Washington Gorge Action Programs



Our Mission:

Washington Gorge Action Programs is the 'Community Action Agency' for Klickitat and Skamania Counties. We are a multi-purpose human services organization dedicated to helping individuals, families, and communities address basic human needs. Our mission is to prevent and alleviate poverty. Our goal is to help people help themselves and reach self-sufficiency.

Washington Gorge Action Programs Locations:

Bingen Office Stevenson Office Goldendale Office Mailing Address
1250 E. Steuben St. 683 Rock Creek Drive 112 E. Main St. PO Box 805
Bingen, WA 98605 Stevenson, WA 98648 Goldendale, WA 98620 Bingen, WA 98605

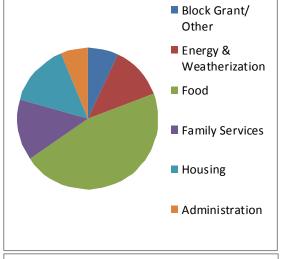
Phone Number: 509-493-2662

WE'RE ON THE WEB! WWW.WGAP.WS

WGAP's 2014 Financial Information (unaudited)

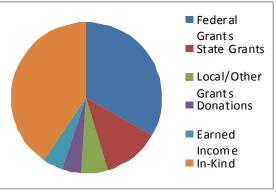
How We Distribute Our Funds:

Block Grant/ Other	\$ 221,117.24
Energy & Weatherization	\$ 391,439.32
Food	\$ 1,464,088.40
Family Services	\$ 442,148.37
Housing	\$ 460,596.52
Administration	\$ 196,306.88
Total	\$ 3,175,696.73



WGAP Sources of Funding:

Federal Grants	\$ 1,068,178.85
State Grants	\$ 390,940.47
Local/Other Grants	\$ 183,538.96
Donations	\$ 132,666.41
Earned Income	\$ 133,768.17
In-Kind	\$ 1,302,233.12
Total	\$ 3,211,325.98



Washington Gorge Action Programs 2014 Annual Report



YOUR COMMUNITY ACTION AGENCY.

HELPING PEOPLE. CHANGING LIVES.

From The Desk of The Executive Director

I recently came upon a quote from Desmond Tutu:

"There comes a point where we need to stop just pulling people out of the river. We need to go upstream and find out why they are falling in."

I love that quote primarily because it reflects the work all Community Action Agencies are currently doing. Years ago, we recognized that helping families with rental assistance was not really helping if that family became homeless again within a year. We looked at housing barriers figuring out how to eliminate them. We started helping with monthly household budgets so families would realize where their funds were going and what actually needed to be paid.

Finally we began selfsufficiency goals including things like obtaining a car, having insurance, getting a library card.

With our youth, we began workshops on values: responsibility, respect, caring. We offered training to stop bullying, date rape and youth involvement with alcohol and drugs.

For domestic violence and sexual assault victims we offered support, understanding and advocacy. We are always careful to offer options, not provide decisions.

The Food Bank programs are now on the brink of that transition. Soon we will be providing families with food security options: gardening, gleaning, and food preparation. Rather than depending on the food banks, they will be able to depend upon themselves.

As an agency we are in the midst of transition to this philosophy. WGAP will continue to provide basic human needs and crisis services. However, our mission is to help individuals and families become self-sufficient and thrive through their own knowledge and skills.

We are striving, with each family we serve, to go upstream and find out why this family is falling in.

Linda Schneider

Success by the Numbers

3,066 Families Helped

7,419 Individuals Helped

11,701 Food Boxes Distributed

57 Emergency Protections from Violence Issued

275 Individuals Received Emergency Legal Assistance

75 Young People Enrolled at Community Youth Center

18 Homes Weatherized

190 Individuals Obtained Safe and Affordable Housing

60 Individuals Received a Clothing Voucher

9,668 Hours Volunteered

363 Individuals Enrolled in Housing and Essential Needs

123 Individuals Received Emergency Temporary Shelter

470 Households Received Energy Assistance

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Weatherization: Saying 'Goodbye' to Program Director, Ken Bergin



In October of 2014, Ken Bergin, WGAP's Weatherization Director passed away unexpectedly. Ken had been with the Agency since 1991.

Ken was a wealth of knowledge when it came to construction and Weatherization related repairs and he had real talent for being able to connect with anyone. Over the years, Ken received countless notes and thank you letters from clients. Ken liked to pretend he was a gruff guy but underneath that persona was a man with a heart of gold who would go out of his way to help anyone.

Away from work, Ken loved to ride his motorcycle and spend time with his wife and daughter.

Ken's passing was a huge loss for the Agency and left the Weatherization program reeling.

Staff share memories of Ken:

Ken began work for WGAP on August 21, 1991, through an on the job training program. It was so long ago that there wasn't anything showing what his title was. We know he was working in Weatherization.

There were some ups and downs. He was injured a couple of times. He was laid off when funding was low, in 1997, he backed the truck into a canoe. He received lots of cookies from his elderly women clients.

In October 1993, he was promoted to Weatherization Foreman. In his evaluations he consistently wrote that he was, "No good at the paperwork."

In October 2000, Ken was promoted again, this time to Weatherization Supervisor. Finally on September 1, 2004, Ken reluctantly accepted the position of Department Director. For the first few months he kept saying he was going to get fired or he wanted to go back into the field.

As Director, Ken dealt with budgets, funding, and lots of paperwork. However, he never lost his compassion for the families and individuals he helped through Weatherization.

Linda Schneider

When I was asked to write a memory of Ken Bergen, I had a tough time picking just one. When I was hired by Washington Gorge Action Programs, I was placed in the Weatherization Program. The first few weeks were tough learning everything, this program being my first manual labor job, I was a bit slow and I messed up often. I think the one memory that stands out the most was when I was climbing up a ladder with all of my tools in my hand and I got scared. Heights aren't my favorite thing, I looked at him and said, "I can't climb the ladder, it's too high." Ken looked at me and said, "Don't tell me you can't, If you tell me you can't then you shouldn't be here." Of all the lessons that I have learned in my life, this one taught me that as long as you have a can do attitude you can do almost anything.

Danika Kennedy

During the time I worked with Ken in the Weatherization Department, I saw him exhibit great integrity and compassion for our clients. He worked to not only stay within his

budget, but to make sure we gave the client the correct and complete work they were in need of. He led by example and didn't ask any of his employees to do a task he wouldn't do himself. He was always good for a laugh and a joke, and it was a pleasure to work with him.

Laurel Hicks

I first met Kenny when the house I was renting was approved for Weatherization. Kenny and his crew, although "rough around the edges" in appearance, were true professionals. Kenny cared deeply about his program and the clients he served, and he emanated that throughout the community.

Several years later, I was hired by WGAP. Kenny was the first to extend a "welcome to the team", and imparted a kernel of knowledge to me of which I've never forgotten- "Don't judge books by their covers, or you'll miss the story." Not only is this a good life principle, it also, to me, captured who Kenny was. Had I judged him by initial appearance, I would have clearly been wrong. He was a good guy and is sorely missed.

Kirsten Poole

The thing I will remember about Ken is the way he related to people. I was able to witness Ken in many different situations. In peoples' homes, he wasn't "the guy here to work on my house", he was always welcomed as a guest. I got to travel to network meetings and conventions with Ken also. He was always greeted as a close friend, not just a co-worker or network contact. He had that way with people, always open and real. Ken spanned social and age gaps. He was truly a people person.

Nick Vaday

YOUR COMMUNITY ACTION AGENCY. PAGE 11

How Can You Make a Difference?

People often ask us, what can we do to help? There is no one answer. As a Community Action Agency, we respond to clients who need help on their continued journey to self-sufficiency or who need temporary emergency assistance. This means that our needs and the needs of our clients can change daily.



One way you can help is by volunteering in one of our programs. We are always looking for volunteers to help out in the Food Bank, to play games with the kids at the Youth Center, or to help out at our store, Second Hand Rose.



You can link your Fred Meyer rewards card to WGAP and help us earn money. Our Fred Meyer Community Rewards number is: 90932. You still get to keep your points and Fred Meyer will match your points to your charitable organization of choice.



You shop. Amazon gives.

You can select WGAP as your recipient through Amazon Smile. Just go to http://smile.amazon.com/ch/91-0793062 to select us as your charity of choice and help us earn money.

You can sign up to be a monthly donor on our website, www.wgap.ws or make a secure one time donation through Paypal.



You can find our Youth Center kids at the White Salmon Farmer's Market in the Summer months. Our kids run the Community Table for 10% of the profit as well as sell some of their own wares.



You can help spread the word about what we do here in our community as a Community Action Agency.

You can donate non-perishable food to the Food Bank, you can drop off gently used clothing, furniture or household items at Second Hand Rose, you can donate funding to any of our programs or you can donate to our No Show Ball.



No Show Ball

The annual No Show Ball is WGAP's only fundraising event. It started as a bit of joke, guests didn't even have to show up! But over the years it has become much, much more than a joke and it raises more money than we ever expected it to.

No Show Ball funds are put to use to help clients who need assistance but don't fit the requirements of any of our programs.

They are put to use if a program has run out of funding and needs a little extra help to get through the end of the year. Unfortunately, as federal budget cuts continue; this is often the case.

In 2014, our No Show Ball raised \$19,437.30, making it our best year yet. Thank you, all!! Thank you for allowing us to continue to help our clients receive services when they have nowhere left to turn, but most of all thank you for keeping your money right here in our community.



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Skamania Klickitat Community Network

Skamania Klickitat Community Network living in communities that care. (SKCN) operates here in Skamania and Klickitat counties with WGAP acting as its fiscal sponsor. Their mission is to build strong, healthy communities. Since 1996 Skamania Klickitat Community Network has focused on connecting our rural communities with resources and services in order to strengthen and support resilience in families and reduce Adverse Childhood Experiences (ACEs).

In early childhood, toxic stress associated tal Health First Aid, support early with extreme poverty, abuse, neglect, homelessness, incarceration of a parent or other negative situations may dramatically influence a person's health, education and work history later in life. SKCN works to create awareness of the science behind ACEs and how resilience, the ability to positively manage hard times, can be supported in children and families lives are safe. Families thrive when

Through monthly interagency meetings, the Network brings local providers together to share information and resources that address problems such as youth violence, drug and alcohol abuse, low high school graduation rates, poverty, domestic violence, homelessness and child abuse and neglect. They host free parenting and child development education programs, sponsor trainings on Menlearning events and strategies, and provide workshops on the research behind ACEs and resilience. The Network also maintains an extensive website of community resources available to local families and service providers. (<u>skcnparents.weeblv.com</u>)

Children flourish when their home

they have stable sources of income and housing. Communities prosper with healthy and active neighborhoods. SKCN believes that helping families achieve stability is key to their taking the next steps towards becoming selfsufficient, healthy, and secure.



WGAP's 2014 Board

WGAP is very fortunate to have a Board who is actively involved with both the agency and our communities. Our Board is constantly asking, "What can we do better?" As a result, we here at WGAP are constantly striving to be the best we can be and to help our communities in new and innovative ways.

"I celebrate every day of my life and think, What will I do today that is worth trading a day of my life for?' I get so much personal happiness supporting WGAP and its programs as a volunteer, I feel like I am making good trades."

Bruce Bolme, on why he serves on the WGAP Board.

We appreciate every Board Member and the unique perspective they bring.

Cheryl Steindorf—President Roger Gadway—Vice President Mary Salter—Interim Secretary-Treasurer **Bob Anderson Bruce Bolme** Darlene Dickson Rex Johnson Tammy Manner **Evelyn Morey** Debi Van Camp

YOUR COMMUNITY ACTION AGENCY. PAGE 3

Weatherization: Moving Forward

With Ken's unexpected passing, Nick Vaday stepped up to take charge of the program. Though there have been many changes; the program continues. The biggest change that had to be made was that the program had to switch from crew based to contractor based. This means that Nick is now the only person in our Weatherization department and all of the labor is contracted out. Though we were sad to lose our crew we are very thankful that the program is able to continue and that those within our community who need this service are still able to receive it. In spite of all the uncertainty, Nick has been a very positive presence through all the changes and has proven to be a quick learner.

Nick joined our team in January of 2014, working with Ken as a crew member and he has a background in construction. He grew up in the area, graduating from Hood River Valley High School. Currently, Nick lives in Bingen and is a volunteer member of the Bingen Fire Department.

Nick has this to say about Weatherization. "I find Weatherization to be im-

portant for several reasons: It reduces the energy demands placed upon our utility suppliers. It makes the home more energy efficient and in doing so it reduces the financial impact on our clients. Perhaps most importantly, it helps our clients enjoy a better quality of life. I love hearing from our clients the difference our efforts have made in their homes and lives."

In his spare time Nick enjoys fishing, playing drums with the worship band at his church, maintaining his garden, and learning to play guitar and bass.

Welcome new Nutrition Services Director, Janeal Booren



In November, after 21 years with the Agency, Patricia Sajdak retired. Janeal

Booren was hired as WGAP's new Nutrition Program Director.

Janeal comes to us with Food Bank and non-profit experience along with an exciting vision of what our Nutrition Program could be.

In her short time here, Janeal has already made many positive changes and is helping us streamline the program, reduce waste, and get food out the door faster to families in need. We are very excited to watch the program blossom under her leadership.

Janeal says, "I believe that all people at

all times should have access to safe and nutritious food. I would like to see their food needs met and also take the Nutrition Program to the next level. Educating our recipients on how to grow and/or prepare food in a safe and nutritious way is a huge part of

Janeal loves spending time with her children and baking. As someone who likes to keep busy; she is actively involved in her church and her son's PTA, and she also spends a lot of time volunteering at various non-profits in the area.

Welcome new Associate Director, Leslie Naramore

In October, Leslie Naramore was promoted to Associate Director.

A native of the Columbia Gorge, Leslie came to us with a background in media production and small business. After receiving her B.S. from Western Michigan University in Biology/Sociology, Leslie decided that she would like to pursue a career in Human Services in her home state and returned to Washington from MichiLeslie started at WGAP as a Program Coordinator in the Energy Assistance Program. It was obvious that Leslie had the skills, integrity and strong work ethic to truly be an asset to WGAP.

When the Energy Assistance Program ended, she moved into Human Resources. Leslie basically started from scratch, rebuilding an area that had been sorely neglected. She organized our files, developed new forms, implemented procedures.

It was, however, in another area that she excelled. Leslie was able to reason situations through while being fair to all involved. Her advice became invaluable.

Now managing three programs in addition to her Human Resource responsibilities, Leslie continues to demonstrate her commitment to WGAP, the staff, clients and the communities we live in.

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Community Youth Center Houses Gorge MakerSpace

Perhaps you've heard of MakerSpace? It's a new movement in extra-curricular learning that gives kids a fun opportunity of hands-on learning (think wood to solve problems through building cool shop, auto shop, home economics), things. MakerSpace is a worldwide com- MakerSpace has stepped in to fill that munity of inventors, crafters and tinkerers who, online and through workshops, to develop vitally important problem pool their collective know-how to bring practical problem solving applications to math, science, and technology.

Locally, Gorge MakerSpace consists of supervised workshops where kids ages 8 - 18 can experiment with technology and learn at their own pace, working on projects that are fun and inspiring in a creative, welcoming environment. A good example: kids can build basic robotics from scratch through experimenting with various designs, experiencing the joy that comes from seeing their visions become reality in a supervised, coaching environment. Allowing the kids the freedom to experiment and fail is just as important as ensuring their eventual success.

Currently, Gorge MakerSpace is housed at WGAP's Community Youth Center, with WGAP acting as their fiscal sponsor. Jack Perrin, founder of Gorge MakerSpace provides workshops to our Community Youth Center kids every Wednesday.

As schools continue to experience budget cuts and offer less in the way void and provide the kids the chance solving skills.

You can learn more about MakerSpace on the web at:

www.gorgemakerspace.com.



Pictured here: Community Youth Center kids working with Gorge MakerSpace founder, Jack Perrin





Community Youth Center: A Success Story

One particular family has thanked us many times for the existence of the Community Youth Center. They have 2 vides a safe place during the boys: ages 9 and 13. Both parents work and they live in Appleton, WA.

The Community Youth Center provides fun, and keep out of trouble. a safe and supervised place where these boys can come after school while their parents are working. They are able to interact with their friends, volunteers and staff playing various games, work on homework with assistance, and go on fun fieldtrips, like going swimming or bowling.

The parents have commented that since they live in a very rural area, it can be challenging for their children to have

social interactions outside of school. The Community Youth Center pro-

week where their sons can hang out with friends, have

All children, ages 7-17, are welcome at the Community Youth Center.



YOUR COMMUNITY ACTION AGENCY. PAGE 9

2014 David Duncombe Living Your Conscience Award

At the 2014 annual Recognition Evening event, Stephen White was the recipient of the 2014 Living Your Conscience award. Steve had formerly been on the WGAP board and recently served as WGAP's board chair. After moving out of the service area, he had to retire from the board.

Steve has been actively involved with non-profits through out his life. He worked for the Klickitat County Human Services Department, Employment Security Veterans, ESD 112, and ended his employment as a Peace Corps volunteer. During all that time his non-profit volunteer work continued with the Community Mobilization Against Substance Abuse Board, the

Substance Abuse Advisory Board, the Skamania Klickitat Community Network and, of course, the WGAP Board of Directors, Finance Committee, and Public Relations Committee. He was someone you could always count on to attend meetings, be prepared, and voice his opinion. Steve is still actively involved in his church and Big Brothers Big Sisters of the Columbia Gorge, as well as many other helping organizations. His newest volunteer endeavor is at Hood River memorial Hospital greeting and assisting individuals and families headed into surgery. WGAP truly appreciates all of Steve's work within the agency and, also, throughout our communities.



Stephen White and WGAP Executive Director, Linda Schneider

Recognition Evening Continued...



Roger and Diane Gadway of Gadzukes!





Andreas Ehrlich provided us with classical guitar music for the evening

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Recognition Evening 2014



Kevan Bren was honored by Patricia Sajdak for his efforts on behalf of our Nutrition Program



Brian and Ronda Griffin were honored by Liz Paulson on behalf of the Community Youth Center



Kevin Summa honored Jake Lawrence for all of his hard work at the Guided Path



Katie Muirden was honored by Carol Cox for Second Hand Rose



Atticus and Quintus, superhero participants in the Second Hand Rose fashion show

YOUR COMMUNITY ACTION AGENCY. PAGE 5

Transitional Housing: Klickitat County

A mother of three entered into our Goldendale Transitional Housing program. She had just been released from prison and had nowhere else to go. A drug problem had landed her on the wrong side of the law and she had lost custody of her children. However, with a place to call home and some guidance counseling, this tenacious young mother was able to stay drug free, find two jobs, regain custody of her children, and apply for and receive a Section 8 Housing voucher.

Staying focused on her goal and equipped with the housing voucher, she was able to find a permanent home for herself and her children. Today, she continues to maintain her drug-free lifestyle and she and her children are living healthier, happier lives.

These stories are what keep us here at WGAP going. It's one thing to hear that we're making a difference but to be able to see these positive changes reflected directly in the lives of our

clients is another thing entirely. Sometimes it can be easy to lose sight of the big picture in our daily struggles but these small successes serve as a reminder of why we do this work. It puts a smile on our face and keeps us committed to the cause and promise of Community Action.



Transitional Housing: Skamania County

An 82 year old senior came to stay at the Skamania Shelter in April. Her apartment had flooded leaving her homeless for a few weeks while repairs were done to the apartment. After speaking to the manager at the apartment we found out that the flooding was caused by her and she would not be able to return. We were concerned for her safety living alone and talked to her about assisted living. Staff came up with a list of local assisted living units for her. She found one she liked and was able to move in the first week of July. She came to see us in August to let us know how happy she was with her new home and how wonderful her stay was at the shelter.

She wasn't our usual client, but when she found herself in an unusual situation and needing help; our services proved to be vitally important to her.

The Guided Path: Emergency Shelter & Transitional Housing

A young woman who was living in her car because she was unable to work in a structured work environment moved into the Shelter. Due to issues in her past she was having a hard time moving forward. With our help, she began receiving financial assistance from D.S.H.S. and trying to get S.S.I.

She stayed in the shelter for three months and during that time a home in our permanent housing program became available. She applied for and was accepted into Permanent Housing.

While in Permanent Housing she received her Section 8 Housing voucher and she was able to move into a nice apartment in a larger town with more opportunities.

During her time at the Guided Path grounds, she started a children's class for the children of other families in the program. All of the kids loved the class and looked forward to their weekly meetings. The young woman also put together a new cleaning and maintenance program for the shelter.

She made lasting friendships with her neighbors and the Program Director. She is an amazing person, who was able to find her drive and purpose with a little help. She will be missed, though we know that she has a bright future.



Isaiah, resident in our Transitional Housing Program

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Programs for Peaceful Living

Programs for Peaceful Living is WGAP's tion as her family did not consider domestic violence and sexual assault pre- divorce to be an acceptable solution. vention program for Klickitat county. They also service victims of general crime for both Klickitat and Skamania counties.

A Success Story

who initially began seeking their services degree, landed a good job and rein 2006. When they first began working with her, she had very low self-esteem and lived in paralyzing fear of her abuser. She now holds her head high, smiles, She did not receive any support from her and she and her children live in a safe family to leave her highly abusive situa-

After years of receiving direct advocacy/legal advocacy from Programs for Peaceful Living, she began to find her voice and began making positive changes for both her self and her children. This past year she left the Programs for Peaceful Living had a client abusive situation, completed a college ceived her immigration status as a legal resident of the United States. and healthy place of their own.



Energy Assistance



Each Fall, thanks to funding from the Low-Income Housing Energy Assistance Program (LIHEAP) and utility

companies Avista and Northwest Natural, families who are income eligible are able to receive help with their Winter heating bills.

WGAP gives top priority to seniors, spending time taking applications in the Stevenson, White Salmon, Lyle, and Goldendale senior centers. Once seniors have been taken care of, names are added to a list on a first come first serve basis. Once the list is efficient.

compiled and funds have been released, appointments begin. Eligibility for the program is based on income, family size, energy usage, and heat source.

Families are eligible for the program once per program year. Clients who participate in the program are also referred to WGAP's Weatherization program which can also help with energy bills by making their home more energy

Stevenson Food Bank

Due to budget cuts it was decided that in 2014 the main Distribution Center located in Bingen would no longer be able to deliver food to the outlying food banks. This meant that these food banks would need to pick up their own food.

The Stevenson Food Bank did not have the ability to pick up the several thousand pounds of food each month. They briefly considered trying to get volunteers to make the trips each month, but no volunteer was available who had the vehicle or the time to move several thousand pounds of food.

The Bingen Food Bank had been considering selling one of their trucks to help increase their budget. After careful consideration, it was decided that the Bingen Food Bank would gift the truck to the Stevenson Food Bank so that they would be able to continue to receive the food and distribute it locally. Thanks to this decision, the Stevenson Food Bank knows that it can continue to provide food security to the local community who wouldn't be able to receive the food otherwise.

Our outlying food banks are very important to our clients who live in more rural areas. Often they cannot make

the trip to Bingen to be able to receive the food that they need and so the smaller food banks have proven to be a necessity for them.

Food security is something that everyone deserves and we're thankful that we are able to

continue providing food security to our families to need help in the Stevenson area.



YOUR COMMUNITY ACTION AGENCY. PAGE 7

Second Hand Rose: WGAP's Community Thrift Store



Second Hand Rose is WGAP's community thrift store. Established in 2005, it quickly became an integral part of the downtown Bingen area.

Second Hand Rose operates as a thrift store but it offers many other services to our area as well. Second Hand Rose has a retail training program which

offers those who complete it a good chance to get a job in retail. Second Hand Rose offers vouchers, so that those who can't afford clothing or necessary household items don't have to go without.

Perhaps most importantly, Second Hand Rose also acts as a referral service. Often clients who don't even know the exact service that they need, leave the store knowing that there are people and programs who care and places that they can go to get help. During the cold winter months this has been a much needed service for our homeless population.

Second Hand Rose has an amazing base of volunteers who spend many hours in the store sorting clothing, arranging books, creating window displays, and helping customers. They are always smiling and willing to help.

Thanks to the efforts of many, Second Hand Rose truly has become a community hub and many customers stop by the store because they know they'll be greeted by a friendly face and be able to have a quick chat while browsing the racks. Our program would not be able to function without all of the help and so we'd like to extend a big, heartfelt thank you to all of our volunteers who give so selflessly of their

Second Hand Rose gratefully accepts donations of gently used clothing, furniture, and assorted household accessories. All donations are tax deducti-

Stop by and see us! Second Hand Rose is located in downtown Bingen at 115 West Steuben Street.

Representative Payee: A Success Story

A new Payee client was in desperate need of reliable transportation. Without realizing that her Payee could help her with the situation, she tried to purchase a vehicle on her own which then promptly broke down.

After the Payee Representative learned of the situation; she let the client know that she could help her and steps were taken to avoid something like this happening again.

Not only does our Payee Representative help clients pay their bills on time but she can also help plan and budget for special things. A strict budget was enacted and after several months of all bills being paid in a timely manner our client was ecstatic to call her Payee Rep (or, her "Bill Paying Goddess," as she put it) and let her know that she

had qualified for a new car loan for the first time in her life.

Together the client and Payee Representative agreed on a payment range that would be reasonable for her budget and include insurance, something the client hadn't even thought of. After being encouraged by her Payee Rep to take her time and shop around, she was able to find the kind of vehicle that she wanted as well as needed.

She is now planning a road trip to visit her family this summer! Thanks to our Payee services, she has been able to save enough money to be able to af-

Our Payee Program is appointed by the Social Security Administration to

receive funds on behalf of people who need help managing their money. When the Payee Representative receives funds on behalf of a client she first takes care of all their bills and makes sure that their needs are met. She then sends the client a check for the remainder of the funds. A monthly fee of \$40 is charged for our Payee services.

