President’s Message
By Rick Mueller

As my term as president comes to an end, I find myself reflecting back on some of the changes, challenges and successes over the last two years. In some of my past articles I have talked about the Badger basketball team, camping, urban legends, and how good soup can solve all the world’s problems. But if you don’t mind, in my last article I would like to just talk about a few random thoughts I have about ECHO.

First, we have the perfect name. Everyone Cooperating to Help Others. To me this sums up exactly what ECHO is. It is our whole community - staff, volunteers, board members, and donors working together to help our friends and neighbors - most of whom we will never meet or know. For me, the best part about ECHO is the cooperation. If you need some help, there is always someone there to step in. I have counted on this many times.

Second, our new facility is exactly what we thought it would be and more. A lot of thought and planning went into our renovations, and they were well worth it. The guys can move large quantities of food and supplies much more quickly and efficiently, which makes the food safer and saves us money. We also have more opportunities to accept more donated food, because of our increased capacity. On the office side, caseworkers can see more clients and the community room is much more functional. If you still have not had a chance to see our new facility, please stop in. My favorite part is seeing whole pallets of food being lowered down into the basement with our special lift.

ECHO is blessed with a wonderful staff. Our staff are the most dedicated, passionate and positive people I know. They work in a very stressful and demanding environment every day, where needs always exceed resources. They work with people all day that are going through the worst times in their lives. It would be easy for them to have a negative attitude and complain about how hard their jobs are, and no one would blame them. But they are happy, positive and love their jobs. They love their jobs, because they believe in ECHO’s mission and are passionate about making ECHO clients’ lives better. They are always willing to volunteer extra hours to help out and always support ECHO fundraisers. When things have been really tight, many have donated their paychecks back to ECHO to help make ends meet. (Continued on Page 7)
A life not lived for others is not a life

There are many people in this community who exemplify the saying from Mother Teresa in the title. ECHO supporters are a blend of people, particularly important to note during this election year. They include:

- Young, middle-aged & retired folks
- Republicans & Democrats & some who like parts of both (or don’t like politics)
- People in manufacturing, media, social services, retail and specialty businesses
- Business owners, social workers, engineers, teachers, bankers, attorneys, pastors
- People from all walks of life

They all keep hope alive for low-income people. Some people ask what determines if a person is low-income? Household (HH) income is measured by adding together the incomes of each HH member age 16 and over. Income includes wages and salaries, unemployment insurance, disability payments, child support income, rent subsidies, as well as any personal business, investment, or other kinds of income received. The members of the HH do not have to be related to the head of the HH for their earnings to be part of the HH's income.

There are different ways to track incomes; the two commonly used methods are: County Median Income (CMI) and Federal Poverty Level (FPL). We use both methods for tracking household incomes for those we serve. CMI is county-based, and FPL is the same for all of the contiguous states, with variations for Alaska and Hawaii. Federal Poverty Thresholds are established for situations where precision is important, such as in legislative or administrative situations, and these vary. The government annually updates these datasets.

The different grants ECHO receives to pay for part of our rent assistance have varying CMI thresholds. Let’s compare the Rock County Median Income (CMI) to the Federal Poverty Line (FPL), both based on HH size. The chart below shows where the FPL intersects with Rock County CMIs on the chart ECHO uses for Rent Assistance. It seems logical that the intersection of FPL and CMI would be a straight line drawn down through the CMI chart – that logic is reflected in 2016, but it wasn’t when I wrote about this the first time, in my Summer 2013 column. The only two outliers are for HH sizes of 1 and 8! You will note that the 30% and 50% CMI are the same for HHs of 8 people – that’s not an error on this chart.

<table>
<thead>
<tr>
<th>HH size</th>
<th>30% CMI</th>
<th>50% CMI</th>
<th>80% CMI</th>
<th>100% CMI</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$11,880 - 28% CMI $12,650</td>
<td>$21,100</td>
<td>$33,750</td>
<td>$42,200</td>
</tr>
<tr>
<td>2</td>
<td>$16,020 - 30% CMI same</td>
<td>$24,100</td>
<td>$38,550</td>
<td>$48,200</td>
</tr>
<tr>
<td>3</td>
<td>$20,160 - 30% CMI same</td>
<td>$27,100</td>
<td>$43,350</td>
<td>$54,200</td>
</tr>
<tr>
<td>4</td>
<td>$24,300 - 30% CMI same</td>
<td>$30,100</td>
<td>$48,150</td>
<td>$60,200</td>
</tr>
<tr>
<td>5</td>
<td>$28,440 - 30% CMI same</td>
<td>$32,550</td>
<td>$52,050</td>
<td>$65,100</td>
</tr>
<tr>
<td>6</td>
<td>$32,580 - 30% CMI same</td>
<td>$34,950</td>
<td>$55,900</td>
<td>$69,900</td>
</tr>
<tr>
<td>7</td>
<td>$36,730 - 30% CMI same</td>
<td>$37,350</td>
<td>$59,750</td>
<td>$74,700</td>
</tr>
<tr>
<td>8</td>
<td>$39,750</td>
<td>$39,750 - 51% CMI $40,890</td>
<td>$63,600</td>
<td>$79,500</td>
</tr>
</tbody>
</table>

Using the county-based system, of the 3,600 unduplicated HHs (~14,000 people) that ECHO serves, 78% earn 0-30% CMI (extremely low income), 20% earn 31-50% CMI (very low income), ≤ 2% earn 51-80% CMI (low income). (Continued on next page)
Karen’s Korner (Continued from page 2)

Some people say that we’re enabling low-income people by helping them. Other people say that playing the enabling card is an excuse for not helping. Mother Teresa said: Kind words can be short and easy to speak, but their echoes are truly endless.

Is the word enable a kind word? How does Webster define it? Enable – 1. a. To supply with the means, knowledge or opportunity, make able. b. to make feasible or possible. 2. To give legal power, capacity or sanction to. 3. To make operational.

These are all positive definitions. But, when the word is used in regard to helping people in poverty, it sometimes takes on a negative tone. Some say they need to become self-sufficient and do it on their own. Can you enable a human being whose basic needs are not met? There is no such thing as total self-sufficiency. Everyone needs help now and then. In the middle and upper class, help is often built in. How can we change some people’s conception of the word enable? It’s not easy. It takes thinking outside the bubble.

Many people tend to think that most other people think the same way that they do. This is not true most of the time. In their book, Positioning: The Battle for your Mind, Al Ries and Jack Trout explain, Ask two people of opposite persuasion, say, a Democrat and a Republican, to read an article on a controversial subject. Then ask each one if the article changed his or her opinion. You’ll find that the Democrat gets out of the article facts to support one point of view. The Republican gets out of the same article facts to support the opposite point of view. Very little mind changing takes place. You see what you expect to see.

We live in our own “bubbles” of reality. That is, everyone lives a different life and forms opinions about reality based on what they have experienced in their lives. If a person has formed a strong opinion about a topic, even the most solid evidence against that opinion might not persuade them to change their mind.

We need to think outside the bubble. Reis and Trout explain that some bubbles include your identity, your job, your passion, etc. Your bubble is not what you are, it’s what you think you are. It makes you float higher and higher, and it reaches an unsustainable altitude and then bursts! Thinking out of your bubble can really ease many bubble bursts. Think about three of Eleanor Roosevelt’s famous quotations:

- Understanding is a two-way street.
- You can never really live anyone else’s life, not even your child’s. The influence you exert is through your own life, and what you’ve become yourself.
- When you cease to make a contribution, you begin to die.

One thing that hasn’t changed in the 22 years that I have been the Executive Director of ECHO is one of the things that I love most. We have the perfect blend of people who work or volunteer at ECHO, or donate – people from all walks of life who support ECHO’s mission. You, our donors, are all a shining example of Everyone Cooperating to Help Others (ECHO), and that word echoes with kindness. The needs of the human heart are the same with the poor and those who are more affluent. What all of us can do together is limitless! Think about a few things that may be outside the bubble thoughts:

- Thomas Edison said: If we did all the things we are capable of, we would literally astound ourselves.
- Mahatma Gandhi said: In a gentle way, you can shake the world!
- It will soon be winter. It will be cold outside, and snow will fall. Think about this: Snowflakes are one of nature’s most fragile things, but just look at what they can do when they stick together.

Let’s Stick Together, Do Astounding Things and Gently Shake the World!

I promise you that positive outcomes result because of your support. Thank you, Karen
A Donation of THANKSGIVING
ECHO expects to assist 700 families who are low-income.

Yes, I would like to sponsor ____ Thanksgiving Dinner(s) at $30 each and/or I would like to make a donation to help feed families after Thanksgiving by sending in a check to the ECHO Office at 65 S. High St., Janesville, WI 53548, made out to: “ECHO Thanksgiving” or visit www.echojanesville.org to make a donation online.

$30 □  $60 □  $120 □  $250 □  $500 □
Any donation is appreciated □ $___________

Please help make a family’s holiday a thankful one!

Name: _____________________ Phone #: ___________ E-Mail: ____________________________
Address: ___________________________________________ Zip Code: ____________________

For payment by credit card: Circle one: VISA  MasterCard  Discover  3 or 4 Digit CSC: _________
Credit card # ___________________________________________ Expiration date: ____________

Donations can also be made online at www.echojanesville.org

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Thanksgiving Basket Distribution
Saturday, November 19

Thanksgiving baskets have been a part of ECHO since at least 1975. The basket includes a turkey, vegetables, instant potatoes and gravy, stuffing, homemade cookies or bars, pumpkin pie and whipped topping, and other miscellaneous items.

Sponsors are needed for the Thanksgiving baskets. Each basket costs $30. If you would like to make a donation to help feed families for Thanksgiving, please send a check to the ECHO Office at 65 S. High St., Janesville, WI 53548, made out to: “ECHO Thanksgiving” or visit www.echojanesville.org to make a donation online.

Volunteers are needed at 7am to load at the W Court St. Sentry and set up at Rock County Fairgrounds (1301 Craig Ave.). Assistance is also needed at 8am to begin packing the Thanksgiving baskets at Rock County Fairgrounds. Volunteers are needed at 9:30am for distribution of the Thanksgiving baskets. Please call our volunteer coordinator, Fran, at 754-5333 with questions or to volunteer.

Grocery bags can be picked up at ECHO for youth groups and organizations to decorate. Please bring your decorated bags to ECHO by Friday, Nov. 18.

Volunteer bakers are needed. Drop off your pre-packaged cookies and bars (one dozen per zip-loc bag) at Rock County Fairgrounds on Saturday, November 19, 7am-10am or at the ECHO office on Friday, November 18, 9am-Noon.

Please help make a family’s holiday a thankful one!

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Please help make a family’s holiday a thankful one!
**Christmas Toy Drive and Distribution Info**

Please be a part of our holiday tradition this year. ECHO is accepting cash and new, unwrapped toy donations for children in need in our community now through December 15 at the ECHO office for our Toy Distribution. Holiday wrapping paper and batteries for toys are also needed and can also be dropped off along with the toys.

The Toy Distribution will be held on Friday, December 16 (Snow Day - Saturday, December 17) at St. John Lutheran Church, 302 N. Parker Dr. Pre-registration is required from Monday, November 7 - Monday, December 12 at ECHO for participation in the program. Participants need to bring in a photo ID, current utility bill, and proof of income for the entire household to sign up.

Many volunteers are needed to make this distribution a success. If you would like to be a Santa’s helper or help with setting up “Santa’s Toy Shop,” please call Fran at 754-5333 to schedule a time.

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**Toy Wish List**

- CDs
- Shoes
- Skateboards
- Makeup
- Jewelry
- Watches
- Books
- Baby Toys
- Legos
- Puzzles
- Art Supplies
- Movie Certificates
- Sports Equipment
- Movies (New releases)
- Small Electronic Gadgets
- Perfumes
- Colognes
- Cars & Trucks
- Learning Games
- Board Games
- Bedding - cool sheets
- Barbies & Dolls
- Store Certificates

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**Adopt-A-Family Program**

Families who are chosen for the program complete a wish list for the donor to purchase items the family needs. Families who are not in the Adopt-A-Family are able to sign up for the Toy Program. The deadline to sign up as a donor for the Adopt-a-Family Program is December 1, 2016. To sign up or for more information, please contact Jessica at 754-5333 or by email at jlocher@echojanesville.org.

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**FREE Echo Christmas Dinner**

*Sunday, Dec. 25 from 11AM to 1PM (Open to everyone in the community)*

St. William’s Catholic Church, 1820 Ravine St., Janesville

Everyone’s welcome! Please join us!

Visit with Santa and listen to festive holiday music!
Imagine that you have finally secured a job interview, but you have no transportation to get to the interview. You walk to the ECHO office, a place that has been able to help you in the past with food and transportation needs. But this time is different. This time, the staff person tells you there is no money for gas cards, there are no bus tokens, there are no transportation funds.

Imagine that you lost your job last year. You used to work 40 hours-a-week and enjoyed the luxuries that a job provides. But then the economy crashed, and you have lost not only your job, but you lost your house too. You have been staying with friends, but space is limited. You visit the ECHO office to see if they could assist with lodging help. The answer is that ECHO is low on funding, and lodging assistance is one of the services they had to cut. Now what? Where will you go? Homelessness is a scary thought.

Imagine that your funds are running low. The baby needed medical attention, and your four year-old son is in need of new clothes. You are down to your last month of rent money. You travel across the city to the ECHO office. You were told by a friend that ECHO could assist with one month of rent. One month would help greatly, as your new job does not start until next week. But when you reach ECHO, you are told that ECHO is short of funds and had to make cutbacks in rent assistance.

Can you imagine what homelessness is? Can you imagine the desperation, the heartache, the helplessness, the fear, the stress? Can you imagine what it is like to be told no by the ECHO staff members who have been there for you in the past? What do you do? Where do you turn?

This is not a fairy tale. This is reality right here in Janesville. Services have been cut; hours of operation have been cut. Lives right here in our midst are being affected daily. Please dig a little deeper. Please help with a donation to ECHO today and then imagine how your dollars and your neighbor’s dollars can brighten someone’s life today!

**Are you a friend of ECHO?**  www.facebook.com/ECHOJanesville

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**Volunteer Take 5**

Name: Gloria Bollerud

How long have you volunteered at ECHO? *I started volunteering 16 years ago.*

How did you get involved at ECHO? *My father had a masonry business and I was raised giving back to the community—I retired after 30 years as a hairdresser due to colon cancer. So it was then time to do some volunteering and have fun times with my grandchildren. ECHO was the first thing on my list to volunteer with.*

What do you do at ECHO? *I pack groceries on Wednesday mornings and I do anything else that I can help with. I get volunteers for Fran to help with Easter baskets, School Supplies, and Christmas. Carol, Joannie, and I started Easter Baskets at my house the first year ECHO started distributing them.*

What is your favorite thing about ECHO? *I like to organize everything I do, as I have always been an organized person. It helps in meeting such nice people to work with and get to know. I enjoy helping people and that is my favorite thing about ECHO.*

What is one thing about ECHO that surprised you when you started volunteering? *I knew all about ECHO years ago as I would go with my mother when it first started at St. Patrick’s when I was a young girl. I feel very grateful that I can help a little bit and hope it makes someone’s life better.*
Volunteers continue to be the lifeblood of ECHO. ECHO is led by a volunteer board of directors made up of representatives of member churches and community members. Not much happens at ECHO that does not involve Fran’s army of volunteers, whether it is working at a special-event fundraiser, filling food orders or preparing the newsletter to be mailed.

Because of the business that ECHO is in, money will always be tight. Our success rate of keeping clients in stable housing is over 70%, but the need continues to grow. One in every five people in Janesville receives ECHO services. Unfortunately the need for ECHO services will always be greater than what we can provide. This has been a better year than 2105 for donations and fundraisers, but we will have to do even better next year.

I would like to thank all the ECHO staff, executive committee, board and volunteers for your support during my term as president. I would especially like to thank Jessica, ECHO’s associate director, for her patience, assistance, and many gentle reminders about meetings and deadlines. I would like to thank all of you for your support of ECHO. With your help, ECHO has provided a chance for a brighter future for all of its clients. What greater gift is there to give?

We are ECHO.
Why I Work at ECHO
I said from early on in my time with ECHO, it just draws you in and won’t let you go, in the best possible way, of course!

I came to ECHO as a volunteer when I first moved to Wisconsin in 1996. I was between jobs and thought I could give some time for a good cause. Within a year I was asked to come on staff in a part-time paid position as receptionist and client service intake; my position became fulltime within a short time.

I stay because the need is very real and great, and I feel that if I am going to draw a paycheck, it might as well be for doing something that helps people.

~Karen aka “KZ”

The Festival Foods Turkey Trot is the perfect guilt-free solution for eating your weight in mashed potatoes.

The Festival Foods Turkey Trot allows participants to partake in either a 5-mile run or a 2-mile walk and is open to everyone of all ages and abilities. Don’t forget to bring your favorite cuddly companion for the 2-mile Dog Jog.

Proceeds Benefit: ECHO, YMCA, and Boys & Girls Club.

Register Online at www.festivalfoodsturkeytrot.com to run/walk or volunteer!

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CHICKEN BOY PRODUCTIONS
JANUARY 28, 2017 AT THE UAW HALL
TICKET PRICE $40 EACH
MORE INFO IN DECEMBER 2016
A Special Thanks to Everyone Who Supported Culinary Delight

The 11th Annual Culinary Delight was wonderful. All enjoyed the culinary experience provided by Chef Kevin from the Janesville Country Club and musical skills of Turtle Creek Chamber Orchestra.

Thank you to the people who made reservations and the many individuals and businesses who donated items for the silent auction.

We would also like to thank Boucher Automotive, Jax Custom Printing, and MacFarlane Pheasant Farm for their in-kind sponsorship of Culinary Delight.

The following businesses and individuals were monetary sponsors of Culinary Delight: Parker Community Credit Union, Tri County Home Inspection, Richard Arnold, Cindy Wright - Century 21, Rock Green Realtors, and UAW - The Williams Charity Fund.

40 Years of Promises Kept
JOIN THE 40TH ANNUAL JANESVILLE CROP HUNGER WALK/RUN/ROCK
SUNDAY, APRIL 23, 2017
Registration 1:00 p.m. Walk/Run/Rock 1:30 p.m.
Cargill United Methodist Church in Janesville
(2000 Wesley Ave. Janesville, WI 53545)
In Memoriam:
Since our last newsletter, we received contributions in memory of the following ECHO friends. Their families and friends are in our thoughts and prayers.

Virginia Anderson  Ben Homan  Jim Ryan
Art Arnold  Arlan Knutson  Louise Shekels
Helen Burbey  James McCarthy  Joyce Stankiewicz
Rosemary Butler  Helen McDonnell  Ron Starks
James Crittenden  Yvonne McKeown  Ellinor Streicher
Rose Cummins  Kathleen McNally  James & Norine Turner
Daniel DuBois  Warren McQuade  Henry Virnig
Mary Lou Hainstock  Elizabeth Peterson  Deb Whitcomb
Rendell Hanel  Ron Peterson  Carol Reese
Kit Hinaus

In Honor:
We join the families and friends in congratulating the following ECHO friends who were honored by donations in celebration of their birthday, anniversary, or special occasion.

Norbert & Ann Marie Danczyk  Steve Latka
Barb DuBois  Mo & Chelsea McCrone
Cargill UMC Pastors  Stan Mulrooney
Sr. Laurentana Gorman  Robert Seiler
Peg & Mat Haeger  Todd Treder
Lanny & Barb Knickerbocker  Shelley Wendt

We thank you all for thinking of ECHO!

Memorial and honorarium card packets are available at the ECHO office or through participating churches. Each packet contains:

1. An ECHO information sheet and envelope for you to mail or bring in your donation to ECHO.
2. A postcard to send to the person or family to let them know that a donation was made to ECHO in honor or memory of the person you are remembering.
3. Checks may be made payable to ECHO, Inc. (Your gift is tax deductible as allowed by law.)

Kids Helping Kids
Holiday Toy Drive on December 9, 2016
to benefit ECHO and The Salvation Army at Blain’s Farm & Fleet

THANK YOU TO EVERYONE WHO HAS BROUGHT IN DONATIONS OF FRESH PRODUCE FROM THEIR ABUNDANT CROPS!
Food and Fund Drives

Special thanks to the following businesses and organizations that held food, fund and other drives:

| All Saints Anglican Catholic Church | Jay’s Big Rolls |
| Asbury United Methodist Church     | Jones Dairy Farm |
| Barkley's                          | Little Debbie   |
| Basics                             | Magnolia 4-H Club |
| Bimbo Bakeries USA                 | McFarlane Pheasant Farm |
| Bird’s Eye                         | Mt. Calvary Lutheran Church |
| BTC Radiography Students           | Mt. Zion United Methodist Church |
| Brownberry Bread                   | Mercy East Pediatric Department |
| Butternut Bakery                   | Nativity of Mary Catholic Church |
| Cargill United Methodist Church    | NHA-WIC         |
| Catholic Charities                 | NFI             |
| Chambers & Owen                    | Olive Garden    |
| Contemplative Prayer Group         | Our Savior Lutheran |
| Crystal Farms                      | Peace Lutheran Church |
| CVS                                | Pick’n Save     |
| Daniel’s Sentry Food Stores        | Riverplace Senior Housing |
| Daylilies Women’s Chorus           | Rock Prairie Presbyterian |
| Delta Kappa Gamma                  | Ruby’s Pantry Food Bank |
| Dunkin’ Donuts                     | St. John Lutheran Church |
| E & D Water Works                  | St. John Vianney Church |
| Faith Lutheran Church              | St. Mark’s Lutheran Church |
| First Congregational Church        | St. Mary’s Hospital Janesville |
| First Lutheran Church              | St. Matthew’s Lutheran Church & School |
| First Presbyterian Church          | St. Patrick Catholic Church |
| Gardner Bakery                     | St. Paul Lutheran Church |
| Good Shepherd Lutheran Church      | St. Peter’s Lutheran Church |
| Hedberg Public Library             | St. William Catholic Church |
| Helping the Homeless               | Sam’s Club      |
| Hendricks Properties               | Schnucks        |
| Hormel                             | Seneca Foods    |
| Humane Society of Southern Wisconsin | Starbucks     |
| Hunger Task Force - Milwaukee      | Trinity Episcopal Church |
| Janesville Senior Center           | Unitarian Church |

Everyone is invited to share and sing in a special holiday musical event:

**The Walk-In Messiah**

**Sunday, December 11**

**New Time 4:00 PM**

**Cargill United Methodist Church** (2000 Wesley Ave., Janesville)

Performed by Members of the Community & Conducted by Richard Severing

FREE WILL OFFERING FOR ECHO
FOR REMOVAL FROM OUR MAILING LIST, CALL (608)754-5333, NOTIFY US IN WRITING, OR EMAIL OFFICE@ECHOJANESVILLE.ORG

ECHO Calendar of Events

- 11/19 Thanksgiving Basket Distribution – at the Rock Co. 4-H Fairgrounds (See page 4 for more info)
- 11/24 Turkey Trot – 8 AM at Craig High School. (See page 8 for info.)
- 11/27 ECHO Holiday Express – 1-4 PM at the Pontiac Convention Center. (See page 9 for more information.)
- 12/11 Walk-in Messiah – 4 PM at Cargill UMC.
- 12/16 Christmas Toy Distribution – at St. John Lutheran Church (See page 5 for more information)
- 12/25 Christmas Dinner – 11 AM -1 PM at St. William’s Catholic Church, (See page 5 for more info)
- 1/28 Murder Mystery - 5:30 PM at UAW Hall (See page 8 for more info.)
- 3/25 Swing into Spring - at Pontiac Convention Center

Large Brown Paper Bags, Plastic Bags, Twist Ties & Plastic Bottles Needed
Drop them off at ECHO (65 S. High St., Janesville) Mon.-Fri. 9am-Noon , or Mon.-Thur. 1-4pm

National Hunger & Homelessness Awareness Week is held each year the week before Thanksgiving. This is a time for us all to start to think about what we are thankful for, and a perfect time to share our compassion with our neighbors who are experiencing homelessness. This year, National Hunger & Homelessness Awareness Week will be held from November 12-20, 2016.