

Laurel Area Interfaith Volunteer Caregivers, Inc.

# Annual Report 2020



# ANNUAL REPORT 2020

## Laurel Area Interfaith Volunteer Caregivers, Inc. Faith in Action Program

A 501(c) 3 Nonprofit Corporation

Serving the area since 2002

#### Mission:

To enhance the quality of life for persons 60 years and older who reside in the Greater Latrobe, Unity Township, Derry, Derry Township, Ligonier and Ligonier Township Areas by providing companionship and assistance.

Laurel Faith in Action, PO Box 854, Latrobe, PA 15650 • 724-539-4357 faithinaction@msn.com www.laurelfia.org
Find us on Facebook: Laurelfia

United Way of Westmoreland County on Endougles.org

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"A simple smile. That is the start of opening your heart and being compassionate to others."
- Dalai Lama

### To Everything There is a Season- Remembering the Past and Looking Forward to the Future

Laurel Faith in Action volunteers have been serving their neighbors since 2002. The helping hands and caring hearts of volunteers have enabled many to remain independent in their home with continued quality of life. As we remember the past, it is fitting to offer sincere gratitude to those who have given of themselves to serve their neighbors. There have been many who have served as officers, directors, staff, and volunteers that can truly attest to how serving can change two lives at a time.

To everything there is a season and seasons continue to change. In this past year, Laurel Faith in Action has bid adieu to Jane Kerr, Executive Director, as she entered into retirement. We wish her well in her new season of life. As seasons continue to change, in the year 2020, Laurel Faith in Action welcomes Amy McLendon as the new Executive Director. As we look forward to the future, we are committed to continuing to serve the aging community and providing the caring and loving hands and feet of faith through the dedication of directors, staff, and volunteers.

The struggle is real as the nuclear family all living within close proximity to each other is no longer the norm. Many elderly people do not have a family member, neighbor or friend who can assist them with these everyday tasks. As we age the physical demands of maintaining a home, purchasing groceries, and driving to appointments can become overwhelming. The isolation and loneliness that can accompany aging only add to the struggles some of our elderly neighbors endure. Laurel Faith in Action continues to provide services so our recipients can remain in their homes.

There is never a charge for the services provided by the volunteers of Laurel Faith in Action. Many of our neighbors live on fixed incomes and find it difficult to afford the basic needs of survival that many of us take for granted. Many are isolated and spend their time each day alone with little to no interaction with others. The services provided by the amazing volunteers makes a monumental difference in the elderly recipient's overall wellbeing.

The population of the United States is aging. There are more than 46 million older adults living in the United States now, and by 2050, the number of older adults is expected to grow to almost 90 million. In the face of this exponential growth of older adults, Laurel Faith in Action is preparing for continued growth in the years to come. There has been speculation that the number of older adults is expected to surpass the availability of caregivers. It is through the connection with our local churches, organizations, agencies, schools, and families that we strive to foster continued volunteerism in the lives of the younger generations, as well as in the lives of all of our dedicated volunteers.

Remembering the past and looking forward to the future, Laurel Faith in Action is committed to welcoming new volunteers and recipients into the program. We are committed to continuing the legacy of the past, preparing for the needs of the future and sustaining the care provided in the present. We are reminded that everything has a season and a time to every purpose, the season is now for everyone to become involved, the time is now to make a difference in the lives of those around us. The need is great and with the help of the entire community, the challenge can be met. Time, talents, and treasures are needed and each person is encouraged to become involved in "Changing lives two at a time."

"There is a time for everything, and a season for every activity under the heavens." Ecclesiastes 3:1 NIV

#### **Services**

Laurel Faith in Action addresses the issues of isolation, loneliness, and basic needs. Working with local churches, organizations, and agencies, the program works to fill the gap between current initiatives and services. *The intent of the program is to complement existing community services, not replace or compete with them.* 

Caring Volunteers are trained to assist elderly individuals with the following:

- **Appointment Escort** a friendly support person to meet the recipient at doctor appointments or go with them
- Caregiver Relief much needed 1-2 hour breaks for full-time caregivers
- Correspondence help with paying bills, writing letters, completing forms
- Errands picking up prescriptions, groceries, toiletries
- Friendly Visitor weekly friendly visits to talk, share interests, discover music
- Friendly Helper weekly friendly visits
- Handyman/Yard work minor repairs, installations, yard work, as needed
- Referral Services link to other services in the community
- **Technology Mentor** help with cell phone, computer, e-Reader, cable remote
- **Telephone Reassurance** monthly calls to reduce isolation and remain connected
- Transportation rides to the store, doctor, social events during the day

#### Prospective Care Recipients requesting services qualify as follows:

- Live in Latrobe, Unity Township, Derry, Derry Township, Ligonier and Ligonier Township areas AND
- Aged 60 years and older AND
- Request services offered by the Program AND
- Complete and sign an application for services

Care Recipients can expect to receive an average of up to 2 hours of service a week.

All services are provided FREE of charge.

\*\*\*\*\*\*



#### **Summary of Program Accomplishments**

#### **Provide Services to Meet the Needs of Community**

Laurel Faith in Action currently has 468 recipients and 450 volunteers. During 2019 there were more than 8,595 total volunteer hours provided during 5,539 times of service. The impact of these numbers is staggering on the quality of life of the recipients. The impact of these volunteer statistics is by far a significant accomplishment of the Laurel Faith in Action program.

#### **Volunteer Recruitment**

Laurel Faith in Action continues to experience great success in sustaining and recruiting new volunteers. Aging down the volunteer pool continues to yield additional volunteer from younger age demographics. Retiring adults join the program on a regular basis and are able to provide the core services to care recipients.

#### **Aging-Down Volunteer Pool**

A major strategy for volunteer recruitment, beginning in 2016, was to develop programming and projects to attract Millennial and Generation X volunteers. The strategies have continued with success. Volunteers from Adelphoi Village and Saint Vincent College and Seminary worked in a variety of ways, including the special Sentimental Journey program, devising advertising and marketing plans for the program, and visiting the elderly through the practicum program at the Seminary. Two paid interns have also worked with Laurel Faith in Action, paid through PHEAA funding at Saint Vincent College. Several hundred Generation Y and Generation Z volunteers also participated in the annual leaf-raking event. We continue to look toward the future and carry-on aging down the volunteer pool to ensure that Laurel Faith in Action is able to meet the increased needs of an aging population.

#### **Elder Abuse Task Force**

Laurel Faith in Action joined the countywide task force in late 2016. This task force brings together professionals from the community at large to educate and protect aging residents from physical and emotional abuse, neglect, cyber scams and financial exploitation.

#### **Strategic Planning**

The staff and Board of Directors continued the process of strategic planning to sustain and grow the Laurel Faith in Action Program. A Strategic Plan for 2018-2022 was formalized during the 2018 fiscal year and the strategies set forth were implemented based on the timeline. The Plan includes focus on two main areas – Building Bridges and Legacy planning. The Program seeks to connect with retirees from local businesses for volunteer recruitment and program support through giving of time, talents and treasures. A consultant continues to assist with the development of the new legacy plan to encourage the community to consider long-term legacy gifts.

#### Sentimental Journey Music program

Continuing the connection with Bethlen Communities, Ligonier Gardens, Loyalhanna Care and Saint Vincent College Service Learning, the Program offers the new music program to area personal and skilled nursing care recipients, along with those living independently at home.

#### **Board of Directors and Staff**

**Officers 2019-2020** 

**President: Simon Chamberlain** 

**Vice President: Johnette DeRose** 

**Secretary: Rex Ashbrook** 

Treasurer: Lillian Crusan

Directors - 2020 Kathy Bartolomucci Dr. Daniel DiCola Sara Hart Dorothy Lynch Dr. Kathleen R. Kelly

David Kirkland Marie McCandless

**Shanon Wilson** 

#### **Advisory Board**

Courtney Baum John Graziano Harry Speedy, M.D. Jeremy Springer Louis Steiner

#### **Staff**

Amy McLendon, Executive Director
Taylor Kilmer, Director of Marketing
Sibby McLaughlin, Jackie Kollar, Dee Kane;
Peggy Carey, SEP program, WCCC
Rachel Belles, Intern, Saint Vincent College

"No act of kindness, no matter how small is ever wasted." -Aesop

#### **Board of Directors and Staff Photos**



#### Standing:

Rex Ashbrook, Jeremy Springer, Simon Chamberlain, Dr. Dan Dicola and David Kirkland

#### Seated:

Dr. Kathleen Kelley, Johnette DeRose, Dorothy Lynch and Kathy Bartolomucci

#### Not Pictured:

Lillian Crusan, Sara Hart, Marie McCandless and Shannon Wilson

#### **Staff**



Standing: Taylor Kilmer, Rachel Belles and Dee Kane

Seated: Peggy Carey and Sibby McLaughlin



Amy McLendon, Sandi Sherba and Jackie Kollar

#### **Community Partners**

Adelphoi Village Bradenville United Methodist Church Bethany United Methodist Church Bethlen Communities Brookdale at Latrobe

**Christ United Church of Christ** 

The Community Foundation of Westmoreland County Covenant Presbyterian Church

**Derry Township and Unity Township Board of Supervisors** 

**Excela Health System** 

**Heritage United Methodist Church** 

Holy Family Church Holy Trinity Parish

LAH Charitable Foundation

Latrobe Bulletin

**Latrobe Church of God** 

**Latrobe Presbyterian Church** 

**Latrobe United Methodist Church** 

**Latrobe United Presbyterian Church** 

**Laurel Area Partnership on Aging** 

Mental Health Association in Westmoreland County

**Mullen Refrigeration** 

**Prince of Peace Lutheran Church** 

**Rotary Club of Latrobe** 

**Saint Vincent Basilica Parish** 

Saint Vincent College

Saint Vincent Seminary

**Senior Employment Program at WCCC** 

**Senior LIFE of Greensburg** 

St. Benedict Catholic Church

St. James Evangelical Lutheran Church

St. James Lutheran Church/Ligonier

St. John the Evangelist Church

St. John's United Church of Christ

St. Mary's Byzantine Catholic Church

St. Michael's of the Valley Episcopal Church

St. Paul Evangelical Lutheran Church

**Trinity Evangelical Lutheran Church** 

**United Way of SW PA** 

**Westmoreland Community Action** 

Westmoreland County Area Agency on Aging

**Westmoreland County Community College** 

**Westmoreland Transit Authority** 

#### <u>Community Collaboration</u> <u>Partnerships – New and Expanded</u>

Virtually everything we do, we do with partners. Examples of such collaborating are the following:

- Excela Health Latrobe Hospital The partnership with Excela Health continues as the program serves on the Palliative Care committee and receives referrals through the "Hospital to Home" program as well. Excela Health sponsors the "Faith in Action" monthly radio show airing the fourth Saturday of the month at 9 a.m. on WCNS 1480 AM. As the hospital system works to reduce healthcare costs and provide "excellence in health care," the program works to support their efforts.
- Adelphoi Village The collaboration with group homes at Adelphoi Village has been a tremendous success and the relationship continues to grow. Supervised youth cut grass, rake leaves, and shovel snow for more than 40 elderly homeowners year-round in the Greater Latrobe area. Since the work began with Adelphoi group homes in 2003, ten group homes have provided over 20,000 hours of service!
- Saint Vincent College Since 2002, the program has worked with the college and students who help with household chores, yard work, friendly visits, oral histories, and technology assistance with many care recipients. In 2017 and 2018, the Sentimental Journey program was implemented and developed as a long-term program service offering. Interns paid through PHEAA have also worked with the program since 2004.
- Saint Vincent Seminary Seminary students are enrolled in an ongoing practicum program with Laurel Area Faith in Action where they earn credit and gain field pastoral experience. We are looking forward to the continuation of this program.
- United Way of Westmoreland County Day of Caring Employees from local businesses participate through the United Way and directly with the Program to provide projects that directly help recipients remain living in their homes
- Elder Abuse Task Force The program serves on the countywide initiative to "reduce the number of victimized older adults through prevention, education, identification, and prosecution through a joint effort."
- Latrobe Presbyterian Church donates office space for staff and meeting space for Board and volunteer meetings.
- Senior Employment Program (SEP), Westmoreland County Community College provides paid office staff who work on-site 16-20 hours per week; Laurel Faith in Action has been a training site since 2002.
- Unity Township Supervisors, Derry Township Supervisors, and City of Latrobe staff pick up hundreds of bags of raked leaves from recipients' homes and provide financial and other support.

"Volunteers do not necessarily have the time, they just have the heart." -Elizabeth Andrew

#### **Events**

**Annual Celebration of Community** – On May 3, 2019, the 18<sup>th</sup> annual event was another record-breaking event for sponsorship revenues and guests attending. Our theme for this year's celebration was "Neighborhood Block Party". We had a picnic inspired buffet luncheon provided by St. Vincent. Hometown and St. Vincent graduate, Jim Bendel, provided comic relief. Alternating red and white tablecloths with coordinating bandanas adorned each table. As we were looking for ways to share smiles with random acts of kindness, Eat n Park kindly donated 400 smiley cookies. Each person in attendance left with a "sweet smile" adorned with a suggestion of a random act of kindness. Dr. Thomas Octave and students from St. Vincent College provided special music singing "The More We Get Together" and "It's a Beautiful Day in the Neighborhood". Dr. Octave, the students, and those in attendance at the Celebration of Community all joined together and raised their voices in melodious strains sharing the gift of joy through music. Valley Dairy provided a life sized cut out of Ice Cream Joe to be part of the photo booth opportunity. Event sponsors included Carpenter Technology, Excela Health, Robindale Energy, Saint Vincent College, and Zappone Family Fund. Host sponsors were Adelphoi Village, Covenant Presbyterian Church, Gibson Kirr Charitable Fund, McFeely-Rogers Foundation, Mullen Refrigeration, Quatrini Rafferty Law Offices, St. Michael's of the Valley Episcopal Church, and Valley School of Ligonier. Table sponsors included Carclo Technical Plastics, John J. Lopatich Funeral Home, Laurel Area Partnership on Aging, Mullen Refrigeration, Senior LIFE of Greensburg, Somerset Trust Company, Westmoreland County Area Agency on Aging, Westmoreland County Transit Authority, and Westmoreland Federal Savings,

Volunteer Appreciation Dinner - Many of our volunteers, board members, and staff attended the 18th annual volunteer appreciation event. It was held at St. Vincent Grove on September 26, 2019. Our yearly theme of "Neighborhood Block Party" was continued from our Celebration of Community. Red and white tablecloths and coordinating bandannas were used to adorn the tables. St. Vincent Grove provided the venue and the Area Agency on Aging provided the meal of boneless barbequed chicken, cheesy potatoes, three-bean salad, fresh fruit, and cupcakes. Members of the Laurel Area Faith in Action Board of Directors helped to serve food at the buffet station. Volunteers from Adelphoi Group Home assisted with clean up. During a time of special recognition volunteers with outstanding service, years of dedication and new 2019 volunteers were recognized. Laurel Faith in Action was again blessed by the generosity of area businesses who donated gift cards and various gifts with which we could present to our volunteers as a token of appreciation.

Leaf Raking – Since 2002, leaf raking has been an annual youth event in the Laurel area. The event was held in 2019 on the first and second Saturdays in November and was another successful event with more than 250 youth participating from local churches, scout groups, Adelphoi group homes, families, schools, and Saint Vincent College! Raking teams met at Holy Trinity Parish in Ligonier and Latrobe Church of God before going out to their assignments. The volunteers enjoyed more than 400 slices of pizza and went out to rake at approximately 30 different homes. Sponsors included Fox's Pizza Den in Latrobe, Pizza Sienna, Carasella's Pizza, Domino's of Latrobe.

**United Way Day of Caring** – On September 13, 2019, Volunteers from United Way joined forces with Kennametal and Aggressive Grinding to complete painting projects at recipients' homes. Interior and exterior painting was completed at these homes. The Day of Caring is an annual event connecting seniors with volunteers to assist with projects.

Advent project – For the 19<sup>th</sup> consecutive year, volunteers worked on the signature project that provides a gift to each care recipient (465+ in 2019) for Christmas. Volunteers worked throughout the year to sew beautifully crafted stockings. Each one unique and wonderfully made, just like each of our recipients. Exquisite fingerless gloves were also crocheted and knitted. Crafters of over 475 gifts included Hilltop Quilters, American Sewing Guild's "Sew and Sews," Trinity Lutheran Church's Wednesday sewing group, Latrobe United Methodist "Quilting Bees," and individual volunteers. All of the fabric was donated for this project. Volunteers wrapped the gifts and delivered to over 450 recipients in time for Christmas. For some, the Laurel Faith in Action gift is the only one received for the holiday.

"I was moved to tears when the Advent Angel delivered my gift. The gift that I received from Laurel Faith in Action was the only gift I received this year. It was wonderful to know that someone thought about me during this season of giving.

Thank you sincerely from the bottom of my heart."

Care Recipient

"Everybody can be great.
Because anybody can serve.
You don't have to have a college degree to serve.
You don't have to make your subject
and your verb agree to serve.
You don't have to know the second theory
of thermodynamics in physics to serve.
You only need a heart full of grace.
A soul generated by love."
-Martin Luther King, Jr.

#### **Funding**

Laurel Area Faith in Action continues to be blessed by the generosity of spirit and donations from many local organizations and individuals. Income reported in the Annual Report is based on a *cash basis* while the financial reports are based on an *accrual accounting basis*. The exact audited income appears on the current tax returns available at <a href="https://www.laurelfia.org">www.laurelfia.org</a> and will differ from this reporting due to the differences in accounting and reporting.

#### **Donors**

#### 107 organizations and 404 individual donors

We continue to receive donations through purchases made on Amazon. *The Amazon Smile link is* <a href="https://smile.amazon.com/ch/20-4380836">https://smile.amazon.com/ch/20-4380836</a>. Continuing through 2019 we received donations from Network for Good through our Facebook page; individuals designated the program for "birthday" donations.

#### **Fundraising Events and projects**

- Celebration of Community The biggest ever with revenues exceeding \$15,628!
- **Annual Appeal** The annual appeal for 2019 brought in \$19,865 from 205 individuals with an average gift of \$96.90!
- Individual donations and gifts In addition to the Annual Appeal, 130 individuals sent \$13,608 for "general support" and additional memorial donations totaled \$2635 from 56 donors.
- Grants and Significant gifts
  - Community Foundation of Westmoreland County
  - Derry Township Board of Supervisors
  - Excela Health Sponsorship of annual awards luncheon and WCNS radio show
  - Katherine Mabis McKenna Foundation
  - Latrobe Area Hospital Charitable Foundation
  - McFeely-Rogers Foundation
  - Network for Good
  - Pittsburgh Foundation
  - Richard King Mellon Foundation
  - Sawyer Foundation
  - United Way of SW PA grant and designations
  - Valley School of Ligonier
  - Churches, including but not limited to Heritage United Methodist Church, Latrobe Presbyterian Church, St. Michael's of the Valley Episcopal Church, Trinity Evangelical Lutheran Church, and Unitarian Universalist Church.

**Legacy gifts** were received from several individuals in 2019, including gifts for the Laurel Faith in Action endowment at The Community Foundation of Westmoreland County and as designations from IRA distributions.

"Remember that the happiest people are not those getting more, but those giving more."

-H. Jackson Brown Jr.

#### "Laurel Area Faith in Action... Changing lives, two at a time"

#### **Participant Demographics 2019**

#### Adult Volunteers -

- 72 New volunteers and 31 more from Generation X and Millennial generations.
- 30% of active volunteers are Generation X and millennial volunteers.
- 56% of volunteers are female and 44% are male.
- Most volunteers choose to assist with shopping, visits, special projects, transportation, and telephone reassurance. Volunteers can choose what services they wish to provide.

#### **Participant Demographics 2019**

#### Care Recipients -

- Only 30% list their health as "good."
- Average Length of Stay in the program is 60 months.
- 50% are referred to the program by word of mouth from friends, family, volunteers, and church; 41% are referred to the program from agencies and organizations; 9% are from public relations or social media.

"Do all the good you can, by all the means you can, in all the ways you can, in all the places you can, at all the times you can, to all the people you can, as long you ever you can."

-John Wesley

#### **Program Activity – 2019**

			Since 2002
Volunteers*	<b>72</b> new	<b>194</b> active*	1,134 total trained
Care receivers	<b>59 new</b>	453 served	1,554 total served

**Volunteer Activity** 

Hours

**2019 Total 8596** *121,414 total hours* 

#### Top # of individual services reported by category

2019	-	•	Hours
Friendly Visits/calls	2,644		2,011
Rides and errands	1,523		1,814
Caregiver relief	241		487
Special projects**	1,025		3,954

<sup>\*</sup>Includes adults only and does not include additional average of 75 youth from Adelphoi Village per year on regular basis. Additional periodic youth volunteers from SVC Service Learning, Valley Youth Network, churches, and scout troops totaling 300+ in 2016.

#### Program Costs - 2019

Based on the year-end financials and functional expenses and the reported volunteer hours, an estimated average **total** administrative cost for 2019 was \$13.72 per volunteer hour. Based on this estimate and our Database Operations report, the program is able to estimate the following amounts for donors to consider when sending gifts:

#### Average administrative costs

Escorted ride to the doctor or grocery store	
Errands for groceries	\$14.60
Friendly visit and chores	\$15.13
One telephone reassurance call	\$ 3.65
Deliver food pantry to the home	\$ 6.85



<sup>\*\*</sup> Includes lawn mowing, leaf raking, and snow shoveling and special projects-indoors and outdoors

### "The brightest stars are those who shine for the benefit of others." — Author unknown

"There is a time for everything, and a season for every activity under the heavens." (Ecclesiastes 3:1 NIV) Laurel Faith in Action is blessed to have so many volunteers who are our shining stars under the heavens. It is through the dedication and compassion of these wonderful people that the services provided to our elderly neighbors are completed.

As we move into the 19<sup>th</sup> year of service to those aged 60 and older living in our communities, the Laurel Faith in Action program is focused on "building bridges" in the community as well as planning for sustainability well into the future. Relationship building is at the forefront of everything we strive to accomplish. In 2020, Laurel Faith in Action is beginning a new season under Amy McLendon as the new Executive Director. Navigating through this season of change, our bright shining stars will continue to play a greater role in providing quality of life and independent living supports. When aging members of our community are asked about their living arrangements, the answer is usually that the hope is to remain in their own home while maintaining quality of life. This is exactly the goal of Faith in Action past, present and future.

#### **Building Bridges**

Laurel Faith in Action is the conduit through which our aging neighbors are connected with volunteers to provide service and assistance. All that we do, we do with partners. The focus is to strengthen existing partnerships as well as forging new relationships with many businesses, organizations, churches, and agencies in the communities. Connecting with retirees from local organizations is a strategy to enhance volunteer recruitment of the growing Baby Boomer generation because they are retired and are available during the weekdays for help with transportation to medical appointments. Building relationships and bridges of support will continue to undergird the foundation of Laurel Faith in Action and cement the future, enabling the bright shining stars to continue to reach the elderly of our community.

#### **Legacy - Planned Giving**

As part of the three-year Strategic Plan, the program has developed a comprehensive planned-giving program, incorporating major gifts, life insurance beneficiary designations, estate bequests, and annual IRA distributions. Our objective is to present simple ways to encourage volunteers, recipients, families, and other individuals to help us sustain the program for future generations. As an independent nonprofit corporation, we must raise 100% of all our administrative costs each year, and planned giving will assure sustainability for future generations. We receive *no* government funding. Gifts of time, talents, and treasures given to Laurel Faith in Action will enable our stars to continue to shine bright into the lives of our recipients.

#### Remarkable return on investments!

Each year, the *Independent Sector*, a coalition of nonprofits, foundations and corporate giving programs, calculates the Value of a Volunteer Hour. In 2019, the value was calculated at \$25.43 nationwide, up 3% from the previous year.

Considering the 8596 volunteer hours tracked last year in the Laurel Faith in Action program, the value in 2019 alone is valued at \$218,596.28! Since 2002, the value at the 2019 rate and 121,414 volunteer hours would be an incredible \$3,087,558.02!

**That** is faith in action!



No gift is too small! The **loyalty** of *donors* and **longevity** of *giving* makes a HUGE impact on Laurel Faith in Action.

#### THERE ARE MANY WAYS TO GIVE!

-15

Since 2011, Anna sent 24 gifts totaling \$7,855.00



Since 2003, Henry sent 118 gifts totaling \$8,985.00



Louise has given \$250 a year for the past <u>three</u> years as part of her IRA distribution



Carolyn left a bequest of \$25,000 in her will to Laurel Faith in Action several years ago.



We'd love to hear from you! 724-539-4357 faithinaction@msn.com

#### **Attention all Amazon users:**

Amazon Foundation will give ½ of 1% of all purchases on Amazon when you select Laurel Faith in Action as your charity when ordering. Use the simple link below or log on to Smile.Amazon.com when ordering!

https://smile.amazon.com/ch/20-4380836

#### Facebook "friends"

Consider asking all your Facebook friends and family to give this year's birthday gift to Laurel Faith in Action. They can donate directly on our page, using a credit card.



# Good Neighbor for Life



Laurel Faith in Action

# The Local *Charity of Choice* www.Laurelfia.org