



Crib Notes



November 2004

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Thanks!

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Family Support Group Starting

A new area of ministry to the residents and their families....

Lois' Lodge is branching into new territory and helping a wider circle of people affected by unplanned pregnancy — the families of our residents. Please take a look at our initial plans and consider if you can help us in this new area.

The Lois Lodge ministry is not limited solely to the issues and needs facing the young women experiencing a crisis pregnancy. It also extends to the parents and extended family members of these women.

Knowing the pressures and stresses that an unexpected, crisis pregnancy can have upon a family, Lois Lodge desires to better equip the family of the birthmother and birthfather for the challenges prior to and following the birth of the new child which will be a part of their family.

The Objective of the new ministry is to provide support, information and training, within a Biblical framework, regarding the following...

1. General issues and challenges during and after a crisis pregnancy.
2. Key attitudes and perspectives in approaching and dealing with decisions related to parenting or placing a child for adoption.
3. "Need of the moment" concerns expressed by current and future grandparents.
4. Ideas and strategies for relating to and supporting their daughter and, if appropriate, the birthfather and his family as well.
5. "Traditional" concerns and issues, previously experienced by other current and future grandparents, in similar situations.

As well as support, information and training, also provide...

6. Opportunity to interact and network with others who can empathize and identify with their circumstances, as well as provide perspective from their own previous experience in a similar circumstance.

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**Give a Christmas Gift to Lois' Lodge
in someone's name this year —
we'll even send the card!
See Page 7 for information.**

The Director's Corner

There has been a lot of excitement at Lois' Lodge during the past several months. Three of our residents have delivered healthy babies. One baby girl and a baby boy were placed with Christian adoptive families. Both of these adoptive couples are unable to have children of their own. One baby girl went home with her seventeen year old mother.

The young mother that has made a decision to parent her child was adopted herself and experienced a very difficult childhood prior to her adoption. She is

currently surrounded by a loving family who serve as her support system. The father of the baby is also very involved. Through counseling offered at Lois' Lodge, this mom and the baby's father have made a pledge to remain abstinent until marriage. They have backed up their relationship and are attempting to return to God's plan for marriage.

They intend to get to know each other better through a dating process, possibly get married and then, after marriage, have sex and other children. They recognize the consequences and challenges which come from participating in activities that are not in line with God's plan for our lives. The mother is currently attending Central Piedmont College in order to complete her senior year of High School (right on schedule). Following High School she intends to continue in school to further her educational process. Mom and baby are doing great.

The two moms that placed their babies with adoptive families are also doing well. One, a 17 year old, is back in High School completing her senior year. She plans to attend Johnson and Wales after she graduates. The other mom, who is 24 and is the daughter of a pastor, is re-



involved in her family church, has a full-time job in an orthodontist office and hopes to use her experience to minister to others.

Women come to Lois' Lodge for a variety of reasons. One of the primary reasons is so that the mom and her family can begin a process of reconciliation and healing from the crisis caused by an unplanned pregnancy. Even the strongest, and most intact families experience trauma when faced with this circumstance. And almost all go through a time where abortion is a consideration, at least for a moment. We are able to see the best in families at this time and the worst.

While in placement at Lois' Lodge residents and their families participate in a variety of classes and services customized to their personal needs. Examples are: parenting classes, exercise classes, vocational counseling, budgeting counseling, adoption counseling, personal counseling, employment or volunteer experiences, mentoring, and child birth classes. In addition, they receive spiritual counsel and participate in church services and bible Study.

It is very difficult to change entrenched attitudes and values which have developed over a course of years. It is our goal at Lois' Lodge to lead the families that we work with to what we know as the true source of change and renewal- a personal relationship with Jesus Christ, our Lord and Savior. We have had three residents that have invited Christ into their hearts during their stay at Lois' Lodge and numerous commitments. Please pray for these women that have just completed our program, those that we are currently serving, and those that the Lord will lead to us in the future.

Debbie

Crib Notes

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Do Whatever He Tells You To Do

“This is how the birth of Jesus Christ came about: His mother Mary was pledged to be married to Joseph, but before they came together, she was found to be with child through the Holy Spirit. Because Joseph her husband was a righteous man and did not want to expose her to public disgrace, he had in mind to divorce her quietly.

But after he had considered this, an angel of the Lord appeared to him in a dream and said, ‘Joseph son of David, do not be afraid to take Mary home as your wife, because what is conceived in her is from the Holy Spirit. She will give birth to a son, and you are to give him the name Jesus, because he will save his people from their sins.’

All this took place to fulfill what the Lord had said through the prophet: ‘The virgin will be with child and will give birth to a son, and they will call him Emmanuel’ – which means, ‘God with us.’

When Joseph woke up, he did what the angel of the Lord had commanded him and took Mary home as his wife.” Matthew 1:17 – 24.

Imagine what Joseph’s emotions were when he woke from his dream. Perhaps there was fear and trepidation, doubt and confusion. After all, Joseph, though righteous, was still quite human. Perhaps there was amazement, excitement at the thought of being used by God, and inspiration. What we do know for sure is that Joseph “did what the angel commanded him to do.” Plain and simple.

Mary, a virgin, pledged to be married to this man called Joseph, had already had her encounter with an angel. Imagine her emotions when the angel Gabriel told her she was to give birth to the holy one and that He would be called the Son of God. “The Holy Spirit”, Gabriel said, “would be coming upon her and the power of the Most High would be overshadowing her.” Mary’s reply is concise and immediate. “I am the Lord’s servant. May it be to me as you have said.”

Mary and Joseph, pledged to be married, have agreed to listen to God and do what He is telling them. Their journey was hard and their route seemingly unmapped. They were not given the entire plan of where and how this amazing birth would take place. They faced hardships and many unknowns but continued to trust in their Lord and listen to His voice.

And through their faithfulness they parented the Son of God, Jesus the King.

My husband, Bob, recently brought a book home that caught my eye as it sat on our kitchen table. It had a red, spooky cover that had “Devotions by Dead People” in bold print. It contains short stories about Bible characters with interesting tidbits given throughout. Mary, mother of Jesus, was among these characters. She is at the wedding of Cana, older now, but still walking in obedience to God’s leading. How do we know that? Well, her last recorded words in the Bible are at the wedding of Cana when she tells the servants, “Do whatever He (Jesus) tells you to do.” Now, here is more than a tidbit –here is a choice morsel. She speaks from experience, having been an eyewitness at His birth, His childhood, and His adulthood. Her loyalty to Jesus went beyond the wedding of Cana, even to Jesus’ death and resurrection.

God in his wisdom has the mother of Jesus give in one concise sentence how we need to live. We need only to “do what he tells us.”

As I look to all the people serving at Lois’ Lodge I am seeing this wisdom from Mary lived out in the lives of those serving at Lois’ Lodge. There is Paul and Marilyn, our houseparents, lovingly guiding the women that our Lord brings to the Lodge There is Debbie Durrell, our Executive Director, dedicated to this ministry because she feels called to Lois’ Lodge by God.. And there are our volunteers always asking how they can be a part of this ministry and seeking where God wants to use them

It is such a privilege to serve our Lord through Lois’ Lodge. Thank you Paul, Marilyn, Debbie and all others that so willingly give of themselves and their resources to this ministry. As we go forward in our daily lives may all of us attempt to live by Mary’s choice, parting morsel, “Do whatever He tells you to do”. Our faithfulness will not go unnoticed by the God who called Mary and Joseph to this and who also calls us.

Diane Medeiros, Chairperson of the Lois’ Lodge Board of Directors



2004 Year End Giving

Please consult with a tax professional in order to determine the accuracy of this information and how this information relates to your personal situation.

Year end giving offers the opportunity to make a charitable gift and benefit through tax saving opportunities. In fact, the tax laws actually encourage charitable giving. By taking advantage of the income tax charitable deduction, donors who make contributions prior to December 31, and itemize their tax paperwork can appreciably reduce their income taxes for 2004.

For instance, if someone in the 33% tax bracket makes a charitable contribution of \$10,000 in 2004, they will be able to save \$3,300 in taxes in 2004. And the higher you tax bracket, the greater the tax benefit which you will be able to receive.

Of course, giving is much more than tax brackets and deductions. It is the opportunity to do your part to join God in His work here on earth. The following are examples of ways to make year-end charitable contributions. Please be sure to discuss your personal tax planning with your accountant or another professional advisor.

Cash Gifts

The easiest way to garner a charitable deduction for 2004- and to support this ministry at the same time- is by simply writing a check. Just be sure that your envelop is postmarked by December 31, 2004 so that you gift will qualify as a 2004 donation. If you itemize your tax filing, your cash gifts are fully deductible for federal income tax purposes up to 50% of your adjusted gross income. Any gifts in excess of this limitation can be carried forward for tax purposes for up to five additional years.

Stock

The donation of long-term appreciated stocks offers two types of benefits. #1) You avoid paying capital gains tax on the increase in the value of your stock and #2) You will receive a tax deduction fro the full fair market value of the stock on the date that the gift is presented. The value of such gifts can be deducted up to 30% of the adjusted gross income, with an additional five year carry over.

For instance, if you bought stock many years ago at a cost of \$1000, and it is now worth \$10,000, an outright gift of that stock to Lois' Lodge would result in a charitable deduction of \$10,000. Additionally, you would permanently avoid paying capital gains tax on the \$9000 of appreciation.

Real Estate

If you have owned a property (home, vacation home, acreage...) for many years a charitable gift of that real estate can be especially tax-advantageous.

Your property may have appreciated so much in value over the years that its sale would result in a large capital gains tax. If you donate the property to Lois' Lodge, you will avoid the tax and, at the same time, realize a charitable deduction for the full fair market value of the property.

You can also make a gift of your personal residence, reserving the right to continue to live on the property for life (and, if applicable, the lifetime of your surviving spouse). Through an arrangement such as this, you are entitled to a current income tax deduction for a portion of the fair market value of the property.

Life Insurance

If you happen to own a life insurance policy that is no longer needed you might want to consider

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2004 Year End Giving

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offering it as a year-end charitable gift. In order to receive a charitable deduction you would need to name Lois' Lodge as both the owner and the beneficiary of the policy. If the policy has a cash value, you can receive a tax benefit approximately equal to the cash value at the time of the gift. Also, if annual premiums are still to be paid and you continue to pay them, those premiums are tax deductible each year. Check in with your life insurance agent for additional information on this opportunity.

Life Income Gifts

A life income gift allows the donor to transfer assets now, and yet continue to receive income for the cash, stock or property contributed. This type of gift can allow you to: 1) increase your income for life, 2) receive generous charitable contribution deduction in 2004; and 3) in the case of stocks- avoid any capital gains tax on the appreciation.

This type of gift is often made through a trust arrangement referred to as a "unitrust" or an "annuity trust". With a unitrust, you and/or your spouse (or other beneficiary) receive annually a fixed percentage of the fair market value of the assets in the trust. The income which you receive will fluctuate from year to year, based on how the trust's investments perform. With an annuity trust, you and/or your spouse (or other beneficiary) receive a fixed amount from the trust each year. This amount is agreed upon when you create the trust and remains constant, regardless of the interest rates or the ups and downs of the stock market.

If you have already contemplated making a provision for Lois' Lodge in your will, please note that a life income gift can often be of greater benefit to you and the ministry. Such a gift permits you to accomplish your goals during

your lifetime- and in a tax advantaged manner.

Bequests

The federal estate tax can still take approximately 50% of one's estate at the time of death. That's a higher tax affect than the income tax. There is benefit to making plans in advance with your attorney and other professional advisors. By considering a charitable bequest in your will- you may be able to save estate tax dollars and contribute to the work of Lois' Lodge.

This information has been gathered through research but cannot begin to provide you with everything you need to know about year-end gift opportunities for 2004. Please check with your accountant, tax attorney, or other tax advisor for additional information on how these general statements apply to your personal circumstances.

Family Support Group

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7. Information and referral to insure grandparents are aware of resources to assist them, their daughter/ birthfather, etc.



Format

1. Monthly, weekend meeting (to be held at Lois Lodge or other appropriate venue)
2. Via email and phone, provide access to support and encouragement to families

At this time we are seeking volunteer couples who have been affected by an unplanned pregnancy and would be willing to serve as leaders for this support group. For further information please contact: Debbie Durrell at (704)845-2185 or via email at debloislodge@aol.com.

2nd Annual Walk-A-Thon Dodges Hurricanes and Raises Funds!

The 2nd Annual Walk-A-Thon was a big success! As a group of 50 walkers, we lost a few pounds, raised \$13,000, and avoided a hurricane, all in one morning!

Special thanks to Pastor Shannon Burton, Central Church of God, for sending the group off with prayer, and Pastor John Sittema from Christ Covenant Church for his participation in this event.



The group gathers for a prayer-filled send-off.



We were grateful that the Matthews United Methodist Church Praise Band came to give us encouragement as we gathered to start our walk.

Lois' Lodge would like to give a very special "Thanks" to Peggy White, the walk-a-thon chairperson, and to all the other countless volunteers who helped to make this event such a wonderful success. To God be the Glory!



We ended us with beautiful weather and a successful Walk-A-Thon. See you again in September 2005!

Honor Friends and Lois' Lodge This Christmas

This year, you can honor friends and loved ones with a gift to Lois' Lodge!

If you are like most of us, there are people on your gift list who truly do not need to be burdened with another gadget or magazine subscription. They are people like you who delight in giving to others instead of accumulating things for themselves.

Yet, you want to express your affection for them at Christmas, or other times of the year.

What better solution than a gift that honors those individuals and helps to change lives for the good through the work of Lois' Lodge.

We have created a unique greeting card to announce your gift and express our thanks. That card can be sent from Lois' Lodge (without including the amount of the gift), or you may personalize and deliver the card yourself.

Announcement cards are available for tax-deductible gifts of as little as \$10 each and packs of 10 cards are available for a tax-deductible gift of \$ 100 or more.

Use the form on our web site (www.loislodge.org) to return your contribution and the names and addresses of those you want us to contact with good news of your gift in their honor, or tell us how many cards you would like to be sent for your personal announcements.

What better way to join in the spirit of Christmas than to provide for the shelter and care of young women and their unborn children. For our clients Lois' Lodge is their room in the inn, the place where they can see God's love and find hope for a better future for themselves and the babies they will bear.



Your gift in honor of friends or loved ones tells them that you care for their heart for kindness and their desire to participate in a life saving ministry. That recognition will encourage them and provide a far more lasting memory than a box of chocolate or a coffee table book.

Grab your gift list and respond today. Your gifts will be true blessings!

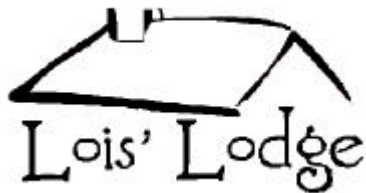
Lois' Lodge would like to acknowledge Maggie Farrington, the volunteer coordinator of our counseling program and photographer extraordinaire for creating this year's beautiful Christmas card.

Thanks for Your Support

First impressions are everything, especially when it improves your smile. Dr. Craig Murray and Dr. Harold Sturner, local dentists, along with Linda Ruses, Carolyn Baker and Carry Lack donated their time and expertise to provide a tooth whitening fundraising opportunity to benefit Lois' Lodge on September 11, 2004. The event took place at Planet 21 hair salon at the Arboretum. The salon graciously advertised the event two weeks prior to the fundraiser.

Drs. Murray and Sterner have been long time supporters of Lois' Lodge and donated all of the proceeds from the very successful fundraiser to this ministry. Drs. Murray and Sterner and Planet 21 deserve our deepest appreciation for a job well done





A family-style home in Matthews, North Carolina
for young women facing the challenges
of an unexpected pregnancy

Lois' Lodge, Inc. is a non-denominational, Christian organization that provides practical love, care, and support to women experiencing the challenges of unexpected pregnancies and to their unborn babies. We serve the Charlotte, North Carolina area.

<http://www.loislodge.org>