

# **OBLATION ADMINISTRATION**

## **(U.S. Only)**

### **I. Introduction**

#### **A. Philosophy**

1. Our testimony as Christians is that God loves everyone including those in need. We also believe that there is “enough and to spare.” (Doctrine and Covenants 101:2f) and that God shares in abundance “good measure, pressed down, shaken together, running over” (Luke 6:38 NRSV). Thus in proclaiming Jesus Christ and promoting communities of joy, hope, love and peace, we wish to alleviate the suffering in the world. We remember the counsel to “remember in all things, the poor and the needy” (D. and C. 52:9c).

2. A major objective in meeting the requirement to remember the poor and needy is to alleviate poverty and release persons from the misery of hunger, poor health, and inadequate shelter-the basic living needs to survive. An important economic principle in this process is to encourage good stewardship and the incorporation of following the six principles of A Disciple’s Generous Response into people’s lives:

- a. A disciple practices generosity as a spiritual discipline in response to God’s grace and love.
- b. A disciple is faithful in response to Christ’s ministry.
- c. A disciple’s financial response, while unique to individual circumstances, expresses love of God, neighbor, creation, and oneself.
- d. A disciple shares generously through tithing so that others may experience God’s generosity.
- e. A disciple saves wisely in order to create a better tomorrow for self, family, the church’s mission, and the world.
- f. A disciple spends responsibly as a commitment to live in health and harmony with God and the world.

3. The major objective of oblation ministry is to help persons gain self-respect and personal worth by moving persons from a condition of dependence to a life of productivity. Prolonged participation in a welfare relationship is demeaning and self-destructive.

#### **B. Establishment of Oblation**

Oblation was established by Conference action in 1917 to help the church be faithful to its commission to care for the poor and needy (D. and C. 42:8). The law and practice of

the church since this action of the 1917 Conference (GCR 773), has been to receive funds during all Communion services for the express purpose of the care of the poor and needy. Bishopric field representatives: the Congregational Financial Officer (CFO) and Mission Center Financial Officer (MCFO) are commissioned to receive, report, and transmit these funds to the Presiding Bishopric. They are also responsible for properly receipting contributors and congregations.

## **II. Qualifications for Recipients**

### ***A. Membership***

1. Membership and active participation in the life of the church is desirable for those receiving Oblation aid based on the following realities:

- a. The resources of Oblation are extremely limited when compared with the needs of the many persons resident in the communities where the church is established.
- b. Local, state, and federal governments provide welfare programs, supported by personal tax dollars, to meet many of the needs normally addressed by Oblation.

2. On a case-by-case basis, aid can be extended to include inactive members, nonmembers who have close ties with the church, or persons with which the church or its members may be involved in ministry.

### ***B. Life-style***

1. Recipients need to show evidence of a willingness to adopt a life-style consistent with their situation.

2. Oblation is to be considered as a resource to supplement available income helping persons meet their "basic living expenses." It is not a fund to maintain the standard of living enjoyed before the person (or family) found himself or herself in need.

3. Basic living expenses are food, clothing, medical, shelter, and essential transportation expenses. Oblation should not be used for other reasons because of limited available resources. As examples, people often ask if oblation can support legal fees, counseling expenses, or funeral costs and these have not been typically covered as basic living expenses.

### ***C. Attitude***

1. Persons seeking financial assistance from Oblation should be cooperative and willing to view their situation objectively.

- a. They should be open and willing to share their complete family situation.
- b. They should also demonstrate a willingness to accept counsel.

- c. Those providing counsel need to assure the applicants that their financial disclosures will be kept in strict confidence.
2. Persons seeking help need to evidence a desire to learn and practice the six principles of A Disciple's Generous Response including developing and living by a budget, keeping records, and generally developing the disciplines of good money management.
3. Oblation is not to be used in place of available public assistance programs. Those in need should qualify for and accept this source of help when they are eligible.

### **III. Procedures to Follow in Providing Oblation Assistance**

#### **A. Verify Recipient Qualifications**

1. Verify the membership and/or association with the church of the person(s) seeking assistance.
  - a. Consult with congregation recorder if there is a question about membership status of local persons.
  - b. In the case of transient persons or members who have just transferred into the congregation, verify membership and previous instances of aid given by calling Fiscal Services in Independence (800/825-2806 x 1234 option 5). Have transient person provide a name and phone number to verify identity and destination.
  - c. As stated above, active membership is not required to receive Oblation aid. If the person making the request is an inactive member or nonmember then there should be an association and on-going ministry between the person and the church.
2. Determine the nature of the needs and attitudes.
  - a. The CFO or MCFO should be personally involved with and in direct contact with the person(s) requesting aid to ascertain the facts in the case and to determine the attitude of persons involved. If the CFO or MCFO are not available in the area, then another minister may be designated to serve as the primary liaison between the person(s) requesting aid and the CFO/MCFO processing the financial aid. Likewise if the CFO or MCFO does not feel gifted in providing Oblation ministry, they may designate another minister to serve as the Oblation minister for their jurisdiction to liaison between the person(s) requesting aid and the CFO/MCFO processing the financial aid.
  - b. In most cases this ministry to persons in need will be in conjunction with the Pastor, members of the priesthood, or other local officers. Their counsel should be considered carefully with the facts in the case.
  - c. It is the responsibility of the CFO to make the decision regarding the use of Oblation or in making a recommendation to the MCFO. While the advice of the church administrative officers should be considered carefully, it does not remove

the CFO or MCFO of responsibility to make the decisions.

d. Providing financial aid is not always the best form of ministry for a person in need. Sometimes it is simply the easiest to provide. When a person in need approaches the church for financial assistance, our first goal is in discerning the deeper ministerial needs of the individual and seeking ways to provide ministry that is consistent with the message of Jesus. Even when financial aid is not provided, the CFO/MCFO should provide follow-up ministry, where appropriate, to insure that the person still understands their value in the world as a child of God.

### ***B. Determine the Kind of Assistance Required***

1. Oblation assistance is provided under two distinct categories:
  - a. emergency or one-time needs
  - b. extended assistance
2. Emergency needs are defined as onetime requirements. If the financial requirement is within the limits authorized for CFO (see pages 7-8), they are free to give the assistance based on their judgment and subject to the requirements of these procedures.
3. If the financial requirements exceed the CFO's authorized limits, they should contact the MCFO. If the financial needs are beyond the MCFO's limits, contact Fiscal Services in Independence (800/825-2806 x 1234 option 5).
4. Whenever needed, CFOs should complete an *Oblation Aid Worksheet* form (OB-101) to assist them in gathering the facts and helping the recipient(s) face their situation realistically.

### ***C. Gather the Essential Facts***

1. Form OB-101 has several purposes:
  - a. It provides CFOs and MCFOs and administrative officers involved with an orderly and systematic procedure for gathering the important factors in the case.
  - b. It helps the prospective recipients face the facts of their situation realistically.
  - c. It exposes prospective recipients to basic stewardship disciplines, such as prayerful financial planning.
  - d. It provides Fiscal Services with information necessary in making decisions that are referred to World Church headquarters.
2. Because Form OB-101 is a tool for the minister, it, under no circumstances, should be handed or mailed to the prospective aid recipient for them to fill out!

3. Because the purpose of Oblation is to minister to those who may be poor and needy, the process of gathering the essential facts must be done in the context of ministry.
4. Because the primary objective is ministry, Oblation should never be used simply to "get someone off our backs." The ministry given should assist persons to face realistically their situation and take positive steps to overcome the cause of their need.

#### **D. Expenditures from Oblation**

1. If the *Oblation Aid Worksheet* (OB-101) indicates a one-time need, CFOs can either:
  - a. Issue a check, if the dollar requirement is within the CFO authorized limits. (Whenever possible, make the check payable to vendors or services for which the person is requiring assistance as opposed to making the check payable to the individual. Another option is to take the person to the store to assist them in making purchases to meet their basic needs.)
  - b. Make a recommendation to the MCFO, if the dollar requirement is above the CFO authorized limit. If the financial needs are within the authorized limits, and the MCFO concurs in the decision to give assistance, the MCFO can either authorize the CFO to expend the funds or send a check from the MC account. If the requirements exceed the MCFO's limits, the MCFO should make the recommendation directly to Fiscal Services in Independence (800/825-2806 x 1234 option 5).
2. If the *Oblation Aid Worksheet* (OB-101) indicates that an extended period of assistance is required, CFOs should forward the Worksheet with recommendation directly to the MCFO.
  - a. If the MCFO concurs in the recommendation, a copy is sent to Fiscal Services in Independence (800/825-2806 x 1234 option 5).
  - b. Monthly checks will be sent out by the CFO or MCFO, depending on what is most convenient. This extended aid will be for a period no longer than three months. The case should be reviewed during the third month.
  - c. It will be the responsibility of the CFO/MCFO to initiate the three-month review and communicate, if needed, with Fiscal Services any further recommendations.
  - d. Extended periods of aid beyond the normal three-month period may be granted when circumstances warrant. Fiscal Services approval is required before the three-month period is extended.

#### **E. Reporting**

1. An *Oblation Aid Report*, form (OB-100), must be filled out in detail for every

expenditure from Oblation.

- a. The Presiding Bishopric's copy of the OB-100 is mailed directly to Fiscal Services for reimbursement and attached to an OB-102, Reimbursement Form.
  - b. When an *Oblation Aid Worksheet* (form OB-101), has been approved, an OB-100 form needs to be filled out with each check forwarded, noting that it is the first, second, or third monthly check approval.
2. These Oblation Reports are kept in a central file in Fiscal Services for the purpose of analysis and ready reference for the field. (Files are maintained for persons who have received aid within the past 10 years.)
- a. This is particularly important in keeping up with transient persons who make a habit of abusing the fund.
  - b. However, it is also important to provide case histories on members who may move from one jurisdiction to another.
3. MCFOs should make general reports to their Mission Center conferences on the ministry of this fund in their area. Do not disclose any confidential or identifying information regarding cases.

### ***F. Follow Up Ministry***

1. It is appropriate for the minister who evaluated the case to make follow up contact with the person(s) who received assistance. It is important for the person(s) receiving aid to understand that they are a person of value and that requesting aid does not isolate them from the body. Likewise, it allows the minister to reinforce the incorporation of the principles of A Disciple's Generous Response into the life of the person(s) receiving aid.
2. In complex cases, it may be appropriate to develop an action list that identifies all the actions that are going to be accomplished by the various parties of the oblation case. There is no form for this. It is simply a list of what the recipient, the minister and the Oblation fund have committed to and by when. Follow up ministry then allows for everyone to review the status of the action list.

## **IV. Other Sources of Financial Assistance**

### ***A. Basic Philosophy***

1. The church cannot assume the responsibility for social services available through governmental welfare agencies.
  - a. Many communities have welfare programs that are capitalized far in excess of the dollars available to the entire World Church annually through oblation

offerings.

b. Oblation must be viewed as a resource available to church members intended to supplement those dollars available through governmental assistance programs.

2. CFOs, MCFOs, and local administrative officers should be familiar with the governmental programs available in local communities.

3. Oblation may well be used during the period of time often necessary for a person to qualify and/or get the necessary paperwork underway.

4. It is also important to make sure that the jurisdiction providing financial assistance will not jeopardize the applicant's qualification for governmental assistance. This needs to be clarified with the welfare authorities before Oblation Aid is granted.

### ***B. Sources of Governmental Assistance***

1. There are a great number of local, state, and federal programs for financial assistance (see Resources below).

2. Church members should not feel reluctant to apply for assistance programs.

a. It is a constitutional right to do so if they qualify under the law.

b. The tax dollars of all the members support programs, and persons should not be any more reluctant to use programs than they would to apply for Social Security.

### **V. Oblation Use in Debt Retirement**

1. The policy of the church has generally been to avoid the use of Oblation to pay an individual's debts. However, in unusual circumstances Oblation may be used in alleviating a person's debt load provided counsel and specific helps are provided to prevent the recurrence of the similar debt situation.

2. Oblation is primarily viewed as a resource to help people with their basic daily living needs (food, shelter, clothing, medical, necessary travel)

3. Debts often signal serious management problems. Providing funds to retire debts may not prevent the recurrence of the same problem in the future.

4. The best course of action when confronted with using Oblation for debt retirement is to provide financial management counsel to help the person or family map out a program of recovery and teach them disciplines that will prevent the situation from repeating.

### **VI. Limits of Assistance**

## **A. Philosophy**

The setting of limits on the dollars a field representative of the Presiding Bishopric can give has advantages:

1. It allows limited resource to be shared across a larger number of people with need.
2. It assists field representatives in responding to the pressures that are often exerted by applicants.
3. It provides internal control on the use of these funds.

## **B. Dollar Limits**

1. The following limits are to govern the administration of Oblation by CFO's in congregations.
  - a. A CFO is authorized to give up to *\$400/month* in emergency or one-time assistance to any one person or family, not to exceed \$1200 in a twelve-month period.
  - b. This \$400 authorization should be sufficient to provide for emergency assistance until the person's or family's needs can be determined more precisely in consultation with the MCFO.
  - c. CFOs *should not* maintain a balance in the local bank accounts for this purpose at the end of the month. Assistance within these limits is to be provided from the CFO's weekly receipts.
2. The following additional limits are to govern the administration of Oblation by the MCFO:
  - a. The MCFO is authorized to give up to *\$1000/month* in emergency or onetime assistance to any one person or family, but not to exceed \$3000 in a twelve-month period.
  - b. If the emergency case exceeds these limits, the MCFO should contact Fiscal Services in Independence (800/825-2806 x 1234 option 5). The *Oblation Aid Report* (OB-100) should indicate when approval was received from Fiscal Services.
  - c. The Oblation Aid Reimbursement Form (OB-102) is filled out and sent to Fiscal Services with the OB-100 form so that the congregation and/or Mission Center is reimbursed for the expenditure(s).

## **VII. Loans from Oblation**

## **A. Philosophy**

1. The basic philosophy of Oblation is to grant funds to persons or families in need based on their qualifications and worthiness.
2. Experience indicates loan arrangements based on questionable qualifications are seldom made good and therefore should not be encouraged.
3. Many persons will want to return Oblation and they can be encouraged to do so. The returning of aid should be viewed as providing funds for others in need and not the repayment of any obligation to the church. The person should be counseled to return aid by contributing to Oblation.

## **B. Loan Exceptions**

1. If, in the judgment of the CFO or MCFO, a person or family will act more responsibly if the aid is considered as a loan, then it is permissible to write a simple promissory note.
2. Copies of these notes should be filed with the aid reports to Fiscal Services.

## **VIII. Disaster Relief**

In the event of a major disaster within a Mission Center geographic area, the MCFO should contact Fiscal Services in Independence (800/825-2806 x 1234 option 5) to discuss options for providing aid to the area. In addition to providing financial support to individuals, it may also be appropriate to provide grants to specific agencies providing relief to the area.

## **IX. Resources-Where to Turn**

### **A. Plan Before the Need Arises**

1. It is very helpful if CFOs and MCFOs put together resource lists of what type of agencies are available in their community to help people in need. Then if a transient person stops by the church or if a member's need exceeds the capacity of the oblation program to support, the CFO/MCFO has options of where to refer the person. The following sections provide some ideas of where to look in determining what is available in a specific area.
2. Providing assistance to those in needs is often an excellent opportunity to work with other churches in the community. Ministerial alliances for providing social ministries should be considered as a possible option on how to extend the limited support available through the Oblation program.

### **B. State Welfare Departments**

Consult state government pages of telephone book to find state welfare or social service department numbers for your state.

### ***C. Local counseling, crisis intervention, and short-term financial assistance***

**Alcoholics Anonymous:** A fellowship of men and women who share their experiences to help each other overcome their common problem of alcoholism. There is no membership fee. *Alateen* is a similar program for teenage alcoholics. *Alanon* is a program to help family members of alcoholics learn how to help the alcoholic. It provides strength and support for family members who must live with an alcoholic.

**Red Cross:** Provides assistance to individuals and families in floods, tornados, fires, etc. Assists families burned out of their homes to relocate, and pays for furniture, clothing and rent. Helps *military families and veterans* with emergency communications between military personnel and their families, provides them with family counseling, assistance in securing government benefits, and financial and transportation for the handicapped.

**Child Abuse Hot Line:** According to laws in every state, the following persons are required to immediately report to their welfare department Child *Protection Unit* suspected or observed child abuse or neglect: physicians, dentists, interns, nurses, psychologists, teachers, principals, other school officials, social workers, daycare center workers, *ministers*, peace officers, and any other person with responsibility for the care of children (some states list other persons as well)

The person making the report is immune from any liability-civil or criminal. All reports are followed up by the state. FAILURE TO REPORT CHILD ABUSE OR NEGLECT IS PUNISHABLE BY FINE OR IMPRISONMENT.

**Consumer Credit Counseling:** A free service for people with debt problems. The program helps people set up a plan to repay debts which the person can afford, and which the creditors will accept. Most credit bureaus can refer you to this service.

**Legal Aid (Assistance):** Provides legal representation and services for low-income persons. Clients must meet financial guidelines to qualify. This service does not include fee-generating cases such as libel or compensatory suits.

**Salvation Army:** A Christian-oriented social service agency, which is found in most states. Services may include free or low-cost housing, food, clothing, and furniture. Their emergency shelters provide free room and board for one to five days, for families in need. Many of their agencies have alcoholic rehabilitation programs.

**Community Centers:** Often these centers provide a wide variety of programs to youth and senior citizens, including an emergency financial assistance fund and a food pantry.

### ***D. Federal and State Programs***

**Aid to the Blind:** Services for the blind include income maintenance programs, and vocational rehabilitation programs. (See also Supplementary Security Income.)

**Alcohol Abuse Program:** programs to prevent, control, and treat alcohol abuse and alcoholism.

**Child Welfare Programs:** These programs may include day-care, foster care, and adoption programs. Protective services for abused and neglected children are found in most states and provinces.

**Drug Abuse Programs:** Programs to prevent, control and treat drug abuse. Most programs including counseling, job placement, and special services to youth, women, older workers, and handicapped persons.

**Employment Services:** Most states have local public employment officers who provide employers and workers with free employment counseling, job placement, and

special services to youth, women, older workers and handicapped persons.

**General Assistance:** An income maintenance program for people with physical or mental incapacity, including pregnant women, where there is no employable family member in the household. This program gives short-term financial assistance to people who do not qualify for any other income maintenance program.

**Health Department:** Provides free clinics for the detection and control of venereal disease, tuberculosis, and other communicable diseases. Some offer free prenatal care and checkups for babies. Many offer planned parenthood programs which offer low-cost pregnancy tests, pelvic exams, contraceptives, abortion information, and free counseling and sex education.

**Housing Assistance:** These programs supplement rent and provide inexpensive housing for low-income persons.

**Mental Health Programs:** Programs for the prevention, control and treatment of mental and emotional illness. Most programs provide low-cost counseling and outpatient services for recovering patients. Many programs also include twenty-four hour crisis-intervention counseling in the case of child abuse, attempted suicide and other emergencies.

**Unemployment Compensation:** An income maintenance program for unemployed workers who have been working in "covered work" over a base eligibility period.

**Veterans Administration:** Provides medical and surgery needs, disability pension and benefits, vocational rehabilitation, and home loans for veterans.

**Vocational Rehabilitation:** An employment training program for the disabled, mentally incapacitated, mentally retarded, and rehabilitated alcoholics. The program seeks to evaluate each person's abilities and train them for employment.

### ***United States Organizations***

**Aid to Families with Dependent Children (AFDC or ADG):** An income maintenance program to ensure that children have continued support when their parent or parents are unemployed. Some states will not allow families with an employable adult male present to receive this income.

**Food Stamp Program:** This program is administered through state and local welfare agencies. The program provides food coupons for low-income households so they may buy more food, of greater variety, to improve their diets.

**Medicaid:** A health care financing program, which provides hospital and supplementary medical insurance for low-income individual and families.

**Medicare:** The health care financing program for those receiving Social Security.

**Social Security:** This is the social insurance program to supplement the income of those 62 and over, disabled workers and their dependents, and survivors of the family provider. Only those who have paid into Social Security, while employed, can receive this income.

**Supplemental Security Income (SSI):** An income maintenance program for retired persons who do not qualify for Social Security, as well as blind and disabled individuals.

**Women, Infants, and Children (WIC):** This program is designed to help low-income women who are pregnant, postpartum, or breast-feeding, and children under age five, to maintain adequate nutrition. This food supplement program provides certificates for basic food items such as cereal, dairy products, formula, fruits, and vegetables. This program is administered by state health agencies.

**Work Incentive (WIN):** A program to encourage and assist unemployed individuals in obtaining employment. Participation is required for all AFDC recipients.

## **X. Forms**

The Oblation Aid Report (OB-100), Oblation Aid Worksheet (OB-101), and the Oblation Aid Reimbursement Form (OB-102), are available from Herald House, phone 800-767-8181. There is also a CFO Supply/Resource Order Form that can be used to order by mail. The forms are also available on the church's website [www.cofchrist.org](http://www.cofchrist.org) > Headquarters > Departments > Presiding Bishopric > Fiscal Services.