

Rising Unemployment = Rising Demand

With the Economy Still Down, Demand for Services is Up

Imagine, for a moment, trying to support a family of three—feeding them, clothing them, keeping them warm in the winter—on an income of \$18,000, which is just below the national poverty line for a household of three. It's a hard thing to picture, but for just under 10% of Marylanders, this is the everyday reality of their lives. According to recently released census data, more than 500,000 people in Maryland are living in poverty.

With these numbers on the rise, the number of families requiring assistance is also continuing to increase. After the harsh winter of 2009-2010 and the blazing hot summer that followed, utility costs are continuing to be a burden for many struggling to remain above water.

"Everyone in Maryland needed to heat their homes more days than in a normal winter, and for more hours each day, due to school and work closings," said Fuel Fund Executive Director Mary Ellen Vanni. "Hourly workers, who stayed home with their school-age children, lost wages while their heating costs increased...a double burden."

With unemployment numbers still high in the state of Maryland, it becomes harder and harder for those unemployed with families to make ends meet. Simple necessities that many Marylanders take for granted are essential for those struggling to keep their



For many Marylanders, making ends meet has been complicated by unemployment.

families safe and warm.

"When industries like new home construction bottom out," said Vanni, "so do all of the supportive businesses, such as metal, glass, home furnishings, etc., increasing the number of unemployed."

According to the Maryland Alliance for the Poor, all communities thrive when the economy is strong, and inversely suffer when the economy is weak. Interdependence is essential when the economy is faltering, and raising awareness for working together will continue to support those who need it most.

For information on how to support the Fuel Fund of Maryland, please see the box below. And please see the article on page two for a look at how unemployment has affected one Maryland family.

How to Support the Fuel Fund

- We keep families safe and warm because of donors like you!

- Go to www.fuefundmaryland.org, click on the donate button on the right side of the website, complete the required credit card information.
- Mail your check or money order to: Fuel Fund of Maryland, P.O. Box 62266, Baltimore, MD 21264-2266.
- Remember the Fuel Fund in your will.
- Contribute through workplace giving opportunities.
- Give through the electronic funds transfer (EFT) program (online contributions made from your bank account). For more information, contact Patryc Barnes at 410-821-3022, ext. 4 or via email at pbarnes@fuefundmaryland.org

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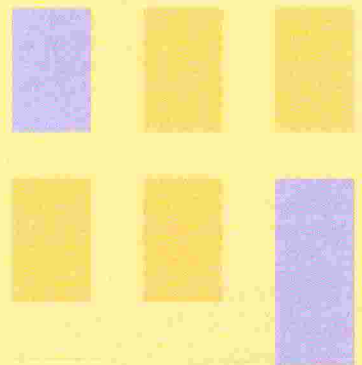
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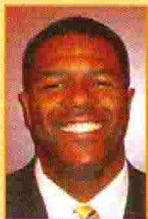


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LIGHT STROKES

From the President



Dear Friends:

Everyone wants a good return on their investments and everyone wants to support program-rich organizations. We are pleased that the Fuel Fund can offer

both of these to our supporters and to those seeking assistance.

This newsletter presents the same picture as every other bleak report that has come out since the decline in the economy—business closings, job losses and negative returns on investments.

But...the Fuel Fund offers a ray of hope for you, our donors and supporters. When you invest one dollar in the Fuel Fund, a family will receive the following:

1. a three-dollar payment on their BGE bill
2. education to help save money and reduce energy bills
3. guidance through the maze of the social service system

Last year, 25% of our 7800 families were receiving unemployment benefits. One out of every six asked for help for the first time. As usual, 50% of the 21,000 individuals were children.

So, invest in the Fuel Fund. Your dollar will result in three dollars against a gas and electric bill. You will educate whole families in energy conservation. You will provide support for families throughout their struggle, and you will know that \$.93 of every dollar helps a struggling Maryland family.

You make it all possible. Thank you.

Marnell A. Cooper
President

RAYS OF HOPE

Fuel Fund Gives 'Lifeline' to Unemployed Couple in Howard County

Howard Shore and his wife Betty have done a lot of bill shuffling since Howard was laid off from his job as a heating, ventilation and air conditioning estimator in October 2008.

After losing his job, Howard's income has consisted of unemployment benefits and a trickle of earnings from remote computer repairs and some musical enterprises Howard is trying to cultivate. The situation went from bad to worse in March 2010 when Howard's unemployment benefits ran out.

“CAC has been a Godsend,” said Howard. “CAC gives people who don't think they have any options a lifeline.”

Betty suffered her financial setback four years ago when she lost her job in a day-care facility due to a knee injury. She currently receives \$674 per month Social Security Disability Income.

The Shores have managed to keep one step ahead of financial disaster thanks to assistance from family and friends, food stamps, and help received from the Fuel Fund in Howard County.

“[Community Action Center] has been a Godsend,” said Howard. “CAC gives people who don't think they have any options a lifeline.”

Howard fills out resumes every day, “but the job market is not kind to a 57-year-old right now.” He is looking to obtain a full-time job that does not create so much stress that his blood pressure and diabetes spiral out of control. Howard is also trying another avenue to support his family—he has dusted off his guitar.



Howard has been able to use his musical talent as a source of supplemental income during this trying time.

Howard, whose supplemental job as a guitar player and singer with a rock band in the 1980s has allowed him to be a quick study, learning 30 songs he had never heard before in eight hours. Currently, Howard gets local gigs playing in others' bands, but hopes to one day play his own songs in his own band.

“I believe that when God shuts a door, he opens a window,” said Howard. “I can't help but feel music is my window.”



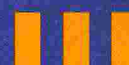
With Your Help
We Keep Families
Safe and Warm
Through Workplace
Giving Programs

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SPOTLIGHT ON WATT WATCHERS VOLUNTEERS

JESSIE JAEGER

Jessie comes to the Fuel Fund as a recent graduate of the University of Delaware. She did her graduate studies in the School of Urban Affairs and Public Policy where her concentration was in sustainable community development and environmental policy. While there, she helped educate people on energy efficiency through the Knowledge of Power program run by the Center for Energy and Environmental Policy.

A long-time volunteer for the Maryland SPCA, Jessie is one of our newest Watt Watcher of Maryland™ volunteers, helping us spread the knowledge of energy efficiency.

PAT JONES

Pat became interested in the Watt Watchers of Maryland™ because of her work with new immigrants and elderly at her Church. She feels that there is a growing need for this type of education as more and more people become challenged by job shrinkage and loss.

In addition, she feels that the financial literacy portion of the program will enhance her work helping immigrants assimilate to our culture and banking system. As one of the newest Watt Watchers of Maryland™ Volunteers, Pat hopes to use what she has learned to help those who attend her Church.

SHONTE OSBORNE

Shonte volunteers because she likes immediate gratification. She likes knowing that when she helps someone do something or tells someone to do a specific thing that it can have an immediate positive impact on their life.

She was attracted to the Watt Watchers of Maryland™ program for this very reason. Teaching these classes will help individuals save money and save energy right away.

AL FULTON

Al came to the Fuel Fund looking for an opportunity to help others. After taking early retirement two years ago, he realized that he needed something else to occupy his time. After looking online for volunteer opportunities, he came across Watt Watchers.

Al feels that the Watts Watchers of Maryland™ is a program where he can help others save energy and money, as well as educate them about navigating the basics of financial management.

REBECCA EHRLICH

Rebecca works for an energy provider in Washington, D.C. She decided to volunteer with Watt Watchers of Maryland™ because she feels an obligation to help others and has a deep desire to have civic involvement outside of her work.

She is excited to have a chance to provide outreach and education to individuals who are ready to make positive choices with regard to their energy consumption patterns.



Watt Watcher of Maryland™ training, held at Catholic Charities in Owings Mills by Carl Suber and James McCormick.

TO VOLUNTEER

If you are interested in volunteering for the Fuel Fund, please contact Danielle Phelps at 410-821-3022, ext. 106. Available opportunities include office support, event support, school liaison & Watt Watchers of Maryland™ educator. All volunteers will receive training & support.

FUEL FUND NEWS

New Board Members Appointed

Lisa Ashmore Hancock, Marianne Fishler and David Plasse have joined the Fuel Fund of Maryland Board of Directors.

Lisa Ashmore Hancock is Project Manager for Gilbane Building Company. Prior to her position with Gilbane Building Company, she was project manager for Skanska USA Building, Inc.

Marianne Fishler is Senior Vice President/Managing Director for Sun Trust Private Wealth Management. She served as vice president/client manager for Sun Trust before her current position.

David Plasse is Vice President, Commercial Relationship Manager for CitiBank. He was vice president business banking division for Wachovia Bank before his current position with CitiBank.

Watt Watchers of Maryland™ Website

Watt Watchers of Maryland™ has officially launched its website, offering students and consumers incentives, information and tools to reduce their energy consumption and utility bills. The website also invites those passionate about saving energy and working toward a cleaner, greener planet to become a Watt Watchers volunteer.

2010 Fuel Fund Envelope Campaign

The 2010 Fuel Fund Envelope Campaign will be kicking off in November. Be sure to keep an eye out for it in your BGE bill.

CALENDAR HIGHLIGHTS

Fuel Fund Volunteer Orientation

Volunteer orientation and information sessions will be held the first Wednesday of every month from 6-8 pm at the Fuel Fund of Maryland offices.

Watt Watcher of Maryland™ Training

Training is scheduled for the following dates in November from 1-3 pm at the Fuel Fund of Maryland offices:

- Tuesday, November 2
- Tuesday, November 9
- Tuesday, November 16

Those interested can RSVP to Danielle Phelps by calling 410-821-3022 ext. 106.



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Fall 2010 Newsletter



Board Treasurer, Jim Wilhelm posed with fellow employees of SC&H, our corporate sponsor for the Fuel Fund's Friendraiser, held at the Field House in Canton. Pictured above (clockwise) Amanda Wooddell, Christina Stravino, Paula Kouneski, Sharon Waller, Kim Theobald, Lori Burghauser, Bettina McDavid and Susan Pritchett. To receive an invitation to our next event or to sponsor an event, please call Mary Kaye DiUbaldo at 410-821-3022, ext. 2.

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The mission of the Fuel Fund of Maryland is to supplement the resources of those experiencing hardship with their home energy needs.