

# September, 2017 News

## Director's Update

Greetings,

It's hard to believe it is nearly the end of September! The kids are back in school and the holidays are right around the corner. Planning has begun at LCCN and many of our partner churches to provide food and Christmas gifts to families in Lake County.

You will find the guidelines and sign up on page two of this newsletter. We will once again be asking churches to partner with us to meet the needs by either adopting families through us, sending a financial donation or gifts, and/or sending us a list of families they are helping on their own. By sharing lists we are able to help more people while cutting down on duplication. Just like our emergency assistance program, we cannot do this without you. Please contact the office with any questions.

In Service, Melina

We are still working to finalize the days and times for our Strategic Planning session, expect an invite as soon as we get that nailed down.

## First Baptist Church of Willowick Member since 2017



31433 Vine Street  
Willowick, OH  
440-946-2300  
Pastor: Rob Mieden

### Services and Programs:

Sunday Service: 11:00am

Sunday School: 10:00-10:45am

AWANA/Crosswalk for youth: Wednesday, 6:30-8:15pm

### Tips to help you manage:

How can you minimize or avoid holiday financial stress completely? The answer is to have a plan in place that will allow you to focus on what is important to you over the holidays while putting financial stress behind you. Here are a few tips to help get you there:

- Establish a holiday spending strategy. Determine how much you can afford to spend. To get a realistic amount, look back on what you spent last year
- Create a holiday spending plan. Simply list the areas in which you will need to spend money. From special holiday meals, to gifts for friends and family, write down how much you plan to spend. Start saving money now if you haven't done so already.
- Revisit your plan. If, after step three, you can't possibly save enough to achieve your spending plan, then you only have two choices. Reduce the amount in your spending plan or find additional money that you can add to your plan.
- Cut back on some of your everyday spending. Are you eating out? What are you doing for entertainment? Forgo some of these activities and take the money that you would have been spending and put it in your holiday spending account.
- Use coupons. Coupons are a great way to save money. When you go shopping you can take the amount that you saved from using those coupons and put that in your holiday savings account.
- Shop early. It's never too early to start buying the items that you are going to need. Keep an itemized list of what you bought so you can refer back to it when needed.

### Network Monthly Statistics

- Clients helped this mo: 45
- Clients helped Year to Date: 243
- Total Assistance for August: \$5,367.25
- Year to Date Client Assistance: \$34,664.60



# More Than A Number

Usually, when meeting with people to discuss their emergency need, it is easy to see when things started to spiral out of control for them financially. Often it is something that happens out of the blue such as an unexpected repair, loss of a job, or an illness. While it is easy to judge people and say “they should have prepared for this”, realistically, few of us could rebound quickly from a major expense. The following is a story of a couple who came to us for help for this very reason.

The husband and wife are both in their mid 70’s. They didn’t have much but they had a home that they raised their children in, a retirement plan and a small savings. They had lived modestly all their lives, helped their children get on their feet, donated to charity, and volunteered when they could.

About 2 years ago the wife suffered a stroke. The medical coverage they had did not cover much so their savings was soon gone and within 18 months their home was in foreclosure. They reconfigured their budget and moved into an apartment, believing that the utility bills would be cheaper and they could make ends meet. Because the apartment was all electric, when they received their first electric bill they were not prepared for the cost.

The husband reached out to us because he had heard that we did not require a disconnection notice in order to assist them. He was relieved that we could help before they “started back down the slippery slope that we were in”. We assisted them with the portion of the electric bill they didn’t have, they paid all but \$72. In addition we encouraged them to sign up for food stamps and make use of the local food pantry to put them in a better position to pay the full bill moving forward.

When I told them that we were able to help I could hear his sigh of relief. His voice cracked as he said “It is very humbling to go from the one helping to the one being helped. I appreciate your kindness”

## Holiday Basket Sign Up

Below you will find the dates and times for people to come to our office to sign up for Thanksgiving food baskets and Christmas food and/or gifts. We will not be doing applications by phone. Here are guidelines for this year’s program:

1. Only one request for food baskets per address per holiday, regardless of the number of adults living in the home.
2. We will provide Christmas gifts to children 18 years and younger as long as they are still in High School (documentation of school registration and custody may be requested at any time).
3. Clients must sign a form stating that they have not requested food/gifts from another helping agency/church in order to get on our list. If we find them on another list they will be removed from ours and we will notify the other place as well.
4. Anybody who was a no show for gifts and/or food baskets last year will be ineligible for this year’s program.
5. LCCN reserves the right to close the request list at any time we feel that there are more requests than we can meet.

### Sign up Dates/Times

October 10th, 12th, 24th & 26th 8-10 am

October 18th & 19th 7-8:30 PM

Location: 1200 Lost Nation Rd., Willoughby, Ohio 44094

(Our office is door #16, right next to the main entrance)

Lake County Community Network



“Helping one another help others”

## Lake County Community Network

1200 Lost Nation Road, Willoughby, OH 44094

Office: 440-946-9029; Fax: 440-946-8090

Website: [lccnohio.org](http://lccnohio.org)