Love INC links people in need to volunteers from a network of area churches. Our mission is to transform lives and communities, In the Name of Christ.

We Had This Truck...

ichard's story goes way back. Sometime in the 1970s, two men happened to enter a grocery store in downtown Charlottesville and witness to a clerk. He subsequently gave his heart to the Lord Jesus. The Christians who shared the Gospel with Richard probably didn't know that God used them to change his life forever—and for eternity—that very day.

Moving forward in time, Love INC came to know Richard and his wife Darlene when she called looking for rental assistance. The hardworking couple lived in a tiny county trailer. They had raised two sons and an orphaned relative—the developmentally delayed daughter of Richard's alcoholic parents. These were good people.

Richard had worked the same rugged outdoors job for more than 30 years, earning barely a living wage, while Darlene held down a housekeeping job. Then Richard had an accident. Driving around a corner on a rainy morning, the oncoming car crossed over the yellow line. Richard's car looked like an accordion. He spent weeks in the hospital, but never regained full use of his right hand or arm. At the same time, Darlene had to have a heart procedure and was unable to go back to full-time work. Richard's employer terminated him, as he was unable to perform the physical work required at his job. For the first time in 40 years, they were requesting help with the rent. Their church in the county had helped them as

much as it could, but that wasn't enough—they needed more to get by.

That's when Love INC went to work. Our staff referred the couple to an agency for rental assistance. Then, realizing their immediate predicament, staff also found a group willing to donate food cards for Thanksgiving. But we also had this truck....

The truck came to Love INC in roundabout fashion. A former client of ours, Jessica, was working at the front desk in a local hotel. She overheard a conversation between two women about an older truck that a friend had lent to their late sister. As it turned



out, the person didn't want the truck back so Jessica politely suggested that they might consider Love INC. She explained that Love INC had helped her years ago and thought perhaps another family could be helped just as she had been. So the sisters had the truck towed to Love INC. An older model to be sure, it had a standard transmission and years of dirt. Long ago, someone had asked Love INC for a truck just like this, but now that person was

unreachable. None of our single moms could drive a stick shift and certainly none needed an old truck. So yes, Love INC had this truck....

It didn't take long for us to think of Richard. "Could you use the truck?" we asked Richard and Darlene. They told us they *absolutely* could, and they were overjoyed! With a truck, he would be able to go get firewood from a gracious Love INC donor. And with that supplemental heat, they could save on their electric bills and make it through the winter. Hope spread into a big grin on Richard's face. "God does provide!" he exclaimed. "I have been praying and praying for help!"

Proverbs 14:23 speaks to this relationship between effort and blessings: "All hard work brings a profit." Richard has always been a hard worker and never one to look for a handout. The Lord provided just what his servant needed: a way to *work out* his heating problems. With this assistance, Richard and Darlene are now on their way to financial stability. In Jeremiah 29:11, God encourages us with the following words: "For I know the plans I have for you," declares the Lord, "plans to prosper you and not to harm you, plans to give you hope and a future."

Churches Feel the Strain

ne of our partner churches, generous in its benevolence, is now getting two or three calls a week asking for help. The on-the-street grapevine must have been working overtime! They certainly are keeping us busy—and that's the way we like it. After all, there is a place to send people in need: Love in the Name of Christ!

Actually, a number of churches contact us regularly for information about our Neighbors in Need (here after addressed as Neighbors) asking for assistance, financial or otherwise. Love INC provides the valuable service to help our churches from being drawn too deeply into those emotional heartstring tugs.

For example, a few years ago a county church contacted us asking for help with a rash of benevolence requests. Later on, the pastor said that their benevolence had dropped 80 percent since working with Love INC—they no longer felt duty-bound to open the checkbook every time they got a last-minute request for help on something like a utility bill. Because of Love INC, the church was able to separate the financial issues and minister on a more personal, spiritual level.

Here's how the system works: our churches refer a Neighbor to Love INC for screening, and sometimes the Neighbor will even call. But often the mention of Love INC stops an inappropriate request because certain Neighbors realize that we know them well and that we will probe into their family situation, their budgets, and their spending habits before we recommend assistance—yes, we do encounter manipulative people from time to time and must be careful to verify legitimate needs. Furthermore, now that Susan works with Pathways (Charlottesville Help Line), she has access to information detailing the help these Neighbors may have received from area agencies. Information networking like this permits churches to help when necessary but to hold back when negligence or irresponsibility is the culprit.

To verify a request often takes an hour or two, but in the meantime, our staff can witness to the Neighbors. Because of this, the church benevolence teams begin to see their roles in a new light. Many team members have read the book, *When Helping Hurts*. They are eager to put those principles into practice. Their desire paves the way for Love INC's new Redemptive Compassion classes to be held in those churches as well. Our service to the churches results in more folks willing to be involved and more mentors working with neighbors in need in our area. So what can we do for you?

Love INC

Love In the Name of Christ

A Car, A Deer and God's Provision

couple in a tiny country church alerted their congregation to the needs of a neighbor. The woman had been in one of those infamous Virginia accidents—a collision with a deer. Her car spun out of control

and landed upside down in a mountainside ditch. A passerby had pulled her from the flaming car and taken her to



Martha Jefferson Hospital. She was recovering but not able to work.

Shortly after that, the church couple happened to cook far too much chili one night and called their neighbor to see if she might like the chili. "Yes!" she said. "All we had to eat is rice."

The couple was alarmed and took the need to their church. While the congregation collected a holiday meal, the pastor contacted Love INC. His home visit had found a Christian couple with faith but great food insecurity. As it often happens when God intervenes, He also sends provisions. About that time, a donor family showed up at Love INC's door with more than 16 bags of fresh and imperishable groceries! All the food was delivered to the church couple who was able to deliver both the groceries and the holiday meal to this family in need. When they arrived, they found the woman at her kitchen table reading in II Kings 4 about the Shunammite woman. Healing and God's provision. She had been asking God for His help.

Anyone can partner with Love INC to help a needy neighbor. And you, who partner with Love INC by financial support, prayer, and volunteering, make all of this possible—all are part of the plan!

She Helped Me for 13 Years!

ere is an example of what your support of Love INC does in people's lives. Patty, from Olivet Presbyterian Church, had been a volunteer who helped MaryBeth from September of 2000 to January of 2005. MaryBeth and her husband, both blind, needed volunteer assistance to transport her for errands and for her husband to go to cardiac rehab. There was was a great friendship between Patty and MaryBeth. But then Patty moved away, so another

volunteer was needed.

Volunteers don't grow on trees, especially volunteers to take on long-term



challenges such as assisting this couple. No one came forward. Then a mother of two from House

of Refuge Ministries stepped forward. Irene was happy to help and quietly kept on helping—for the next 13 years! Recently we received a note from MaryBeth. She sent us a leaflet about remaining faithful to the Lord in one's "sunset years." She wrote, "I know you all do a great work and you are a blessing to many people. I got a volunteer from Love INC 13-plus years ago and she still helps me. I am so thankful. I am praying for you all. God Bless You."

Your support has given MaryBeth volunteers who have helped, all told, for the last 17 years. Thank you, thanks to Irene and Patty, and thanks to our God for His provision!



The Lion's Club Farewell

or years the folks from the Lion's Club in Charlottesville have worked very hard to put together the amazing assistance they have so freely given to this area's needy. They have told us about the many ways they earned their money, including selling concessions at the various UVA sports events. However, these good fellows are well past retirement age now, with health issues that prevent the same tireless work they gave in years past.

Just before Thanksgiving and just before Christmas, they showed up with ten huge holiday meals, complete with a turkey or ham and all the fixings—plus enough extra staples to last a family a whole week. Though they have done the same for many years (with Easter as well), this year was their last partnering with the family of the Lion of Judah to help others. They spent the very last pennies in their account on those in need.

We want to thank these hardworking Lion's Club members for all they have done throughout the years for our city. Well done, good and faithful servants! And don't forget, it is also the unseen partners of Love INC (you) who have made this connection possible with your prayers, support, donations, and contributions. Thank you, all!

Letter from the Executive Director

. Happy New Year!

Looking back over the past year, we at Love In the Name of Christ can count up the successes of our recent initiative, that is, the Transformational Ministry. Your support has made all this possible in the transformation of the lives of our neighbors in need. In fact, Love INC has provided assistance and direction to more than 2,500 neighbors in need this year!

We've now begun our second session of Transformational Ministry called Affirming Your Potential. Our neighbors in need from the first session are advancing to Personal Finance with other life-changing courses such as Life Skills, Parenting Skills, and more, which will be available in the future. For those who have been stuck in a cycle of dependency to become self-sufficient, this is life changing!

The entire program has been built on Biblical principles with the goal of teaching God's grace and what He has in store for you. That He wants

you to prosper but He expects you to do your part.

We consider the initiative to be a success if there is transformation in both the neighbor *and* the mentors.

Again, your support, whether through the donation of goods and services or monetary support, make possible all of the initiatives Love INC provides to serve our churches, as well as providing assistance to fill the needs of our neighbors.

Please do not hesitate to contact me personally at Raymond@loveinccville.org or (434) 977-9777 if

you would like to meet or have me speak at your next church function. I welcome any opportunity to share stories about how your support is transforming lives... in the name of Christ!

Blessings,

INSERT SCANNED SIGNATURE

Raymond Klein

Executive Director

LOVE INC OFFICE

Monday through Friday 9 A.M.— 4 P.M.

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