

WUMCO Help, Inc.

(Western Upper Montgomery County Help)
Serving the area of
Poolesville, Barnesville, Beallsville, Boyds, and Dickerson
as outlined on accompanying map

***OUR AIM:
QUICK & FRIENDLY ASSISTANCE
TO THOSE IN NEED***

2005

ANNUAL REPORT

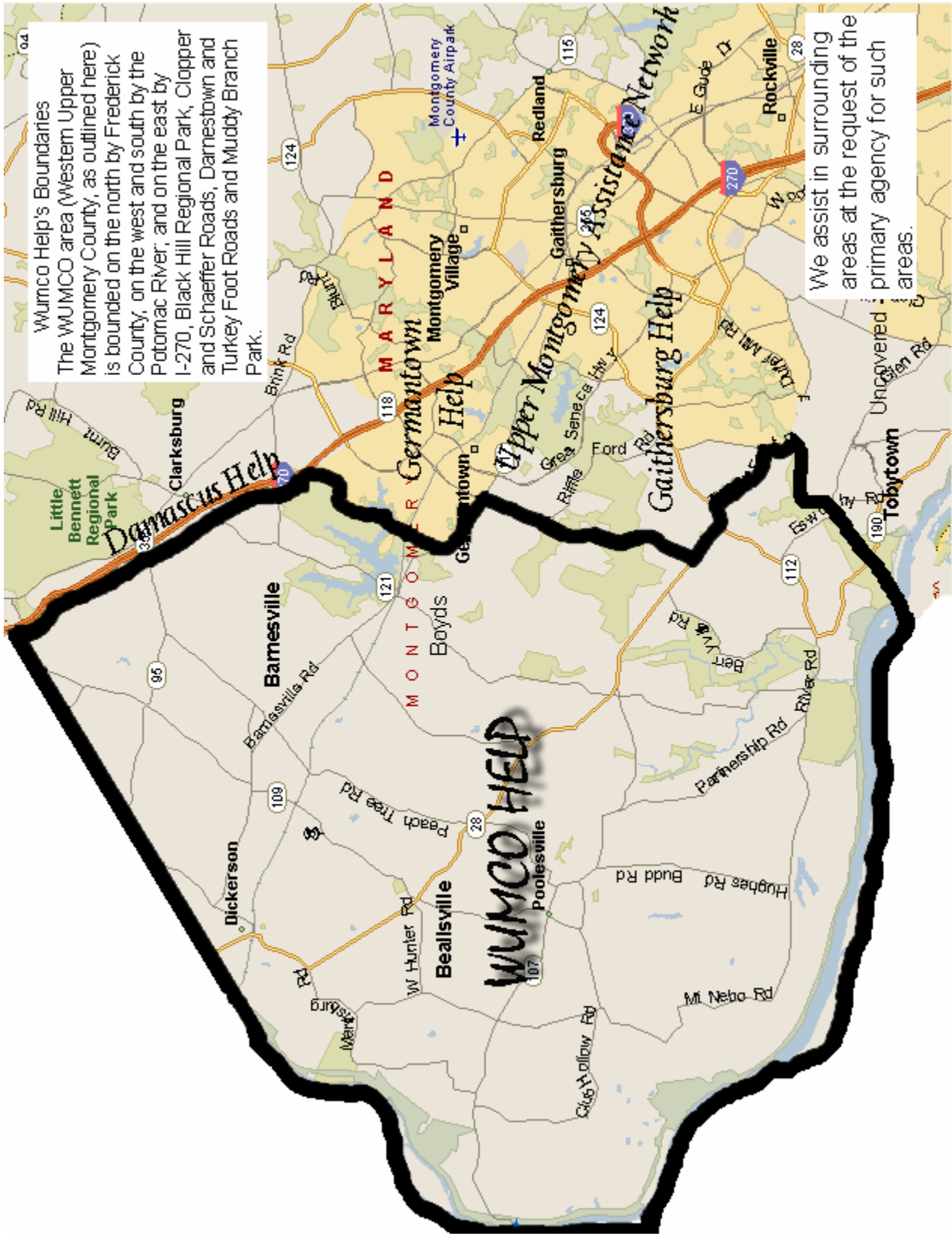
All gifts to WUMCO Help are fully tax deductible, pursuant to Sec. 501(c)(3) of the Internal Revenue Code, as the donor receives no goods or services in exchange therefor.

A copy of our current financial statement is available upon request directed to WUMCO at P.O. Box 247, Poolesville MD 20837 (phone 301-972-8481). Financial statements, including the latest IRS Form 990, are available for inspection at the WUMCO office during normal office hours; we suggest that you call for appointment.

Documents and information submitted by WUMCO under the Charitable Solicitation Act are available, for the cost of copying and postage, from the Office of the Secretary of State, State House, Annapolis, MD 21401 (phone 1-800-825-4510). Registration with the Secretary of State does not imply endorsement.



Campaign Participant No. 8473



Wumco Help's Boundaries
The WUMCO area (Western Upper Montgomery County, as outlined here) is bounded on the north by Frederick County, on the west and south by the Potomac River, and on the east by I-270, Black Hill Regional Park, Clopper and Schaeffer Roads, Darnestown and Turkey Foot Roads and Muddy Branch Park.

We assist in surrounding areas at the request of the primary agency for such areas.

WUMCO HELP, Inc.

(Western Upper Montgomery County Help)

Federal ID # 52-1425830

P. O. Box 247, Poolesville, MD 20837

Phone (301) 972-8481 ! FAX (301) 916-3236 ! wumco@prodigy.net

Web site: www.bigfoot.com/~wumco

Report of Executive Director

Hi Again Everybody!!!

The Year 2005 was a very successful one. Once again, we did not have to turn anybody away due to lack of funds, food, drivers or anything.

However, 2006 began on a very sad note. As many of you know, Fred Stearns died in his sleep the morning of January 3. This leaves a HUGE gap, which we are working on filling.

This report will be dedicated to Fred for his last year of service to WUMCO. We know that he can never be completely replaced. His voice remains on our answering service.

We still have faith that when need arises, we will be given the means and the know-how to meet it. We attribute this to the One who put us here to do this work for the community. So we give Him special thanks.

Also, we continue to thank all who contributed memorial donations to WUMCO and who were present at this difficult time.

Jane B. Stearns, Executive Director

OUR MISSION:

TO HELP PEOPLE IN NEED

WUMCO Help, Inc. is a not-for-profit corporation whose mission is to provide quick and friendly assistance to needy persons in Western Upper Montgomery County (Poolesville, Barnesville, Beallsville, Boyds, Dickerson, and surrounding areas) in times of crisis with rent or mortgage payments, utilities, medical or other current critical expenses; transportation for medical and social service needs; long-term coverage of maintenance medicine not adequately covered by insurance, either government or private; emergency and holiday food and holiday toys.

We are a "full-service" charity, open for business 40 hours or more per week. Our official office hours are Monday through Friday, 9 a.m. to 5 p.m. When there is no one available to answer the phone, calls are taken by machine; such calls are returned as soon as possible, usually within an hour or two and not later than the next business day.

Client-Oriented, Volunteer-Operated

WUMCO is client-oriented. When the need exists, we have faith that the human and financial resources needed will be provided. God has never failed us in caring for these needs.

We rely on a small number of faithful volunteers, together with one part-time paid employee. We can always use more volunteers, especially to transport clients for medical or social service needs. Our orientation is toward the clients; i.e., we call upon volunteers only to meet an established need.

No client is ever charged for our services. However, many choose to contribute services themselves or to donate small sums when they are able.

WUMCO's Origins and Growth

WUMCO began about 1968 with a small food pantry in the home of the late Beulah Harper. Jane Stearns, personal friend of Beulah, started providing transportation for medical and other critical needs. At about that time church-based *Help* organizations were being established down County. We tried to establish it here, initially with the title *Poolesville Help*, which we quickly changed to WUMCO Help in recognition of our broader service area of Western Upper Montgomery County.

We sought cooperation from local churches; from who the response generally was "We don't need that here." A few churches contributed the grand sum of \$5 each per year! In June 1972 we were greeted with [to quote from our thank-you letter] "a big surprise - in fact, it was the biggest single cash donation we have ever gotten!" —\$200 from the MEMCO Charitable and Scholarship Foundation.

WUMCO Help began to grow in 1985 when we were incorporated under State law as a not-for-profit organization for charitable purposes. Within the next year we obtained official recognition by IRS as tax-exempt.

WUMCO is now (and has been since about 1986) a full-service charity; open for business 40 hours per week—official office hours 9 to 5, Monday through Friday, excluding legal holidays.

Assistance with Clients' Bills

We assist in financial emergencies involving rent or mortgage, utilities, medical needs, child daycare, car repairs, and other critical expenses. In order to assure that the money goes for its intended purpose, all payments are made directly to the vendor or service provider; *we pay no money directly to any client.*

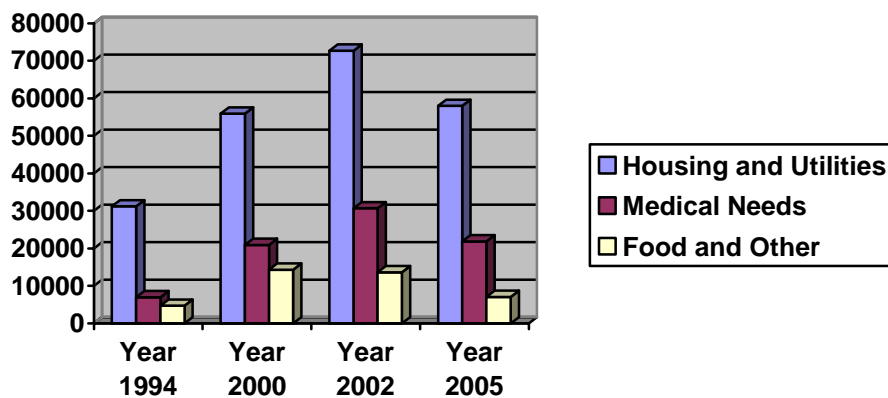
When financial help is requested, every effort is made to assure that available public resources are utilized first. We have an excellent cooperative arrangement with the Montgomery County Department of Health and Human Services (MCDHHS), especially the Emergency Services unit in Germantown. This arrangement includes (with the client's permission) the sharing of information between agencies as appropriate. Working together, Emergency Services and WUMCO undertake to locate sufficient funding to resolve a client's current crisis.

While we are set up primarily to serve residents of the WUMCO area, we also receive calls for assistance in nearby areas of the County from Montgomery County Department of Health and Human Services (MCDHHS), or the Upper Montgomery Assistance Network (UMAN), or Damascus Help for help with cases having an immediate need exceeding what is otherwise available. In such instances, resources permitting, we normally will agree to not more than 50 percent of what the leading non-profit agency in that area is willing to pay. For example, if UMAN limits its expenditure to \$300 for a case in its own territory, our limit for that case would be \$150. Similar cooperative financing is often negotiated on behalf of a WUMCO client.

We verify bills with the utility company, landlord, or other payee. Our telephoned pledge to a landlord or utility company is sufficient, in most instances, to stave off an eviction or utility termination or to restore service.

In 2005 we spent \$21,879 in assisting 62 clients with medical services including help with financing 526 prescriptions. Volunteers driving their own cars, carrying 229 clients to vital medical appointments, provided most of our medical transportation.

Housing-related services are the largest, money-wise, of our programs, \$58,005 in 2005. This included \$32,644 in utilities for 66 families and \$25,361 in housing (mostly rent or mortgage) for 46 families.



Our limits on assistance.

Ours is not an entitlement program. No one is *entitled* to assistance; rather, each instance is a judgment call. The decision is always based on need, with no consideration whatever to a client's race, color, religion, age, gender, sexual preference, physical or mental condition, or political preferences.

Limits are designed to make the best use of our resources to help the greatest number of needy clients. We must be assured, however, that the amount provided in any case, when added to funds available from other sources, is sufficient to take care of the problem.

Our Board of Directors sets limits on expenditures from general funds. Grants are subject to special limits set by the grantor or in our grant proposals. Limits on general funds follow:

- Family living expenses, for any family, \$500 on any single occasion, \$1,000 over any 12-month period.
- Medical expenses, not to exceed \$1,000 for an individual over any 12-month period.

We recognize that these limits must be treated with care and may be exceeded with sufficient justification.

Emergency Food

WUMCO maintains a food pantry, providing mostly non-perishable and frozen foods to needy people in the WUMCO area. Our cupboard is stocked primarily through food drives conducted year-round by various churches, schools, Scout troops, groups of employees and others. Meat lockers contribute frozen meat in quantity from time to time. Supplies thus provided are supplemented by purchase as the need arises. During 2005 WUMCO provided 12,103 lbs. of food to needy people in the WUMCO area.

Volunteers pack and deliver basic food packages to needy families. These packages generally include frozen meat, canned tuna, canned vegetables and fruit, pasta and bread, as well as other items as they may happen to be available from donations. These are augmented to meet particular family needs, such as baby formula and diapers.

We impose no rigid restrictions on frequency of assistance with food, but are governed by individual circumstances.

Holiday Giving Program (food and toys)

WUMCO has accepted responsibility for ensuring that all needy families in our area are provided Thanksgiving and Christmas food baskets and Christmas toys. This is done in cooperation with various local churches, schools, service clubs, the Montgomery County Volunteer Center, and others. Lists are checked with other agencies to assure that all identifiable needy people in the WUMCO area are served, while avoiding duplication.

Several business organizations—notably, Covanta Energy, IBM, and Lockheed Martin—churches, and others donate packed holiday baskets, and many people donate frozen turkeys. These are supplemented, as appropriate, by food from our pantry. The Monocacy Lions Club deserves special recognition for not only donating but also delivering many holiday baskets. Selby's Market has been invaluable in assisting in local efforts.

Several local churches, Boy Scout and Girl Scout troops, Monocacy Lions Club, John Poole Leo's Club, Knights of Columbus, and others ask us for assignment of families which they can "adopt" for holiday giving, or they specify the families they wish to serve.

Holiday dinners were provided through this program to 275 families in 2005.

The lives of 266 children were beautifully enriched with an average of five or six items per child, thanks to generous donations by the "Toys for Tots" project of the Marine Corps—Fort Detrick, Covanta Energy and its employees, and many others. Gary Doubs, Agent, First Washington Realty secured (at no cost to WUMCO) storefront space for storage, packing, and distribution of Christmas packages.

This effort, including several hours of service contributed by a dozen devoted community workers, was all under the able leadership of Cherise Praniewski. Cherise is office manager of Covanta Energy and a WUMCO Board member.

Transportation

WUMCO has provided transportation for medical and social services needs since our beginnings in 1968. Volunteers driving their own cars do this usually. Especially needed are drivers willing to personally escort needy people from home to and from their doctor's office, often assisting with preparation of a client's papers. In 2005 volunteers drove approximately 9,551 miles transporting 229 clients.

Program Funding

Unless otherwise specified by or in agreement with the donor, all contributions are restricted to providing assistance to the needy. Administrative and other overhead is provided either by donation in-kind or by special grants for that purpose.

Support by the United Way.

The United Way of the National Capital Area has been working very hard to rebuild the organization and regain public confidence. The United Way, together with the Combined Federal Campaign, which has been administered by the UW for several years, has been our largest funding source, providing \$23,632 in 2005.

Fannie Mae Foundation: Help the Homeless.

Our Help the Homeless program had a great turnout. We are pleased to announce that we had 5 mini-walks including one by WUMCO itself. “Youth engagements” – discussions with youth concerning homelessness were also conducted. In 2005 we received \$15,135 stemming from our mini-walks and other activities in 2004.

Community Foundation

Since 1996 we have received funds each year from this source—starting with the Community Foundation for Montgomery County, in later years all from the National Capital Region, through the Star Foundation (which, at this time has run out of funding). We hope for funds from either or both of these Community Foundations.

Covanta Energy Corporation.

Our strongest support in the business community has come from Covanta Energy, which for over 10 years has contributed significantly to our holiday food and toys programs.

Community Ministries Montgomery County

We receive great support from CMMC each year, including the Thanksgiving in February Fundraiser in which the entire community pitches in. The Emergency Assistance Coalition of which we are a member, funnels County and/or State money to “lead agencies,” of which we are one.

Volunteer Services

Volunteers perform such day-to-day tasks as transporting needy clients to local doctors, providing personal escort service as needed; staffing canned food drives at grocery stores; sorting, shelving and packing pantry foods and delivering them to clients.

Our roster of volunteers includes approximately 7 drivers available from time to time; Boy Scout and Girl Scout troops, which often manage canned food drives for us; and others including many clients who are eager to show their appreciation.

Our records show about 3,622 hours of volunteer service was performed during 2005. That number does not reflect the countless hours devoted by members of various churches, service clubs and others in conducting fund-raising and food drives on our behalf.

Volunteer Board of Directors

A volunteer Board of Directors governs WUMCO, with nine members. The Board of Directors is elected for staggered 3-year terms at annual membership meetings. The Board, in turn, elects the Executive Director and other officers (for one year terms) and sets over-all policies.

Every person or organization that regularly contributes services, money, or things of use in the work of the corporation is eligible for membership and to hold office.

BOARD OF DIRECTORS SERVING 2005–2006

Nancy Allnutt, President

Tracey Forfa, Vice President

Jane Stearns, Executive Director

Fred Stearns (resigned as Treasurer and board member in October 2005)

Steve Williams, elected Secretary in October 2005 and appointed acting Treasurer, upon resignation of Fred Stearns)

Renée Brooks

Angela Drum (elected board member in October 2005)

Ray Hoewing

Henry Nessul

Cherise Pranievski

The WUMCO Office Staff

The Executive Director (Jane Stearns), in addition to directing daily operations, devotes many hours each month to participation in meetings on behalf of WUMCO. She packs and delivers emergency food packages, and transports clients for medical or social service needs, with particular personal attention to getting to know newer clients and learning what we can do for their circumstances.

The Treasurer (Fred Stearns/Steve Williams in 2005), is responsible for maintenance of financial records and reports, writes grant proposals, correspondence, and submits periodic reports to grantors, Federal and State authorities, and the general public.

The Executive Assistant (Renée Brooks), does the intake on most client requests, decides on appropriate action, conferring with the Treasurer and/or the Executive Director as needed, then completes action on the case.

RECOGNITION OF CONTRIBUTORS in 2005

WUMCO would like to thank each of the following individuals, organizations, and groups for their generous contributions, whether monetary or in-kind. We are sorry if we have missed anyone and would appreciate a call to remind us.

Digene Corp.
Elizabeth's Delight
Frank/Jamison Real Estate
IOOF #97
Montgomery Co. Dept/HHS
Phoenix Systems
Poolesville Beer & Wine Deli
Poolesville High School
The Potomac Hunt, Inc.
The Potomac Hunt, Inc.
Rural Women's Republican Club
Rural Women's Republican Club
Joe Ryba Roofing Co.
Friendly Thrift Shop
Wal-Mart Foundation
Warren Historic Site Comm
Boyd's Presbyterian Church
Community Ministries Thanksgiving in February
Community Tkg Service c/o Plsvl Presbyterian Ch
Darnestown Presbyterian Church
Dawsonville Mennonite Church
Dickerson United Methodist Church
Jerusalem Baptist Church
Memorial United Meth Church
Mt Zion-Warren United Methodist Church
Our Lady of the Presentation
Poolesville Presbyterian Church
St. Francis Episcopal Church
ComFoun Nat'l Cap Reg/Help the Homeless
Nat'l Capital Regi Community Foundation
Freeman, Foundation

Chester Anderson
Alf & Barbara Andreassen
David G Badman
Florence B Bell
Alain & Maria Briancon
Ronnie Cardosi
Mary Chiswell
Michael & Mary Conner
Hope Custis
Elmer Jr. Frohlich
Margaret Hartwell
Mohannad & Zahra Hassan
Raymond L Hoewing
C. Lincoln & Frances Hoewing
Benjamin Honemond
Ronald Humelsine
Edwin Johnson
Thomas Kettler
James & Claire Kirby
Laura Kittleman-Yeatts
Jerome J. Klobuklowski
J Lynn Lipp
Ronald Luther
Nancy MacNab
Virginia R Marshall
James McGinley
Bernard & Kathleen Mihm
Jane E & Jack W Millar
Wendell C & JoAnn D Mohr
Sarah (Sally) Murray
Ann Powell

William & Chery Price
Audrey M Prichard
Thomas & Susan Randall
Catherine Reals
John C & Karen Reid
Russell & Tina Smith
Hazel Smith
Andrew & Phyllis Snelson
Fred and Jane Stearns
Margie Stream
John (Jack) Toomey
Ingeborg Westfall
John F and Catherine E Wolfrey
Marion M Young
Barnesville Inaugural Committee
America's Charities
RCEHN - Religious Coalition
Upper Mont. Co. Women's Club
Givegladly.org
iGive.com
United Way Grants Housing and Utilities
United Way Grants - Medical
United Way and CFC Campaign Designations
Fundraisers
Interest Income
Subtotal Other Income Sources
County GAP (Utilities)
Community Ministries - Rewarding Work
County Prescription Assistance
State ETHS (Housing)
Federal Gov't Emergency Food and Shelter

WUMCO HELP - Financial Status as of December 31, 2005

REVENUE

	Actual to 12/31/05		Budget 2005	
	Monetary	In-Kind	Monetary	In-Kind
PUBLIC SUPPORT:				
Fannie Mae Foundation: Help the Homeless	15,135		12,000	
Community Foundation NCA: Starr Found.---Medical Needs	7,500		7,500	
United Way and CFC campaign designations	5,194		7,000	
UW---Housing & Utilities	10,000		10,000	
UW---Medical Needs	8,438		8,438	
Freeman Foundation	148		148	
CMMC---Thanksgiving in February	2,604		2,100	
<i>Churches and church organizations</i>			22,700	
Boyds Presbyterian Church	3,500			
Darnestown Presbyterian Church	2,625			
Dawsonville Mennonite Church	600			
Other churches and church organizations	7,966			
<i>Business and community organizations</i>			5,000	
Allegheny Power (thru Religious Coalition)---matching funds	2,400		2,400	
Covanta Energy	-	4,530	2,000	4,250
Phoenix Systems	600			
Other business and community organizations	6,519	29,625		36,366
Individuals	12,097	31,985	16,000	34,984
Fundraisers	1,727		500	
Interest income	610		200	
Total Public Support	87,664	66,140	95,986	75,600
GOVERNMENTAL SUPPORT:				
FEMA: Emergency Food and Shelter Program	5,000		5,000	
State and County grants (thru CMMC):				
Housing (ETHS)	3,600		3,600	
Pharmacy (County and Rewarding Work)	27		1,125	
Community Ministries Basic	2,900		2,900	
Community Ministries Rx Mcares	600			
Community Ministries Rx Mcares	525			
Total Governmental Support	12,652		12,625	
TOTAL REVENUE	100,316	66,140	108,611	75,600

WUMCO HELP - Financial Status as of December 31, 2005

EXPENDITURES

		31,985	Actual as of 12/31/05		Budget 2005		
		Direct Charges	Prorateable expenditures * ¹	Monetary	In-Kind	Monetary	In-Kind
Housing for Clients:							
	Rent, mortgage, house repairs, taxes, storage of household goods	20,891	14,897	25,361		37,700	
	Essential utilities such as electric, fuel oil or gas, water and sewerage	26,321	21,075	32,644		53,700	
	Volunteer Service (@ \$10/hour)				3,280		3,720
Medical Assistance for Clients:							
	Prescriptions, prostheses, lab & office procedures	16,466	15,009	20,969		18,100	
	Transportation	701	701	911		1,250	
	Mileage, volunteer drivers (@\$.030/mile)				2,865		3,700
	Volunteer Service (@ \$10/hour)				8,290		4,990
Emergency Food and Holiday Baskets							
	Canned, Packaged, and Frozen Foods Purchased	1,513	1,428	1,942		0	
	Canned, Packaged, and Frozen Foods (@\$1/lb.)				12,103		27,000
	Toys Purchased for Christmas Distribution	550	500	700		1,250	
	Toys for Christmas Distribution (Value as determined by contributors)				12,246		12,000
	Rental value of space contributed for toy storage and packing				2,000		2,000
	Volunteer Service (@ \$10/hour)				4,530		6,610
Maintenance of Clients' Cars							
		3,156	3,156	4,103		4,580	
Child Care							
		240	240	312		780	
Other							
	School Supplies	28	28	36		0	
Administrative:							
	Annual audit	750	0	750		500	
	Liability insurance**	748	0	748		501	
	Equipment and Maintenance	1,597	0	1,597		1,596	
	Postage, office supplies, and other fees	608	608	790		1,170	
	Telephone and Fax services				900		900
	Volunteer Service (@ \$10/hour)				19,930		14,680
	Payroll costs from Designated Funds		N/A	2,021		371	
	Payroll costs from General Funds (non prorated)			3,346			
Compensation of Executive Assistant *							
		22,660	N/A				
Depreciation Expense							
		0	0	0			
TOTAL, ALL EXPENDITURES		96,230	57,642	96,229		126,178	

* Services of our Executive Assistant (our one employee, part-time) are vital to the accomplishment of our programs of aid to needy people. Accordingly, this Payroll is prorated among not otherwise restricted non-government funds, NTE 30% each.

**Changes to liability insurance coverage resulted in a refund, which lowered the total liability insurance expense from Quarter 2.

¹This report was amended 8/21/05. Corrections were made to incorrect payroll prorate restrictions placed on certain Funds.

CLIENTS SERVED DURING 2005

Program	Number of Clients Served One or More Times	Total Number of Individual Services	Total Number of Persons or Families Served
Housing	46 Families	55	139 Family-members
Utilities	66 Families	115	195 Family-members
Medicines and Medical Procedures	62 Persons	274	62 Persons
Medical Transportation	24 Persons	229	24 Persons
Emergency Food	50 Families	145	171 Family-members
Child Care	1 Family	2	3 Family-members
Clients' Cars Serviced	11 Families	18	42 Family-members
<i>All Services (some clients receiving more than one type of service throughout 2005)</i>	<i>158 persons or families</i>	<i>516</i>	<i>414 Family-members</i>
Seasonal Programs			
Thanksgiving Food Baskets	119 Families		375 Family-members
Christmas Food Baskets	156 Families		520 Family-members
Christmas Toys	104 Families		266 Children



THE WUMCO OFFICE STAFF:
*Clockwise from rear: Renée Brooks, Jane Stearns,
 Max (receptionist and guard), and Fred Stearns.*

*In Memory of Frederick E. Stearns
 (excerpts from memorial written my daughter, Judith A.
 Shipman)*

Fred (what most people called him)

Honey (what Jane most-often called him)

Grandpa Fred (what Maggie's children and grandchildren called him)

Uncle Fred (what Judy's children and grandchildren called him)

Woof or Arf (what numerous beloved dogs called him)

Meow (what several beloved cats called him)

Friend (what everyone could call him)

This fine man left our earthly presence unexpectedly, but peacefully, at the time and place his creator intended. The timing of Fred's passing was perfect for him and the Lord, if not for those who will miss him and wish we had had more time with him.

Fred's was a life exceedingly well lived. He was blessed beyond ordinary human hope and in turn brought blessings upon all those with whom he came in contact, human and beast alike.

Fred was an educated man, a well-traveled man, a very handy man, a loving man. He was born and raised in California, and as everyone knows, had polio when he was a child. While for many of us such a debilitating disease and its after effects would have been the defining event of our lives, it seemed to be the least for Fred.

He went to college, became an accountant, and worked his entire money-earning career for the Federal Government. After Fred retired in 1972, he became more heavily involved in the community service work that Jane had begun years before.

As a young man, Fred traveled the country site-seeing, camping, fishing, and just generally enjoying himself, very often in the company of his cousin Sharlie. They had some fine times and great adventures, which Fred loved to recount as often as he was given the opportunity.

Fred worked for the U.S. Geological Survey in Washington, D.C., where he met and married Jane. In 1955 they moved to the house on Whites Store Road in Boyds. Fred designed the Dickerson house, which was built about the time he retired.

During the years between moving to Boyds and retired, Fred and Jane traveled as much as they could, including a trip to Mexico and several trips to Colorado. In fact, they loved Colorado so much they had planned to retire there. By the time Fred was approaching retirement, he and Jane were heavily involved in the community service work for which they are best known. Neither of them being the sort to just sit back and enjoy lazy days in the Colorado Rockies, they decided to stay put and continue the valuable work they had begun. And hundreds, if not thousands, of people in upper Montgomery County are grateful they did.

In his lifetime, Fred rode on trains, buses, boats, horses, and mules; he drove cars, trucks, and tractors. He cut grass, plowed snow, graded driveways. He climbed up and down ladders and mountains, crawled under buildings (including the church) and cars to repair them. He built bookshelves and workbenches and wired Miss Mary Smith's house as well as his own. Some of these things took more effort than it would for most of us, but he did them anyway, enjoying every minute of his ability rather than abstaining due to any disability. He simply always did what he was able to do at the time.

This everyone knows: Fred was always able to laugh. He loved to tell corny jokes as well as hear them. He laughed at jokes, at himself, and with others. A hearty, throw-your-head-back, open-your-mouth-wide, squeeze-your-eyes-shut laugh that came from deep in this body and resonated throughout a room. He and Jane talked a lot, but hardly ever was there a conversation without some laughter.

Fred and Jane were in an auto accident about 32 years ago in which he sustained a severe head injury and might have died. Yet not only did he live, but in the ensuing years accomplished the remaining things God put him here to do. That accident was not his time to go and now we can look back and know why.

Fred was a happy man and blessed in many ways. He had an education, a successful career, traveled inside and outside the country, was creative and accomplished with his mind and his hands, lived and worked side by side with the love of his life and best friend for more than 51 years, had loving family and friends, stayed on this earth a long time selflessly helping those less fortunate, and when the time came, peacefully left the rest of us behind with wonderful memories of this life. We should all be so fortunate.

Fred worked hard and lived life to its fullest, but his body was tired. He was entering a time of increasing physical pain and diminished quality of life. God knew Fred deserved a rest and freedom from pain, and he didn't want him to suffer through hospitalizations and uncomfortable medical treatments that might extend life but not add to its quality. And Jane would have suffered right along side him in such circumstances.

The hustle and bustle of the holidays were over and quiet winter had descended on the house that Fred built. Everything was in order. God and Fred knew that family would remain to help Jane with anything she needs. The Almighty waited until everyone in the house was asleep so that none would experience fear or dread, and then gently reached down, took Fred in his arms, and floated him to heaven. There he will wait—with lots of cats and dogs that went before him—for Jane. Oh, and it's a good thing Fred was a patient man, because with Jane's energy and good health, he will be waiting a very long time.