

### “THE NEW NORMAL” FUEL FUND SEES HIGHER INCOME FAMILIES APPLYING FOR ASSISTANCE

Applications Statewide are on the Rise

During this recession, “the new normal” became a popular phrase to describe how the economy turned things upside down. The phrase became a metaphor for ways many of us downscaled our lifestyles. But, “the new normal” also illustrated new circumstances many people found themselves in and whom they turned to for help.

Mary, a secretary for one of Maryland’s largest employers, typifies the new type of client the Fuel Fund is beginning to see. Mary had never applied for assistance from a social service agency until she lost her home due to foreclosure.

She was forced to file for bankruptcy. Losing her home erased her savings. She moved into an apartment with her 14 year-old son.

Bankruptcy does not forestall utility bill obligations. Mary soon found she was further and further behind

paying her utility bills and the unpaid balances began to mount. Eventually, her utilities were turned off requiring her to find safe places for her son to stay.

Mary says, “I was at the end of my ropes when I contacted the Fuel Fund...they assisted me through the application process and were extremely helpful ... my utilities were restored the same day I called.”

Commenting on the Fuel Fund’s services, Mary says, “Receiving help from the Fuel Fund was like a weight lifted off of my shoulders. It definitely gave me hope knowing that there are services like this that help people in need... I am back on track and things are less stressful for me now that I am caught up on my bill. That really makes a big difference.”

Until the economy improves the Fuel Fund knows it will see more people like Mary. It is “the new normal” for the Fuel Fund.

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### FUEL FUND LAUNCHES NEW METHOD FOR DONORS TO MAKE RECURRING GIFTS

If you pay your bills on-line then you are familiar with electronic funds transfers (EFT). Now, supporters of the Fuel Fund can use a similar process to make a one-time, on-line donation or to schedule regular contributions during the year.

Using EFT offers benefits to you and the Fuel Fund. It conserves paper and it reduces our administrative costs. For you it is a paperless way to transfer money from your checking account eliminating the need to write a check and pay postage.

EFT is easy to use. You provide your bank account and routing number and the amount of the contribution. The Fuel Fund automatically deducts that amount from your bank account according to the schedule indicated by you such as monthly, quarterly or one time only contribution. The EFT uses the same encryption method as banks so the process is safe and secure.

For more information about recurring donations using EFT, contact Patryc Barnes at 410-821-3022, ext. 4 or pbarnes@fuelfundmaryland.org



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## THE NEW NORMAL

*From the President*



Dear Friends:

What is the new normal for the ever-increasing number of families that come to the Fuel Fund for help?

What is a **new** financial struggle for many people is a deeper, more poignant **normal** for others, like the most impoverished Fuel Fund participants.

How is the Fuel Fund family as an **institution**, as a **network** of providers and, as a cadre of supporters, responding to this new normal of our participants?

1. The Fuel Fund **institution** is providing education for participants to reduce their energy bills.
2. Fuel Fund donors are adjusting the level of their giving in proportion to their new normal, caused by hard hits by the economic downturn.
3. The Fuel Fund **network** of agencies is growing to accommodate the increased demand from those whose new normal requires that they ask for financial help.

Thus, the new normal is the same as the old normal, except more so: the need is greater and the compassion of our donors is greater.

This is not new.

Sincerely,

Marnell A. Cooper  
President

## RAYS OF HOPE

Do you know how to read your utility bill? Take advantage of energy saving practices such as using compact fluorescent bulbs. Sponsored by Citi, the Fuel Fund created Watt Watchers to teach this information as well as how to create a budget, to many of the people who apply for assistance from the Fuel Fund.

The Fuel Fund started Watt Watchers in 2008 and since then volunteers have taught the energy conservation and financial education program to 14 groups reaching as many as 440 people in Baltimore City. Now, with a grant from the Maryland Energy Administration the program will expand statewide.

Commenting on the expansion grant, Fuel Fund of Maryland Executive Director Mary Ellen Vanni said, "Rising energy costs and the economy have heightened consumer interest about ways to control and lower utility bills. We've heard reports that after attending Watt Watchers classes, people have reduced their energy bills by as much as 50 percent. For most class

participants the average savings is about 20 percent."

The grant also provides funds for Watt Watchers of Maryland toolkits distributed by volunteer instructors. Each tool kit contains insulation/weatherization stripping, compact fluorescent light bulbs and other materials. For children, the Fuel Fund will produce coloring books with fun-hints on conservation that they can use to evaluate their homes and note behaviors to their parents that lead to wasted energy.

"This is an intergenerational program. Children are able to make saving energy a family project, and they will eventually teach it to their children" Vanni pointed out.

In addition, Vanni notes that the program has a long-term energy conservation benefit. "Awareness is a key to overall change: we believe that this project will change minds because it will save money for participants. Neighbors tell neighbors about it, increasing the level of awareness and knowledge about conserving energy."

### HOW TO DONATE

- Mail your donation to:  
Fuel Fund of Maryland  
P.O. Box 62266  
Baltimore, MD 21264-2266
- Call 410-821-3022, ext. 4
- Visit [www.fuefundmaryland.org](http://www.fuefundmaryland.org) to make an online donation
- Remember the Fuel Fund in your will
- Contribute through workplace giving opportunities
- Give through EFT (see page one)

Support the Fuel Fund

With Your Help

We Can Keep Families

Safe and Warm

CFC #99844

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## NEW PRESIDENT – NEW BOARD MEMBERS



### MARNELL COOPER

The Fuel Fund congratulates Marnell Cooper on becoming president of the Board of Directors. Last year, Marnell was Vice President of the Board of the Program and Policy Committee. He is principal in the law firm, Palmer and Cooper.



### DAVID JORDAN

David Jordan is the executive director of the Washington County Community Action Council, Inc. Before his current position, David was the assistant executive director for the Community Assistance Network.



### DAVID CONN

David is the energy assistance program director for the Baltimore Gas Electric Company. Prior to joining BGE, Conn served as the director of government relations and public policy and deputy director for the Baltimore Jewish Council.

### MANETTE FRESE

Manette is the Director of the Executive MBA programs at Loyola University. She earned her BA and MBA from Loyola.

### LESTER COLES

Lester Coles returns to our board after a two year hiatus. Lester, now retired from Northrop Grumman, is excited to be back and involved. Lester brings a strong accounting background as well as history of the Fuel Fund.

### NEW APPOINTMENTS

Congratulations to our board members Joni Daniels and Belinda Johnson who accepted new positions as Secretary and Vice President respectively. Joni has been on our board for two years and Belinda for eight years.

## FUEL FUND NEWS

### Fuel Fund Earns 4-Star Rating From Charity Navigator

Charity Navigator, the country's largest and most utilized evaluator of charities, provides consumers with a scorecard of a nonprofit organization's financial health. A 4-star ranking from Charity Navigator, a non-profit itself, assures donors their dollars are being used effectively. Recently Charity Navigator gave the Fuel Fund a 4-Star ranking demonstrating the Fuel Fund responsibly stewards the dollars contributed to it.

The Fuel Fund earned a top score for organizational efficiency and for its ability to keep fundraising costs to a low of 4.1 percent. Industry standards for fundraising expenses compared to revenues raised consider percentages at 15 percent and below acceptable. In addition, the Fuel Fund garnered a high efficiency rating for dedicating more than 90 percent of its funds to the clients it serves. The Fuel Fund had the highest rating compared to similar organizations in other states.

“Charity Navigator is comparable to the Consumer Reports of nonprofits. To receive a 4-Star rating serves as great recognition for the work the Board and we are doing.” Said Mary Ellen Vanni.

## Outreach to the Corporate Community

The Fuel Fund seeks members of the corporate community that want to support our mission and offer programs to its employees. Here are two ways:

- Have an “Energy Day.” The Fuel Fund will organize this event for you emphasizing conservation and sustainability.
- Provide meaningful opportunities for employees to lend their expertise to the Fuel Fund.

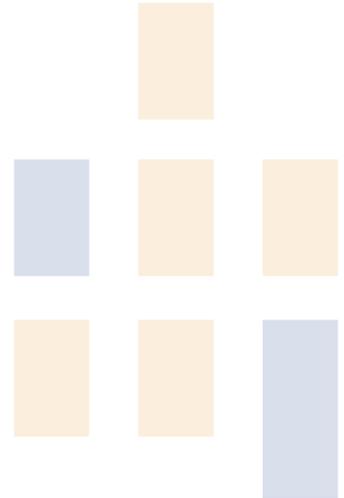
To discuss these activities and others, contact Mary Kaye DiUbaldo, 410-821-3022, ext. 2, or maryk@fuelfund.org





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Fall 2009 Newsletter

*The Fuel Fund of Maryland supplements the resources of those experiencing hardship with essential home energy needs year-round.*



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