



Dear Donors,

In this year's letter, I'd like to touch base on basic human needs and how YOU have enabled AHEAD to enrich people in our own North Country communities with a better quality of life. By assisting folks with affordable housing and financial education, they are then able to make sound financial decisions, heat their homes, feed their families, thrive in our communities and most importantly, sleep with a peace of mind.

There is a story in each and every one of us. Regardless of our race, age, economic stature, sex, religious backgrounds, social beliefs; we all have experienced difficult chapters in our own stories. For 26 years, AHEAD has strived to address housing needs and financial hardships in our own back yard. Because of YOU, AHEAD has been able to help those in need. Here is an example of recent stories:

- ❖ The senior vet who was homeless, living in a tent for the better part of 20 years because he was disabled and unemployable... today, you'll find him at peace, living in a safe, quality, affordable apartment.
- ❖ The family who desperately wanted a house of their own but could not fathom how to get in the best credit position nor how to save enough money for a down payment and closing costs... today, we are proud to report, they are happily living in their very own, brand new house!
- ❖ The older couple who almost lost their home when the husband fell very sick and the wife did not know how to manage their household finances... although her husband sadly passed away; today, she still lives in her home, independently managing her own budget.
- ❖ The struggling, single mom, working full-time, having a great job at a strong, local organization but still unable to afford a safe apartment for her and her child... just last week, we witnessed first hand the relief, joy and gratitude of this mom and her child moving into their own place.

For 26 years, AHEAD has been a careful steward of funds entrusted to us. We maximize gifts by collaborating with many partner businesses and nonprofits; it is how we accomplish our mission and assure your donation has the greatest impact possible. Ultimately, by working hand in hand with other, local organizations we strengthen our communities.

In today's environment, when so many programs that we have successfully used in the past are at risk, your gift becomes more important than ever. Your gift provides a child, a family and an elder in the community with what many take for granted; a warm, safe, affordable home and financial stability. Your donation writes hopeful chapters for the people we serve and builds safe, strong communities.

Many, many thanks,

Michael Clafin