



LEAVEN

TURNING HARDSHIP INTO HOPE

Winter 2016

News from the Executive Director



Mary Parsons,
Executive Director

At LEAVEN, we hear stories every day from our clients in need of our services. Many times their financial need is secondary to, or the outcome of, a much greater crisis. We hear heart-wrenching stories of illness, death, separation, job loss and accidents. We sometimes share their stories to anecdotally show the impact of our involvement. This month we have our own personal story to share. In January, our long-time volunteer and good friend Mary Whitehead died. But like all LEAVEN stories, Mary's ends with her "turning hardship into hope." Read her story on page 2.

2016 began not only with the sudden, heartbreaking loss of Mary, but also with a well-planned, highly anticipated new program. LEAVEN was recently awarded a multi-year grant from the Basic Needs Giving Partnership to offer no-fee, no-interest loans to people chronically struggling to meet their basic needs. The Basic Needs Giving Partnership is a grant program of the Community Foundation for the Fox Valley Region supported by the U.S. Venture Fund for Basic Needs,

the J. J. Keller Foundation and other community partners.

After thorough research and analysis, it was determined that a loan program was a feasible extension of our mission, allowing us to offer assistance to people who wouldn't qualify for help through our current charity model. LEAVEN will collaborate with FISC (Financial Information & Service Center), a program of Goodwill Industries, to provide financial coaching to all borrowers as a contingency of the loan.

The program will initially serve chronic moratorium non-payers, those people who make no utility payments during the winter months when providers are prohibited from disconnecting their service. We currently help most first-time utility applicants after verifying the legitimacy of their request. However, we give them explicit guidelines for future assistance. They are told that if they don't make more consistent payments, and can't substantiate a lack of payments, LEAVEN will likely deny their request in the future. This new program will allow us to help them in their time of crisis, but recognizes that their emergency is not the result of an unplanned or unexpected situ-

Message from the President

By Harry Spiegelberg, LEAVEN Board President

It is my privilege to have an opportunity to greet LEAVEN'S supporters. I've been on the board since 2009 and assumed the role of President in 2015. I first became aware of LEAVEN'S mission and organization through my wife, Bonnie, who has been a volunteer receptionist since 2004. Her stories brought to life the wonderful LEAVEN mission, and the dedicated organization of volunteers and staff that execute that mission. When Jeff Knezel, then board president, asked me if I would be willing to serve on the board, I immediately accepted, and was delighted to meet an involved board, which cites in unison LEAVEN'S mission before every board meeting.

In May, we will be undertaking a strategic planning process to create an organizational road map to guide us for the next several years.

(continued on page 3)

(continued on page 3)

Remembering Mary By Mary Parsons

Each life is a miracle that changes the world . . . and leaves it a better place than it was before.

Our longtime LEAVEN volunteer and good friend Mary Whitehead died on January 11, 2016 after a brief battle with cancer. Mary has a special place in LEAVEN's history and in the hearts of all who knew her. Her commitment to the



Mary Whitehead

organization was unparalleled, her kindness to the people we serve was authentic and her friendship was easily shared and generous.

Mary began volunteering in 1988 as a memorial to her daughter, Moira. Anne Zalenski, Mary's daughter, remembers Moira's interest in social change and passion for helping people. Moira was on her way to becoming a pediatrician in downtown Pittsburgh when she died. As Rev. Dr. Edwin Smith said in his sermon, Mary didn't let adversity embittered her; rather it fueled her kindness and compassion. After Moira's untimely death, Mary looked for ways to keep her mind busy and off her grief. Anne said it was important for Mary to volunteer for a venue with a social change agenda as a tribute to Moira. We are so grateful that Mary chose LEAVEN.

Much has changed since 1988, including

our location, staff, volunteers, processes, and case load, to name a few. What never changed was Mary's commitment to the mission. She donated over 8,000 hours of compassionate service – the most of any LEAVEN volunteer, past or present. She worked her last volunteer shift on December 22nd, one day before she was hospitalized. Mary was a pillar of strength, faith, compassion and dignity. She demonstrated these qualities both in the way she lived her life and prepared for her death.

As a case worker, Mary's role involved gathering information needed to make appropriate decisions. Mary had the ability to put people at ease while soliciting information in a non-threatening, non-judgmental manner. I can't even imagine the countless number of people she helped over the years. She was recognized as the Volunteer of the Year in 1994 for her exemplary service.

Mary inspired many people to volunteer at LEAVEN. Her good friend Annette LaBrake says “

Mary's death not only left a hole in our hearts, but also a huge void in our volunteer schedule. She was one of just a few people who work two shifts per week. As a way to honor Mary, Barb Fleming has graciously offered to pick up Mary's shift. Barb says “

Mary and her husband Howard, who died in 2014, left a legacy of service. LEAVEN was deeply honored to accept donations in Mary's memory. In a final gesture befitting the kindness, compassion and generosity that Howard and Mary embodied, their children donated the entire contents of their home to a family in need. We have identified a family in our High Risk Prevention Program that will be transitioning from Homeless Connections into permanent housing. With little furniture and possessions to their name, this gift turns their “hardship into hope.”

News from the Executive Director (continued)

ation. The moratorium non-payers who have a verifiable situational crisis, which resulted in an increase in expenses or decrease in income, will still be served through our current model.

The loan program will eliminate our clients' need to access payday loans which can be unfair, deceptive and abusive to consumers. These loans are often marketed as quick and easy solutions to a financial hardship, preying on low-income borrowers who have no credit or bad credit. According to the Center for Responsible Lending, nearly one in four payday borrowers rely on either public support or retirement benefits as an income source. The high cost of borrowing and short pay-back period create a debt treadmill that makes struggling families worse off than they were before they received the loan. Borrowers may opt to pay back lenders before paying rent, utilities, medical bills and other basic needs. These loans don't alleviate economic hardship, rather they add to it by stripping wealth from financially vulnerable households and leaving them with few resources to build assets and climb the economic ladder.

Chronic dependence on LEAVEN for emergency financial assistance is not the intent of our mission. All loan recipients will be required to participate in financial counseling so they can learn to meet their basic needs and build financial self-sufficiency. Financial counseling should minimize crises in the future so these clients don't become people of chronic need. Our loan is not just money; it includes a system of support, guidance and accountability.

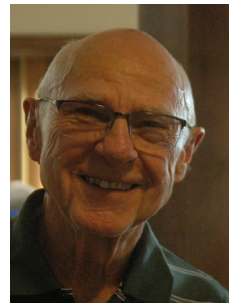
Leslie Taylor was recently hired by FISC to fill the position of financial counselor/coach. From her office at LEAVEN, she will meet with all loan recipients and provide them the services they need to prevent episodic crises by helping them gain self-sufficiency and reduce their reliance on community resources. Denise Martinez, FISC Program Operations Leader, de-

scribes Leslie as having "a history of Community program coordination, communication, development and direct service expertise. She is currently a Board member for TrustWorks, Inc., a time bank built on reciprocity, community assets, relationships and project partnerships with multiple agencies in the Fox Cities area. She also served as a founding board member, volunteer coordinator, and program manager for Sustainable Fox Valley, Inc."

Leslie says she "has an interest in connecting heart-to-heart with people's desires to help make their world a better place." Together with other volunteers, she founded Sustainable Fox Valley to "help people develop projects to improve the social, economic and environmental quality of life in our area." Leslie clearly has a passion for helping people, which will make her a perfect addition to the LEAVEN/FISC teams.

Message from the President (continued)

The mission of helping people meet an emergency need, while also helping them find the coaching and resources that will help make that and other emergency needs not recur, is inspiring.



Harry Spiegelberg

Bonnie and I feel blessed and proud to be a part of LEAVEN.

A huge THANK YOU to the BizSquad at the Fox Valley Technology College for choosing LEAVEN as one of the recipients of their semester long projects. LEAVEN benefited by receiving a new website, new brochure and new marketing material for donors. Make sure you take a minute to look at the new website and let us know what you think!

Stories of Hope By Liz Schneider, Director of Client Services

LEAVEN experienced a 4% reduction in demand for our services from 2014 to 2015. We can point to external factors - a milder winter and improving economy, and internal factors - our quality case management, to account for this slight reduction. However, there were still 6,735 requests made from households who found themselves in a financial crisis with nowhere else to turn for help. While the numbers measure our output, it is our clients' stories that illustrate our outcomes. Their stories show how situational crises cause untold stress and financial need. Our financial involvement may be limited, but the impact we have is far-reaching. As you will see from the following stories, our assistance not only turned hardship into hope, but also provided direction, validation, safety, stability and understanding.

- Lindsey's boyfriend was in jail awaiting sentencing on charges of substantial battery and the use of a deadly weapon when she sought assistance. The domestic abuse caused her not only to suffer physically and emotionally, but also financially as the household expenses now fall solely on her. Her boyfriend made a good living and had provided for Lindsey and their one-year-old daughter. Lindsey had no knowledge of the social services network and needed a lot of guidance, in addition to the rental assistance LEAVEN provided.
- We helped Carmen after a fire destroyed the apartment she shared with her 5-year-old granddaughter, for whom she is the primary caretaker. Without renter's insurance and no savings, Carmen struggled to pay for an unexpected move. In addition, she had to take unpaid time from work, further reducing her limited resources. LEAVEN paid the security deposit to get Carmen and her granddaughter stably housed.
- We helped John, who was struggling to meet all of his financial obligations after being downsized in a company-wide restructuring. John took great pride in being the breadwinner for his wife and two minor children so the layoff was both an emotional and financial setback. The family cut out all discretionary spending, but still couldn't meet all their basic needs on his unemployment compensation. He described his life as a "balancing act," in which he'd address his most critical needs first, putting off those bills that could wait. By the time he came to LEAVEN, he was off-kilter and in crisis. Our help prevented his gas and electricity from being disconnected. We also provided referrals to other programs and services that helped stretch their limited income and connect John to vocational training.
- Our assistance towards Karen's car repair allowed the single mother to get her daughter to Milwaukee's Froedtert Hospital for evaluation with a pediatric specialist. She had cancelled two previously scheduled appointments for lack of reliable transportation.
- We helped June, who is 87 years old and lives with her caregiver sister. Their combined social security income is not enough to cover any unexpected expenses. June suffered some setbacks after surgery - the most recent of which required multiple appointments with an infectious disease doctor and wound care specialist. The extra travel expenses and medical co-pays made it difficult for the sisters to meet their basic needs.

Mark Your Calendar

April 27 - LEAVEN Annual Meeting

November 3 - Culinary Association Dinner to benefit LEAVEN

Contact Rena Winkler in the Development office for details.

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