



Love INC

Love In the Name of Christ



What is Love INC all about?

Rosalina* came to the Love INC office, having been referred by The Pregnancy Center. A tiny, frail young girl, she looked frightened and lost. She had left her home in another state to come stay with her boyfriend's family in the county. But nothing seemed to be going the way she had envisioned.



The worst part was that she was pregnant. In fact, from virtually every vantage point, this was a great disaster. Her boyfriend had become very angry when she had told him — and the rest of the family was treating her with a cold shoulder. They were “religious” folks and did not look kindly on her being pregnant while out of wedlock.

Furthermore she had been looking for a job, but that wasn't going well either. And she was struggling with morning sickness. She didn't even know any doctors who would work with her. She had no idea what to do. Where was God?

Our Trinity Presbyterian Fellow's intern, Julie, had just re-

turned to work after her recovery from being hit by a pickup truck last fall. Her soft heart of compassion went out to this lost girl, just a little younger than Julie herself. She thought of how Rosalina had made so many wrong choices to end up in this predicament.

At the same time, Julie pondered, and then shared with us, “If I did not have the wonderful support of my family and my church family, I might be in this same kind of situation.” So Julie spent much time with Rosalina, at work and on her own time, helping Rosalina work through some of the problems.

Then Rosalina experienced a new blow: Her boyfriend announced that he did not want to get married and wanted nothing to do with the baby inside. Rosalina was devastated.

Again, Julie patiently sat with her, working out several plans or options. They looked at apartments, called doctor's offices, looked at adoption agencies, talked about returning to her home state, and then Julie suggested another counseling session at The Pregnancy Center to see what they might propose.

But Rosalina had trained to be a pregnancy counselor herself. She felt very awkward and ashamed to come to them with her “mistake.” Finally she agreed to go see the director, one of our own Love INC volunteers. All the Love INC staff gathered around her and prayed for her.

Several weeks later, Rosalina contacted Julie. She reported that she and her boyfriend had attended joint counseling sessions at The Pregnancy Center. He had admitted to having been very fearful of and unready for this sudden responsibility.

With encouragement from the counseling, he had decided to “step up” to the task. He and Rosalina had gotten married. They were attending their tiny church now as a couple. And wonderfully, Rosalina had the first smile Julie had ever seen.

Next on the agenda was for Rosalina to find a new job — garnered at State Farm -- and an apartment. With all the earlier leads that she and Julie had found, Rosalina and her husband soon located a place. Julie then connected them with

Continued on Page 2 —>—>—>

furniture donors. This not only was a boon in terms of new furniture, but a couple of the donors stayed in touch with this couple to give them encouragement.

Even though Julie has gone on to another job, Rosalina still drops by the Love INC office on her way to work. She smiles and laughs now. Her belly is big and round, with her due date coming soon. She brings in extra baby items that were given to

her. She talks about how much the Lord has done for her in restoring her, even though she had made mistakes. ■

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

For the Most Difficult Cases

Love INC sends the most difficult financial cases to Jake* at **First Baptist Church**. He meets with the folks and outlines for them a personalized plan for financial recovery. He always sends a copy of his recommendations to Love INC to include in the client's 'care' plan.

We find these to be so good, that we have gathered them together to share with all of you. We are certain that you also will say to yourself, "Wow, I could use that!" Jake also has a dry sense of humor as he tackles these cases with glee!

Join us for a revisit of two of Jake's recent counseling encounters.



Case #1 involves a couple, who have 3 teenage children and attend a Love INC partner church. The 39 year old wife initiated the call on behalf of her husband, who needed \$400 to repair the brakes on his vehicle. He drove it in his business and it was a necessity for their livelihood, although she was on disability, receiving SSDI of \$1687 per month. While his income was \$2-3000 per month, he had to plow a good bit of that back into the business.

But, it wasn't their first call to Love INC. A few months previous, they had requested help in paying their rent, an appeal that was referred elsewhere. The latest call gave every indication that they did not seem to be prepared for those emergencies that might come up in the busi-

ness, like vehicle repairs. So, ripe for budget counseling, they agreed and were referred to Jake. Here is the outcome as reported by Jake:

"Thanks for referring this couple to me for financial counseling. She's OK now. Last night she received suggestions on how to meet her current family financial emergency for auto repairs. Also, she now has a plan towards prosperity.

"I knew she would accept the steps to success because she was ten minutes early for her appointment. They were considering a car title loan at 390%. Persuaded otherwise.

"We prayed and the Lord will change her circumstance for the better.

"Please send more challenges."

"**Funny thing:** She has three teenagers and four cats (that is, she spends for cat food \$, kitty litter \$ and veterinary care! \$\$\$). —Couldn't help saying, 'Feeding animals jeopardizes your family's source of income. Change your habits, or cats and family all starve.'"

Case #2 involved a woman struggling with a serious illness, who had to let some bills lapse and then couldn't figure how to get herself out of the hole. In fact, neither could the Love INC staff, but Jake could. Here is his report:

"**My** recommendations with the client you referred to me for financial counseling:

"**After** making a budget for her, I suggested:

1. Immediate yard sale to raise cash on Saturday.
2. Obtain a tenant and receive rental income.
3. Seek 2nd part-time employment.
4. Make a paper list of talents. Use it to begin a home-based business and sell a service or product.
5. Recast mortgage for longer term at lower rate, reducing monthly payments.
6. Volunteer 1 day/wk. at soup

kitchen; eat a big lunch; maybe take-home & a smaller supper. Save food exp.

7. Consider Angel Food Ministries versus supermarket purchases.

8. Plant a veggie garden.

9. Immediately visit IRS to work out payment schedule on back taxes.

10. Cancel purchasing Christmas, birthday, etc. gifts; instead create home handicraft gifts. No Hallmark cards; instead write personal letters.

11. No vacation this year.

12. Approach employer; display budget, show that take home pay doesn't support bare-bones living.

13. Use a few envelopes marked "auto tags", "Oil change", etc. Put a dollar a week into each

envelope.

14. Also provided a list of "How to Save \$18,000.00/year." (i.e., Stop buying books; use library; Cancel cable; Walk 1 day to work & put \$1 away; Lower thermostat 2°; Only food shop after eating. Stop soft drinks. Never go the Mall; Shop thrift stores, etc.)."

Jake concluded by saying, "This client will ultimately get out of her problem. Will take 1 year or maybe two, and she'll be OK.

This is not the worst case I have ever seen. She has a very hopeful attitude; she is a Born Again Christian, a Bible reader, a churchgoer. The cause of her financial problem was a serious illness a couple years ago and she was unable to file her taxes

for 2 years, charged 3 credit cards. Credit cards have already been cut up with scissors.

THANK YOU for the opportunity to help! Send more!"

Well, as we initially suggested, there is probably some sound advise in there for many of us. But, matter of fact, we really need more individuals like Jake — and not necessarily with his level of skill

So, if you have some financial sense and a desire to make an impact in the lives of economically-struggling community members seeking help, we invite you to step forward. ■

She Needed a Place to Live

Angel's story was both confusing and bizarre. A working single mom of three children, she was approaching the due date for still another child. And to complicate matters further, this was far from a normal pregnancy. Physically, she was suffering from extremely high blood pressure and preeclampsia.

But, when Angel appealed to Love INC for help, her baby had been delivered and, while that was traumatic in itself, it wasn't the incident that triggered her call. Rather, it was her claim to have been wrongly evicted from her apartment.

As she shared her dilemma over the help line, Angel said that her doctor had told her to get complete bed rest and not to be alone for any reason as she

awaited the time of birth. So she had arranged to go to the home of the father's mother until the baby came. And, for that reason, Angel was not at her home when the landlord came to get rent on the first of the month.

With no one at the apartment for the several days following this temporary move, the landlord had evidently assumed no one was living there any longer. He obtained a court date for "eviction," removed everything from the apartment, took the whole lot to the dump, and started re-painting the apartment for a new tenant.

Unfortunately, our young mom knew nothing of all this. By this time she was nearly ready to be discharged from the hospital, after having undergone an emergency C-section to save

her life and the life of her child. She received a phone call from a friend advising her that someone was inside her apartment painting!

Not knowing who was in her home and very weak from her ordeal, she called the police, who later met her at the apartment. She found all her belongings gone and the landlord painting the place, despite the fact that she had received no eviction notice.

Actually, the court date for eviction had already been set for the following week. Angel considered appealing but she couldn't muster the strength now with a newborn, and all she had gone through. Besides all that, the apartment was completely empty.

A kind friend offered her shelter, but that friend was herself facing eviction for non-payment of rent. And Angel was unable to stay at the home of the father's mother, where she had spent the last days before delivery because of lease restrictions. It was evident that she was in a real mess.

The Love INC staff was able to verify and make better sense of the garbled story by speaking with social workers at social services and at the hospital and by speaking with Legal Aid, who were assisting her.

But, before any steps could be initiated to bring relief to the situation, the staff heard that Angel had "found a place to live" in

a rural area of the county with the same friend who had no job and was being evicted from her own place. The staff became alarmed.

The apparent agreement was that the friend would obtain the house if Angel would supply the security and the first month's rent! The friend agreed to pay the utilities and drive Angel to work each day. Somehow, this did not strike the staff as a grand idea!

So, with Angel's permission, a call was put out for someone to walk alongside and help her make some reasonable decisions concerning her living situation. And, Jan* from **Portico**

Church answered the call. She contacted Angel, working with her the best she could.

Angel, in our experience, was not terribly focused. But with Jan's encouragement and guidance, some new options were explored. Jan spoke with her church elders about possibly assisting financially. But, as it turned out, an apartment with a \$99 special move-in, with no security deposit was found. Angel's baby's daddy agreed to sign the lease. And Angel moved in!

We thank you, Jan, for lending a caring hand. ■

A Measure of Cooling Relief in the Midst of Pain

You could hear the emotion in her voice as the social worker described a client of hers who desperately needed an air conditioner. The hot and humid air of an early June heat spell was making breathing difficult for her client, who was already suffering with lung cancer -- in both lungs -- and other cancers as well. Furthermore, the woman lived in a basement apartment which meant it was damper than an above ground apartment.

The staff requested that the social worker have her client call Love INC so that all the information concerning her need could be gathered — and that very day Talija* was on the line. She commented that she had worked all her life to support herself and her children and then spoke of her battle with cancer, first in one part of her body and now in her lungs.

She had managed to get disability, but since she even needed help with food, there certainly was no money for an air conditioner or even a fan. Her children lived in other states and were not in a position to assist for this, even though they tried to help her as often as they could.

The Love INC staff put out an email plea for assistance. In short order, George* and his wife from **Charlottesville Church of the Brethren** were in contact with Love INC. They did not have a used air conditioner, but were willing to help buy one and take it to the woman's home to install it.

They wondered if someone could possibly go in halves on the purchase, since a new air conditioner was out of their price range. Another volunteer was found from the **Rockfish Out-**

reach Center to help purchase the appliance and that part of the problem was solved.

The three volunteers met at Sears and together purchased the unit. They then went to Talija's apartment and very quickly saw why an air conditioner was urgently needed. The sun beat down on the front door of her apartment and it was hot and stuffy inside. The three volunteers were wishing for fresh, cool air themselves! Opening the doors and windows only made matters worse.

Talija showed the volunteers around her small apartment, as they looked for a window to place the air conditioner. They had hoped for the bedroom window, but it was a casement window and far too small to hold the appliance. The front kitchen window was too low to the ground and too large. Despite

hoping for a better solution, it soon became obvious that the only option was to install the unit in the side window. But that would require some further supports and they did not have all the tools they needed — lacking a drill.

Just then a neighbor came around the corner to see what they were doing. And he just happened to have a drill, which

“I Like it Here”

This summer we were blessed to have 16 year old Elizabeth Montana Eavey serving as a volunteer in the Love INC office. But, Elizabeth felt blessed as well and wanted to share these words with you:

“I go to **Jerusalem Baptist Church**. My dad’s girlfriend, who is like my step-mom, goes there. I love the environment there because the people love you for who you are and they have helped me get through my rough times. The pastor is awesome because he is more than a pastor to me. He is like another dad to me.

“I have always believed in God growing up, but no one in my family ever went to church. After I started living with my dad and started going to church with my step-mom, I have found a real relationship with God. I never read the Bible growing up. I used to think God lived on the moon when I was really little.

“But after going to church I realized there is more to God than His just existing. I found out that He actually made the world in seven days, and that He works

he brought down for them to use. Besides that, he stayed to help as much as he could and eventually the air conditioner was installed. Job well done!



But that is not the end of the story. Having formed a relationship with Taliya during this short

in our lives to bring us to Himself. I mean, I would not have met Pastor Thomas or the Jerusalem Church family or the Love INC staff if God hadn’t been working in my life!

“How I heard about Love INC: well, I first heard about it when Mr. Ray came to speak at Jerusalem Church. I signed up to be a volunteer right away. At first I thought I would just do babysitting. Then I heard that Love INC needed an office volunteer. At first I volunteered because I needed to volunteer somewhere, but then I fell in love with the staff here because they love me so much.

“My first idea of Love INC was that it was some kind of huge organization in a huge building where no one knows anyone. I did not realize it would be such a loving place with people who care about me and who care about all the clients.

“Before I came to Love INC I knew I wanted to help others, but I had no idea how to do that. After working here I have grown more confident in talking to other people and to talk on the phone. I am able to handle taking

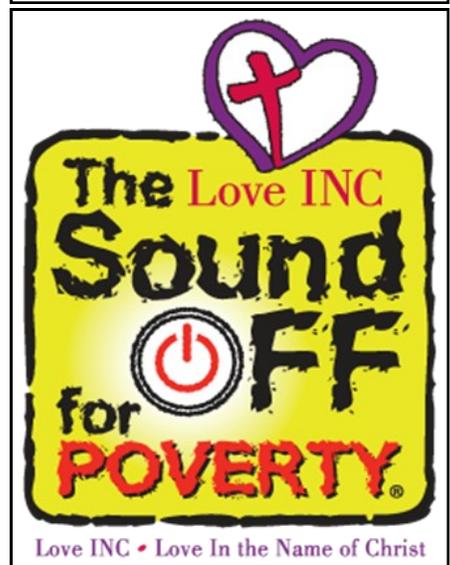
time, George and his wife continued to stay in contact with her. When the holidays came around, George’s wife approached the ladies of her church. “Why don’t we take a holiday basket to Taliya since we already know she is in need?” So another visit was made and the relationship was strengthened yet again. ■

charge of some of the office duties without running to Susan or Ray for help.

“I have been writing all the thank you letters since I came here to work. It has become MY job! I can even answer the phone now without shaking all over. I like it here! I wish I didn’t have to go back to school! ■

Sound Off is a Youth Project educating them about poverty in America. Order the FREE material kit.

434-977-7777





Love INC

Love In the Name of Christ

198 Spotnap Road, Suite C-1
Charlottesville, VA 22911

Return Service Requested

Non-Profit
U.S. Postage
Paid
Charlottesville,
VA.
Permit # 532

Love INC is a 501 (c) 3 non-profit ministry that links people in need to volunteers from a network of area churches.

Web Site: www.loveinccville.org
E-mail: loveincoffice@embarqmail.com

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 \$ Other

Name: _____ Date: _____

Address: _____

City, State _____ ZIP: _____

Church/Business (Optional): _____

... Gifts to Love INC are Tax Deductible ...
You will receive an acknowledgment of your contribution for tax purposes

Thank you so much for your support!

Office Information

LOVE INC OFFICE

Monday through Friday
9 A.M.— 4 P.M.

Telephone Lines

Neighbor Help Line: 434-977-7777
Business Line: 434-293-6060
Fax Line: 434-293-4499

Board of Directors

Lynn Bell,
Jennifer Hardy, David Harris,
Raymond Klein, Jeff Krecek,
Terry Woodworth,

Staff:

Executive Director: Raymond Klein
Clearinghouse Coordinator: Susan Shellito

Office Volunteers:

Financial Assistants: Laura Woodworth,
Beth Fraser
LINC Editor: Bill Landes
Phone and Office Volunteers:
Lauryn Mathena-Armstrong
Betty Bradney, Elizabeth Montana Eavey
Darlene Groome,
Virginia Morris, Phyllis Penley
Dorothy Schladitz,