



First Step Back Home
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Faith In Action

By Paul Kruse

What Would Our Lives Look Like without Faith?

First, I think we need to look at the signs of a weakening faith that all of us experience from time to time. These signs are prioritizing other things over God, not caring about others in need, skipping worship, isolation, neglecting reading the Bible, trying to live life on our own, leaving life to chance with no supernatural guidance, and other problems.

But it's worse with incomplete faith, which is doing nothing with our faith - **faith without works**. This results in loss of peace, insecurity, separation from Divine guidance, anxiety, fear of the future, loss of assurance of spiritual promises, stagnant relationship without God, guilt, unworthiness, hardened heart, doubt and confusion of scripture, can't have meaningful change in life, less reliance on God, missing out on blessings, more apt to return to old sinful ways, eternal separation and judgement, loss of spiritual rewards and trust in Jesus becomes partial, leading to instability in both spiritual life and daily actions. Not trying to scare anyone, just stating the facts of the Bible and the importance of completed faith- **love in action**. This faith can make all the above feelings, that we may not even know we have, go away.

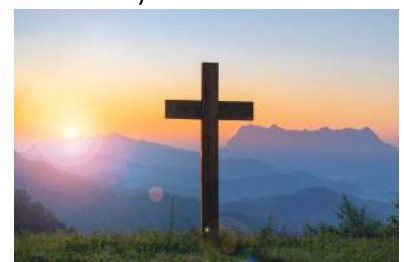
In our case, concerning our ministry, faith is acting on what we believe is right, even when we don't know what lies ahead, just trusting God. It involves committing one's life to God, believing in Jesus for salvation, and living with completed faith by that trust.

What is Faith in Action?

Basically, it refers to an active living faith demonstrated through obedience to God's commands and good works, rather than mere intellectual ascent (Eph. 2:8-10). James says, faith is dead without corresponding actions! (James 2:22-26) Our actions demonstrate the reality of a person's trust in God.

The best statement I ever heard about faith is that it is trust in Jesus alone (Phil. 3:9). He is the perfecter and ultimate example of faith by enduring the cross for the forgiveness of our sins. The Bible says faith justifies us (Rms. 5:1), but James says we need to focus on the evidence of that justification. Completed actions of mercy, when needed most, are not a substitute for faith, but rather the essential proof that faith is alive and active, fixing our eyes on Jesus, who initiates, sustains, and completes our spiritual journey.

Faith comes from hearing and acting on the words of Jesus. Jesus instructed His Apostles to go out into the world and spread the Gospel with no resources. This took a lot of faith, having nothing to do the task with, but their faith (Mark 6:7). They trusted in God, taking Him at His word without doubt, to provide for them because they were being active in doing something with their faith, God's work. (Mark 11:22-24)



Continued on Page 9

Christmas Blessings for Fragile Families

We were thankful and grateful for the charitable vision of the team at Mission Financial in St. Peters, under the leadership of Janssen Longenecker. About 150 generous folks gathered for festive holiday food and music from the Rivertown Quartet at their annual Christmas Open House in early December.



Many brought gifts for fragile families who had signed up for our 17th Annual Christmas Wonderland and more than 40 filled laundry/cleaning baskets and loads of toys filled the U Haul they provided!



Thankful and grateful as well for FSBH Board Member Keith Walton who graciously stored everything at his home close by, and then for the work team from STAT Courier, Lake St. Louis, who picked it all up and delivered it to our event venue at just the right time. So many people living out the "Love thy neighbor" message.



2025 Christmas Wonderland



Here's a few of the elves and angels who helped pull off another successful Christmas Wonderland event for 120 NEW families this year, representing 609 individuals. Year 17 for this amazing outpouring of love and blessings to fragile families in our region. 79% were from St. Charles County; 16% from Lincoln and 6% from Warren. The event was held as a drive-through event on the parking lot of Wentzville United Methodist Church. About 100 volunteers helped us make it all happen!

Each car upon arrival was greeted by our Power of God Trucking Ministry team, who provided spiritual materials and prayer for every family. Then cars stopped at the Crisis Nursery spot for kid-friendly toys, materials and diaper supplies. After that families received filled laundry/cleaning baskets, put together by several service groups, church teams and businesses. Holiday food snack treats were put together by the team from Grace Community Chapel and gifts for teens came from the Tammy Stratmann Brown Charities Foundation. Toys came from Toys for Tots and others, bagged up according to each family's needs, and presented as Santa and Mrs. Santa greeted the children. The next station gave each family a \$25 Walmart gift card, donated by several ministry friends and the final station was the provision of new handmade quilts made by the ladies from the Quilt Guild at St. Paul Lutheran Church in Des Peres.

We were so thankful for a beautiful, WARM winter day on December 20th! And to top it all off, the story was captured by Reporter Haley Kerby of KMOV TV-4 on their 10 pm news broadcast that day.





The FSBH team of 14 people from the ages of 3 to almost 80 walked with 92 others representing 15 other teams at our region's first ever **Coldest Night of the Year Walk** Saturday February 28th at the St. Charles Community College Campus in St. Peters. Organized by the St. Charles Community Council, this Walk was one of more than 75 others nationwide, focusing on raising awareness of the plight of our unhoused neighbors during the bitter cold winter days.



Our event raised nearly \$12,000 locally to help offset costs from our **Emergency Weather Response Team**, which provides safe, warm lodging when temps here are 20 degrees or colder from mid-November through mid-March. Expenses to run this program are primarily for transportation of the homeless clients to a warming shelter, often held in volunteer-led facilities such as churches and local businesses. Occasionally motel expenses are needed when conditions are severe and volunteers can't safely get to a designated site.



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13th Annual Give STL Day May 7, 2026



FSBH will once again participate in the upcoming 13th Annual Give STL Day Campaign on May 7, 2026. Please save the date and consider donating to our cause that day. Already we have \$1,500 in matching gifts available for this event, so every dollar you give will be matched 100% by ministry friends. Historically, this platform has fulfilled about 1/4th of our annual budgetary needs.

Last year more than 950 nonprofits participated and raised more than \$3.5 million from 15,178 donors. Powered by the St. Louis Community Foundation, FSBH raised more than \$56,000. That included our matching gift donors, known ministry supporters, anonymous supporters and prizes.

Give STL Day was created by the St. Louis Community Foundation in 2014. In its 12 year history, Give STL Day has:

- Raised more than \$37 million for thousands of local nonprofits.
- Ignited the spirit of charitable giving in more than 160,000 donors.
- Generated more than \$11 million in matching funds.
- Awarded more than \$1.9 million in cash prizes to participating organizations.

FSBH has participated in this highly effective fundraiser for the past 11 years, raising more than \$460,000. This campaign fulfills about 1/4 of our annual budgetary needs.



In early February Paul shared the vision of the Ministry with service group from FBC St. Charles. Already, several from that group have volunteered in creative ways.

St. Louis Community Foundation's
GIVE STL DAY
 May 7, 2026

MINISTRY HIGHLIGHT
Personal Care Needs



\$21,154 in assistance provided
 in 2025

- Personal care
- Cell phones
- Clothing
- Food
- Utilities

DONATE

GIVESTLDAY.ORG/FIRSTSTEPBACKHOME



St. Louis Community Foundation's
GIVE STL DAY
 MAY 7, 2026



MINISTRY HIGHLIGHT
MOTEL VOUCHERS

FOR HOMELESS
 FAMILIES

\$49,915

ASSISTANCE PROVIDED
 IN 2025

- 597 nights
- 282 people
- 8 locations



DONATE: GiveSTLDay.org/FirstStepBackHome

St. Louis Community Foundation's
GIVE STL DAY

May 7, 2026

Ministry Highlight



\$13,017 provided in 2025 for
 transportation assistance
 (bus and train tickets,
 vehicle purchases and
 repairs, insurance and fuel)

DONATE: GiveSTLDay.org/FirstStepBackHome



FRIGID WEATHER WARNING

Mid-November to Mid- March Emergency Weather Response Team



When temperatures are predicted
 to be below 20°F, help the
 homeless stay warm by calling
 the hotline at: 636-344-0177

Call after 3PM to see if the
 Warming Centers will be activated.

(Mid-November to Mid-March)

This past winter has been a very busy time with 27 activations for the **Emergency Weather Response (EWR) Teams** in 10 locations. These times happened when temps in our region were predicted to be 20 degrees or below. 844 bed-nights of space were provided for our unhoused neighbors in St. Charles, Lincoln and Warren Counties. 566 client intakes were done by the 180 volunteers who provided 2494 hours of service for this critical program. All of this represents an increase in services provided a year ago.

Since there are NO SHELTERS in our main county of services, this provision helps us greatly when trying to meet the demand of providing safe, warm places for the homeless to stay.

If you want more information about how to get involved in EWR, contact Tiffany Jackson at the St. Charles Community Council, at tjackson@communitycouncilstc.org.




How Do We Help the Homeless and Fragile Families?

2025 Service Summary

The chart below depicts expenses FSBH has covered for 352 families last year, representing 479 adults, 236 children and 26 seniors. The left pie chart indicates services by units, or numbers, not dollars spent. We spent \$102,108 on direct client needs during that period. We primarily know about client needs from referrals that are generated out of the **211 Coordinated Entry Referral System**.

Service Summary

Run by Ikruse - First Step Back Home on 1/3/2026 at 7:21 PM



St. Charles, Lincoln, & Warren
Continuum of Care

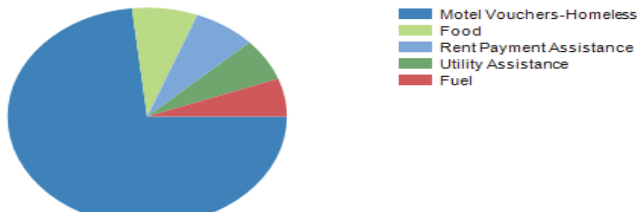
Service Date Between: 1/1/2025 to 12/31/2025 Location(s): Select All

Organization(s): First Step Back Home

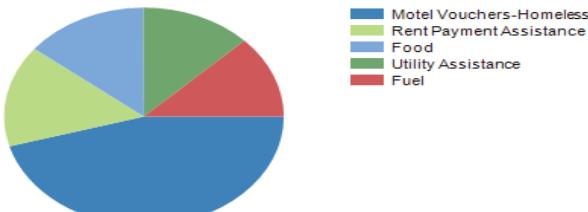
Services: Select All

First Step Back Home

Top 5 Services by Units



Top 5 Services by Clients



Service	Entries	Units	Total	Clients	Families	Adults	Children	Seniors
Assistance to purchase vehicle	7	7.00	\$7,455.87	7	7	8	11	0
Car repair	23	23.00	4,562.89	22	22	40	26	2
Cell phone	16	16.00	1,194.14	15	14	14	2	2
Cell Phone Minutes	11	11.00	429.56	10	10	14	3	0
Clothing	7	7.00	698.76	7	6	7	5	1
Department of Revenue Payment	3	3.00	189.86	2	2	1	0	1
Emergency Home Repair	1	1.00	89.00	1	1	1	2	0
Food	57	62.00	2,813.59	50	48	58	28	6
Fuel	46	46.00	1,262.73	43	40	50	31	2
Gas card	1	1.00	30.00	1	1	2	1	0
Healthcare	3	3.00	88.98	3	3	3	3	1
Household Goods	2	2.00	200.04	2	2	1	0	0
Insurance	3	3.00	237.96	2	2	4	2	0
Internet	5	5.00	909.68	5	5	8	8	0
Motel Vouchers-Homeless	246	597.00	49,914.68	160	157	202	68	12
Personal hygiene items	2	2.00	24.47	2	2	2	2	0
Rent Payment Assistance	58	59.00	12,277.00	53	54	80	32	2
Rental Arrears Payments	5	5.00	909.63	5	5	5	5	1
Rental Deposit	7	7.00	1,269.13	7	7	8	9	0
Storage	10	10.00	1,463.28	10	10	17	7	0
Transportation	3	3.00	423.46	3	2	3	4	0
Utility Arrears	33	33.00	6,294.18	30	30	55	35	1
Utility Assistance	51	51.00	9,369.50	45	44	63	39	5
Organization Total:	600	957.00	\$102,108.39	359	352	479	236	26

CREC Operation Round Up Helps with Motel Stay Expense

Last November FSBH was awarded a \$3,000 grant for motel stays in our region from the Operation Round Up Community Outreach Program of Cuivre River Electric Cooperative. These funds supplied 49 nights of lodging for 19 homeless people/households in two separate locations in St. Charles County.

Operation Round Up receives about \$30,000 each month from members who “round up” their monthly electric bills. FSBH has been a recipient of these funds many times since we first started in 2006.



Recent Client Success Story From First Step to Final Step in 90 Days

By Jim Douglas



I used to have everything—a successful business, a cozy new home, a circle of friends I laughed with on Saturday nights, and a future I felt I could trust.

But one misstep—an ill-advised investment, a wrong turn, a string of poor decisions—and it all collapsed. Business on a downward slope, eventually my house was gone, my family faded like a dream, and even my truck was repossessed. Then, one night, a mistake left me behind bars. That was July 1, 2025.

When I was released November 21, 2025, I expected at least one constant—Bella, the love of my life. But she was gone. No goodbye, just the cold rain soaking my face as I sat on a park bench, hungry, exhausted, broken. For hours, I stared into the darkness, asking “why?”, and “how could she?”, “who?”, “what now?”... and if I would ever rise again.

But somewhere deep inside, a spark flickered. I refused to be a shadow of my past. I clawed myself up. With just a fire inside me of determination. I stumbled at first—no place to stay, no money—but I kept moving. And one day, I found a job. It wasn't much, just a start, but that was all I needed.

In early December I was put in contact with Paul, from First Step Back Home—a man with a kind face and a helping hand. After hearing my story, Paul didn't hesitate. He took me shopping—new clothes, sturdy shoes, food for the week. And, most importantly, a roof, even if just for a few nights. I found a reliable used vehicle and Paul helped by paying part of that expense. I worked tirelessly—two jobs at once, up before dawn, down long after dark, week after week, until my body ached and my spirit soared.

I attended Trucker Church with Paul and his team a couple of times earlier this year, and it's only the beginning of my new spiritual journey. I'm living now for GOD and I trust and believe in Him. I'm excited for the future and resting in the present. Thanks to Him!

In early February, by a twist of fate, I got a call from Demetrius, an old friend from the remodeling

business. He saw the hunger in my eyes—the hunger for better—and guided me step by step, teaching me new tricks of the trade and showing me how to build my dream upon a more stable foundation.

On February 21, 2026, just 90 days from being released, I am standing tall. A new car gleamed in my driveway. My very own home—small, but mine—I stood proud. And from the scraps of my past, I am building a remodeling business, brick by brick, with plans to give back. I vowed never again to let someone feel like I did that night—cold, alone, waiting for a future no one promised.

And so, today I stand tall—not just in spite of my fall, but because of it. Because yesterday is history...Tomorrow is a mystery....Today is a gift....That's why we call it the PRESENT!

Letter of Gratitude from Recent Client

Dear Paul and Lana Kruse:

I am writing this letter to express my deepest gratitude for your incredible kindness and generosity in providing me with shelter during my time of need. Your compassion has been a true blessing in my life.

When I was trying to get out of an extremely negative situation, you opened your heart and provided shelter to me, a homeless stranger. Your selflessness is a testament to the love of Christ working through you. The secure and peaceful environment you provided was a sanctuary, allowing me to rest, feel safe, and begin to regain my footing.

I was facing a very challenging time, and your willingness to help, without judgment or expectation, was a powerful demonstration of Christian love and hospitality. Your actions are a tangible example of the biblical principle to "share with the Lord's people who are in need. Practice hospitality" (Romans 12:13, NIV).

Beyond the physical shelter, your kindness restored my faith in the goodness of people and reminded me that God watches over us in unexpected ways.

Please know how much your generosity means to me. I am forever grateful for the comfort and support you offered. Your kindness has made a significant difference in my life, and I will keep you in my prayers.

May God bless you abundantly for your open heart and hands.

In Christ's Love,

JM



Recent Donor Acknowledgments March 2026 Newsletter

We want to thank several businesses, churches and community groups who have financially supported FSBH over the past four months (November 2025 – February 2026).

- **\$3,700 – Mission Financial- St. Peters**
- **\$3,000 – Cuivre River Electric Co-op Operation Round Up**
- **\$1,800 – Mary Martha Thrift Shop, Wentzville**
- **\$1,500 – Waypoint Church from Christmas Giving Trees**
- **\$1,200 – Church of God Faith Fellowship, Gray Summit**
- **\$1,200 – Element Church, Wentzville**
- **\$1,008 – Peabody Energy PAC from employee contribution**
- **\$1,000 – Wentzville United Methodist Church Men’s Group**
- **\$1,000 – St. John UCC, St. Charles**
- **\$ 800 – Grace Community Chapel, St. Peters**
- **\$ 600 – Warrenton Christian Church**
- **\$ 600 – Chapel of the Lake**
- **\$ 500 - Ladies’ Auxiliary of Knights of Columbus Council 823, St. Charles**
- **\$ 251 - Thrivent Choice Dollars from Dennis & Donna Hall, Tina Koncki and Jessica Holtam**
- **\$ 150 – Husch Blackwell Employer Match**
- **\$ 50 – MasterCard Corporate Match**
- **\$ 25 – AT & T Corporate Match**

We are so very thankful to all of you who think of donating to our public charity when opportunities present.



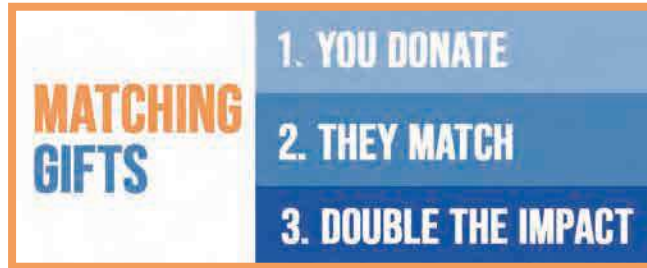
Ways to Support First Step Back Home

We're so grateful for the many generous hearts who choose to support our mission. Your tax-deductible donation not only sustains our work—it brings real hope to those we serve. As a 501(c)(3) public charity, we provide receipts for all gifts to use for your tax documentation. Here are some meaningful ways you can give:

Corporate Matching Gift Programs

Many companies match employee donations or volunteer hours with financial gifts! Some known supporters include:

- Industrial Ally
- AT&T
- Wells Fargo
- Bayer
- Boeing
- Marathon Petroleum
- MasterCard
- Pfizer
- VMWare
- Thrivent Financial Services



For example, Boeing offers a \$250 donation when an employee volunteers 25 hours with us! If your employer offers a similar program, we're happy to complete any required paperwork.

By Check

You can mail a check payable to **First Step Back Home, Inc.** to:
Paul Kruse
PO Box 966
O'Fallon, MO 63366



Online Giving

Visit our website: www.firststepbackhome.net and click "Donate" to give securely via credit card through PayPal. Note: A small fee is deducted by PayPal.



Direct PayPal Link

You can also give directly using:
www.paypal.com/paypalme/firststepbackhome

Thrivent Members

Thrivent members can apply for two "Action Team" grants per year, receiving \$250 in seed money to support charitable causes like ours.



Learn more at: www.thrivent.com/actionteam

Faith In Action Continued

By Paul Kruse

That's exactly what happened to us in our ministry: we overcharged our credit card to help the homeless, not knowing where the funding or education would be coming from. God showed us in a big way! Our donations just kept growing. Sort of like the parable of the talents. (Matt. 25:14)

Looking to Jesus as the author and perfecter of faith is central to building endurance, perseverance and persistence, which the Apostles needed to complete the task Jesus gave them to do. Endurance in trials is used to test our faith, allowing it to grow. (Hebrews 12:2)

Our Story

Just like Jesus did with us, with Love in action, we were praying and paying for motel rooms for the homeless.

We transported the homeless out of the forest and into temporary emergency shelters in motels so they would have a better chance at life and more time to become independent, living under a roof with more resources, which we provided to do so. We did this not knowing where the resources were going to come from to pay for the motel, food and cell phone bills and more. This was a practical demonstration of faith, ensuring it remains alive by being first responders to the homeless and providing a safety net for them.

Spiritually, I had the faith, insight and feeling to know Jesus would take care of our needs because we were obedient to God to Love Him and Love our neighbors above all else that we do. The term neighbors meant to us, our poorest neighbors, the homeless and working poor. The Greatest Commandments and the parable of the Good Samaritan where Jesus said, "Go and do likewise". True faith works alongside works to justify a believer, fulfilling the scripture. (Luke 10:25-37)

Since then, God in Jesus' name, has blessed us with almost \$4 million, including in-kind donations in 21 years. THANK YOU DONORS! With the help of our Board, St. Charles Community Council and other agencies as well as volunteers, we've been able to impact the lives of over 20,000+ people in many different ways of crucial service, including meals served at the motel. Thank you, God in Jesus' name, for the honor to receive these purest of miracles to be the hands and feet of Jesus, helping so many suffering, depressed and miserable people, the homeless! Our faith was completed by our actions, but we are not done yet. We are still at it until Jesus gives us a sign to stop or run out of funds. (Phil 1:6)

What Can We Do?

Our story shows that helping others maintains and strengthens our faith by moving it from a passive belief to an active, tangible and experiential reality. Serving others reinforces Biblical teachings of gratitude for God's Blessings and cultivates humility, transforming self-centeredness into a compassionate, purpose-driven life that mirrors the Love of Jesus!

Faith in action is relying on God's strength and promises, enabling the believer to surrender completely with unwavering, mature and fully developed trust in God.

Serving others is a form of worship, allowing individuals to experience God's presence working through their own hands. This is what is so amazing: to watch God work firsthand to create His miracles through us, His believers! It also helps us to appreciate what blessings we personally have received from God.

The Necessity of Faith

Faith is universally considered the foundational core of Christianity. It is the essential means of Salvation, acting as the bridge that unites believers with Jesus and provides the strength to navigate life's challenges.

When we put this blessing of faith into action, the sky is the limit of what God, in Jesus' name, will do for your efforts, then multiply your efforts exponentially, at the same time build character and personal satisfaction. Additionally, there is the eternal provision that Jesus gives us!

So don't be afraid to step out and cross that line of uncertainty, then do what you can to ease the pain and misery of homelessness and poverty in general. Just step out in faith, knowing for certain God will lead you and direct you with love in action to be the hands and feet of Jesus for others! We know this to be true because we have been there and have been blessed by God extraordinarily. We need to not only think about what Jesus would do, but also, we need to do what Jesus did and more! (John 14:12)

What Faith in Action Can Do for Us

This will give us deeper inner peace, resilience during adversity and a shift from fear to trust in God's promises. It transforms daily life through proactive, purposeful actions rather than passive faith. This will result in reduced worry, improved relationships, a clearer sense of purpose and a closer walk with God in Jesus name. (Eph. 2:10)

Passive faith, I believe, is what is hurting Churches today. That way of Church life brings spiritual stagnation, enabling toxic leadership reducing the Church's impact on society. It shifts the focus from active, transformative discipleship to mere attendance, ultimately leading to a decline in both faith depth and community influence.

I pray churches will be more attentive and active, more determined and more often challenge their congregations to be more active in their faith in helping the poor, for example. Churches are called to be active in both evangelism and compassion, treating ministry to the poor as an essential non-option component of faith.

We have found in 21 years of service to the homeless and working poor that the most desperate needs of the homeless are faith in the form of learning about Jesus and who He is, care demonstrated by other Christians, the basic necessities of life, careers, transportation and transitional or permanent housing. Also, to help financially those who are the working poor, who sometimes fall behind on their bills. This is basically due to low education and income, unforeseen circumstances and lack of, or no parental guidance.

All Church congregations are made up of people who can assist greatly with all these needs in a much more timely manner than by themselves. Many people in congregations have the exact talents needed to help a poor person achieve an independent status in life in a short time!

We all need to stand up for the vulnerable and marginalized in our communities. This is happening all over to some small extent, but much more is needed! There are over 800 homeless people walking the streets in our three- county area right now.

Summarizing

Faith in action is how all this provides a great future for all into reality! It deepens spiritual connection and growth, brings purpose and joy. It produces well-being by reducing stress, encouraging healthy habits, stretching the imagination and strengthening community! Most importantly, Faith in action deepens our relationship with God and helps us experience His wonder.

Faith in action acts as a buffer against life's challenges, reducing stress and anxiety while increasing optimism and life satisfaction. Faith makes a positive impact on others through service and love. It helps process grief, setbacks and disappointments. Additionally, it encourages believers to take risks and face challenges, knowing we are supported by the maker and sustainer of all things, God.

Faith in action can be simple acts of kindness or life-changing love in action when we are assisting others. It transforms our helping others with the love of God into life-changing habits!

- The Gospel (I Cor. 15)
- Salvation (Romans 10:9-10)
- Faith and Purpose (Ephesians 2:8-10)

God Bless You!

We Love you all!

Paul and Lana Kruse

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