

## ***How Christ Church Dayton's Arthur Mills used the Benefit Bank to empower two neighbors:***

**Testimony of Arthur D. Mills, Jr.  
Before A Public Hearing Of The Ohio Senate  
Finance and Financial Institutions Committee  
On Amended Substitute House Bill 119  
May 31, 2007**

Good afternoon, Chairman Carey, Vice Chairman Stivers, Ranking Minority Member Dale Miller and distinguished members of the Ohio Senate Finance and Financial Institutions Committee. My name is Arthur D. Mills, Jr. My vocation is as a Cost Analyst for a Support Contractor at Wright-Patterson Air Force Base. My avocation is Episcopal deacon-in-training. I am finishing up my second year of diaconal studies, with one year to go and ordination planned for June 2008. The diaconate is an unpaid ordained Episcopal clergy, who works directly with those who need assistance – whether it be through advocating for the needs of the poor; providing physical, mental, or spiritual care to those hurting; or educating individuals on assistance that available to them.

I am also a Benefit Bank counselor, trained at the end of February. I had the opportunity to assist four individuals in preparing their 2006 Federal and State income tax returns. The Benefit Bank provides me the opportunity to fulfill my call to the diaconate. Two clients have highlighted the importance of the Benefit Bank to me. I am submitting written testimony from one of my clients, Tawnya, who is ill and not able to testify in person today. The second client was a woman in her late fifties who receives \$450 a month in social security disability benefits. She also receives \$400 a month in alimony payments. She spends \$475 a month to pay her rent. That leaves her \$375 a month to buy food and pay her medical and prescription co-pays, and any other expenses that arise each month. It was obvious that she was eligible for food stamps, which she never considered. She applied for and received them with my help.

### **Written Testimony of Tawnya Lambert**

Good afternoon...distinguished members of the Ohio Senate Finance and Financial Institutions Committee. My name is Tawnya Lambert. I am an Office Manager and Outreach Specialist at St. Paul's United Methodist Church in Dayton. I was able to get my taxes done for free right at the church, thanks to Arthur Mills and the Benefit Bank.

Arthur came to St. Paul's with brochures about the Benefit Bank. He had heard my horror stories about trying to get my taxes done by a volunteer last year. I don't have a lot of money and I can't afford to pay to have my taxes done. I have used IRS VITA sites in the past, but the locations had changed. Last year, I found a nearby church doing tax assistance. A volunteer said my return was so easy he didn't use the computer. He didn't e-file, and there were problems. It took many weeks to get my refund.

The tax assistance I received helped me secure a refund that I used to move myself, and my children, including my two youngest - 6th grade twins – into a new school district that better meets their needs. Working with Arthur, I am completed my taxes using the Benefit Bank – it took us only a half an hour! We e-filed, and the refund was deposited within 2 weeks - close to \$7,000! We have been accepted and are moving to Overlook Homes, which used to be base housing for Wright-Patt and is now co-op housing. Using the refund, I was able to afford the \$2,000 to move in, plus a membership fee, and was able to use the refund to buy a gas stove, which is required in this co-op, and a bigger air conditioner to meet the regulations. I also will be buying a smaller refrigerator to fit the space in my new kitchen. My rent is \$420 a month, everything included, even the utilities! I have two bedrooms, a bath, a living room and dining room, a utility room with a washer and dryer, and even a yard of my own. Because of the help I received from Arthur and the Benefit Bank, now my kids will be able to go to the Mad River Schools.

We have a lot of people coming to St. Paul's for help, since we offer a lot of services for people in need, including a food pantry and meal program. There are a lot of people who are probably eligible for public benefits, but for whatever reason they are not going to the Jobs Center (Montgomery County Jobs and Family Services). They feel comfortable here. Once the word starts to spread, I think the Benefit Bank will really catch on.

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