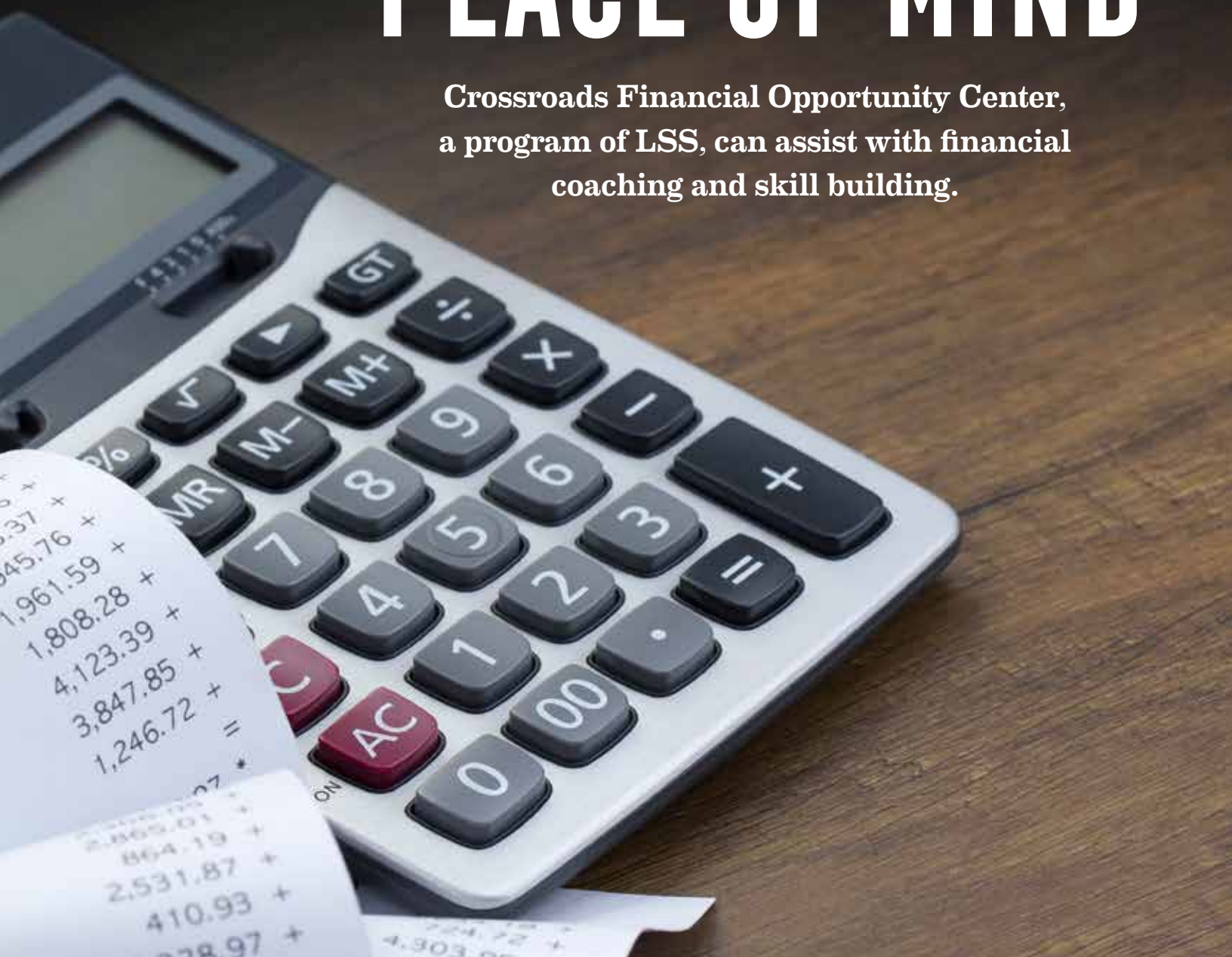


M^{the}*essenger*

A Quarterly Publication of Lutheran Social Services of Northwestern Ohio

FINANCIAL PEACE OF MIND

Crossroads Financial Opportunity Center,
a program of LSS, can assist with financial
coaching and skill building.



WORKING AS ONE FOR THE GOOD OF MANY



TERRI RODRIGUEZ,
President & CEO

EACH YEAR WE gather in March for the annual meeting of our Association of Congregations. It is a time for us to share the good news of our ministry, the stories of those we serve, and give thanks for all who come together in support of this vital work. Our theme this year, “Working as One for the Good of Many” embraces the shared vision of our affiliates and expresses the principles of service we hold so dear.

The unswerving commitment of God’s people, called to serve others, makes a real and lasting difference, one person and one

family at a time. When staff members, volunteers, and community partners join hands each life we touch in small ways is powerful. A listening ear, a gift of food, a chance to escape the cycle of addiction... all can make a significant difference in the health and well being of those who reach out in need.

As we answer the call to service we are thankful you are beside us. We hope you will join us on March 9th as we come together to celebrate the work of our family of ministries.

Wishing you blessings in the New Year,

Terri Rodriguez
President and C.E.O.



March 9

LMM Annual Meeting

“Working As One For The Good Of Many”

Monday, March 9th, is the date for this year’s Lutheran Ministries of Mercy annual meeting. Please join us at The Pinnacle in Maumee as we share the news of this special ministry. Doors open at 5:30 with dinner served at 6pm. All are welcome to attend. Member congregations are encouraged to send two delegates to the meeting. *Cost of the dinner meeting is \$30. Please register by calling Karen Shaffer at 419-972-4394, emailing kshaffe@lutherhome.org or registering via our website www.lutheranministriesofmercy.org*



LUTHERAN SOCIAL SERVICES
of Northwestern Ohio

Strengthening People in Body, Mind and Spirit

**The Messenger is published quarterly
by the Lutheran Social Services of
Northwestern Ohio.**

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LMM INTRODUCES THE FAMILY LEGACY ENDOWMENT FUND

Preserve your family legacy by developing a fund that puts your philanthropic vision into action for generations to come.



JEANETTE HROVATICH
Director of Planned Giving

THROUGHOUT OUR FAITH WALK, God has placed different desires of love in our hearts. We are also grateful that many of our donors and volunteers first learned about our work from their parents. Today, this tradition continues as we see second and even third generation family members joining us in our work.

It's been said, "Sharing your tradition of giving is like passing down a favorite family recipe; only in the case of giving, it is about passing

down your love of philanthropy and inviting your family to join you."

To help you pass down "your recipe" we have created a new giving opportunity called a Family Legacy Endowment Fund. This is a creative way for you to name a fund, make contributions, and invite your family to join you now and for generations to come.

How does it work?

You and your family will work to:

- **Establish and name your Family Fund.**
- **Make an initial gift or pledge.** There are several ways to fund an endowment. We'll work to do what is best for you and your family.
- **Support programs.** Once the endowment is successfully funded, it will be invested within our Foundation and annual distributions will be used to fund your favorite programs.
- **Create a Fund agreement.** It's a partnership, so a signed document will ensure your family legacy and IRS regulations are met.

Please contact our Office of Planned Giving for more details. Together, and by His Grace, tomorrow will be a better day for those in our care.

CONTACT: Jeanette Hrovatich, Director of Planned Giving 419-972-4373
jhrovatich@luthmin.org

2019 Annual Review At A Glance



11,917

Individuals served at LSS Food Pantries



107,253

Provided meals at LSS Food Pantries



11,861

Hours of individual and group counseling



4,615

People served through Scott HS Hub



257

People who received financial counseling

LIVING GENEROUSLY IN 2020

Thrivent can increase the impact of your benevolence. Give your financial resources generously and watch how God will bless your life!

IN 2014, Thrivent Financial for Lutherans, the 111-year-old financial services firm, began taking clients from all faiths, not just Lutherans. “We feel like we’re being called to serve more people,” said Dick Moeller, chairman of the board. It was a long-term strategy to share the company’s Christian business principles with more people. “It will open many, many new doors for us in terms of our ability to expand and help our members and communities. We changed our brand ... so that we could welcome more Christians into our organization. We are not just for Lutherans anymore, but we are an organization of Christians,” he said.

Thrivent Financial and its subsidiaries offer financial products and services including life insurance, annuities, mutual funds, disability income insurance, credit union products, money management, brokerage services, retirement planning and more. It is also the only not-for-profit organization listed on the Fortune 500.



How your Thrivent membership can further LSSNWO’s mission:

- **The Thrivent Choice program** encourages benefit members to recommend where Thrivent Financial distributes an amount of its charitable grant funds. Members become eligible for Thrivent Choice based on insurance premiums, contract values and Thrivent volunteer leadership. Members make this recommendation by directing Choice Dollars to enrolled nonprofit organizations, including Lutheran Social Services of NW Ohio. Choice Dollars designated during the calendar year can be directed until March 31 of the following year.
- **Thrivent Actions Teams** allows benefit members to lead a volunteer team in a one-time fundraiser, service activity or educational event. Once your project application is approved, you receive a kit including a Community Impact Card with funds up to \$250 to kick-start your project. All Thrivent members are eligible to lead a Thrivent Action Team. Benefit members are eligible to lead two Thrivent Action Teams per calendar year.

For more information on Thrivent or these member benefits, visit www.Thrivent.com



PUBLIC OUTREACH

Successful Day of Giving

THANKS TO YOU, #GivingTuesday was a success! We are so pleased to share with you that we not only reached, but exceeded, our \$5,000 goal. To date LSSNWO raised \$6,452. We were also provided a \$1,000 match from Medical Mutual of Ohio that brings the total to \$7,452. That is more than any previous year in which we participated. We also had twenty new donors to LSSNWO.

At Lutheran Social Services, our mission is to grow relationships and resources that enable us to change and save lives. Your generosity has put us in a position to do just that. The money raised will help the operations of the Emergency Food Pantry. In November, we served 1,074 individuals in Toledo and in December 977 individuals received food assistance. For 2019, the Toledo pantry served 9,684 individuals, 87,156 meals. Your generous donation will allow us to continue to feed the many that depend on us each month. LSS would like to thank all the generous donors who made this day of giving possible.

START THE NEW YEAR OFF WITH A FINANCIAL RESET

Financial Coaching helps clients understand the fundamentals of finances. By setting realistic financial goals in the New Year, you can build a stronger financial future for you and your family.

YOU CANNOT GO back and change the past, but you can make choices today to improve your financial outlook. Now imagine you were just released from incarceration or battling a drug addiction. These individuals may not have the skills or resources to find financial freedom. A single mother living paycheck to paycheck may not feel like there is a reason to set a budget or have a savings account.

A financial coach can help clients with the basics of money management. They work with clients who may have a bad relationship with money or who have other obstacles keeping them from managing their finances. Their goal is to help their clients develop healthy money habits that will last.

Toledo's Local Initiatives Support Corp. (LISC) supports a network of three Financial Opportunity Centers at six sites in Toledo in partnership with United Way of Greater Toledo. Lutheran Social Services operates the Crossroads Financial Opportunity Center located at LSS on Collingwood Blvd. and a second office at Ohio Means Jobs.

The LISC Financial Opportunity Center model is the best way to help people by boosting their earnings and reducing

expenses. LISC developed the FOC model to build financial capability by offering families an array of services that attack each of these areas of concern—employment, income supports, credit-building and financial management—through one on one coaching.

The first step is building awareness around spending habits, usually by tracking daily, weekly and monthly spending. The next step is defining the client's financial goals, whether it's setting a budget, creating an emergency fund or paying off debt. A financial coach will help clients develop plans to achieve their goals, then act as an accountability partner as clients enact their plans.

A bad credit rating or no rating at all, is a serious barrier to financial independence. The fees, deposits, and high interest charges demanded of people with low or no credit take a debilitating bite out of monthly cash flow and can make it virtually impossible to increase net income and build assets.

A good credit history and credit score, on the other hand, can pave the way to better jobs, lower interest rates and asset building. That's why Toledo FOCs work closely with clients to remedy expensive

debt and set up manageable payment plans that help grow a healthy credit rating.

For more information of the Crossroads Financial Opportunity Center, visit www.lssnwo.org or to schedule an appointment with a Financial Coach call 419/213-6283.

Crossroads Financial Opportunity Center Stats for 2019

199

People receiving services for the first time

25

People who had an improved FICO score

46

People placed in jobs

73

People with Net Income increase

297

People who had taxes completed

\$14.24

Average starting Wage among training participants



MINISTRIES IN ACTION

The key to transforming a community is through interactions with people. The year started off with many events to strengthen our lifework.

1

(1) GRADUATION CELEBRATION

The third cohort of the Bridges to Career Opportunities (BCO) Manufacturing Class, with the funding of LISC and Citi Bank, enabled fifteen students to receive manufacturing certifications. Six of the students were accepted for employment locally by The Andersons in Maumee. Pictured are four of the students that began working at The Andersons immediately following graduation.

(2) TIFFIN OFFICE MOVES

The growing client base in Tiffin has resulted in the office moving to a new location. With plenty of room to expand, new services may be offered in the near future.



2



Winter Events



3/1

LSS Night at the Toledo Walleye

Bring your friends and family out to the Huntington Center on Sunday, March 1st at 5:15pm for “Faith & Family” night as the ECHL Western Conference Champions take on Wheeling. Special ticket pricing: \$20, with a portion of the proceeds to benefit LSS. Purchase tickets at ToledoWalleye.com and use the promo code “LSSNWO”. If you have a group of 10 or more, call Rita Natter at 419-725-4367. Before the game there will be a pregame Q&A session led by Toledo Walleye chaplain, Tom Fraser, discipleship pastor at Hope Lutheran Church. Fans will have the opportunity to hear from select Walleye players about their experiences with their faith throughout their careers.

DONOR RECOGNITION OCTOBER 1 - DECEMBER 31, 2019

THANK YOU FOR YOUR GENEROUS SUPPORT

Congregations, Businesses & Organizations

- | | | | |
|---|---|---|---|
| BETHLEHEM LUTHERAN CHURCH OF OKOLONA
<i>(Defiance)</i> | FAITH LUTHERAN CHURCH
<i>(Fremont)</i> | GOOD HOPE LUTHERAN CHURCH
<i>(Arlington)</i> | LUTHERAN CHURCH OF THE MASTER
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<i>(Bucyrus)</i> |
| BETHLEHEM LUTHERAN CHURCH
<i>(Toledo)</i> | FIRST EVANGELICAL LUTHERAN CHURCH
<i>(Findlay)</i> | GOOD SHEPHERD LUTHERAN CHURCH
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<i>(Fremont)</i> | NETWORK FOR GOOD
<i>(Washington)</i> |
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<i>(Oak Brook)</i> | FRONTSTREAM
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| FAITH EVANGELICAL LUTHERAN CHURCH
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If you have remembered us in your estate or will, please call our office so we can recognize you now.

LSS Administrative Office
2149 Collingwood Blvd.
Toledo, Ohio 43620



M^{the} *Messenger*

WINTER 2020

A Quarterly Publication of Lutheran Social Services of Northwestern Ohio



About LSS

Lutheran Social Services of Northwestern Ohio is here to provide Mental Health and Drug and Alcohol Addiction Counseling with an array of other services. Assisting people within a 24 county area, LSS provides hope and compassion. With multiple service sites throughout Northwest Ohio, we serve all ages, faiths, races and economic status with professional and confidential services.

Life.Support.

