

Ways to help

1

Return a gift in the enclosed envelope, or donate online at fuelfundmaryland.org. Recurring donation options are available.

2

Make a donation when you pay your BGE bill online, starting October 15th, 2016.

3

Designate to the Fuel Fund at work with the following codes:
United Way, CFC: 99844
CBACCC, NCACCC: 99844
MCC, CCC: 7695

4

Follow us on Facebook and Twitter, and share with your friends!
[Facebook.com/FuelFundofMaryland](https://www.facebook.com/FuelFundofMaryland)
[Twitter.com/FuelFund](https://twitter.com/FuelFund)

5

Donate your time! Volunteers are needed for a variety of tasks. Contact Danielle Phelps at dphelps@fuelfundmaryland.org or 410-844-3835.

Save a tree!

**Help us cut down on costs!
Follow the impact of your gift!**

**Sign up for eNewsletters
and email updates at**

fuelfundmaryland.org

Giving Spotlight

Five questions with Jack Ramey, Fuel Fund Board President



The Fuel Fund of Maryland (FFM) is fortunate to have the support of more than 16,000 donors. One important aspect of the Fuel Fund's giving community is the Board of Directors who give their time, financial support, and corporate connectivity to strengthen and broaden our mission. Jack Ramey has been the Board President since 2015.

Why did you become involved with FFM?

I was drawn to FFM in 2008 through a work opportunity to promote a local charity in conjunction with an office move. Ultimately, what drew me to the organization was their educational component, Watt Watchers, and how it teaches clients to take control of their energy usage.

What has your role been at FFM?

My early experience was with board development; it was there that I learned the importance of recruitment, and how those connections can strengthen an organization on multiple levels. I learned the importance of the financial commitment a board member makes to an organization, both personally and professionally. Years later, and with greater perspective, I was asked to join the Executive Committee as a Vice President, which started my path towards my current role as President.

What has been the most exciting change over the past 8 years?

There have been significant changes which have brought exciting new challenges to our work! The Customer Investment Fund allowed FFM to look for new ways to address the issues of energy affordability for low-income Marylanders. FFM has a unique opportunity to provide valuable perspective and thought leadership in these discussions. Moving forward, FFM will be an advocate for those in need through meaningful and effective policy change. Maryland families who are at the greatest risk can spend up to 40% of their household income on home energy. We are working hard to ensure that energy is affordable for all.

Are there any new programs at FFM?

We recognize that everyone's energy needs are different. There is no "one size fits all" solution. In the upcoming months, our clients will have access to an array of solutions focused on making energy more affordable. This program is called Affordability Solutions. Some of the options available include:

- The Watt Watchers workshop
- Home weatherization and upgrades, and
- Access to clean, renewable energy sources

How can our readers become more involved with FFM?

There are many ways to get involved with the Fuel Fund. I enjoy doing a letter-writing campaign at the end of each year, where I share updates with my friends and family and ask for support. To learn more about the different ways to support the Fuel Fund of Maryland, look to the left of this article. With your help, the Fuel Fund can give our neighbors a new beginning, one that keeps them safe and connected to their home energy.

Letter from Executive Director



I'd like to thank all of the generous supporters who make the important work of the Fuel Fund of Maryland possible. Together, we assisted

more than 10,000 households last fiscal year who faced the unthinkable challenge of living without power. Just imagine struggling to keep your children warm when it's freezing outside, being unable to heat a meal, or helping with homework in the dark.

Lack of power drives people to make dangerous and life-threatening decisions. Last year, a father and his seven children on the Eastern Shore died from carbon monoxide poisoning because, without any power to keep his family warm, the father unsafely used a generator.

We won't stand by while families have to make impossible decisions to care for the basic needs of their families. Together, we can provide the financial resources families need to get back on their feet, and the tools of self-sustainability to afford the energy they use in the long term. Now more than ever we need your help.

As we move into the winter months, the need for help will rise exponentially, and we must be ready to help. Last year, the average family who came to us for help was more than \$1,100 behind on their utility bill. Let's work together to ensure no family has to make decisions that puts their family's lives at risk. Thank you for your continued and generous support.

Jon Rosa

**At the Fuel Fund
of Maryland,
"I found the hope
I needed."**



Layoffs Create Unexpected Crisis

Ms. H was working as an administrative assistant when her employer announced a round of layoffs. She had enrolled in school and was studying hard to complete her degree, but when the layoffs occurred, her hours were cut and she had less money for school and living expenses.

Ms. H was a community leader, and was often the source of guidance and support for challenged youth in her neighborhood. Suddenly she found herself in need of help as well. She quickly realized that there was "more money going out than there was coming in." Ms. H worked to reduce her expenses by using free energy saving services, and tried hard to find a new job. She prioritized her bills, but given the difficult choice between rent, food, and energy, she began to fall behind.

When her turn-off notice came, she knew she had to find help. Ms. H is diabetic, and needed her power on to keep her insulin refrigerated. A local church referred her to the Fuel Fund, where she said she "found the hope I needed." After contributing all she could, the Fuel Fund was able to bring her utility account up to date. Now that she's back on her feet, Ms. H is focused on finding a new position.

Your Donation Matters!

This past year we kept these Marylanders connected:



10,830
households



28,631
individuals



13,187
children

Thank you for your support!

2nd Annual 5K Trail Run

"Fall Back" with us on Daylight Savings Day

November 6, 2016 | 9am race start

Lace up your favorite sneakers and get ready to hit the trails on Sunday, November 6, 2016 as the Fuel Fund of Maryland hosts the 2nd Annual 5K Trail Run and 1-mile fun run at Schooley Mill Park in Howard County. Costs to register range from \$30-\$45 and both individuals and teams are welcome.

All entrants will receive a high performance long-sleeve tech shirt, goodie bag, and water stops along the course. The post-race celebration includes awards, raffles, and fun!

For the second year in a row, M&T Bank is our presenting sponsor. "The Fuel Fund provides vital financial assistance to residents who are facing challenges, and M&T is proud to support its mission," said Elizabeth Hehir, M&T Bank VP Business Banking. "We work to strengthen the communities we serve, and the Fuel Fund has been an effective partner in developing solutions to help our neighbors in need," she added.

Other sponsors to date include BGE, Barcoding, and Mobern Lighting. To learn more about corporate sponsorships, contact Debbie Brown at dbrown@fuelfundmaryland.org or 410-844-3832.

Volunteers, both individuals and groups, are needed to assist with all aspects of this event. If interested, contact Danielle Phelps at dphelps@fuelfundmaryland.org or 410-844-3835.

Register today! Visit our website at fuelfundmaryland.org or call 410-844-3832. Use code NEWSLETTER at checkout for \$5 off!



Presented by:



Fuel Fund Partners with Ward-Boland

New "Energy Minute" airs weekly on WBAL 1090AM



The Fuel Fund of Maryland is thrilled to partner with Ward-Boland Associates to feature a weekly "Energy Minute" every Wednesday at 9:04am from June through November. The "Energy Minute" focuses on energy-saving tips for listeners to incorporate into their daily lives.

For nearly 50 years, businesses and government agencies in Maryland have turned to Ward-Boland Associates for premier HVAC products and mission critical solutions. "Ward-Boland is excited to partner with the Fuel Fund to help promote energy-saving practices to the community," said Steven Bartoszewicz, Ward-Boland Marketing Coordinator & Business Development. "We're happy to be partnering with an organization that likewise understands the vital importance of reliable energy and is working to ensure that all Marylanders have access to affordable power," said Bartoszewicz.

To learn more about Ward-Boland, visit wardboland.com. And be sure to tune into WBAL 1090AM every Wednesday for our "Energy Minute!"



Board of Directors

Welcome to our newest members!

Alexis Arenas

Owner & Principal
The Beauty Expert Group

Sean Dunphy

Vice President, Business & Professional Banking
M&T Bank

Shawn Joseph

Director, Head of State & Local Tax
Legg Mason Global Asset Management

David Levine

Vice President, Energy & Maintenance Services
Capital Tristate

Janessa Shaikun

Director of Marketing
Franklin & Prokopik, P.C.

Stacy Wirth

Manager, Account Management
Veolia

INSIDE THIS ISSUE:

**Why I Give:
5 Questions with Board President
Jack Ramey**



**Because they
deserve warmth.**