasn’t a failure. His life had set him up to fail, but he knew he was destined for more. Each new license showed everyone that he could be more than what they thought he could be.

Throughout his life, Clifford never had it easy. But he always wanted to prove that he was more than the troubled life he had been given. He wanted to prove that he could go further than people ever imagined. He never wanted to be defined by foster care or special education; that isn’t him. He’s a Leo Award winner and a General amateur radio license holder.

Thirty-two years after Clifford first knocked on the Twin Towers Place doors, he found himself making it his new home. He was finally old enough to live there. In his room hangs the Leo Award and his Dayton Amateur Radio Association Award. They are reminders of the person he really is, reminders that he isn’t a failure and he never was.

chapter eight

Final reflections by Tim Bete

Sometimes when you work with older people, day in and day out, you forget they were once children. Things that happen to us when we're young often stay with us for the rest of our lives. Early experiences can shape us into who we are and how we behave as we get older.

As I read Anna's stories about our residents, I was struck by the amount of deep trauma many people experienced, especially early in their lives—from homelessness to substance abuse to physical abuse and even death. Those experiences make St. Mary's work even more important as we provide safe, decent apartment homes and services for our residents, including mental health services. Allowing older people to live in a peaceful environment is important. The selection of stories included in this book is only about half of all the stories Anna wrote, and we plan to share others in the future.

I asked Anna to share her reflections with me after she finished writing the last story. Sometimes writing can change the author as much as the reader. Anna was gracious in sharing her insights.

First, she shared how struck she was by the incredible grasp residents have on how the world works, both in positive and negative ways. Anna is a college student and quickly realized the people she was interviewed had four times the amount of her own life experiences. Anna said, "I knew that by sitting across from these residents, I was the least intelligent person in the room. And from them, I gained a crash course on life that I could have never received anywhere else. Collectively, these residents hold hundreds of years of struggle and hardship, but most of all, resilience. They are strong without even knowing they are strong. They embrace hardship without even knowing it is hardship."

Resilience is something many of our residents possess. Through experience, they have learned how to recover after difficult situations. They have emotional toughness.

Like the story I shared in the foreword about my first conversation with a resident, Anna didn't know quite what to expect as she began this project. She told me that she "didn't know what would be on the other side of the questions" she had to ask, adding that residents would "often pause before answering, deep in reflection, pondering a question they had never been asked before."

That's one of the most beautiful parts of this book, in my opinion. It provided the opportunity for dozens of hours of in-depth conversations that wouldn't have otherwise happened. Conversations that changed both the author and the resident.

"They had lived such long, beautiful yet heartbreaking lives, yet never had the chance to reflect on everything they had lived," Anna told me. "I like to think they learned a little something more about their own lives, just as I had learned about them."

Not every interview was easy. Anna could tell when a resident was "wary of what was to come." She was "a stranger about to ask them deeply personal questions about their lives, and they didn't quite understand why."

Most of us don't think our lives are all that interesting. The same was true for our residents. "I don't have much of a story," they would often tell Anna. "I don't know why you picked me."

Yet, Anna says each resident shared a story worthy of its own novel and more. They are important stories for others to hear, and important because each story is real, personal and powerful. "Each of these stories has not left my mind since the moment I heard it," Anna said. "And each person has not left my mind since the moment I met them."

The most important lesson Anna shared was that "nobody knows how to give more than the people who have gone without." I've often witnessed the great generosity and love our residents show each other. Anna witnessed "a sense of selflessness" she had never seen anywhere else. She explained, "When I asked residents what gave them hope, they often replied with what they had done for others. Ultimately, that is what got them through: the knowledge that they could still be there for the people they loved the most." Examples include Thomas Matthews starting a food pantry when he was homeless himself; Ruth Maxwell cooking a big Mother's Day

dinner every year for all the mothers at the Biltmore; and Clifford Stumpf using his amateur radio skills to help locate the loved ones of other residents during life-threatening storms.

Anna says that every resident told a story of generosity and self-sacrifice. “Despite all the pain, sharing all the things they had done for others always put a smile on their face,” she told me. “It was something they could control, a way to derive happiness from a life that was never too kind to them. And now, they don’t have to be remembered for all the bad things that happened to them, but for all the good things they did for others.”

Anna was impressed by the strong religious faith of most residents. She shared that she was raised Catholic but grew away from her faith as she got older. Yet, she was “in awe of how powerful and resilient the faith of these residents was and always has been.” Almost every person she interviewed told her that God is the one who got them through difficult times. “Faith got them through addiction, homelessness, disability, illness, deaths of loved ones, and so much more,” Anna said. “And when they seemingly had nothing left, their faith was still there. It gave them the strength they didn’t know they had and the resilience that was always there.”

Hearing people’s stories changes how you view public policy, too. Anna said, “I have heard countless stories of drug addiction and alcoholism tearing families apart. Stories of highways built through the homes of families in low-income neighborhoods, and people dying from asthma caused by air pollution. Stories of people unable to afford the healthcare they need. While I am inspired by the hope and resilience each one of these residents holds, I hope someday we have a system where these obstacles don’t occur in the first place. Each one of these residents deserved better.”

In the end, Anna’s opportunity to write these stories changed her. She says one of the most difficult parts of the project was sitting in silence in her car, processing what she had just heard. “It seemed trivial to return to my normal life after fully immersing myself in someone else’s. It is difficult enough hearing these stories the first time, but I came home and listened to hours and hours of audio, piecing together what I had just heard. It was difficult to know what each of these incredible people I had just met had been through.

It was hard to explain to my friends and family just how powerful these stories were to hear, and just how much they would change my life. Each and every one of these stories has stuck with me and will stick with me for the rest of my life.”

Anna’s words are a challenge to each of us. How often do we take the time to truly listen to someone else’s story, not in an attempt to solve their problems, but just to understand who they are and to see their great inherent dignity? As Anna now asks herself when she meets someone new, “What stories do they hold? What more do I have to learn? I’ll never know unless I ask.”

You’ll never know unless you ask. Those are very wise words. Words filled with hope for the future.

St. Mary Development's history

In 1980, Dick McBride and Sister Rose Wildenhaus met when they both served on a social justice committee for the Archdiocese of Cincinnati. The committee looked at ways to help the poor by sharing God's love with them and working to meet their basic needs. They dealt with topics such as poverty, education, immigration and racism.

Dick and Sr. Rose said the social justice committee talked a lot—but Dick and Sr. Rose wanted to do more than talk. They felt God calling them to action but they didn't know what action. They knew they wanted to share God's love with the poor, so Dick and Sr. Rose prayed for guidance.

Dick went to Mass every day at the St. Leonard Seminary in Centerville, Ohio. It was run by the Franciscan Religious Order to prepare young men to become priests. But the number of young men entering the priesthood was dwindling, and Dick heard the Franciscans were thinking about selling the entire 240-acre campus.

He and Sr. Rose prayed about this opportunity. They felt God was calling them to buy the property and create homes for the poor. But there were a few obstacles in their way. First, they knew nothing about building homes or apartments. Second, they knew nothing about managing affordable housing. Third, they both had full-time jobs (Dick traveled a lot and wasn't even in town most of the time). Fourth, there were a lot of other organizations who were willing to pay millions of dollars for the property, and Dick and Sr. Rose didn't have any money. As you can see, it was an ideal situation to trust in God.

So with nothing more than their faith and God's call in their hearts, Dick and Sr. Rose made an offer to purchase the St. Leonard property. The offer was \$1. Not even a penny per acre. They prayed the Franciscans would be open to their vision for the property.

The Franciscans served the poor. They liked Dick and Sr. Rose's idea to create homes for those in need. They said yes to the \$1 offer even though they had other offers of millions of dollars for the property. Buying something worth millions for a buck is a miracle. But it was a miracle with a catch. The Franciscans had three small stipulations: Within three months, Dick and Sr. Rose needed to (1) get the property rezoned, (2) have a feasibility study completed, and (3) raise half a million dollars to cover initial operating expenses.

Dick and Sr. Rose prayed. They prayed for strength. They prayed for God to guide them. And they prayed for \$500,000.

Dick and Sr. Rose put together a presentation and shared it with different Catholic religious orders and Christian churches. They told the groups how God was calling them to create homes for those in need. They asked them to join in God's plan by investing in the St. Leonard project. God opened the doors, and large donations started to arrive—like \$50,000 gifts. After two months they had raised \$433,000 but were still \$67,000 short of their \$500,000 goal.

Surprisingly, the Archbishop of Cincinnati had not yet made a donation to help fund the project. So Sr. Rose wrote a letter to the Archbishop and shared their vision and success. A few weeks later they received a check for \$67,000 from the Archbishop. Dick and Sr. Rose prayed in thanksgiving for all the support they had received.

With the property rezoned, feasibility study complete and \$500,000 in hand, they went back to the Franciscans and bought St. Leonard. That was in 1982. They owned the property but still didn't know anything about rehabbing buildings and managing senior apartments. They prayed for God's guidance and wisdom. They learned as they worked, and they asked others for advice and help.

Dick and Sr. Rose rehabbed the building where the seminarians lived and turned it into 70 affordable apartments. Within the next three years, they built 84 market-rate homes on the property. Sr. Rose sold all of them. Every single home was bought with cash—no mortgages.

They created a program for high school students with disabilities that taught them how to make beds. They built an addition for more apartments. They built a 100-bed nursing home. St. Leonard

was an incredible success. And every day Dick and Sr. Rose prayed for wisdom as they built and managed the St. Leonard community.

As they prayed, they felt God calling them to something new. St. Leonard was well established; God was calling them to go to where there were even more people in need. He was calling them to move from Centerville to Dayton. Dick and Sr. Rose turned St. Leonard over to another group and moved into the empty St. Mary School behind St. Mary Church on Xenia Avenue in Dayton. They went from a successful, established organization back to having nothing. But that was okay because they were following God's call.

They started a new nonprofit and called it St. Mary Development Corporation. (Our name comes from the name of the school where our first office was located.) That was 1989. Sr. Rose began working for St. Mary Development full-time but Dick was still working full-time for another organization.

Dick and Sr. Rose focused on the Twin Towers neighborhood. St. Mary School had been closed for 20 years. Sr. Rose started weekly bingo to raise money to repair the old school building. The rehab project allowed the school to be used as a community center. The Dayton Public Schools provided GED classes. The building became a neighborhood gathering place, and a community council was created.

Because Dick was still working full-time at his other job and traveling every week, he'd write a to-list on the old school blackboard. Actually, it wasn't a to-do list. It was a "Rose-do list." The list was everything he wanted Sr. Rose to get done while he was away all week.

Sr. Rose walked the neighborhood. She met the residents. Dick and Sr. Rose prayed. They prayed for economic justice. They prayed for guidance.

To help create jobs and a place to shop, Dick and Sr. Rose created the Twin Towers Food Mart on Xenia Avenue. They bought the old Academy Bowling Lanes and transformed it into an early learning center for the children of the neighborhood. While they did many types of social service work, God kept calling Dick and Sr. Rose back to housing. They rehabbed many single-family homes in the Twin Towers neighborhood. To help with this work, they bought Haws

Construction Company, which became Southeast Dayton Housing, the construction division of St. Mary Development.

Dick and Sr. Rose saw that people needed help becoming homeowners. They started the Professional Homeownership Development (PHD) program, offering courses in budgeting and credit. But first-time homeowners needed even more help. The City of Dayton and NeighborWorks America asked St. Mary to create a HomeOwnership Center that could provide a wider range of professional services and interact with the local lending community. So Dick and Rose hired Beth Deutscher to create a HomeOwnership Center. The Center grew from just Beth to more than 10 dedicated staff who helped people who were going through foreclosure, first-time homebuyers and seniors who needed reverse mortgage counseling.

Dick and Rose continued to pray.

In 1993, St. Mary Development opened its first Low Income Housing Tax Credit property—Twin Towers Place affordable senior apartments. Dick and Sr. Rose moved their offices into Twin Towers Place. They managed the property and continued to learn about the unique needs of seniors.

They didn't have a lot of money, so Dick mowed the lawn and did all the landscaping work at Twin Towers Place. One day Dick was wearing a suit and taking some bankers on a tour of the building. One of the residents stopped Dick and said, "You know, you look just like the gardener who works here!"

With Twin Towers Place, Dick and Sr. Rose saw that a senior apartment building could serve as an anchor for a neighborhood.

Between 1993 and 1998, St. Mary Development helped sponsor 12 new senior apartment communities—but we didn't manage any of them. In 1995, Dick quit his full-time job and began working full-time as St. Mary Development's president.

In 1998, Dick and Sr. Rose decided it was time to focus exclusively on housing. They spun off all the social service work they had been doing in the Twin Towers neighborhood. The new organization was called East End Community Services. East End continues to work with the residents of the Twin Towers neighborhood today.

In 1999, St. Mary created Hoover Place in West Dayton, the second senior building managed by St. Mary. In 2004, St. Mary

created its first lease-to-purchase single-family home project: Jefferson Homes.

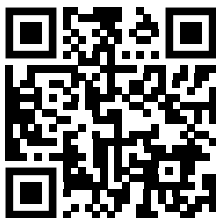
Up to the year 2000, Dick and Sr. Rose created 1,480 affordable housing units. Between 2000 and 2013, Dick and Sr. Rose created an additional 1,574 affordable housing units. If you count all the people living in the homes we've created, it adds up to homes for almost 9,000 people. Seniors, families and children; 9,000 people who have a place to sleep each night; 9,000 people who have a place to call home. That's quite a legacy from two people who followed God's call and trusted in God's help.

In 2013, Dick and Sr. Rose retired after more than 30 amazing years of working together. They turned over the leadership of their ministry to Tim Bete, who had been working closely with them at St. Mary for seven years.

St. Mary continued its focus on creating affordable housing and connecting residents to the services they need. In 2014, St. Mary created a dedicated resident services department called St. Mary Connect, with Service Coordinators who work directly with our residents. In 2016, the Homeownership Center branched off from St. Mary Development Corporation and began a new partnership with CountyCorp to further their efforts helping homeowners.

To date, St. Mary has developed more than 70 affordable apartment communities with nearly 5,000 apartment units and more than half a billion dollars in development cost. We work with more than a thousand older people in our Dayton-area apartments to connect them to the services and programs they need to continue to live independently as long as possible. Like Dick and Sr. Rose, we are always looking for new ways to reach out to those in need.

For more information about St. Mary Development and to support our mission, visit www.StMaryDevelopment.org or scan the QR code below.



about the author

Anna Luepke is a political science and economics student at the University of Dayton (UD) who was selected by UD's Ethics and Leadership Initiative for the internship that allowed her to write this book. In addition to serving as a teaching assistant, Anna worked on The Moral Courage Project—a year-long human rights storytelling project that focused on the housing crisis in the Oakland, California area. She is the winner of the Eugene W. Stenger, '30 Memorial Award of Excellence in Political Science, given to the political science junior who shows the most outstanding academic performance, campus engagement and service to the community. This is Anna's first book, and we hope there will be many others.

Hope! shares seven stories of
resilience, perseverance and faith
as told by the residents
of St. Mary Development's
apartment communities for older people.

Through hardships and struggles,
their stories instill a sense of
tenacity, dedication, love, faith and hope
that will stay with you for a long time.

*"I will not forget these stories. Many times I found myself
choked up or with tears in my eyes while reading. You
have created a truly remarkable work of storytelling!"*

— Natalie Clare, writer and storyteller



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