

## HELP. HOPE. CHANGE.





## INVESTING IN THE FUTURE

"I'm a budgeter, my husband is not," says Shamika with a playful smile.

Shamika and her husband, Aaron, live in an apartment with their five children, Samuel (17), Darius (16), Zephenia (14) Olyvya (9), and Sebastian (6). They were making ends meet until her husband lost his job. While receiving temporary assistance through Multi-Service Center's rental assistance program, Shamika learned that MSC also provided financial coaching.

Shamika always had a desire to invest her money for the future, but wasn't really sure the best way to go about it. She was excited for her first meeting with Greg Hollmann, MSC's Financial Coach, "He told me something that I hadn't thought about before. You always think you need to pay your bills first, but really you should be setting aside a percentage to pay yourself before you pay others. It doesn't matter the amount; any amount, if you do it consistently, will grow."

Saving and budgeting is a work in progress for Shamika and her family. Recently, they had an unexpected expense when one of the children got sick. This time, they had money in savings that helped them with the extra costs. After getting over the hump, they started right back into their savings plan.

"You don't have to stay in the same situation. The more skills and knowledge you gain, the better you'll be, especially with money," says Shamika. Now that Shamika and her family have a budget in place, Shamika is looking forward to continuing her meetings with Greg to learn how to best invest their savings for the most growth in the future. Eventually, Shamika wants to get to a place where she and her family can give back to MSC.

"MSC's financial literacy program empowers people to have control over their own destiny and to have more freedom because they know where their money is," says Financial Coach Greg. "MSC's program is different, we're not trying to sell you any financial products, just trying to help you find financial success."

Join Greg at our upcoming, free MSC Learning Institute community workshop on March 26 in Kent or call Greg at 253.854.4406, ext. 142, to learn more about how you can gain lifetime skills for financial success.

# FINANCIAL FREEDOM PRESENT PLANS. FUTURE DREAMS.

Learn financial skills to help you build financial security. Hear from MSC's Financial Coach how to implement systems and controls to build cash reserves for opportunities and emergencies. Come for advice only, no product promotions or sales pitches included!

Wednesday, March 26, 6:30-8pm Kent Library, Small Meeting Room 212 2nd Ave. N., Kent

Space is limited. RSVP to rsvp@mschelps.org or 253.835.7678, ext. 104, is recommended but not required.



#### **CONTACT US**

For services 253.838.6810 | WA Relay 711 www.mschelps.org To volunteer

253.835.7678, ext. 105 www.mschelps.org **To donate** 253.835.7678, ext. 149

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MSC accepts bequests or can offer you the opportunity to help MSC while receiving income from your investments.

For more information on these planned gifts, contact Barbara Whitehurst at 253.835.7678, ext. 149, or barbaraw@mschelps.org

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## **SURVIVING**

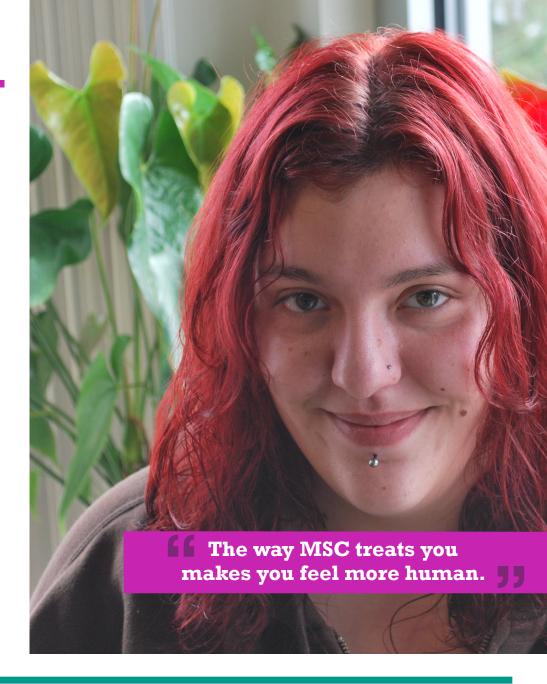
Kaleigh's first visit to the food bank at MSC was when she was 16 years old.

At that time, she was living with her aunt who became injured and unable to work. "It's hard to come to the food bank, but you have to do what you have to do to survive," says Kaleigh. Kaleigh describes her aunt as a "prideful girl" who didn't want to reach out for help from anyone. When they arrived, Warehouse Manager Tammy explained the process and told them how much food out of each basket they could take based on their family size. "Tammy made it easier for my aunt because she showed her respect and told her that she wasn't alone – there were so many others in her situation," says Kaleigh.

Several months after their first visit to the food bank, Kaleigh moved out of her aunt's home. In exchange for room and board at her new place, Kaleigh watched the homeowner's children. Getting them onto the bus made her late for school, and eventually she stopped going. Kaleigh tried to take online courses, but watching the children made it impossible for her to study or focus, and she did not finish high school.

Now 23, and back at her aunt's house after several moves, Kaleigh is enrolled in MSC's GED Program. She is studying hard and hoping to take and pass all four content areas of the GED by April of this year. Kaleigh and her aunt continue to visit the food bank as needed, and you can often find Kaleigh helping out in the food bank prior to her GED preparation appointment.

"It makes things worse when people put you down. The way MSC treats you makes you feel more human. I want to do that for someone else," shared Kaleigh. Kaleigh's future plans include both doing something creative and advocating for homeless people.





## **HELP KEEP CUPBOARDS FULL**

"Springtime is often a time when we see a shortage of supplies at the food bank," says Food Bank Director Terri Turner.

People often think of individuals and families needing food during the holidays, when it's cold out, or during summer when kids are out of school. However, MSC sees a need all year round.

You can help keep cupboards full by participating in a food drive this Spring or by bringing donations to MSC's food bank.

If you would like to host your own food drive, please let us know so we can help promote your drive through MSC's Facebook, website, and e-newsletter. Just e-mail info@mschelps.org or call 253.835.7678, ext. 105 to let us know.

When your food drive is complete, bring your collection of non-perishable food items to the food bank Monday - Friday between 8:30am and 4pm, or call 253.838.6810 and ask for the Food Bank to make special delivery arrangements.

#### **SUPPORT A LOCAL FOOD DRIVE!**

Macy's Bag Hunger

Now until March 28

Bring your food donation to Macy's or make a cash contribution to Bag Hunger when you complete your Macy's purchases.

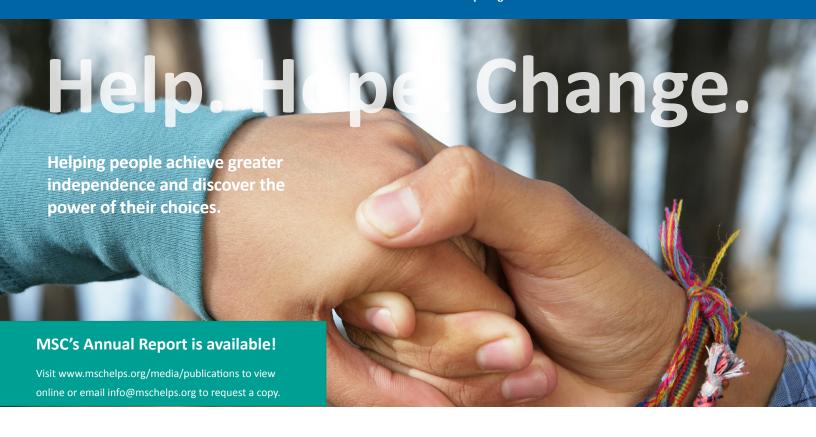


P.O. Box 23699 Federal Way, WA 98093-0699

MSC is a 501(c)(3) nonprofit agency that offers people pathways out of poverty through support and resources in education, employment, housing, energy assistance, food, and clothing. We also provide statewide advocacy for elderly and disabled residents of long-term care facilities.

Learn More: Call 253.838.6810 or online at www.mschelps.org

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### TRUE STORIES ABOUT AMAZING PEOPLE.

Fifty years ago, President Lyndon B. Johnson declared a nationwide War on Poverty and called for the start of community action agencies. In part, his State of the Union address said:

This budget, and this year's legislative program, are designed to help each and every American citizen fulfill his basic hopes — his hopes for a fair chance to make good; his hopes for fair play from the law; his hopes for a full-time job on full-time pay; his hopes for a decent home for his family in a decent community; his hopes for a good school for his children with good teachers; and his hopes for security when faced with sickness or unemployment or old age.

Unfortunately, many Americans live on the outskirts of hope — some because of their poverty, and some because of their color, and all too many because of both. Our task is to help replace their despair with opportunity.

Poverty is a national problem, requiring improved national organization and support. But this attack, to be effective, must also be organized at the State and the local level and must be supported and directed by State and local efforts.

Community Action Agencies are non-profit private and public organizations established under the Economic Opportunity Act of 1964 to fight America's War on Poverty. Community Action Agencies help people to help themselves in achieving self-sufficiency.

Multi-Service Center (MSC) is one of thirty Community Action Agencies in Washington State that is working to provide hope for opportunity.

We are working to not only provide basic needs, but also provide the opportunity of a more stable financial future. We address causes of poverty, not the symptoms. This means we work to ensure the community offers everyone opportunities to become economically secure, and we invest in individuals and their families who are striving to develop skills. Once these opportunities and skills are obtained, our programs are designed to move people toward self-sufficiency, not continued reliance on public assistance.

Community Action Agencies, like MSC, would not be successful without the overwhelming support of community members who volunteer their valuable time and talents. In Washington State last year, nearly 16,000 individuals volunteered at Community Action Agencies donating nearly 1.3 million hours helping families in need.

We have accomplished so much in the War on Poverty; however there is still much to be done. MSC continues to look for new and innovative ways to help our customers and our communities thrive. Thank you for helping us to continue to provide help, hope and change!



Best wishes,

