**THE HE** **RTBEAT**

Love INC of South San Jose December Edition 2020

Dear Friend of Love INC of South San Jose,

Please excuse me for not sending this 2020 edition of our newsletter, The Heartbeat, in our typical newsletter format. As has happened so often in 2020, things didn’t go as planned this year! The major transition we went through this year was so significant that I wanted to communicate with you, even if it wasn’t in the pleasant, eye-appealing format of a typical Heartbeat.

Rich Henderson, Director, Love INC of South San Jose

There’s a line in the Rich Mullins song, “Calling Out Your Name” that says, “How the Lord takes by its corners this old world and shakes us forward and shakes us free.” That is what He has done at Love INC in 2020! If you’ve been following our ministry in recent years, you know that we have been steadily moving away from doing things **for** people in need and towards coming alongside and **partnering** with them as they meet their own need. To use the familiar adage, “Give a man a fish and you feed him for a day, teach a man to fish and you feed him for a lifetime.” For a number of years now, we sense the Lord has been moving us in the direction of being fishing instructors. Part of our motivation for doing so was the understanding that while giving a man a fish might make the giver feel good, it sends the message that the recipient is incapable of learning to fish and therefore diminishes his dignity.

 For the 31 years Love INC has existed, we have mobilized church volunteers to provide tangible help with things like: moving, home repairs, yard work and house cleaning which has been the bulk of our ministry. When Santa Clara County issued a shelter-in-place order in mid-March to curtail the transmission of Covid-19, we were suddenly unable to meet those types of requests. At first, we thought it would be a two-week suspension of those services. Like many, I had no idea that those restrictions would still be in place in December!

Back in 2006 we added “budget mentoring” to our menu of services with a 4 session budget mentoring program. We have been steadily expanding our efforts in that regard. In 2019 we took a major step in that direction with our 36 week Comprehensive Transformational Ministry Program (Comp TM for short). Our strategy was that by using something **every** adult deals with regularly—money management—as an entryway to bring spiritual and emotional healing, we could significantly help a wide spectrum of people. We sought to not only help participants learn how to budget, but on a deeper level, to deal with the spiritual and emotional issues that were blocking them from experiencing the abundant life God desires for them. Not addressing these deeper issues would be like pulling off the top of a weed but leaving the root in the ground. All gardeners know the long-term effects of that short-cut. Conversations about money opened the door to start talking to participants about their hopes and dreams. This led right into how a reconciled relationship to God through Jesus changes our perspective about ourselves and enables us to start living out God’s plan for our lives.

Money management help has the advantage of being something with no stigma attached. Most everyone would admit that they could use help in that area. It can also help people solve a lot of other problems by enabling them to pay for services (e.g. moving, home repair, etc) that they used to call Love INC for. In addition, one of Comp TM’s objectives—establishing an emergency savings fund—helped last year’s participants weather the economic downturn brought on by the pandemic. Also, the self-worth that comes from knowing how much God loves us can give participants the confidence to look for a new job if needed.

The results from the 2019 round were tremendously encouraging. The 2020 round started on March 1st. We had two in-person meetings before Covid-19 hit. We took a week off as we scrambled to figure out how to change to a virtual format, then had the remaining 34 weeks as a Zoom class. Of the eight families that started with us on March 1st, five families stuck with it and graduated on November 15th. All five families saved at least $1,000 of their own money over that time. The savings match that they received from Love INC gave them the potential of having a $2,000 emergency fund upon graduation.

More significant than the financial improvements was the spiritual growth that took place in the lives of both participants and coaches. When we started in March we were talking about cost cutting tips and expense tracking. By the end we were focusing on about how our self-worth comes from our adoption as beloved sons and daughters of God. At a time of social isolation Comp TM built relationships not only between participants and their coaches, but also between all members of the group. Instead of a traditional class with a teacher and pupils, we sought to build an atmosphere of being a “community of learners” journeying together. It seems to have worked. Several participants confirmed this when they said they would miss the weekly meeting when the program ended. This statement by one graduate summarized the feedback we received: “***Exceeded Expectations. It’s much more than a budget class. It’s a life-changing experience.”***

I was tremendously encouraged to see that the results of this year’s virtual class were practically identical to last year’s in-person class. It was confirmation that the Lord has led us to be able to help people in need in a way that is truly life-transforming. The mission statement of all 122 Love INC affiliates in the country is: “To mobilize local churches to **transform lives** and communities in the name of Christ.” With the advent of the Comp TM program in 2019, we finally found something that helped us live out that mission statement in a significant way. Prior to starting the Comp TM program, we would **occasionally** hear stories of Love INC clients who had made a significant connection with a church volunteer that resulted in their life being transformed. With Comp TM, **nearly 100%** of participants are **significantly** impacted. The combination of Bible-based classes, group interaction and individual accountability with a Budget Coach seems to create a hothouse for spiritual growth. **It has yielded more life-transformation more quickly than anything we have tried in our 31 year history**.

In an interview for World Magazine, John Stonestreet, President of the Colsen Center said that this is a year, “When so many ministries and organizations had to take stock about who they are and the sort of work that they’re doing.” That has certainly been the case with Love INC of South San Jose. The life-transformation we witnessed in Comp TM participants and the fact that we couldn’t send out volunteers to perform our normal services got our Board thinking, “**Maybe we aren’t supposed to return to business as usual.”** After much prayer and discussion, our Board discerned that, **going forward, we will make Comp TM the centerpiece of our ministry and put all our effort into growing and expanding it.** We have already started expanding our capacity by quadrupling the number of facilitators who have been trained to lead our first twelve week class. Anything that doesn’t advance Comp TM is on the chopping block. This includes what has been the main emphasis of our ministry in the past—operating a Clearinghouse to mobilize church volunteers on behalf of clients who call with tangible needs. You might think that these clients would be our best source of Comp TM enrollees. So far that hasn’t been the case. The vast majority of those who have enrolled in the program have come from a church presentation, or through the recommendation of a pastor, program graduate, or friend. Yet running the Clearinghouse has taken up the lion’s share of our time, attention, energy and funds. That’s why we made the decision to shut down the Clearinghouse side of our ministry indefinitely. We don’t plan to reopen it unless we can do so with confidence that it will significantly funnel people into Comp TM.The lyric I quoted in the first paragraph not only says that the Lord shakes us forward, He also shakes us free. He is shaking us free from our normal menu of services and shaking us forward to put all attention on Comp TM.

We anticipate the need for the Comp TM program to increase as a result of the current economic downturn. When times are good, it’s easier to get by with sloppy financial management. Stimulus checks and increases in unemployment income have provided a short-term fix. I believe that in the very near future, circumstances will force people to recognize their need for long-term solutions to their financial problems. In other words, this is a program “for such a time as this.” We sense that this is an unprecedented opportunity for the church—one that the church is uniquely qualified to handle due to our ability to speak the truth in love in the context of an ongoing relationship

While I enjoy telling folks what the Lord did through the program, **I’d love for you to hear from the participants themselves.** I have recorded graduates talking about the effect the program had on them. I think you’ll be encouraged by it. **On Friday, December 18th at 8:00 PM, Sunday, December 20 at 5:00 PM, and Monday December 21 at 8:00 PM, I’ll be hosting 30 minute Zoom meetings where I will share video testimonials of graduates.** Feel free to invite any friends who you think would be interested to attend. I’ll stay in the Zoom room indefinitely afterwards for anyone who wants to talk further or has questions. The meeting ID for all 3 meetings is 782 113 7823 and the passcode is 1234. If you’ll be calling in by phone, the number to call is 1 (669) 900-6833.

So how can you help? For a successful 2021 round and to expand the program we need three things: **Participants, Coaches, and Money.**

**Participants:** If you know people who could benefit from the program encourage them to call our **Budget Coaching Message Line at (408) 723-9204.** They will hear how to attend one of the many virtual Informational Meetings about the 2021 round. Also, as you have read this article, maybe you have thought that **you** might benefit from going through Comp TM yourself. My wife, Nancy, and I went through the 2019 round, not as coaches, but as participants, and found it very beneficial not only for our financial health but our spiritual growth as well. While most participants are low-income, there are no income restrictions. Anyone willing to make the 36 week commitment is eligible.

**Coaches:** When I started planning Comp TM, I remember pastors telling me that with the busy lives people live in Silicon Valley, it would be very hard to find coaches willing to make that long a commitment. Recently I interviewed a married couple, Jack & Juli, members of Grace Presbyterian Church, who served as coaches in our 2020 round of the program. I asked them why they were willing to make the long-term commitment the program requires. Here’s what Jack said.

*We were really excited about the program because of the holistic nature of it. It’s not just, “step in for one week or one event, fix someone’s problem, and then go home feeling good about yourself.” It’s really exactly the type of thing that we talked about wanting to be involved in for a long time—not just putting a Band-aid on a problem, but really being part of long-term, meaningful, life-changing solutions for people and doing that in the context of the local church and serving with other Christians”.* Jack went on to say that he and Juli would much rather be doing, *“a small number of things like this than a large number of “one-off” things where you don’t see that kind of fundamental change.”* Juli agreed saying, *“It didn’t scare us off, it was actually what we had been looking for and praying for.”* She said the most difficult, yet rewarding, ministries they have been involved with were those where they walked along side people for a long time and formed relationships with them.

 If you or someone you know is interested in being a primary or back-up Budget Coach, I encourage you to call our **Budget Coaching Message Line at (408) 723-9204** and attend avirtual Informational Meeting.

**Money**: Since the start of Covid-19 most non-profits have seen a drop in financial support. Love INC is no different. In fact, we need $39,000 during the month of December to make our $116,000 budget for 2020 and end the year in the black. The result of the shortfall is that Love INC is nearly five months behind in paying me my 2020 salary. Also, I need to share with you that a significant challenge in funding the 2021 round is that companies who used to be willing to match their employee’s donations to Love INC have changed their policies. As a ministry that will only hire Christian employees, we don’t meet their new “non-discrimination” requirements. These corporate donations provided the incentives that Comp TM participants earned. For 2021 we are looking to churches, individuals, and businesses owned by Christians to provide the funding to run the program and provide incentives.

I know this is a long article. You are almost at the end, so I hope you will indulge me as a former preacher to tell a closing story. One time on a family car trip, I vividly remember my three children discussing who would get our “stuff” after Nancy and I died. Now, I guess I shouldn’t have been surprised that they would think about that, but it was a little unnerving to overhear them talking it over in the back seat while I was very much alive—and driving! I told them our plan was to watch them all carefully and whoever was the nicest to his or her siblings would get our entire inheritance. That way, Nancy and I would be the beneficiaries of a “niceness” competition that would last our entire lifetime. We would also know that the kindest of our three children would be put in charge of our estate to manage on behalf of their siblings. Our oldest, Scott, objected saying, “Yeah, but what if the person who seems to be nicest is only pretending and after you die, they are mean to the other two and spend the inheritance all on themselves?” I answered, “We wouldn’t care. We would be dead!”

 It turns out my comment to my kids was somewhat scriptural. In reading 2 Corinthians chapter 9 we are told that God uses a similar tactic with us. In the chapter, the Apostle Paul encourages the Corinthians to give generously to help poor Christians in the city of Jerusalem. In verse 8 he says, *“And God is able to make all grace abound to you, so that always having all sufficiency in everything, you may have* ***an abundance for every good deed****”.* There are a lot of superlatives packed into that sentence: “all grace”, “abound”, “always”, “all sufficiency”. And here’s the tie in to what I told my kids. God promises to give generous givers an abundance—i.e. more than they need—so they can invest it in good deeds. Paul repeats the idea in verse 11 *“**you will be****enriched in everything*** *for all* ***liberality****…” (NASB translation, emphasis mine)* God blesses us with an abundance so that we can be generous—that sounds a lot like leaving our entire inheritance to our kindest child doesn’t it?

I have a quote from a Christian magazine taped to the wall of my office. It reads, “It is important, as we face times of economic chaos, that Christians accept the principle that **a surplus of money in our lives, indeed everything that we have, is there for a purpose**.” The “times of economic chaos” makes it sound like it was written during the COVID-19 pandemic doesn’t it? It wasn’t. I put it up on my wall during the 2008 recession. I like that quote not only because it echoes 2 Corinthians 9, but also because it serves as a reminder that we have been in a time of economic crisis before—most recently 12 years ago. God got us through that.

If the Lord has blessed you with a surplus of money, my suggestion is that you prayerfully consider increasing your giving to your church and **all** the non-profits you support. Knowing the financial shortfall that most non-profits are facing, Nancy and I increased our donations to our church and all the ministries we support by 50%. I was so encouraged by one of our donors. He doubled the amount of his monthly donations during the pandemic.

Your year-end donation will allow us to continue our ministry of transforming lives in the Name of Christ. You can use the enclosed envelope to send in your check or you can give online through our website: loveincssj.org/donate

Merry Christmas and God’s richest blessings to you in 2021,

Rich Henderson