



LINKING THE NEEDS OF THE CHARLOTTESVILLE—ALBEMARLE COMMUNITY WITH CHURCH VOLUNTEERS

VOLUME XVI, ISSUE II I

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## What Would Jesus Do?

As a college student, working hard to get a certificate that would qualify her for a career in medical transcription, Ellen\* was not prepared for the accident that modified those plans and almost took her life.

She had recently come from up north and was confident as to how to handle a car in inclement weather — even as bad as the roads were that fateful day. So, she wasn't really sure what happened and how her pickup ended up on the other side of the road. All she knew was that she was transported to the hospital and she woke up with grave faces looking down at her.

Behind those faces were the thoughts of caring doctors and nurses who were not sure they could save her leg; indeed her very life hung in the balance. And swirling around in Ellen's head, over and over, were worries about what she was going to do.

She had sold everything to come to Charlottesville and go to school. Now she couldn't even move. She contacted her school and her landlord and made every possible effort she could to get better.

In early March Ellen was to be discharged from the hospital. She would be returning to her apartment, but it was still in disarray.

She had been busy studying, not unpacking her belongings. Things were still in boxes, her bed frame had been put together but its mattress still lay on the floor.

Now Ellen needed to get the apartment in order so that she could move around with her wheelchair, but she couldn't even get her bed off the floor. She was frustrated, not knowing what to do, but then she noticed a list of community resources given to her by the social worker. One name stood out on the page: **Love in the Name of Christ**. Well, that was what she needed alright, the love of somebody.

Upon hearing from Ellen, several phone calls went back and forth between the Love INC staff and folks from **Crozet Baptist Church** and **Crozet United Methodist Church**, since those churches were near Ellen's apartment. Bob Crickenberger from Crozet Baptist agreed to meet our staff at the apartment to help her hoist the mattress up on the bed.

Denna Steltzer, our Love INC staff intern from **Trinity Presbyterian Church** at the time, went to deal with the mattress problem but found the landlady had done it already. So Denna spent some time talking with Ellen, praying with her. It was there we learned about the terrible car accident Ellen had been in.

She didn't disclose all of the details at first, but said she would have trouble with her leg for a while until it healed. Denna was quite dubious when Ellen declared she was ready to look for work right away in order to pay her rent and help to pay for her food, etc.



The very next day, Betty Carter from the UVA Continuum Home Health Care called requesting that someone pick up food for Ellen. Then Ellen herself called and requested that someone go to the Airport Road Auto Center to retrieve some possessions and her license plates from the wrecked car and bring them to her.

Denna was quick to ask if she might do that herself as she wanted to pray with Ellen again. So Ellen received some bags of food, her belongings back from her car and prayer that very day.

Two weeks later Ellen called looking for help again, this time for someone to help her with everyday errands — going grocery shopping and doing laundry and the like. The request was sent again to the Crozet churches. This time, Dana

Palmer, a full time nurse and mother from Crozet United Methodist Church agreed to take on that responsibility.

Subsequent to her contact, Dana shared that she had used Ellen's food stamps to purchase perishables for her, that Ellen had plenty of canned food and was now receiving Meals on Wheels Monday through Friday each week. So, that was one less worry for Ellen.



Dana went on to say that they had put more minutes on her cell phone, so that Ellen could keep in communication with the many contacts she had made looking for another more accessible apartment, calling JAUNT and so on.

She went on to say: "I will keep in contact with Ellen. She really needs human contact and prayer as much as anything else!"

But a few days later the cell phone minutes that Dana had purchased began to run low. Ellen called Love INC looking for assistance to get a regular landline phone. She still was not able to work and was not able to pay any more for minutes for her cell phone.

At this point another contact came to the fore. Ben Atkins, from **Maple**

**Grove Christian Church** — who happens to work for the telephone company — described to the Love INC staff all the documents Ellen would need to get a Life Line telephone arrangement, which would be much cheaper for her. He offered to advise her, but went on to say that Ellen would have to call Embarq herself "to get the ball rolling."

Then, in May, Ellen received some more bad news. Her leg was not healing the way they had hoped and the doctors recommended that she go into a nursing home to recover more before further surgery had to be done. Ellen would have to move out of her apartment and, therefore, need a place to store her things.

Coming to her assistance once again, Dana Palmer found a place for storage and then Dana and her family helped Ellen settle into Banana Anderson's Adult Home on Park Street in Charlottesville, where she would recover well and would at least eat well. Indeed, many would say that Banana Anderson is one of the best cooks in the area.

By August, Dana passed on news that was much more encouraging. She wrote: "Just wanted to update you on Ellen. Yesterday, Rebecca and Larry Batton — also members of Cro-

zet United Methodist — and my family moved all of her belongings from the storage place to her new apartment in the city."

Dana went on to share that "She now has a certificate from the college for a medical transcription career. She's more mobile now, is in a 1st floor apartment, and is on a bus line. She seems to be in a good position to go forward and get a job! Praise God!"

Concluding, Dana commented that "She needs prayer and encouragement to get out and get moving. I think she may need a little 'tough love.' In case she calls and requests any help, I just wanted you to know these things."

Many love stories spring from a single encounter between an area church member and a person in need. But other stories, like this one, reflect a longer relationship where the love of Christ is demonstrated over a matter of months, even years.

Both kinds of serving are needed. Where might you fit in? Are you ready to share yourself with another in one or the other way? Are you willing to ask yourself "What would Jesus do?" ■

*\* Names of those served have been changed throughout the newsletter to protect confidentiality*

## A Prodigal Begins Her Journey Home

**S**ometimes God uses our sins and foolish choices to point us to Him — or back to Him. The prodigal son is perhaps the prime scriptural example with which many of us would associate when we ponder the subject. And in some ways Hazel walked the

path of the prodigal, ending up with no job, no family support -- and with three children who were often hungry and ill clad to boot. Her first encounter with Love INC proved to be a starter towards pointing her to the Father.

But let's back up a bit. On the outside, Hazel had a lot to show. She had always worked; in fact, she had at one point worked for Ray Klein in one of the 7-11 stores that he managed. She was a hard worker and tried to be a good mother.

When her first daughter was able, she sent her to the **Albemarle Baptist Church** AWANA program and to church on Sunday mornings. But Hazel did not attend church herself, hence did not have a strong anchor in her life that a relationship with Jesus Christ could have brought.



Her marriage began to erode and Hazel made a disastrous choice. She left Charlottesville with another man, moving to another state with her children; now she had three.

Before long, as this new relationship soured and she sadly embarked on a path similar to the prodigal, she decided to move back to Charlottesville to be near her family and her children's daddy. But upon her arrival, she found the economy was not the same as it had been several years before and it was harder to get a good job.

Making the situation even more difficult, she had no car. So, Hazel stayed out in the county in a trailer belonging to her mother's new boyfriend. She searched for a job, as she was able, leaving her little ones at the trailer for safekeeping.

Then the unthinkable happened. Hazel could not even believe it at first, though all the signs were there. Her mother's boyfriend was molesting her beautiful little girls. Hazel immediately removed her children and took them to their daddy, explaining to him the horror of what she had discovered. Then she brought in the authorities.

There was a dizzying round of psychological appointments, police

investigations, and school appointments. To make matters worse, Hazel's mother did not take kindly to the accusations leveled at her new boyfriend. She went to court and filed an eviction on her daughter.

Finally one of the several social workers involved in her case produced an emergency Section 8 voucher to help Hazel find a home suitable for her children and herself.

Hazel breathed a temporary sigh of relief. Then she realized that she had no job and no way to earn the security deposit. Her children's daddy had bailed her out over and over in the last months and was now supplying the childcare, food and overhead for the children. He did not have \$800 to spare. Angry over the legal proceedings, Hazel's mother went ahead and evicted her.

For several weeks, Hazel was able to stay with an acquaintance, sleeping on the sofa, but then the friend asked Hazel to leave. It seemed pretty hopeless all around.

At this point, Hazel made a call to Love INC, giving an outline of the molestation, but revealing only her first name and no phone number. With this information, the Love INC staff scrambled to contact the child protective workers in both Charlottesville and Albemarle but obviously, for confidentiality reasons, no one could give out any information.

So our staff prayed and finally Hazel called again, this time with a phone number and a specific request that Love INC could perhaps respond to. With more information, Ray recalled Hazel as having worked for him some

years ago. And Susan put out a request for the needed security deposit. At this point, Hazel began looking for an apartment in earnest.

In separate responses to the appeal, John from **Covenant Church of God** and Roger from **First Presbyterian Church** contacted Love INC to help with this need — anonymity was requested here. Together they made up what was needed for the security deposit.

With that support, Hazel and Susan went together to look at an apartment. Susan spoke with the property manager, giving assurance that Love INC donors would give the entire security deposit. So, by the first of the month, Hazel and her children were in the apartment.

One more thing was needed: something to sit on in her living room. David Hendon of **University Baptist Church** had just the thing! He had a large sectional sofa for Hazel. Though he was concerned that it would be too big for her small living room, Hazel was delighted and said it fit just exactly right!



Thankfully, this is not the end of the story. Because Hazel is fairly close to Albemarle Baptist Church, she and the children plan on going back to church. "I need to get my life right with God," she said.

And soon thereafter, she called Love INC to tell us she had found a job, weekdays only, as a cook. She can walk there -- it is less than half a mile. "God has been good to me," she said. Yes, "the

*(Continued on page 6)*

## Rachel's Golden Car

**L**orene Harris and her husband lead active lives, but at the center of their walk is a very clear love for Jesus! As members of the **Free Union Church of the Brethren**, they dedicate much of their time to church and family.

But in the “in between time,” these two devoted souls watch out for their neighbors, particularly the many single mothers who barely get by. And, if that wasn't enough, they each drive a school bus for Greene County, ministering to kids and parents along the way.



So, in part, this is a story about Lorene, the wonderful saint, already in her 70's, who is not ready to sit back and take it easy.

But, as well, it is a story about a young single mom struggling to get through school while raising three children and working two jobs – and how the lives of these two women intersected in a way God clearly orchestrated..

As a starting point, let's go back to the time when the county opened up the Section 8 housing list. Aware of the situation, Lorene made sure that all the single moms she knew had rides to sign up.

“Her” moms knew all about the Christmas sign ups and about fuel assistance as well and Lorene provided rides to as many as she could for these opportunities.

One of these moms, Rachel Golden, “just happened” to live right next door to Lorene and she and her husband did their best to help care for Rachel and her children.

In so doing, they watched Rachel struggle with the cars she had purchased as a result of ads in the paper – cars that ran five days for one and a month for the other. They watched Rachel, only 26 years old with three children, enroll in school to learn a trade. They watched her work two jobs and keep her children in the school's after-school program so that she could work to support them.

As they watched, they could not help but be concerned – concern that was backed by earnest prayer. “That child needs a car, Lord,” they petitioned. Then Lorene remembered Love INC and that they sometimes were able to find donated cars.

So she wrote Love INC's number down on a piece of paper and took it over to Rachel. “Now, you call these people and see if they will find you a car,” said Lorene.

Unenthusiastically Rachel made the call and posed her question: “How soon can you guarantee me a car?” she asked the respondent at Love INC.

The answer she got was very disheartening. Rachel was told that there were thirteen people ahead of her on the list. They would put her on the list, but she needed to understand that it could be two years before a car could be found for her.

Hearing that, Rachel dismissed the whole thing from her mind. She did not believe, as Lorene did, that God would find her a car. And so, Lorene continued to ask God for a car for her needy neighbor.

A month later, G.R.A.C.E. an organization similar to Love INC, but serving Greene County, received a car for one of their clients. But when Rhonda Oliver, the coordinator of G.R.A.C.E, contacted her client, she found that that client's boy friend had already purchased her a car and G.R.A.C.E's car was no longer needed.

Now G.R.A.C.E is just at the early stage of its inception, still working on its non-profit status with the Internal Revenue Service. For this reason, they were not yet able to make a transfer of a donated car to a needy person and, to compensate for this situation in the short-term, G.R.A.C.E and Love INC work closely together on car donations.

So Rhonda Oliver called Love INC and asked: “Are there any persons on your automobile list that live in Greene County?” — as her car donor wanted the car to go to someone in Greene County. The Love INC staff examined the waiting list and found just one person from Greene County – Rachel Golden!

But when the Love INC staff telephoned Rachel, they found that her telephone was out of service and there was no alternative numbers listed. When asked whether Rhonda would

consider someone in Free Union - there was a client who had been waiting a long time — her answer was firm.

“No,” said Rhonda, “My car donor wanted the car to go to someone in Greene County.” Determined to meet the donor’s criteria and make a match, she went on to say: “Please give me the address.”

The address was listed as being directly next door to Lorene Harris, whom Rhonda knew well from Lorene’s work with the school system in Greene County. So,

Rhonda telephoned Lorene to tell her that there was a car available for her neighbor, if only Lorene would have the young woman contact Love INC.

Isn’t it amazing how God works? It took over a month to get all the paperwork in order, but finally the day came when Rachel met with Susan, a Love INC staff member, at the Department of Motor Vehicles for the transfer of the title.

Then Susan drove Rachel to the place where her new car was being garaged and, as they traveled, Rachel told about how much

Lorene had meant to her and how much she had done for her.

Amazing what God can do when one of His children makes herself available to serve others! How about you? Are you available? ■

*“The virgin will be with child and will give birth to a son, and they will call him Immanuel — which means “God with us” [Matthew 1:23].*

A Merry Christmas from the  
Love Board  INC  
and Staff!

## God Knows Where the Needs Are

“I have a refrigerator to donate and I can deliver it,” Charles Kidd, who attends **Maple Grove Christian Church**, declared in his telephone conversation with the Love INC office.

Upon hearing this, Susan and Stacy conferred as, at the moment, there were no requests for refrigerators. But, they certainly hated to let a good appliance go to waste. What to do? Perhaps they could find a needy person.

So, they asked Charles: “Could you hold on to the refrigerator for a few days?” With an affirmative response, Susan knew what would be of first priority in the situation, so, alone in her office, she prayed. “Lord, I know that you know who needs a refrigerator. Could you send them to us?”

A few days later, Carolyn Booker, of **Covenant Church of God**, called the Love INC office and shared that she knew of an elderly woman who did not have a refrigerator and wondered whether we might be able to meet the need. She went on to say that the

woman and her daughter kept a cooler of ice on the back porch for their perishables.

Was this God’s rapid and gracious answer? It certainly seemed so, but Carolyn could not recall the woman’s last name. All she could recall was the phone number and the name of the street. Susan diligently searched until she found the name and telephoned. Gertie answered.

“Do you and your daughter need a refrigerator?” asked Susan. Gertie answered by saying that she had prayed that very morning asking God for a way she could help her daughter.



She explained that she was confined to a wheelchair due to the amputation of one of her legs. She wasn’t able to help her daughter because she was confined to her bedroom and bathroom. Her wheelchair would not fit down the hallway of their

tiny home. Her daughter came home from work so very tired, but Gertie was dependent on her for care.

Then Gertie went on to talk about all the blessings that God had given her, how He had spared her life, even though she lost her leg. She talked about the Christian TV shows she was able to watch and all the things God had taught her.

But there was a point of pain. She just wished her daughter could find her own strength in God in the same way Gertie had been able to do. Her words tumbled out, over and over as she talked about how her Lord had cared for her.

And now her God had given her a much needed refrigerator. She couldn’t wait to tell her daughter.

Gertie and her daughter live in a tiny house in Charlottesville. Would you lift them up in prayer before the Father’s throne of grace? ■

prodigal” is on her way home.

Haven't we all walked the path of the prodigal, bent on living our own way? But if, in God's goodness, you then met Him as your Lord, what next?

Let's look at Micah 6:8 where we

are asked “what does the Lord require of you?” In response, we are told “To act justly and to love mercy and to walk humbly with your God.”

Redeemed prodigals begin to live His way. Would you ask

God to lead you in a way that would use your gifts, talents and time for His glory? Give us a call if you need help in specifically knowing what to do. ■



Love INC

Love In the Name of Christ

## Payday Loans and the Church

**O**ne of our local churches is counseling a member who borrowed \$300 to help cover his household expenses but, at the time this all came to light, he owed a whopping \$1,200! How did this gentleman come to such straits? The answer: Payday loans — where the annual percentage rate [APR] legally can reach 391%!

As you quite likely have recently read, the Virginia legislature in 2002 passed legislation that allowed those desperately in need of money to sign away the protection of state usury law and assent in an acceptance contract to such absorbent interest rates. In contrast, other lenders have an APR cap of 36%.

The argument for this exception is that individuals affording themselves of this service have no other place to turn if they have a financial emergency because banks will not risk the loan. Furthermore, we are told, it is incumbent upon every borrower to read the fine print and consider the implications.

But, in desperation, do such individuals make such considerations and can they really grasp the import for the future of what they are doing for the moment? The answer is usually “No.”

By the way, the payday loan in-

dustry tries to “pitch” that they fill a useful need for those who must take care of an unforeseen emergency. Belying that is the fact that the average number of loans per borrower is 8 — it is one “unforeseen” need after another!

The magnitude of the problem can be seen in the fact that in the first year of legislation, the payday revenue in the state of Virginia alone amounted to \$165.7 million and just four years later, in 2006, the industry revenue amounted to \$1.3 billion! Could it be that there were 17 lobbyists who spent over one million dollars lobbying for the payday industry?

So, what are the implications for the church? Certainly, God does call us to be compassionate, to help the poor and needy, not to take advantage of them and increase their suffering.

But, the bottom line is that the very people who are knocking on the church door for financial assistance for rent and utility payments may be doing so because they have an obligation to give their money to predatory lenders. And that may also be the case for Social Service funding ... translated, that means spending more of our tax dollars on payday loans!

Just think, in the example before us, had the church been aware of this person's plight, it would have

been 4 times cheaper to have paid the \$300! The church does have a role in counseling and there is a desperate need for more budget counselors to help those inside and outside of the church to be wise stewards.

Obviously, our churches are not in a position to dole out their ministry funds to meet the growing number of needs. Perhaps you could be a voice to call upon your legislators to end to such usury. But you also may be able to serve as a budget counselor.

**Cherry Avenue Christian Church** is spearheading a budget counseling ministry. If you would be interested in being trained for this vital role, please give us a call. Budget counselors provide a unique and vital role in helping those who live on the financial edge to bring constraint and wisdom to their use of even limited resources — to avoid the predatory lenders.



But such individuals also have the wonderful opportunity to manifest the love of Jesus and share His grace. Would you be willing to pray about your involvement? Call Love INC at 977-7777 ■

## Instant Appliance — God's Way

**W**e have all heard of instant coffee, instant pudding, or the fast food drive-thru that is almost instant. But who has heard of an instant refrigerator? Well, only our heavenly Father has heard of such a thing — that is until the day when Maggie and a few others had a glimpse into this aspect of the Father's love.



Maggie is a praying woman. For those who listen to the answering machine at Love INC — or Abundant Life or half a dozen schools — Maggie's voice is recognizable even before she gives her name. She leaves messages in the wee hours of the morning, praying for each organization, for the students, teachers, administration, and anyone else who comes to her mind. She always ends with a verse from Proverbs and a quick blessing — always willing to pray.

But on this day, Maggie was praying

for the need of her own family. Her refrigerator had gone bad. It was making a terrible noise and leaking water all over. So, she called Love INC and asked "Do you have a refrigerator?"

As Love INC no longer maintains a warehouse, there was no refrigerator waiting somewhere for Maggie's family. Sadly, the staff explained that there was none presently available and that Maggie's family would have to wait for a donation.

Knowing Maggie, everyone sensed that she must have been praying as she hung up the phone: "Father, I know you have a refrigerator somewhere..." That sense took on clarity, for no sooner had the phone been hung up in the Love INC office than it rang again.



This time it was Micah Lemon from **Charlottesville First Assembly Church** on the line. For some reason he had been 'moved' that morning to put the refrigerator he needed to dispose of on his truck. Since doing so, he had been driving around all morning looking for a place to take it.

Not knowing where to go with his cargo, Micah called Love INC and asked the question: "Do you know of a place for my refrigerator that I want to give to someone in need?" When he was told of Maggie, he exclaimed, "Oh, I'm not five minutes from there!"

Later, a thank you call came to the office from Maggie, who was very appreciative. But the real thanks goes to our Father in heaven who coordinates everything so beautifully! ■

## We Can Do It!

**H**elen and Bob Pitts are not the kind to sit at home with their feet propped up. Helen works full time in the Department of Social Services — and she also is on the Love INC board of directors. Bob has his own barbecue business. They both are active in their church, **Zion United Methodist Church** in Troy, VA.

Despite their full schedules, Helen called the Love INC office one day recently and said "Bob and I have been thinking about it. We have a truck and could move things. I'm pretty strong," said Helen. "It would

have to be on Monday, when Bob's store is not open."

As you might surmise, with a crying need for volunteers, words like that are always welcome. It is invariably easier to work around a volunteer's availability than to search high and low for that one who will willingly say "Here am I, Lord, send me."

So, true to their offer, Helen and Bob made their first run in October. They picked up 4 chairs and some rug remnants from Katherine Blackwell of **Mt. Zion Bap-**

**tist Church** and delivered them to a client with a seriously ill child.

How about you? Are you willing to look at your schedule and find some volunteer time to serve, to use your time and talent for His glory. Volunteers are always needed in the Love INC office as well as out on the highways and byways ministering to the hurting. ■





I/We appreciate what the Lord is doing through  
the Ministry of Love In the Name of Christ  
of Charlottesville/Albemarle County  
and want to share in its support with a financial gift.

Please indicate amount:

\_\_ \$ \_\_\_\_\_ \_\_ \$25 \_\_ \$50 \_\_ \$100 \_\_ \$250 \_\_ \$500 \_\_ \$1000

Name: \_\_\_\_\_ Date: \_\_\_\_\_

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... Gifts to Love INC are Tax Deductible ...  
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contribution for tax purposes

*Thank you so much for your support!*

## Office Information

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Monday through Friday  
9 A.M.— 4 P.M.

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Business Line: 434-293-6060  
Fax Line: 434-293-4499

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Love In the Name of Christ

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