



COMMUNITIES



ANNUAL REPORT 2025



Working Families' Friend

WHAT'S INSIDE

Letter From the President	2
Strength In Every Story	4
We Make A Difference	6
Donor Partners	7

We believe that by offering emergency assistance before a family faces economic hardship and a subsequent financial downward spiral, we can help sustain a healthy and productive workforce. This, in turn, supports a thriving community.

**SCAN TO
DONATE NOW**



BOARD OF DIRECTORS

Rocky Kloth

Jennifer Hart

Alan Frisbee

Reggie Thomas

Brandi Bradley

Cindy Circo

Dave Coleman †

Duke Dujakovich

Lance George

Kevin Hendrickson

Daniel Loftis

Joe Monslow

Tony Renfro

Ralph Oropeza

Bridgette Williams

Niki Montgomery

Chris Jenkins

† In Memory of Dave Coleman

A valued member of our Board of Directors and a devoted advocate for working families. Dave's leadership, friendship, & commitment to the labor community will be deeply missed.

LETTER FROM THE

Why Working Families' Friend Matters More Today Than Ever



Working families are facing challenges that seem to grow every year. The cost of simply living continues to rise, and for families already working hard to make ends meet, one unexpected expense can quickly become a crisis.

A medical emergency. A car repair needed to get to work. A utility bill that suddenly becomes unmanageable. The threat of eviction. The loss of a loved one.

These are not families who have given up. They are people who are working, raising families, contributing to their communities, and doing everything they can to stay on their feet. Sometimes, they simply need someone to stand beside them when life becomes more than they can manage alone.

That is why Working Families' Friend exists.

For more than two decades, we have been there in those moments—not only providing financial assistance, but offering compassion, dignity, advocacy, and a path forward. Sometimes the help we provide solves an immediate problem. Other times, it simply gives a family enough breathing room to find their footing again. In either case, it reminds someone facing one of the hardest moments of their life that they do not have to face it alone.

None of that happens without you.

Every donor, union, community partner, sponsor, volunteer, and supporter who believes in our mission makes this work possible. Your generosity means a family can remain in their home, a utility can stay connected, an unexpected emergency can be overcome, and someone who felt as though they had nowhere else to turn can know there is still a place to turn.

I am also incredibly grateful for the people who carry this mission with me every day. Our Vice President, Chris Jenkins, and our Office Manager, Laura Webb, bring dedication, compassion, and an unwavering commitment to the families we serve. Much of what they do happens quietly, behind the scenes, but the impact of their work can be felt in every family we are able to help.

And to our Board of Directors, thank you for the time, leadership, guidance, and heart you give to this organization. You believe deeply in the people we serve and in the responsibility we have to be good stewards of the trust placed in us. I am fortunate to work alongside a board that never loses sight of why we are here.

Working Families' Friend has always been built on people helping people. From those who give financially, to those who volunteer their time, sponsor our events, make referrals, advocate for our mission, serve on our board, or simply tell a working family about us when they need help—you are part of every story in these pages.

Behind every dollar we provide is a person. Behind every person is a story. And behind every story is a reminder of what can happen when a community chooses to take care of its own.

Thank you for believing in Working Families' Friend. Thank you for making this work possible. And most importantly, thank you for continuing to stand with working families when they need us most.

In Solidarity,

Niki Montgomery

A handwritten signature in black ink that reads "Niki Montgomery". The signature is fluid and cursive, with a long horizontal line extending from the end of the name.

President

Working Families' Friend



To gather community resources in order to enable employed and recently unemployed individuals to sustain and maintain quality of life through assistance, training, advocacy and financial support.

WHEN A LITTLE HELP

SOMETIMES, DOING EVERYTHING RIGHT STILL ISN'T ENOUGH.



Sometimes, everything can change before you have time to understand what you've lost.

Kevin woke to smoke.

Within minutes, the home where he was raising his two children was filling with it. There was no time to think about photographs, clothes, school backpacks, or anything else they might need later.

There was only time to get his kids out. And he did.

Standing outside together, Kevin had the one thing that mattered most: both of his children were safe and unharmed. But behind them, nearly everything else was gone.

By morning, the life they had left inside that house had been reduced to what they were wearing. Clothes. Furniture. Beds. The everyday things you never think about until suddenly you don't have them.

Kevin had homeowners insurance. He had done what he was supposed to do. But insurance claims after a major fire take time. The cause had to be documented, the damage assessed, belongings inventoried, and the claim processed before the larger insurance payment could be released.

Kevin's children couldn't wait for that process. They needed somewhere to sleep. They needed clothes and shoes. They needed toiletries, food, and the basic necessities of everyday life. And Kevin, a single father who had just gotten his children safely out of a burning home, suddenly had to figure out how to rebuild their lives while continuing to go to work and be the steady presence his kids needed him to be.

That is the kind of moment when Working Families' Friend exists to help.

We couldn't replace the home Kevin's family lost. We couldn't restore the photographs or the pieces of their life that could never be replaced. But we could make sure that while Kevin waited for insurance to catch up with the emergency, he wasn't facing it alone.

Sometimes help isn't about fixing everything. Sometimes it is about stepping into the space between **what happened and what comes next.**

Kevin had already done the most important thing that night. He got his children out.

And when morning came and he had to begin figuring out everything else, **someone was there to help.**

WHEN A LITTLE HELP SHE HAD WORKED TOO HARD TO LOSE THE HOME SHE LOVED.

Michelle had spent years building a life in her home.

It was where she came back to at the end of a long day. Where the ordinary pieces of her life had taken shape. It represented something she had worked hard for: stability.

Then an unusually high water bill arrived.

At first, Michelle did what working people do when an unexpected expense lands in the middle of an already full budget. She tried to manage it. She kept working, kept paying what she could while she disputed it, and kept trying to catch up.

But the balance didn't disappear. It grew.

What had begun as one difficult bill became a past-due balance she could no longer manage on her own. Eventually, Michelle lost her water service.

There is a particular kind of fear that comes with knowing the home you have worked so hard to maintain is suddenly at risk—not because you stopped trying, but because one financial setback became larger than you could overcome.

By the time Michelle came to Working Families' Friend, she didn't need someone to solve her life for her.

She needed help getting past this one moment.

We helped resolve the disputed charges, significantly reducing the balance, and provided emergency assistance to cover the remainder.

The water came back on.

But what was restored was more than a utility.

Michelle could walk into her home and know that, for now, the crisis had passed. She could turn on the faucet without thinking about the notices. She could take a shower, wash dishes, do laundry, and go about the small routines of everyday life that most of us never think twice about—until suddenly we can't.

Working Families' Friend didn't change Michelle's life. We helped make sure one difficult chapter didn't change the course of it.



YOUR GIFT. REAL IMPACT

DONATE DIRECTLY TO WORKING FAMILIES' FRIEND

- **Mail a Check** – Use the enclosed pledge card and envelope.
- **Set Up Automatic Giving (ACH)** – One-time or recurring monthly donations by bank withdrawal. Just fill out the pledge card and send it back in an envelope.
- **Give Online** – Scan the QR code or visit wffriend.org to donate securely by credit card or PayPal.
- **Make It Monthly** – Choose to make a recurring monthly gift online or by ACH to provide steady support all year long.

GET INVOLVED THROUGH EVENTS

Support Working Families' Friend by attending, sponsoring, or hosting an event. Many of our strongest partners raise funds by organizing golf tournaments, raffles, socials, and more – with proceeds benefiting WFF directly. Whether you show up, step up, or bring your community together, your event can make a real difference for working people in crisis.



SOLIDARITY SUSTAINED: EVERY HOUR COUNTS

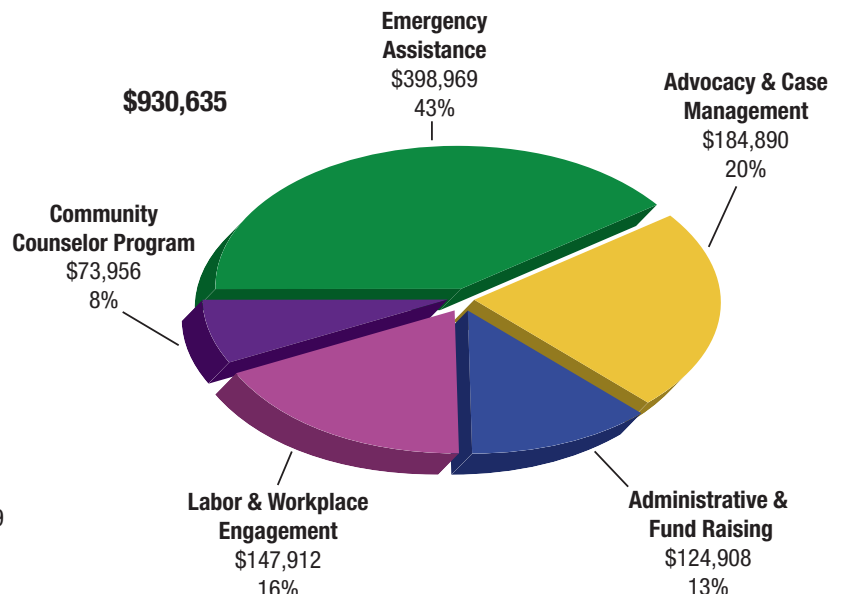
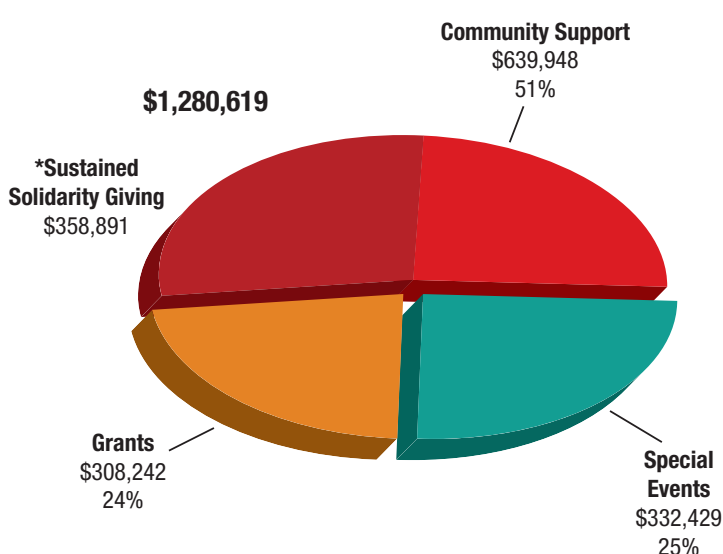
Through our Solidarity Sustained Giving program, partner organizations demonstrate an extraordinary, ongoing commitment to our mission by contributing in ways that reflect both their values and the collective strength of their membership. Whether it's one or two cents per hour worked, a quarterly gift per member, or another consistent calculated model, these contributions represent more than dollars – they reflect deep-rooted solidarity with working families facing crisis.

Carpenters Local #315
Construction & General Laborers Local #264
Construction & General Laborers Local #1290
IAFF Local #42
IAFF Local #3112

IBEW Local #53
Painters Local #2012
Painters Local #2015
Pipefitters Local #533
Plasterers & Cement Masons Local #518

Plumbers & Gasfitters Local #8
Security Police Fire Professionals of America
Sheet Metal Workers Local #2
Teamsters Local #455
Teamsters Local #541

REPORTS



DONOR PARTNERS

YOUR GENEROSITY KEPT FAMILIES SAFE, LIGHTS ON, AND DIGNITY INTACT. TOGETHER, YOU'VE PROVEN THAT SOLIDARITY CHANGES LIVES – THANK YOU.

We have made every effort to ensure this list is accurate. If your name is missing, please accept our heartfelt apology and let us know so we can correct it. Your generosity is already at work – changing lives, uplifting families, and proving that together, we are stronger.

Argosy Casino Hotel & Spa	Everygy		Humana Group Medicare	Teamsters Local #396	Bennie Patchen
Carpenters Local #315	IAM Lodge #778		IAFF Local #3112	Teamsters Local #406	Jeanette Prenger
Colorado AFL-CIO	Kansas City Building & Trades Council	Aimee the Attorney	IBEW Local #1613	Teamsters Local #662	Chad Rahe
Greater KC AFL-CIO	Labor Beacon	APWU Local #67	IBEW Local #53 Riding Group	Teamsters Local #688	Robbins Geller Rudman & Dowd LLP
IAFF Local #42	Laborers Local #1290	Arnold, Newbold, Sollars & Hollins, P.C.	International Brotherhood of Teamsters	Teamsters Local #955	Derrick & Monica Shaffer
IBEW Local #124	Laborers Local #264	Asbestos Workers Local #27	Iron Workers Local #10	Chris Thies	Sheet Metal Workers Local #2 Retirees
IBEW Local #53	NALC Branch #30	Awards & T-Shirts Specialists, Inc.	Jacks and Aces Events, LLC	UAW Local #249 Recreation Committee	Sprinkler Fitters Local #314
Jackson County	Operating Engineers Local #101	Bank of Labor	John Jantsch	United Labor Credit Union	Diane & Michael L. Switzer
Pipefitters Local #533	Painters Local #2012	Boyd, Kenter, Thomas & Parrish, LLC	Chris Jenkins	USWA Local #13	Diane L. Switzer
Plumbers & Gasfitters Local #8	SPFFA Local #249	Building Erection Services Co.	Kissick Construction Co., Inc.		Tony Tait
Sheet Metal Workers Local #2		Carpenters Local #1127	Alise Martiny	Bachus & Schanker Cares Foundation	Teamsters Joint Council #3
Teamsters Joint Council #56	Blake & Uhlig, P.A.	Carpenters' Regional Council	Missouri & KS Laborers' Dist. Council	Susan Barthol-Turner	Teamsters Local # 554
Teamsters Local #41	Blue Cross Blue Shield of KC	KC Office	Lynn Montgomery	Samuel Blood	Teamsters Local #166
Teamsters Local #455	Cement Masons (OPCMIA Local 518)	Chapter 3 Teamster Horseman	Niki Montgomery	Angela Brammer	Teamsters Local #186
UAW Local #249	CWA/AT&T Charity Golf	Nancy J. Coon	Musselman & Hall Contractors, LLC	Bryan Brown	Teamsters Local #210
UAW Local #31	Tournament Committee	Country Club Bank	Rodger Nixon	Becky Capper	Teamsters Local #638
UAW Region 4 Midwest States CAP Council	Heavy Constructors Association	CWA Local #6360	Novak Birks, P.C.	Eddie Castro	Teamsters Local #79
Ullico, Inc.	Laborers Local #663	Delta Innovative Services, Inc.	NTEU Chapter #66	Commerce Trust Company	Teamsters Local #838
UPS Foundation	Millwrights Local #1529	Duke A. Dujakovich	Rhonda Olf	CWA Local #6327	The Builders' Association
	Plumbers & Pipefitters Local Union #441	Faulkner, Hoffman & Phillips, LLC	Painters District Council #3	Winston Dillard	United Way of Greater Kansas City
	Roofers Local #20	Glaziers Local #558	Plumbers & Pipefitters Local #178	David F. Dummermuth	Keith Wisdom
5 Star Life Insurance	SEIU Healthcare	Scott A. Grandon	PNC Financial Services	Alan Frisbee	
Benevity	Sheet Metal Workers Local #18	Grissom & Miller Law Firm, LLC	Realm Construction, Inc.	Jennifer Hart	Jason Abbott
Bricklayers & Allied Craftworkers #15	Teamsters Local #541	Hartline Construction, LLC	RPCS, Inc. -Ramey's Price Cutter	Dustin Himes	Zachary Alden
		Paul Hawk	Joe E. Runions Jr.	Labor Management Council of Greater KC	Mark Allema
		Heartland Combined Federal Campaign	SPFFA Local #248	Richard Martinez	Gary W. Allen
		Herzog Contracting Corp.	Teamsters Joint Council #7	Glen E. Nelson III	Scott Andersen
		Rick J. Hull	Teamsters Local #120	Onsite Logic Strategic IT Services	Todd L. Appleby
			Teamsters Local #245	Painters Local #2015	Scott Arrington
					Jay Avery

DONOR PARTNERS CONTINUED

Travis E. Bailey
Charles Beaven
Benjamin J Bender
Jennifer Borkowski
Randall J. Burney
Eric A. Callahan
Chuck Mack &
Associates, Inc.
Sharon Cipolla
Cindy Circo
Kim Clause
David Coleman
Colorado Teamsters Hispanic
Caucus
Matthew Daniel
Dustin Dickerson
Jeffrey Dossett
Kenneth Edwards
Shannon Finney
Jon Flinn
Steve Fuller
Tom Gebken
Steve Gercone
Amber Gibson
William Grayson
Steven Hayes
Jeffrey S. Heard
Dan Heizman
Aaron Helling
Kevin Hendrickson
Jeff Hodges
Sherri Hunley
IAFF Local #3808
IBEW Local #412
Joseph Infranca
Bob Jacobi
Ronald W. Jenkins
Michael Jerwick
Anita L. Kingsolver-Ballard
Rocky Kloth
Jason Kottiarov
Jake Kucera
Dylan Lanter
Nolan Leatherman

Timothy W. Leist
Larry Lineback
Mark Madsen
Greg Marshall
Jeff McBee
Robert McCally
Lisa Mead
Andrew Meyer
Curtis Miller
Junior Science League of
Independence, MO
Dean Modecker
Joseph Monslow
Judy Mullis
Tammy Munoz
Brad Neighbors
Ralph Oropeza
Kevin Potter
Donald L. Ranville
Bill & Marcella Reed
Tony Renfro
Andy Rieger
Noah Robinson
Miguel Rodriguez-
Lagomarsini
Eric Rose
Tyler Ross
Kelley B. Ruff
Shay Rush
Aaron Schuster
Adam Sessions
Joe Shost
Joe Smith III
Joanne Snow
Shambræ Starr
JoAnn Stone
Jason Streit
Michael Tapscott
Teamsters Local # 407
Teamsters Local #117
Teamsters Local #344
Teamsters Local #728
Reginald Thomas
Sabrina Trevino

Steven Vairma
Laura Webb
Floyd Wheat
Herbert Whitaker
Colleen White
Kim Whiteman
Chris Wilson
Keith Winn
Gregory & Ardith Woertz
Darcy Wood
Phil Wright
Rodney Young

Jonathan Anderson
Ronald Baird
Michael & Robin Brooks
Darren Brown
Scott Brown
Jeremy Bueneke
Anthony Cacciatore
Richard E. Calton
Matthew D. Campbell
David Carey
Leland Cox
Dave Earley
Robert A. Fegurgur
Kenneth D. Fortson
Frontstream/ Formally Truist
Lance George
Dan Gleason
Dennis Grandon
Neil R. Green
Sarah Harreus
Darcy D. Harriell-Edwards
Amy Hill-Koleiny
Brandon Hoerl
Christy Hooper-George
Christena Home
Eddis Jackson
Harold & Susan Kincaid
Benjamin Carl Koon
KPMG

Frank & Lisa Lemay
Kent & Kathleen Lewis
Jay Lind
Daniel Loftis
Linda K. Long
Richard P. Majocchi
April Major
Cody D. Mase
Kahla Mello
Landon Miner
Bo Moreno
Kaila Nelson
Bradley Ottens
Ben Pauley
Sean Payan
Paypal Giving Fund
Todd and Susan Phillips
Gary R. Poppe
Dan Prussing
Restless Spirit Distilling
Sharla Rodgers
Shannon R. Smith
Eric Snodgrass
Ronald C. Srygley
Deepti Swamy
Joyce Tally
Sharon Thatcher
Total Quality Logistics
June Whitney
Kevin Wilcoxon
Bridgette Williams
Eric Williams
John H. Williams
Ray Willis
Dontay Wilson
David Withers
Gary Witt

**YOUR GENEROSITY HAS A
REAL, TANGIBLE IMPACT
ON OUR COMMUNITY**



**Working
Families'
Friend**



wffriend.org
Working Families Friend
@wf_friend
@workingfamiliesfriend

