



Love INC  
Love In the Name of Christ

# Love Letters

July/August 2010

## From the Executive Director, Gail Kraft



### From Phone Bills to Hope and “Love”

I am often asked how we handle people calling for financial assistance. We have a written policy for emergency and non-emergency financial assistance, but what I “love” about Love INC is we take each person and situation individually and determine how best we can assist. Sometimes that might be referring to one of our pantries to free up income so they can apply their money to the financial need; sometimes it is simply a referral to an agency that gets federal or state funds to help. Other times we might collaborate with one or more churches and agencies to fulfill the need, if it is one that falls through the cracks. Having said that, it’s important to know that when people call with eviction notices or utility shut-offs, the cost can be several hundred or even into the thousands. There are times when the best referral can be to a shelter where they have no expenses for awhile and have some time to get back on their feet. No two situations are the same. What I always say to our staff and volunteers is that we can always offer *hope* because we know that there is nothing that our God cannot do, and in the meantime we can walk hand in hand with people through their circumstances.

Recently a single woman came for assistance with her phone bill. Normally we would think of a phone as a luxury, but because we asked about their situation, we discovered that she *really needed* her phone to contact doctors, the Social Security Administration, (SSA) and to give her contact with others since she suffers from anxiety and depression. She was divorced 5 years ago from an abusive spouse and bought a small home in Muskegon. She was working but became debilitated from a congenital neck disease and fibromyalgia that caused constant pain. Because she was in the process of applying for disability through her employer and SSA and had medical issues and appointments, she absolutely needed a phone. We contacted her phone carrier to have all the unneeded extras removed that would reduce her future bills and then proceeded to find the money to keep her phone service active. Helping her with this gave her a reason to smile and she left Love INC with the feeling that someone really does care. She had gone to other agencies in town and no one else would assist with this bill. This is why I “love” Love INC. We have the opportunity each and every day to be the hands and feet of Jesus, whether that is providing food and clothing and other basic needs or assisting someone in a financial crisis through budgeting or helping them find a church or praying for them or even offering a smile or a hug. And we do that frequently!

We couldn’t do this ministry without you, our volunteers and supporters. Summertime is typically hard on our finances. If you can give extra this summer so that we can continue meeting the many legitimate needs in our community like the one above, please do so. Mostly, keep us in your prayers, that we would all be encouragers and that we would have strength to do this important ministry each day. God bless you.

Gail Kraft  
Executive Director

*Our mission is transforming lives In the Name of Christ through the church*

## Love INC News

### Love INC Core Values

Love INC has 10 core values that define who we are and why we do what we do. The core values are:

1. We are **Christian**. Everything we think, say, and do is in the name of Christ.
2. **Prayer** is an integral part of who we are.
3. We follow Christ's example of valuing the **poor and needy**.
4. We value **unity** of the Body of Christ.
5. We value **transformation** in the lives of people and communities
6. We value **churches** living out the two great commandments to love God and love their neighbors.
7. We value building Christ-like **relationships**.
8. We value the **connectedness** of the Love INC movement.
9. We model **excellence**.
10. We value continually **maturing** in our capacity to meet people's needs.

**Read about Core Value #2 on page 5**



### Clearinghouse Overview by the Numbers

Actual Services Provided, (Number impacted): 7,614  
Value of Services Provided to date: \$285,401

#### Breakdown of Services by numbers:

Food Requests Filled: 3,152  
Clothing Request Filled: 253  
Personal Care Requests Filled: 2,119  
Household Requests Filled: 216  
Baby Needs Requests Filled: 416

New Directions Classes Hours: 1,067

Total volunteer time estimated at \$77,664!  
Total value of Gift in Kind (donations, etc.) is over \$25,772.

Love INC partners with 15 church food pantries, 2 church personal care pantry, 1 church household goods pantries, 2 church clothing closets, 1 church with a crib ministry, 1 church with a baby pantry, 1 church twin bed ministry.

**DONATE ONLINE** — [www.LoveIncofMuskegon.com](http://www.LoveIncofMuskegon.com)

**YOU** make a difference in the lives of people in need.

Each need brought to Love INC represents an opportunity to connect with one of God's children, to bring a message of God's grace. **We always urge everyone to give to their home church first.**

- I want to help with a monthly pledge of \_\_\_\_\$50 \_\_\_\_\$75 \_\_\_\_\$100 \_\_\_\_ Other
- I want to become a Millennium Partner by donating \$1,000 or more annually
- Please send me information about volunteering with Love INC.
- I would like to receive the bi-monthly newsletter by email (my email address is listed below)
- I want to be a Prayer partner! Please send me the monthly Prayer Requests via:  Email  U.S. Mail



Mail to:

Love INC of  
Muskegon County  
2735 E. Apple Ave.  
Suite A  
Muskegon, MI 49442  
Phone Number:  
231.773.3448

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Home Phone ( \_\_\_\_\_ ) \_\_\_\_\_

E-mail \_\_\_\_\_

Church Affiliation \_\_\_\_\_

**2010 SUPPORTIVE CHURCHES**

**May & June**

- Allen Ave CRC
- Bethany CRC
- Bridge Bible Church
- Calvary Church
- Calvary Bible Church
- Calvin CRC
- Church of God United
- Fellowship Reformed Church
- Fruitland Baptist Church
- Gateway Church
- McGraft Memorial Congregational Church
- Mona Shores Baptist Church
- Our Lady of Grace Catholic Church
- Prince of Peace Parish
- Ravenna First Reformed Church
- Westwood Reformed Church



**Thanks to Meijer's Norton/Henry store for their spring promotion for Love INC. We received over \$1,000 in gift cards for food for our pantries.**

**Upcoming Events and Volunteer Opportunities**

Unity Christian Music Festival—August 12th through 14th. Volunteer for Love INC at [www.unitychristianevents.com](http://www.unitychristianevents.com) and click on the Unity icon and drop down box for Love INC.

Shoreline Spectacular, Labor Day Weekend, Call Yvonne to volunteer at 773-3448, ext. 241.

Muskegon Area Crop Walk—Sunday, Oct. 3. Walk for your church or for Love INC. Call Gail for information at 773-3448, ext. 224.

Tax Assistance—It's not too early to volunteer to help low income families with 2010 tax returns. Training is available. Call Gail for information at 773-3448, ext. 224.

**MEMORIALS**



**Roger Scheuerman** by Sharon & Gary Ransom  
**Kyle Ritcheske** by Robert & Patti Ritcheske

**Welcome to Our Newest Volunteers!**

- Linda Powers**, First Free Methodist - Client intake
- Julie Rogalla**, Bethel Baptist, Fruitport - Client Intake
- Cheryl Veldman**— Calvin CRC, Stress Management Teacher
- Andrea Heeres**— Calvin CRC, Stress Management Teacher
- David Stamy**— Lake Harbor UMC, Budget Mentor
- Sharon Slater** - Fellowship Reformed, General Office
- Sharon Hermance**—Fellowship Reformed, General Office

**2010 NEW DIRECTIONS MINISTRY**

Today's economy has created an opportunity for us all to refocus our priorities and perhaps make some life changes. Do you know of anyone who runs out of money before all their bills are paid? Do you know anyone who would like help with their financial issues and plan for the future?

The New Directions Life Skills Budgeting Ministry helps participants gain financial stability, which improves individual and family life. The budgeting ministry builds a disciplined plan to get out of debt and stay out of debt. If you know of interested individuals, please have them call Alicia at (231)773-3448, ext. 232 for more information.

The New Directions Life Skills Classes can make a significant difference in the lives of our "Neighbors in Need". We also need volunteer teachers and mentors. Call Alicia for information at the number above. May God lead you to Love INC's, New Directions Ministries! P.S.: We're excited to say we are once again adding Stress Management classes to this ministry. Thanks to Cheryl Veldman and Andrea Heeres!



**Grants Provide Love INC Clients with Necessities**

Love INC applies for and is often blessed with grants from different organizations. This year we received \$8,000 from the Julia Hackley Fund of the Community Foundation of Muskegon. So far in the months of May and June, this donation has helped 14 clients with rent, water, gas, and electric bills. Without these funds, these people could have lost their home, power, water or heat (See article to the right for a Love Story).

The City of Muskegon has been a faithful giver through their Community Development Block Grant funds (CDBG) to provide handicap ramps for residents in the city of Muskegon. "Project Ramp" has received applications from five (5) city residents. The first of these ramps was built in June. Without these funds, these residents might not have a ramp. Additional funds for ramps come from individuals, (some through United Way designated donations), agencies, churches and health care providers.

Mercy Health Partners Sister Simone fund provided a \$4,500 grant to also provide handicap ramps in Muskegon County. There are a total of 22 applications received thus far, of which 5 ramps were built in May and June. **This same fund** also provided a \$9,000 grant that will provide stoves and refrigerators to over 40 clients this year. Love INC is partnering with MSU Extension in this grant to provide nutritional information and services to appliance recipients.

The above organizations are a huge compliment to the services we provide through our partner churches. Without these various funds and grants, Love INC could not fill some of the above requests. To these organizations, we say **Thank you!**



**"Run for Love"**

Norton Pines Athletic Club is sponsoring a "Run for Love" 5 mile run/walk on Saturday, July 10th. The start time is 8:00 am at Maranatha. Registration fee of \$25 prior to the race or \$35 on the day of the race. A portion of the registration fee will be donated to Love INC. They will have refreshments and door prizes. The First 100 runners registered will be guaranteed a race beach towel. Register on line at:

[www.snapregistration.com](http://www.snapregistration.com)



**Julia Hackley Fund "Love Story"**

This story is about a couple who came to Love INC for help. They needed rent money to prevent them from being evicted and becoming homeless. "Charles" lost his job in October. Because he was part time, he was not aware that he could draw unemployment until their money ran out and they went to DHS for help. He applied, but hadn't yet received any money. "Mary" has narcolepsy and cannot work. She was working full time until her illness got worse and she received a diagnosis. She was denied disability, which is normal the first time, and has reapplied. She is waiting long term disability from her employer, which will last up to 18 months or until she is approved for SSDI (Social Security Disability).

The couple have 2 children and at the time of the request, had no income. Help was pending through DHS and Charles was attending Work First to help find employment. These clients had never asked for assistance in the past. Love INC provided them with rent money through The Julia Hackley Fund and provided them with pajamas for their kids and a gift card to Plumbs for food. Love INC is also helping to connect them to a local church per their request. This is Love INC in action!



**Project Ramp Update**

As of 6-21-10, Project Ramp has received 33 requests for applications for handicap ramps. Of the ones sent, 16 were returned, 5 built, and 7 waiting to be built. We thank employees of Kaydon and Alcoa Howmet as well as the Northside Lions for donating their time to build these ramps. Additional interest has come from Care Givers and Wheel Chair/Scooter vendors because they see the need for ramps from their clients.



### My First Year as A Love INC Mentor

During my first year as a volunteer Mentor at LoveINC I have had the pleasure of working with both individuals and families from situational poverty (lost job or hours at work, divorce, out of control credit card debt, etc.) and generational poverty (two generations on government assistance). I have found that situational poverty cases mostly involve assisting with client motivation, discipline, accountability and monitoring of spending habits. While generational poverty involves much, much more. I realized that dealing with clients from generational poverty requires a deeper level of involvement with personal trust, planning, goal setting, emotional support, coping strategies and prayer. I find it difficult to merely discuss financial/budgeting issues with generational clients. Rising out of poverty takes a greater and deeper commitment on the part of the mentor.

Sounds like a lot of work...? Not true, the rewards and satisfaction to the mentor are enormous. I have learned that by giving a few hours of my time each week I could *transform a life*, and assist in the process of moving a family out of poverty.

Unemployment continues to be unacceptably high ( around 15%) in Muskegon County. There is no apparent relief in sight. More of our families, friends, and neighbors will face financial challenges in the months and years to come.

LoveINC provides a necessary and valuable service in aiding our brothers and sisters in need. They are efficient and effective in providing such services, but need help. Please consider "Helping Neighbors In Need" by sharing your time, talent and treasure with LoveINC. It will be one of the most rewarding experiences of your life. Remember:

*The only way to have is to give, and the only way to keep is to share.*

Dick Morgan

### Thank you to those who think ahead and remember Love INC in their wills and bequests.

**The estate of Rosaline M. Smith donated \$5,000 to Love In the Name of Christ. Because of this gift, we are able to upgrade our computers for more efficiency, build a handicap ramp and get gas cards for our clients in need. What a blessing this is!**

### Love Around Muskegon

What a whirlwind of events we had this Spring. Thanks to all who came and supported our "Love Around Muskegon" events. Several hundred people were introduced to Love INC of Muskegon by attending the His Men concert, our Community Open House or the Big Band of Praise. Please watch for future events and remember you are always welcome to stop by for an introduction and tour. We "love" to share "Love INC".

### Core Value #2

#### Prayer is an integral part of who we are.

We at Love INC of Muskegon take prayer seriously. Starting from the first contact with our neighbors in need, we begin to pray for and sometimes with our clients. If additional prayer is requested, our board and ministry chaplain, Pastor Tedd Bryson, follows up with an additional phone call. Each month we publish a Prayer Guide that is distributed to our board, staff, volunteers and prayer warriors who have volunteered to pray for the needs expressed by Love INC. Sometimes our prayers are laments, sometimes they are praises, sometimes they are intercessions and often they are requests to help those in need. We pray for other helping agencies in our communities and we pray for case workers who deal with people in need on a daily basis, that our God would bring strength for each day and the needed resources. He owns the cattle on a thousand hills so anything is possible for our God. Often we pray for churches in our communities and for the pastors who shepherd them. We also lift up other Love INC affiliates around the country, that God would use them in a powerful way.

We believe in prayer. We believe not just because we have seen answers (although we have seen many), but we believe because of Who God is. He wants to give us the desires of our hearts and when those desires are in line with His will, we see Him working in mighty ways. And even when we don't see the evidence, we have faith to know that He is working everything out according to His purposes. Yes, "Prayer is an integral part of who we are."

If you would like to join our prayer warriors and receive our monthly prayer guide by e-mail or snail mail, contact Gail at 773-3448, ext. 224.

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 Dick Nolan, Our Lady of Grace Catholic Church, Vice President  
 Megan Doss, Covenant Life CRC, Secretary  
 Tina Root, Covenant Community Reformed Church, Treasurer  
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 Geoffrey Nolan, Prince of Peace Catholic Church  
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 Yvonne Ramos, First Free Methodist, Clearinghouse Coordinator/  
 Resource Developer  
 Alicia Petty, Angel Church, Relational Ministries Coordinator  
 Chris Zeedyk, Unity Reformed Church, Administrative Assistant

**Senior Program Staff (Title V)**

Marilyn Brewster  
 Doris Myricks

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