

The Advocate

The Newsletter of Advocates for Homeless Families, Inc.

Spring 2007

Advocates empowers motivated families to overcome homelessness. Our families succeed through a two-year structured program of housing, education and support services.

Help Support Advocates!

To make a contribution, call **301-662-2003**, or visit **www.afhf.org**.

To receive this newsletter electronically, e-mail **Galaida_advocates@comcast.net** with "Subscribe" in the subject.

Advocates for Homeless Families
216 Abrecht Place
Frederick, MD 21701
301-662-2003 (tel)
301-662-3689 (fax)
www.afhf.org

The Advocate is published throughout the year by Advocates for Homeless Families, Inc. Information contained herein may be reproduced, provided that appropriate credit is given.

Board of Directors:

Olivia White, Chair	Barbara Lohman-Flynn
Francina Baldi	Nancy MacNamara
Andrew DiPasquale	Bunny O'Dell
Carol Eaton	Jan Samet O'Leary
Nancy Gillice	Mary Richeimer
Marcia Hall	Dan Schiffman

Executive Directors:
Greg and Elizabeth Galaida

To Advocates Grad, Success Is More Than Making Ends Meet

If you have diabetes, Advocates graduate Nikki might just save your life someday. She works as a contract specialist at the National Institutes of Health finding ways to fund research in digestive and kidney diseases and diabetes. She oversees contracting for research and development to find cures for these diseases. And that's what she loves about her job: the hope that comes with research.

Eight years ago, however, Nikki needed some help of her own. She had a four year old child and not enough money for rent and tuition at Frederick Community College at the same time. But she wanted very much to finish her Associate's degree. FCC staff referred her to Advocates and she enrolled in the Families Forward program. Advocates helped her find a new place to live and funding to supplement her income, and child care to help her go to school and work. And Advocates helped her to keep on track.

"I was at my wits end," she says of her days before coming to Advocates. But, she says, Advocates gave her someone to look at the whole picture and put the pieces together. "It was nice just to know that someone was there, and they'd know where to go to get help for various things, so I could stay in school and work." To do this, her Family Advocate helped her enroll her son in Pre-K as a priority case and save her some money on child care, as well as other supports. "It's great to have that kind of support," she says.

Nikki finished her Associate's degree and went on to earn her Bachelor's in English and Journalism at McDaniel College. She started at NIH five years ago and entered the two-year NIH Management Intern Program to earn an advanced degree. She is currently working towards her Masters of Business Administration at Mount Saint Mary's, through an accelerated program. "The kids are very forgiving," she says. "There are some long days."

Nikki owns her own home and lives in Frederick, where she now

"I was at my wits end...but [Advocates] knew where to go to get help for various things."

—Nikki

Continued on Next Page

A New Reason to Smile

Do you think about your smile much? So much in our society depends on what we look like, including how our teeth look. It can affect even our job security. In fact, one participant reported being told point-blank that in order for a person to move up to management he or she had to have better teeth. Not to mention the personal discomfort of having dental problems.

But dental care for low-income families is extremely hard to find. You may have read in the paper about the young boy who died due to complications from tooth decay. Many of our participants are facing the same challenges when it comes to their own dental care.

"I have medical assistance," says one participant, "but I can't find a dentist who will accept it." She will have to find a dentist soon, however, or her health will be severely in jeopardy.

Mission of Mercy offers dental care on a monthly walk-in basis at select locations, but even this is difficult to obtain. "I've heard of people going to wait in line at four in the morning," says Family Advocate Stella Mayo, "and they still might not get in."

Through the generosity of individual donations and dental clinics, two participants have received dentures. They are tickled pink at their new look—and their new prospects for promotion.

Advocates appreciates donations for dental work, either from private donors or dentists in Frederick. If you can help, please call. Participants need general cleaning, extractions, dentures and other services. Help us find new ways to make our participants smile!

Elizabeth and Greg Galaida

Executive Directors
Advocates for Homeless Families

Habitat and Advocates

Advocates and Habitat for Humanity of Frederick County announce a new partnership to help once homeless families become homeowners. The chosen families will participate in Advocates for Homeless Families programs to improve their economic and personal situations while they are building their dream homes with Habitat for Humanity.

The partnership is attractive to both agencies for obvious reasons: Advocates has families in its Transitional Housing and Families Forward programs who would like to own a home, and Habitat has a need for qualifying partner families to build with. "It seemed like such a natural idea," says Advocates Executive Director Elizabeth Galaida. "Our families have told us they want to own a home someday, but usually that day is long after they graduate from our programs."

Habitat of Frederick's Executive Director David Ozag says, "It seems like a natural fit to work with Advocates for Homeless Families on this joint venture. We are looking forward to working with them on this partnership and benefiting the constituents of both organizations."

Both agencies require intensive personal commitments from their clients as part of their programs. Advocates has a 35-hour weekly "productivity" requirement, meaning participants must spend that much time in a combination of required activities, including working, going to school, meeting with their Family Advocate, life skills workshops and other activities. Habitat requires that a partner family must contribute at least 300 hours of "sweat equity," either by working on the construction site itself or fulfilling Habitat's administrative needs. Both agencies have agreed to allow for at least a portion of the family's "productivity" or "sweat equity" activities to count towards the other agency's requirements.

The agencies hope to solidify the official partnership agreement by the end of April, which is Affordable Housing Month, and begin selecting partner families.

Homeowners will participate in the building of their new homes as part of the new Habitat-Advocates partnership.

Photo: HFH/Steffan Hacker



Continued from Page 1

has three children. She's had her share of personal challenges since, but she says that Advocates taught her to face her challenges head on. "The big thing I learned," she says, "is that there *are* people who can help. It's not anything to be ashamed of to get help when you need it—that's what they're there for."

She sympathizes with today's Advocates participants. "They have it tough. I mean, my rent used to be just \$450. And there's not as much funding for housing or school." She is glad to be where she is today, which is, she says, "comfortable." She says she has a lot of room for advancement, and she likes it that way. She encourages those new participants to continue with their education. "Take advantage of the fact that you're with Advocates and there are people to help you." And, she reminds them, keep working on your education. "It can help you get to where you want to be."

Charitable Giving and You

The Tax Man Cometh

And Carol Ann Greenwood Is Ready

Tax day is a red letter day for most Americans. For some, it's a day for refunds, and others, well... Carol Ann Greenwood, CPA since 1986 and Advocates Family Circle Donor, knows some strategies to lowering your taxes. "There are many ways," she says. "Making charitable gifts is one option. If you're charitably-minded, that is. It shouldn't hurt to give." In December 2006, Carol Ann made a gift of appreciated stock to Advocates for Homeless Families.

According to Carol Ann, people who have stock that has greatly appreciated since they acquired it reap the greatest benefit from donating stock. "By donating the stock directly to a charity," she explains, "you can deduct the full market value on the day of the donation and you don't pay the capital gains tax you'd pay if you sold the stock. That's true of any appreciated property, including land, art or other items of value."

But really there are two benefits to donating stock, she says. "You also get that feeling you've left your mark on the face of the earth. There's the human part and the tax part, and we don't want to lose sight of both of those."

Carol Ann says that both factors motivate donors. Some donors, she says, ask their accountants which stocks have appreciated that could be disposed of through donations to charity. Others have a desire to support a specific charity and ask their accountants how they can make the gift from their portfolio. The donation process itself, she says, is simple. "Once you've decided to make a gift," she says, "just call the charity and have them refer you to the firm that handles their gifts of stock. Then your broker and theirs can work it out."

Carol Ann recommends reviewing your financial plans with a qualified professional at least once a year, to see if anything needs to be updated. "Most people like to look at their financial picture in November, and make their charitable gift plans then. But really, any time is a good time to make a gift. Nonprofits appreciate receiving gifts in the 'lean times,' like July."

Carol Ann made her gift of appreciated stock as part of the Community Investment Tax Credit program, which offers tax credits to Maryland businesses donating to qualified charities. "As a tax accountant, I can't help but be in love with the Tax Credit program. With the savings from my tax credit, plus the fact that I gave appreciated stock, I really only gave up 25% of the entire gift."

Can anyone give appreciated stock? It's not right for everyone, she says, and she recommends talking to your accountant, estate planner or other financial professional first. But, she says, "It's an excellent opportunity for someone in the right situation." In fact, when speaking of her own gift to Advocates, she feels it was "a very good investment of my money, on the humanitarian side and the tax side."

"It's a good investment of my money, on the humanitarian side and the tax side."

— Carol Ann Greenwood,
on making a gift of
appreciated stock

News Briefs

The Fannie Mae Foundation made a \$45,000 grant to Advocates as part of its Help the Homeless Program. If you are interested in participating in this October event as a group or individual, it is not too early to contact us!

The Frederick County Association of Realtors is holding its annual **Golf Ball Drop** to benefit local charities, including Advocates. Balls are sold and numbered, and dropped from a helicopter onto a golf course. The ball that drops closest to the flag wins \$1,000. If you are interested in purchasing a ball or balls (\$5 each), please contact the Advocates office.

Advocates received a grant of \$2,500 from **Bank of America Foundation** as part of the Grand Opening of its new branch in Mt. Airy.

The Safeway Foundation presented Advocates with a check for \$2,000 at a recent presentation ceremony.

The **Frederick High School SGA** raised \$600 in a Student/Staff Basketball game and made a gift of \$1,000 to Advocates.

Our deepest sympathies go out to the family and friends of Deysi Benitez, Pedro Rodriguez and their children. We mourn their loss. Pedro and Deysi were graduates of Advocates' Transitional Housing program.

Honor Your Mother and Help Support Advocates!

If you would like to make a gift to honor your mother, we will send her a card on Mother's Day.

Simply call 301-662-2003.

Family Circle Donors

(Individual gifts of \$1,000 or more)

Thank you!

Hilda Ausherman
Joseph Baker
Mr. and Mrs. Steve Barger
John Doyle
Harriet Langlois and Lou King
Dan Schiffman Associates

Carol Ann Greenwood
Marcia Hall and Jerry Quance
Richard and Ingrid Manfredo
Mr. and Mrs. William Orr
Cindy Powell
Yvonne and EJ Reinsch
M. Robert Ritchie, Jr.

Thanks to these other recent donors:

All Saint's Episcopal Parish
America's Charities
Ms. Ann Antoniewicz
Avanti Marble & Granite
Mr. Nevin Baker
The Bank of America Charitable
Foundation, Inc.
Mr. & Mrs. Steve Barger
Brunswick Lions Club
Bydanh Class
Mr. Marlon Carmack
Carmack Insurance Group
Christ Reformed Church
Ms. Mary Beth Clark
Mr. & Mrs. Michael Colwell
Fannie Mae Foundation
Mr. & Ms. Robert Fowle
Frederick County Government
Frederick High School
The Gazette Newspapers
Dr. Caroline Gessert
Ms. Janet Gochenour
Mr. & Mrs. Steve Harpster
Rev. Muriel Heichler
Ms. Clare Hill
Holy Family Catholic Church
Mr. & Mrs. Kevin Jackson
Paula & Joe Jagemann
Ms. Henrietta Jones
Kiwanis Club of Frederick, Inc.
Mr. & Mrs. George Leiby
Mr. & Mrs. Frank Lesure
Ms. Connie Linton

Loliederman Soltesz Associates
Sam Maples & Mary Ellen Rhoderick
Mrs. Martan S. McSherry
Dr. James Merkel
Mrs. Anne Meyer
Needles & Pins
Col. & Mrs. Gerald W. Parker, Jr.
Mr. & Mrs. Charles Pearl
Mr. & Mrs. Michael J. Puglisi
Mr & Mrs J. Tyler Quynn
Randall Charitable Trust Donor Advised
Fund/Community Foundation of
Frederick County, Inc.
Mr. & Mrs. Clarence Reeder
Reliable Recycling
Mrs. Carey Ridgley
The Safeway Foundation
Ms. Catherine Seibert
Col & Mrs. Edward Shelton
Ms. Virginia Skelley
Ms. Betty Smith
Mr & Mrs. Mark Snyder
Dean Stickell
Mr. & Mrs. Paul Thompson
United Way
United Way of the National Capital Area
Ms. Annelie Weber
Ms. Maureen Wilson
Women's Fellowship & Service Guild
Mr & Mrs Edward Wrzesinski
Mr. Marwan Younes

PRSR STD
U.S. POSTAGE PAID
FREDREICK, MD
PERMIT NO. 330

Advocates
Homeless Families

216 Abrecht Place
Frederick, MD 21701