

## OPINION

# Shelter given with the help of many

Our neighbors need grace, a warm meal, a safe place to rest

By WAYNE WALKER

I lose count, considering how many overpasses and bridges I cross daily on my commute. How many people sleep under those byways each night? And Tuesday night, as the freeze continued, how many people were in life-threatening conditions?

The next morning, I was sitting (for a brief moment) trying to gather my thoughts at Fair Park. In the middle of a building designed for the State Fair, where families make lasting memories, we operate the Emergency Inclement Weather Shelter for 800 people experiencing homelessness. Under extreme cold weather, the room has a higher calling, one where the dignity of our fellow man, the sanctity of life and the love for our neighbor take the highest priority.

We walked the room on a Tuesday, finalized our plans on a Wednesday, set up the building on a Thursday, and started welcoming homeless neighbors on a Friday. We plan for this all year, but it remains a challenge as we deploy and launch. There is no lone ranger in any of this, each agency in the city participates where they can, collaborating as they do so beautifully throughout the year.

OurCalling is recognizable with all of the green shirts hustling through the building. All 50-plus of our staff are participating in various roles. The Texas Baptist Men are providing breakfast and dinner each night. Bring the Light Ministry has delivered countless pallets of snacks and water. Partners from Watermark Health are caring for acute health needs, the North Texas Behavioral



File Photo/Staff

Wayne Walker, OurCalling's executive director and pastor, told people staying under Interstate 345 in 2022 about a coming freeze and offered rides to Fair Park, which housed 800 people this week.

Health Authority meets with those with behavioral health needs, and other agencies fill any gaps.

The Stewpot, city of Dallas Office of Homeless Solutions and others are assisting with transportation. At the helm is my good friend Daniel Roby, CEO of Austin Street Center. He is doing a spectacular job. Austin Street serves as the coordinator/conductor, bringing the pieces together, managing intake, and creating an orchestra out of this symphony of organizations.

The shelter is busy, crowded and

loud. And yet it is also organized, calm and peaceful. These people are our neighbors, and all they need today is some grace, a warm meal, and a safe place to rest.

Beyond the usual challenges of serving this community, we are seeing an alarming trend. We are watching our growing homeless population age rapidly. At the emergency inclement weather shelter, we see hundreds of people in wheelchairs, walkers, and with complex health care needs. Some have cognitive disabilities or memory care needs. Some are ampu-

tees. Some are blind. Many have a combination of challenges. Some have experienced homelessness for a few years, while others have recently, for the first time, echoed that horrific phrase "I'm homeless and I don't know what to do."

Many have needs beyond what shelters can provide. Housing might give them a roof, but housing and a case manager are insufficient to address their daily needs. They fear the upcoming deadline when this temporary shelter will close. And when it does, they will push their walker or

This temporary inclement weather shelter will cost more than \$50,000 per day in labor, security and resources. Yes, we need your donated coats and blankets, but we also need the community to help pay these bills to ensure our neighbors are warm.

wheelchair to another corner. But for now, we will provide them a warm place to sleep.

Will you help?

This temporary inclement weather shelter will cost more than \$50,000 per day in labor, security and resources. Yes, we need your donated coats and blankets, but we also need the community to help pay these bills to ensure our neighbors are warm. The city may reimburse some of these expenses, but much will be left to private funders. So please give generously to OurCalling, Austin Street Center, Texas Baptist Men, Bring the Light Ministry, The Stewpot, Oak Lawn United Methodist Church, Family Gateway, Watermark Health, Housing Forward and other agencies that are working to love their neighbors experiencing homelessness.

Because I am a nonprofit CEO, it might sound crazy to suggest you give to more organizations than the one listed on my business card. But I'm also a pastor and neighbor. I see the fantastic work of our peers, and they, like us, need your support.

Wayne Walker is CEO of OurCalling.



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The overdraft cap proposal won't "protect consumers." It's about pretending to protect them for political gain, but working to their actual detriment.

## Overdraft fee cap won't protect consumers

You can already open an account that won't let you run up onerous charges

By THOMAS L. KNAPP

The U.S. Consumer Financial Protection Bureau, the *Financial Times* reports, "is proposing to cap overdraft fees at as low as \$3, potentially saving consumers billions of dollars a year and stepping up President Joe Biden's war on so-called junk fees ahead of the 2024 election."

The simple version, for those unfamiliar with overdraft fees:

You have \$100 in your bank account. You write a check or swipe your debit card for a purchase coming to \$101. Instead of bouncing the check or declining the debit transaction, the bank covers the overage (bringing your account balance to \$-1) and charges you an additional fee (putting your account even more into negative territory). Later, when you deposit your \$500 paycheck, your account balance goes up not by \$500, but by \$500 minus that dollar

overdraft and the fee.

The "problem" of overdraft fees (which can indeed be onerous — the *Indiana Business Journal* says they averaged \$26.61, and could go as high as \$39, last year) has always had two simple, easy and long-used solutions.

The first such solution is for customers to not attempt to spend more money than they have in their accounts.

The second is for banks to decline overdraft transactions.

In fact, many if not most banks already offer "no overdraft checking accounts" which inform the customer up front that overdraft transactions will be declined.

An even simpler explanation of overdrafts: They're instant loans from your bank, and the fees are service and interest charges on those loans.

Don't want to pay those service and interest charges? Don't borrow the money. If you don't trust yourself to not borrow the money, open an account that won't let you borrow the money. "Problem" solved.

Sometimes it's hard to tell whether the CFPB's mission is to actively and intentionally make life harder for poor peo-

ple (as with its war on "payday loan" operations), or whether that's just a side effect of good-hearted but idiotic and unnecessary ideas. Even though I oppose giving the CFPB any power whatsoever or even allowing it to exist at all, I'm going to generously start from the latter premise here.

Some people occasionally see a need to overdraft their accounts. Maybe rent comes due on the first of the month, but a paycheck isn't going to hit until the third of the month, and an unexpected emergency room bill put the customer in a cash crunch situation.

Capping overdraft fees may seem helpful but will actually result in more banks simply not allowing overdrafts at all — in the hypothetical described above, likely costing the customer more due to late fees owed the landlord.

The cap proposal won't "protect consumers." It's about pretending to protect them for political gain, but working to their actual detriment.

Thomas L. Knapp is director and senior news analyst at the William Lloyd Garrison Center for Libertarian Advocacy Journalism.

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