

“I used to think you had to be special for God to use you, but now I know you simply need to say yes.”

— Bob Goff, [Love Does](#)

MAKING THE MOST OF EVERY OPPORTUNITY

Happy New Year! If you are like most people, the new year represents a fresh start. A chance to revisit dreams and dare to hope again. At the beginning of each new year we commit to try harder, do more, be more. But if we use the same tools in the same way we get the same results.

It leads to frustration and we begin to believe the lie that we’re stuck; somehow incapable of breaking through to God’s higher call on our lives.

The problem is often the orientation of our thinking. If we are inward focused, we miss the truth that our higher calling is outward focused.

He must become greater; I must become less. John 3:30

When we align with God, He equips us to see those around us the way *He* sees them. He implores us to invest relationally and sometimes commands us to see and address the needs of those in our circle.

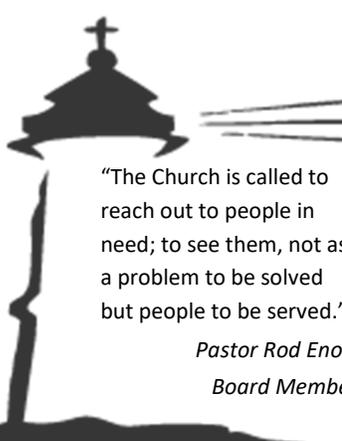
Our inner circle (people who know us well) can be quite small; 1-5 people. But our *interaction* circle can be nearer to 150. Just imagine how our community would be transformed if each of us committed to make the most of every opportunity God brought our way. What if we began to really see people; to genuinely inquire on a personal level and most importantly, said yes when God brings moments to be present in their lives.

We love because he first loved us. 1 John 4:19

That’s what caring Christians operating through the local church are trained to do at Love in the Name of Christ. We hear stories, often being told for the first time because someone is willing to listen. We acknowledge their feelings and affirm their value. We demonstrate Christ’s love by helping with resources to meet expressed needs. As we get to know our callers, we share our experiences and ways they can find the love and abundant life God intended.

The CHURCH is the fullness of Christ . Ephesians1:22-23

If you’re ready to **Say Yes** to help others achieve their full potential in Christ through Love INC, click the [Volunteer](#) link at www.boiseloveinc.org



“The Church is called to reach out to people in need; to see them, not as a problem to be solved but people to be served.”

Pastor Rod Enos,
Board Member

INSIDE: Your support touched over 1500 families last year

Transforming lives...

Each year Love INC facilitates two Christmas programs through the churches.

- 1) *Baskets of Blessing*: an outreach to families who are struggling in our community.
- 2) *Adopt-a-Family*: an in-reach to participants in the Abundant Living program who are committed to reducing their debt, and learning God's money management plan.

In 2019, your generosity reached nearly 100 families with more than \$25,000 in gifts, food and holiday cheer! Here are a few of the love notes we've received.

Abundant Living meets weekly offering real solutions. Classes emphasize making bold choices in basic budgeting, life skills and ways to save. Since 2013, each graduate has paid off an average of \$7000 in debt! The course is free and new classes begin every month.

"We thank you from the tips of our toes for thinking of us, reminding us of the free gift of God"

"When I saw the basket I thought I was to choose one thing. When she told me it was all for me, I was amazed!"

"The gifts brought tears to my eyes. I haven't received a wrapped gift at Christmas since my mom died. Give thanks to the Lord for he is good!"

We were able to have a debt free, stress free holiday and I was able to pay off my car loan. You made a difference in our hearts and home."

Our **Partner Churches** volunteer, give and donate resources to activate the Love INC process of loving people in need...
the way Jesus did.

- All Saints Presbyterian Church
- Boise Church of Christ
- Boise Friends Church
- Bridgepoint Church
- Calvary Baptist Church
- Calvary Chapel Treasure Valley
- Capitol City Christian Church
- City Church Boise
- Cloverdale United Reformed Church
- Dayspring United Reformed Church
- Discovery Church
- Eagle Christian (Surprise Valley)
- Epworth Chapel on the Green
- Five Mile Church of the Nazarene
- Grace Anglican Church
- Grace Family Church
- Heritage Bible Church
- Journey Church
- Life Church
- Mt View Church of the Brethren
- New Choices Fellowship
- New Life Fellowship
- North End Collective
- Pierce Park Baptist Church
- Redemption Hill
- Revolution 22
- River City Church
- River Valley Church
- Rockharbor Church
- Silver Sage Baptist Church
- Shouts of Grace to All Nations
- Sojourn Church
- Southside Christian Center
- Ten Mile Community
- The Cornerstone
- The Summit Church
- Tree City Church
- Trinity Evangelical Free Church
- Trinity Fellowship
- True Hope Collister
- True Hope Downtown
- University Baptist Church
- Vertical Church
- Vineyard Christian Fellowship

HOW DOES SAYING YES IMPACT OUR COMMUNITY?

Immediate Impact



Basic cleaning and hygiene products and diapers were provided to 310 families in 2019.



324 Children receive clothing, coats, school supplies and lessons that support their curiosity and concerns about money.



Volunteers from area churches gave 9000 hours to process calls and meet 1550 needs valued at \$158,000 last year.

Sustaining Impact



Local churches in Boise are working together to offer an hand up to people in our community.



Families have tools to handle money effectively. Parents are positive role models and create a legacy of financial stability.



Lives are transformed as families move from feeling stuck to becoming part of the solution.



Don't talk about money...

In this social media era we share everything from what we're eating to what we're thinking seemingly without filters, yet there's one topic that is off limits - talking about money. Why? Financial psychologists agree on two things:

1) It is an epidemic in the US and 2) It's rooted in the impact of financial fragility.

Part of keeping silent is to keep the secret. We prefer to let the stereotype prevail of the addict, the homeless, the destitute in society and of course, the widows, orphans and refugees of the Bible. These are "the poor" we are to help. But the truth in America is startling. According to Bankrate, only 38% of Americans could cash flow a \$500 car repair and Investopedia.com concluded "more than half of Generation X (1960-1981) has less than \$10,000 saved for retirement" In fact, a Working Paper in 2019 from the Peterson Foundation, states "financial fragility is not only pervasive in the U.S economy but also prevalent among middle-income households."

We're living the world's lie: You need the newest everything to be your best you and moreover, you *deserve* it. Debt is unavoidable, it's normal and denying our children their hearts' desire will damage them.

And we're paying the price: Financial stress largely is associated with a reduced sense of purpose and significance. "It's more difficult to enjoy life and [we're] less able to psychologically adjust to stressful life events, potentially setting [us] on the path to persistent anxiety, depression, substance abuse, and poor health."

If that is the case, why do we keep the secret about our financial fragility? The simple answer is we don't want our peers to see us as failures and often we don't know how or are unwilling to make the choice to live within our means.

Reality Check:

Jesus talked about money more times than he spoke of faith and prayer combined. There are more than 2300 verses on money and our stuff. Money was a hot topic in Jesus' day and it still is today. Writing for *The Motley Fool*, Maurie Backman estimates 37% of all adults in the US and 63% of millennials want to have open and honest conversations about money.

Virgil Gulker, the founder of Love INC movement said, "The Church has a unique value added because it works through relationship". I believe the Church can be the solution to the financial fragility epidemic in our country and it all starts with a conversation.

Abundant Living: Budget I Lesson 1

Financial Fundamentals:

- 1) God owns it all, we are called to manage it wisely
- 2) Always spend less than you make
- 3) Prioritize needs and obligations ahead of wants
- 4) Save & Serve Generously

SAY YES TODAY! *Helping churches help people* takes on many forms. By coming together to donate time, talents and resources, local church touches hundreds of families each month...in the Name of Christ.

Donating Resources - Through the local church, we meet hundreds of needs each month by matching clothing, household items, hygiene products and food/gas gift cards to each call for help. [Receive our eNews to be informed about current needs.](#)

Volunteering Time - We have over 100 volunteer roles! Many are working one-on-one with callers to help match resources to needs but we also have seasonal and ongoing opportunities for families and groups. [Sign up to volunteer on line or come to a monthly orientation.](#)

Giving Financially - Every \$100 dollars donated is multiplied and goes out as \$500 in goods and services to meet the needs of our neighbors. [Make your gift recurring to help us plan for growth in service.](#)

A problem we can solve

With 1 in 3 families living paycheck to paycheck, there are undoubtedly people out there - within our interaction circle - who are silently struggling just doing what they can to get by. They are fighting depression, arguing with their spouse and many don't feel they have anyone to talk to; to turn to for advice or help.



Love INC has built the Abundant Living community as a solution. We know long-term results require a true partnership and common goal. Each life transformed impacts others around them.

What if we were open to conversations about handling money effectively that 63% of Millennials are craving? What if we took the first step by asking questions and removed the stigma of asking for help? What if we invested time to come with them to an Abundant Living Intro class to find a starting point?

Together, this is a problem we can solve. Love INC strives to equip and empower Christians with tools to tangibly demonstrate the Love of Christ. If you'd like more information about how to start a conversation, contact our office.

Get Involved

Volunteer Orientation is every first Thursday at 11 am or call us to present opportunities to serve to your group!



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Say yes! And fill out the questionnaire at boiseloiveinc.org/volunteer

Join us the Final Friday in February for THE CALLING, our annual benefit event for Love INC Boise

We're excited to welcome back musical guest **Honi Deaton & Dream !** Event details and tickets are available online at <https://www.boiseloiveinc.org/the-calling/>

Love INC Boise is a cooperative ministry of churches networking together to provide real solutions for people to work through their need. Because of the volunteer efforts and product donations we receive, every dollar you give is multiplied five times as goods and services and given directly to our neighbors in need.



3 EASY WAYS YOU CAN GIVE



GIVE BY MAIL:

Return your gift in the envelope provided



GIVE ONLINE:

Make a one time or monthly impact through our website: Boiseloiveinc.org/donate



DONATE ITEMS:

Contact our office to donate new and gently used items to meet immediate needs