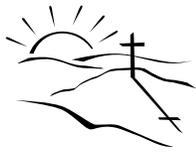


Psalm 46:1 "God Is Our Refuge And Strength, An Ever Present Help In Trouble."



# Help's On The Way

Issue 5 Summer 2003



## Food Shelves *Curve* at Help's On The Way!

Curves for Women conducts a food drive each year in the month of March. Locally owned fitness centers donate the collected food to community charities. For calendar year 2003,

**Help's On The Way**, was selected to receive the food donated by clients of the, Plymouth Curves for Women. Help's On The Way received 2800 hundred pounds of donated food, and our shelves were literally curving from the weight of so much food. Pictured below, left to right, Dave and Kim Scartelli, owners of the Plymouth and Canton, Curves for Women, Jack Schmitt, Secretary and Treasurer of Help's On The Way, and Shannon Schmitt, board member of Help's On The Way. Four volunteers worked for several days opening bags of donated food, organizing food by type, and placing them on our shelves. All of us at Help's On The Way were overwhelmed by the quantity of food donated by the clients of the Plymouth Curves for Women. The article on page two explains what happened to much of that donated food, and the thank you note on page two captures the essence of the gratitude that our clients felt at receiving the donated food. Dave and Kim Scartelli own and operate the, Curves for Women in Plymouth, Michigan at 44717 Five Mile Road and the Curves for Women in Canton, Michigan at 44248 Cherry Hill Road. It is worth noting that the Canton fitness center collected 2500 pounds of food, which was donated to the, John Bolden Memorial Food Depot in Wayne, Michigan. If you happen to visit either fitness center, please congratulate Dave and Kim for having such generous clients, and thank Dave and Kim for their hard work and coordination which benefited so many people.



## IFSEA Donates \$5,000.00 to Help's On The Way

On December 7, 2002 The International Food Service Executives Association (IFSEA) Detroit Branch, presented, Help's On The Way, President Mike Howard, pictured at left, with a check for five thousand dollars. As you may recall from an earlier issue of our newsletter, IFSEA has made a determination to make Help's On The Way their **Charity of Choice**. Pictured at right with Mike Howard is **Gary Stelow**, President of the Detroit Branch of IFSEA.



## Sharing God's Love

It is springtime, by this time each year, most of us women have purchased our summer wardrobe (it's a woman thing) and we're ready for summer. It seemed a perfect and appropriate time to extend an invitation to women from the Wayne Westland Head Start Program for a day of free shopping at, Help's On The Way's, Client Services Center. We sent out a notice that the shopping day was scheduled for, Saturday, April 12, 2003.

Our expectation was that perhaps two or three women would show up, or at the most, five women would spend the day shopping with us. We were delighted and surprised that thirty-eight women accepted our invitation, with many little ones tagging along. For those of you who have visited our Client Services Center on Beech Daly Road, you know how cozy we were, but what fun we had!

It didn't take long for me to see that God was at work. I could hear laughter and children giggling. I heard women sharing their pain with each other. I saw women encouraging each other with hugs. I saw women supporting each other while discussing the loss of employment or dealing with family health issues.

We were able to help these women and their children with food, furniture and clothing. Many of the women expressed a desire to give something back to Help's On The Way by volunteering their time at our Client Services Center.

By the end of the day, it was clear to me that the real purpose of this day was more than, "the new spring outfit." Sharing God's love with each other... that's what it's all about!

*Biz Bennett*

## Kid's Korner Expanded

We are rearranging our space at the Client Services Center to accommodate more room for children's clothing and shoes. Our hope is to have the Kid's Korner set up in such a way that will make it easier for parents to find the right size and style of clothing for their children. In the Fall issue we will give you an update of our progress in this project.



Help's On The Way board member, Biz Bennett received this thank note you from Molly Malpass following the Head Start open house at our Client Services Center.

Dear Biz,

Thank you, thank you for the awesome Saturday morning. I've had so many moms stop in today and tell me how grateful they are for the beautiful clothes and plentiful food!! Beyond those items that are concrete... your attitude and treatment toward my families blessed me more than I can say. Many of them are treated very poorly by Social Service Agencies, so your smile and genuine warmth is such a BLESSING... probably more than you know! Thanks again Biz.

*Molly Malpass*

## Are You Having Problems With Plastic?

According to the Consumer Federation of America, the average American household has a \$6,500 credit-card balance, which costs about \$1,000 in annual interest and fees. The situation is even more of a problem if only the minimum monthly payment is made while charges continue to build. Take this consumer credit counseling quiz, **two or more yes answers** indicate financial trouble.

### Is your savings cushion inadequate or nonexistent?

- Maintaining credit card balances from month to month makes it difficult to save even a small amount on a monthly basis.

### Are you using credit cards for items you used to buy with cash and not paying the credit card bill in full?

- If you are making purchases because you don't have the cash, you probably won't have the cash at the end of the month either.

### Are you at or nearing the limit on your credit cards?

- Don't let the limit on your cards determine how much you borrow. Bankers set those limits higher than are financially-healthy for most people. Only you can determine what you can comfortably afford to pay month after month.

### Are you unsure of how much you owe?

- Multiple cards make keeping track of this more difficult. If possible, consolidate credit card debt, and limit yourself to one credit card.

### Are your balances growing?

- If you do use credit cards, have a plan to pay them off. Growing balances is a sign of failure to plan, and spending beyond your means.

### If you lost your job, would you be in immediate financial difficulty?

- High debts can turn a temporary setback, like a job loss, car repair, or illness that puts you off work, into a disaster. With no back-up savings, you may find yourself in danger of losing your car, your utilities, your house or even going into bankruptcy. Being debt-free offers a lot of peace of mind, more options and a lot of freedom.

## Help's On The Way Community Advisory Committee

The officers and board of directors of, Help's On The Way, recognize the importance of reaching out to the community to connect with people who can help guide and assist our organization in its continuing development. Happily, our **Community Advisory Committee** is staffed by three members of the community who bring a wealth of knowledge and expertise in the area of assisting people in need. Community Advisors **Lisa Cashero, Helen Davis, and Molly Malpass** have been advising the Board of Directors with issues related to community needs and potential resources for clients of Help's On The Way, they have provided valuable insight and assistance to our organization, and their efforts are greatly appreciated.

**Mission Statement**

"Help's On The Way," is a, non-profit 501 ( C ) ( 3 ) incorporated organization, that works to provide nutritional meals, clothing and household items to the community mission field. We define the community mission field, simply as, 'all of God's children.'

**Mission Project**

Our current mission project is the establishment of a facility that will meet the needs of the community as defined above. This building is located at 5358 South Beech Daly Road, in Dearborn Heights, Michigan.

**Our Vision**

With God's grace, Godly inspired leadership, and the assistance of volunteers, both near and far, we hope to accomplish the following:

- Feed and or provide food to those in need.
- Develop and administer a, "clothes closet," again, for those in need.
- The collection of donated household items, and the distribution and delivery of household items

**Help's On The Way Corporate Office**

6784 Edwards

Belleville, Michigan 48111-1136

734.699.8656

**IRS Identification Number 38—3590783**

**Corporation Officers**

President and CEO—Mike Howard Vice President—Jim Kelly Secretary/Treasurer—Jack Schmitt

**Board Members:**

Elizabeth Bennett—Underwriter, National City Mortgage

Frank Housholder—President, Frank Housholder PC

Mike Howard—Forgotten Harvest

Jim Kelly—President, Kelly Window & Door

Kathleen Oemke—JD, Livingston County Friend of the Court

Jack Schmitt—President, Jack's House Construction Company LLC

Shannon Schmitt—Registered Nurse, CDE, Sinai Grace Hospital

Bill Swift—Visteon Automotive

**Community Advisory Committee:**

Lisa Cashero—Ward Evangelical Presbyterian Church

Helen Davis

Molly Malpass-Wayne Westland Schools, Social Services / Parent Involvement Coordinator

Our Client Services Center is located at 5358 South Beech Daly Road in, Dearborn Heights, Michigan, one and one-half miles south of Michigan Avenue. We are open for client intake on Thursday afternoons. Hours are five to eight-thirty pm. Additionally, phone messages may be left by way of voice mail at any time. Please call **734.776.3184** to speak to a volunteer on Thursday afternoons, or to leave a message at other times.