



Working Families' Friend

A NON-PROFIT AGENCY LENDING A HAND TO WORKING FAMILIES IN NEED

2013 ANNUAL REPORT

LET'S BURN THIS MORTGAGE!



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MISSION STATEMENT

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.

AGENCY OVERVIEW

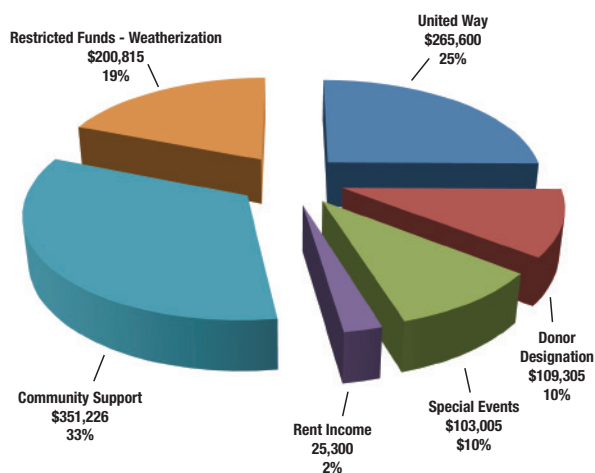
Working Families' Friend was founded on April 1, 2003. As a not-for-profit agency we are eligible to receive tax deductible donations under current IRS guidelines. Our goal is to provide emergency assistance to working people who do not qualify for assistance through other traditional social service programs. Emergency assistance comes in the form of advocacy in most cases. Whether it is by contacting our clients' lenders, utility companies, medical providers, funeral homes or other creditors, Working Families' Friend helps to alleviate or reduce the client's financial challenge or helps to insure that they receive the services or financial assistance they need.

Families who are not destitute cannot qualify for this type of assistance through other traditional emergency assistance programs, but we believe that by providing assistance before a family is forced into economic hardship due to their inability to face an unexpected financial burden, we can maintain a healthy and productive workforce which has a direct bearing on maintaining a healthy and productive community.

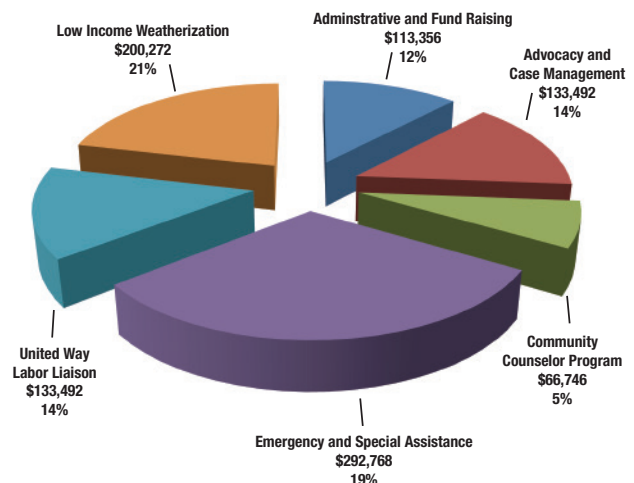
Clients in need are referred to Working Families' Friend through other social service providers who cannot serve them due to their income level or other circumstances, or trained Community Councilors within the workplace where the client is employed. Great measures are taken to insure that the need presented by the client is legitimate and that, if financial assistance is given, it is used for the intended purpose.

Working men, women and families who seek assistance from Working Families' Friend have a few things in common. Each of them has worked hard to support themselves, their families and the communities in which they live. Each has found themselves in a one-time, crisis situation that they have never found themselves in before. All find themselves unqualified for needed help from other, traditional emergency assistance agencies due to their employment status or income level. This is why Working Families' Friend devotes itself to this underserved population.

INCOME



EXPENSES



A close-up photograph of a mortgage document being consumed by fire. The document is tilted, and the top portion is visible, showing the word 'MORTGAGE' in large, bold, serif capital letters. Below it, in smaller capital letters, is 'JOINT TENANCY'. Further down, the text 'KNOW ALL MEN BY THESE PRESENTS:' is visible, followed by 'That JOHN DOE and JANE DOE, his wife, do hereby certify that JOHN DOE and JANE DOE, his wife, are the joint tenants and owners of the premises described in the foregoing schedule, to-wit:'. The bottom of the document is obscured by the fire. The flames are bright orange and yellow, with black smoke rising from the burning paper. The background is dark and out of focus.

Why We Have a Mortgage

A photograph of the exterior of the Wesleyan Institute building, a two-story red brick structure with multiple windows and a central entrance. Bare tree branches are visible in the foreground, and a black lamppost stands near the entrance.

other properties seemed to be daunting and unaffordable options. Other properties were expensive, unsuited to our needs or needed significant rehabilitation or reconfiguration, not to mention the costs associated with moving and re-tooling.

We concluded that 1021 Pennsylvania, what had always been the home of Working Families' Friend, was the best option for the agency and we began negotiations with United Way. Ultimately we agreed on a purchase price of \$275,000 which proved to be a very fair price in today's market.



This Old House

The 1021 Pennsylvania property is a very special place. It is registered on both local and national register of Historic Buildings. It was the home of Major William Warner in the late 1800's and early 1900's. Major Warner served in a number of very important political roles including: KCMO City Attorney (1868), Mayor of Kansas City, MO (1871) United States Congressman (1885-1889), United States District Attorney (1882-1884, 1898, and 1902-1905) and United States Senator (1905-1911.) He was also one of the original incorporators of the Kansas City Club.

For these and other reasons, the Landmark Historical Society here in Kansas City has taken great interest in the preservation of the property at 1021 Pennsylvania. Although we share the admiration of the building, the restrictions and requirements that come along with a historically protected building have a significant bearing on maintaining the building, adding to the cost of ownership.

The Burning of the Mortgage

Although it was a sound decision to purchase this building as it compared to the options, it is now a debt that Working Families' Friend is carrying at the cost of providing much-needed emergency assistance to as many deserving working people as possible. Every year that we have to service this debt equates to 70-90 people in crisis that we could serve with those same dollars. Additionally, the current mortgage is a 5-year balloon which presents a big unknown at its end. It is clearly in the best interest of the agency, and the thousands of individuals we serve, to retire this debt as soon as possible.

continued

We Need Old Friends and New Friends

We are seeking donations of \$10,000, \$15,000 and \$20,000 which would be directly applied to the retirement of this debt before the end of our 5-year initial bank commitment. Although we have many long-term supporters, it's imperative that our "bread and butter" donations from previous supporters are not just diverted from Emergency Assistance to Debt Reduction. NEW one-time donations from previous donors can be ear-marked for this specific campaign and NEW DONORS are needed. This is a great opportunity for new companies, organizations and individuals to become familiar with Working Families' Friend and the fantastic work that we do.

Working Families' Friend Mortgage Burning Campaign FAQ:

Q) Why Did Working Families' Friend Opt to Purchase 1021 Pennsylvania?

A) The staff and board of directors were faced with a difficult decision when the owner of the property announced their intention to sell the property in 2012. After much research and investigation of other purchase and lease options, Working Families' Friend determined that the best decision for the agency and the people served was to purchase their current location and embark on an effort to retire the debt as soon as possible.

Q) What's the cost in service to individuals if this debt is not retired?

A) The cost to the agency to service the current debt is \$25,000 per year. These are funds that could otherwise be used to provide emergency cash assistance to 70-90 individuals and families who are experiencing one-time emergency crisis.

Q) What are the implications of the property being historically protected?

A) Because the property is historically protected both locally and nationally, repairs and maintenance are dictated, to a degree, by the Historical Society. Often times repairs that could otherwise be made affordably are much more expensive due to the historical integrity required by the society. It is important to the society, the community and to Working Families' Friend that the historical integrity of this wonderful old building is protected. Retirement of the debt will allow funds to be available to make needed repairs in order to maintain the dignity that this property deserves.

Q) What levels of donations are being sought for the Mortgage Burning Campaign?

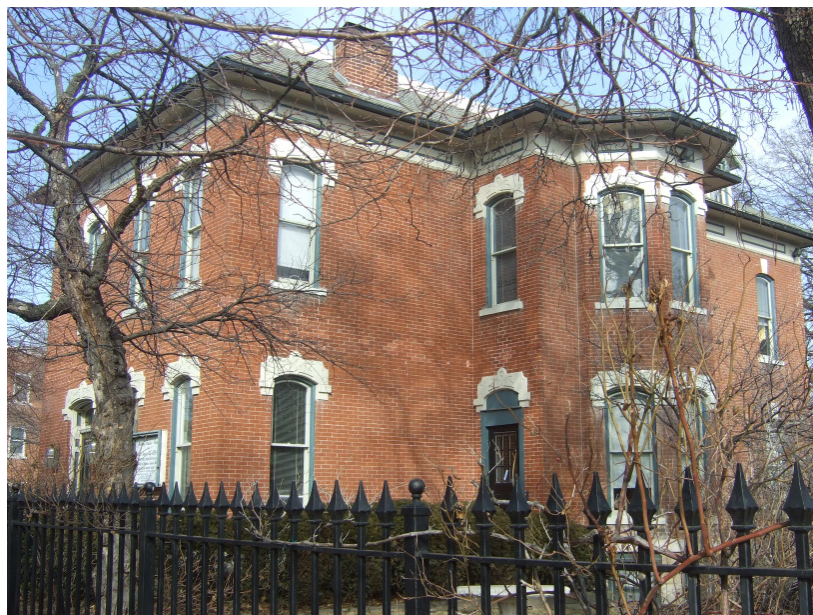
A) Of course, ANY donation made in the effort to achieve our goal of retiring this debt will be gladly accepted. In order to achieve the outcome we desire, to retire the entire \$275,000 debt, we are focusing on NEW gifts from our old and new friends in the range of \$10,000-\$20,000.

Q) Are multi-year pledges being accepted?

A) Yes, one-time donations can be made or pledges to be paid over a three year period are welcome. For example, a three year \$30,000 pledge could be fulfilled over three years in \$10,000 payments per year. Extreme situations can arise which could cause a well-intentioned commitment to be unfulfilled. Working Families' Friend understands this and would excuse a commitment that could not be fulfilled due to such extreme circumstances.

Q) What is the total campaign goal?

A) Our goal is to get donations/pledges totaling \$275,000 receivable over the next three years (2014-2016)



Q) Are donations tax deductible?

A) Yes, Working Families' Friend is a 501 (c) 3 not for profit organization. Because no goods or services would be exchanged as a result of donations to this campaign, the total gift is fully tax deductible under current IRS guidelines.

Q) How will donations be recognized?

A) Of course, if a donor should choose to remain anonymous, Working Families' Friend would accommodate that request. Otherwise, donors at every level will be recognized in future agency Annual Reports and any campaign/campaign update materials.

Q) There are so many great causes out there to support, why should Working Families' Friend's Burn The Mortgage Campaign be the one that I/we support?

A) Yes, there are a lot of really good causes out there, however, there are NONE like Working Families' Friend. Working Families' Friend is the only agency of its kind whose mission is to provide emergency assistance to working people who have supported themselves, their families and the communities in which they live. These same hard-working people who find themselves in a one-time crisis, needing assistance, find that they do not qualify for assistance from other traditional social service agencies due to their income or employment status.

Q) Is Working Families' Friend a United Way Funded Agency?

A) Yes, United Way was an integral partner in helping establish Working Families' Friend in 2003 and continues to be a major supporter on an annual basis. Working Families' Friend is proud to work with United Way of Greater KC and partners with them at every opportunity.

Why Emergency Assistance Funds Are So Critical

Although much of Working Families' Friend's attention will be focused on the "Burn The Mortgage" debt reduction campaign, we can never underestimate the importance of keeping our focus also on our primary mission which is to provide emergency assistance to working people and their families when they face a one-time crisis in their lives.



Here is a story about one such family and the struggles that they could never have anticipated facing. Jan Hathcock works for KCP&L at the La Cygne Power Station and is a member of IBEW Local #412. He is the typical, hard-working person that Working Families' Friend comes across every day. He had always supported himself and his family. As a single parent and sole provider he worked tirelessly to assure that his family's needs were met but he could never have anticipated what his family was about to face.

Jan's 15 year old son, Gannon, was diagnosed last year with a type of bone cancer called Ewing's Sarcoma. It had attacked his left leg and impaired his ability to walk unassisted. Gannon underwent chemotherapy and reconstructive surgery to begin his fight against this disease. It appeared that he was winning the battle but he could not walk without the aid of crutches and was nearly confined to his house due to his lack of mobility.

His Union Brothers and Sisters reached out to Working Families' Friend with a unique request. It seemed that most all of Gannon's medical expenses were being covered by insurance but his doctors at Children's Mercy strongly recommended that he get a "scooter" or electronic chair to help him be more mobile and have a better quality of life. This, however, would not be covered by insurance. With Jan having to take some time off work without pay and covering many unexpected household expenses, there just wasn't any money left for a scooter.

The staff at Working Families' Friend pulled resources together and went searching for a scooter for Gannon. Like so often, they were successful and located a nearly new scooter that would fit Gannon's needs. President, Mike Montgomery, and Vice President, Joan Putthoff, made the trip to Drexel, MO to deliver it themselves. This was a moment they didn't want to miss. Gannon, crutches in hand, greeted them in the front yard and took his seat. His first question was, "How fast does it go and how far will it go?"



Gannon's fight isn't over, but he now fights this battle cruising down the street, going to the mall and feeling a lot more independent than he once did. To help Jan with other issues that were really putting a strain on his household, Working Families' Friend also presented him with a small check to help where help was needed most.

It's thanks to generous support from companies, labor unions, organizations and individuals that Working Families' Friend can help bring some happy endings to families' like Jan's.



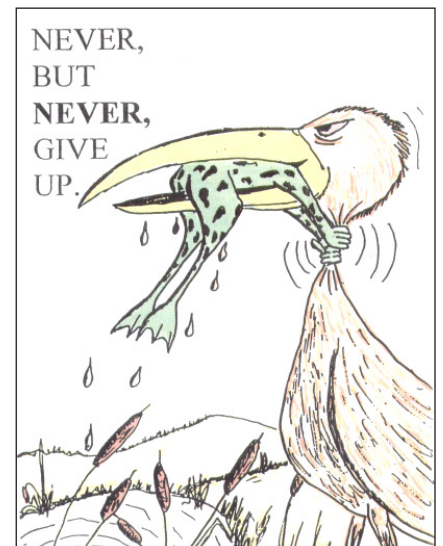
WFF Turned 10 in 2013



and Founder of Working Families' Friend, staff and volunteers had searched high and low for a statue depicting Mike Montgomery's favorite cartoon image, that of a frog being swallowed by a crane while reaching out from the crane's mouth trying to choke the crane. The caption on the cartoon is "Never But Never Give Up." While no such sculpture could be found, the staff and volunteers applied that "Never give up" attitude and commissioned a local artist to create the one-of-a-kind sculpture. Mike Montgomery was surprised and honored saying, "It's really rare that anyone can surprise me and pull a 'gotcha' but they really did."

2013 marked the 10th Birthday for Working Families' Friend. The year-long celebration culminated at the Annual Fall Cookout where more than 300 friends and supporters gathered and more than \$40,000 was raised to further the agency's commitment to serve working people.

One highlight from that afternoon was a presentation by Working Families' Friend's Vice President, Joan Putthoff, & Board Chairman, Reggie Thomas to agency President, Mike Montgomery. In an effort to honor the President



PENNY PER HOUR RECOGNITION

Our Penny Per Hour Program is the cornerstone of support that we receive from the Community. The program consists of organizations that elect to donate one penny per hour worked by each of their members or employees. This equates to an average of \$20.80 per employee each year. Nearly all the employees that we have spoken to express that the safety net Working Families' Friend provides is worth much more than \$20.80 per year. The following organizations participate in this program and we extend great appreciation to each of them for their commitment to Working Families' Friend and their commitment to their community and its working families.

Carpenters Local #315
Construction and General Laborers Local #264
Construction and General Laborers Local #319
Construction and General Laborers Local #1290
Glaziers Local #1786
Heavy Construction Laborers Local #663
IAFF Local #42
IAFF Local #3112
IAFF Local #3808

KC Steel Supply Inc.
KD Sheet Metal
Painters Local #203
Pipefitters Local #533
Plasterers' & Cement Masons' Local #518
Security Police Fire Professionals of America
Sheet Metal Workers Local #2
UFCW Local #2

WORKING FAMILIES' FRIEND 2013 DONOR LIST

We are so grateful to all of those who support Working Families' Friend. The following is a list of individuals, corporations and organizations that have generously supported the work that we do. *We make every effort to make sure this list is complete and accurate. If you contributed to Working Families' Friend in 2013 and do not find your name or your organization's name, please accept our apologies and contact us so that we may correct our records. In some cases, companies refuse to provide us the names of individuals who have designated their United Way gifts to us through workplace campaigns making it impossible for us to include these donors on our list. Again, we thank you for your generous support!*

\$20,000 AND ABOVE

Argosy Casino Hotel & Spa
Carpenters #315
IAFF #42
Pipefitters #533
UFCW#1
United Way of Greater Kansas City

\$10,000 - \$19,999

Heartland Combined Federal Campaign
Laborers #264
Shaffer Lombardo Shurin
Sheet Metal Workers #2
Teamsters #41
Teamsters Joint Council #56
UFCW #2
USWA #13

\$5,000 - \$9,999

AT&T Giving Program
Thomas P. Burke
CWA/AT&T Charity Golf
Tournament Committee
IAM #778
Kansas City Power & Light Company
KC Steel Supply, Inc.
Laborers #663
Millrights #1529

SPFPA #249
Teamsters #541
UPS Foundation
\$1,000 - \$4,999
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AFSCME #500
Amalgamated Transit Union #1287
Asbestos Workers #27
Jeffrey Beaton
Blue Cross Blue Shield of KC
Bricklayers & Allied Craftworkers #15
Carpenters District Council
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Elite Administration & Insurance Group, Inc.
Floorlayers Local #1181
French's Mustard
Theresa Garza Ruiz
Glaziers #558
Greater KC AFL-CIO
Anita Groves
Heavy Constructors Association
HMC Healthworks and Catamaran
Michael Hunter
IAFF #3112
IAM #176
IBEW #124
IBEW #1464

IBEW #1613
IBEW #412
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Laborers #319
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Operating Engineers #101
Painters #203
Painters District Council #3
Painters #2012
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Plumbers & Pipefitters #178
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The Segal Company
Reggie Thomas
Triumph Foods, LLC
Truman Tickets
UAW #249
Ullico Management Company
United Labor Credit Union
Woodbridge Sequencing Center

\$500 - \$999

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Carpenters #1127
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Working Families' Friend

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