

Allstate began as an urban insurer in 1931 and urban markets still account for a major part of the company's business. To demonstrate the company's commitment to these markets, Allstate supports urban organizations, programs and activities that promote home ownership, neighborhood revitalization and economic development. These include All-America Cities Awards, National Council of LaRaza and NeighborWorks Network, which strengthen communities across the country.

The need to re-create community may well be one of the most compelling notions to emerge from the '90s. Whether felt or stated, the yearning to connect with each other continues to grow as the benefits become increasingly clear: strong communities foster safer neighborhoods, better schools and public facilities, and cared-for children who grow into caring adults.

The neighborhood of Bedford-Stuyvesant in New York, affectionately referred to as Bed-Stuy by most residents, is a living, breathing example of the power of community to create a better present and future.

Allstate's Neighborhood Partnership Program works with community organizations in 26 cities to promote neighborhood revitalization, insurance education, youth initiatives and risk management. Bedford-Stuyvesant is one of seven communities singled out for an even higher level of involvement: a \$5.8 million commitment over five years as part of Allstate's \$45 million in expanded urban partnerships across the nation.

In Bed-Stuy, as elsewhere, the partnership began with people talking to people.

"Two Allstate representatives came to us and asked what Allstate could do to help, what we as a community need," recalls Frances Hobson, President of the 81st Precinct Community Council, which forms a coalition with Neighborhood Housing Services (NHS) of Bedford-Stuyvesant (a member of the NeighborWorks Network). "We talked and debated before we went back to Allstate with four areas we felt were suitable for partnership."

"The programs have been successful here because we listened to the community leaders and residents to get a clear sense of the issues and concerns," says Monica Williams, urban affairs manager for Allstate's New York Metro regional office. "The community's four focus areas are insurance education classes in easily accessible locations; neighborhood revitalization in the form of home rehab education and improvement of abandoned lots; safety and crime prevention such as an increase in front yard lights and free home safety inspections; and finally, youth and senior programs."

"Our main goal is to improve the quality of life here and create a sense of pride," says Catherine Arline, president of the board of directors for NHS of Bedford-Stuyvesant and first vice-president of the 81st Precinct Community Council. "We want to do a good job and see tangible results."

Many are already visible.

In vacant lots where garbage and rats used to mingle, residents have created gardens and parks accented with benches built by neighborhood students in their shop classes at school.

In a residential area where home owners once felt shunned by insurers, there is now an Allstate office as well as insurance education classes in local community centers.

All around the neighborhood, wrought iron fences are freshly painted and rustproofed, graffiti painted out, and window boxes filled with flowers, thanks to the efforts of residents and volunteers from Allstate's regional office who came together for a Neighborhood Clean-up Day.

"The community has observed Allstate participate on many levels," says Orville Brathwaite, executive director of NHS of Bedford-Stuyvesant. "Allstate people like Monica Williams and Gloria Keck are involved on neighborhood committees and they attend community functions and meetings on a regular basis. The perception here is that the company has a sincere concern and commitment."

Allstate Neighborhood Office Agent Gloria Keck has been amazed by the community's reaction.

"I've never seen a community so grateful for service," Keck says. "My role reminds me of the old country doctor, and I take the time to explain everything they need to know about their insurance needs, especially on their first visit."

Although it is too early to have comparison figures for the Bedford-Stuyvesant office, Keck reports that her six-month sales figures are triple what they were before she came to the neighborhood.

"People asked for a full-time office early on, but they never thought it would happen," says Arline. "When Allstate opened on Fulton Street and Kingston Avenue, in the heart of the neighborhood, the community at large began to believe that Allstate was here to help us."

"Previously, insurance companies didn't have a positive image in Bed-Stuy because none had been here," Keck adds. "Now a client comes in to pay a bill and turns back and says, 'Thank you for being here."

Allstate/Bed-Stuy teamwork always comes down to people.

"Thanks to the partnership, we can increase and protect residents' home investments and build their self-reliance through education," Brathwaite says. "For example, we can now develop our youth program to include computer literacy and other business skills. And we can expand our home maintenance program, teaching residents to be more resourceful in caring for the older homes that make up the majority of our housing stock."

"Allstate listens well to our concerns," says Hobson. "That may be because Monica and Gloria have become integral parts of our community. Even though they don't live in Brooklyn, they know what's going on."

Although each one of us may well be born with an instinct to connect, a sense of community is never automatically achieved. It's an approach to life that is nurtured into being as it has been in Bedford-Stuyvesant, a place where individuals come together one by one to make community spirit a reality.

Allstate works with a variety of national and local groups to find ways to reduce the loss of life and property in the community. Prevention of fire, crime and fraud are high priorities for Allstate and the community. The Allstate Safety Leadership Award is given annually to recognize national and local organizations that promote community safety.

"I always have thought that a home burning up is next to a death in the family because there are so many memories there, things you can't buy or replace," says Flora Smith, a 72-year-old resident of Carrollton, Georgia.

Flora Smith's reflections are about what might have been, if not for the quick thinking of a 5-year-old girl.

MaKaila Singletary was riding to school when she noticed a chimney fire atop Hubert and Flora Smith's home and convinced her mother to turn around and drive back. After mother and daughter pounded on the door to alert them, the Smiths – who were unaware of the fire – were able to close their chimney damper and get up on the roof to douse the flames with water.

Several weeks later, MaKaila was commended in an assembly at Bowdon Primary School with the state fire commissioner, local firemen and even the arson detector dog in attendance.

"When MaKaila got up on stage, she hugged Fireman Mike and Fireman Scott and thanked them for teaching her what to do if she saw a fire," recalls MaKaila's mother, Michelle Singletary.

"You can't count the fires you don't have, but MaKaila's response is a direct result of the Allstate materials we presented in her grade school," says Bud Benefield, Division Chief, Training for Carroll County Fire Rescue.

During National Fire Prevention Month, Carroll County and Carrollton firemen made classroom presentations to approximately 10,000 children in kindergarten through second grades, using kits and videos supplied by local Allstate Agents Tina Cross and Richard Griffin.

"I didn't make thousands of sales because of the program, but that's not why I did it," says Cross. "I just wanted people to know that Allstate is there for them, that we're happy to help people. I'm glad Allstate was able to provide those resources."

Allstate developed the "Be Cool About Fire Safety" initiative with the For A Safer America Coalition because, sadly, 80 percent of all fire deaths take place in the home, and an average of three children die each day as a result of fire in the United States. The multifaceted, kid-friendly program increases children's awareness of fire safety and prevention. Allstate agents and employees across the country have distributed the curriculum to more than one million children countrywide.

Allstate agents and employees partner with local fire departments and reach out to schools and church groups on their own to conduct the program. A lively 15-minute video and a Deputy Fire Marshall kit are cornerstones of the popular program. The take-home kit includes materials for developing a home fire escape plan to involve the entire family.

"The worst fire is the one that could have been prevented," says Chief Benefield. "Unfortunately, we have few resources for educational items, but when Tina contacted us, it turned out that Allstate had the education ticket we were looking for. We had the staff and the willingness to make classroom presentations, and Allstate had the goods.

"When I reviewed the kits and video, I thought they were some of the best I'd seen – good, appropriate materials that do the job," he continues. "They couldn't have been tailor-made any better. We still have teachers asking for them. Allstate is on the cutting edge with education – they realize that's where lives can be saved."

Benefield credits Cross with spearheading the local Fire Prevention Month program.

"The whole event started with one kindergarten class, but I kept getting calls from other schools, and that's when I turned to the fire department," says Cross. "The firemen stepped in to help, and they worked hard and did a great job, even when I asked them to get dressed in the classroom to go along with Allstate's "This Is Not A Monster!" poster showing firemen in full gear.

"The most impressive part for us was when the fireman put on his whole gear, mask and everything," says Norma Dodson, a first grade teacher at Sandhill Elementary School in Carrollton. "Then he crawled around on the floor with the air tank turned on. It makes a puffing sound that is scary to children and would be apt to make them hide so they couldn't be found. Despite the sound and the mask, the fireman showed the kids he's not a monster. It was very vivid to them.

"Most of our kids are latchkey kids in single parent homes and they need to learn to think for themselves," Dodson adds.

"I wrote the Allstate agent (Griffin) a thank-you because I can't brag about the video enough," adds Heather Smith, a kindergarten teacher at Central Elementary School in Carrollton. "The children begged to see it so often that I used it as a reward in class. And I'd get their attention by starting one of the songs (from the video); they're so catchy. I plan to use it again at the end of the year to reinforce the fire safety rules for summer."

"The city and county fire departments here work with a very small budget and are elated with any material we can give them," says Griffin. "The public schools are more visible, but daycare centers appreciate the kits and video, too, and make good use of them."

The message from Carroll County, Georgia is clear: it's never too early to learn about fire prevention.

"My husband and I were surprised that such a young child noticed the fire, but I know those programs at school do make an impression on a child and do increase their knowledge," says Smith. "Our chimney fire could have been a terrible thing if MaKaila hadn't seen it," Smith continues. "We just appreciate her so much."

Allstate's commitment to automobile and highway safety dates back to 1949. The company's leadership has resulted in safer cars and highways, stricter law enforcement and improved highway safety for all Americans. Issues include drunk driving, child safety seats, air bag and seat belt use, theft prevention and young driver initiatives.

It isn't often that a board meeting causes a gut-level shift in perception. But that's how it happened for David Duplechian.

"It's a humbling experience to walk into a room where you are the only person who hasn't lost a loved one to a drunk driver. I was just glad that I was not responsible for any of them being there," says Duplechian, an Allstate staff claim representative in Lake Charles, Louisiana, and vice-president of the board of directors of the Calcasieu Parish chapter of Mothers Against Drunk Driving (MADD).

"Drinking and driving is something I hadn't given a great deal of thought to from the victim's perspective," he continues. "It's a cultural problem, at least here in Louisiana. Hardly anyone thinks twice about going to a barbecue, having a few and then getting in the car to drive home."

The men and women who sit on the local board of directors of MADD with Duplechian do give this problem a great deal of thought, and he has shared their point of view since that initial encounter five years ago.

"I was at that first meeting as chairman of our office's improvement team. We had decided to do a service project, something productive and good for the community that would also tie into our professional concerns. MADD's Red Ribbon Project seemed like a natural place for the claims office to pitch in," he recalls.

"In claims, we see first hand what a drunk driver can do," Duplechian continues, "but for the first time, at that meeting, I really saw the victims and I had to think what it meant to be in their shoes. I realized that if I waited until my own wife or child were killed to get involved, it would be too late. I wanted to be proactive."

Duplechian has been on the local MADD board of directors ever since. His primary role is to speak to the media and to local high school students and civic groups on behalf of the organization.

"If I have a MADD meeting at lunch time or if I have to go out to a TV station at 4:30 because there's a bill before the legislature that day and they want to interview someone from MADD, it has never been a problem," he says. "Allstate has been supportive and flexible."

Allstate has a long history of working with MADD on national and local levels.

Last year alone, Allstate distributed more than 3.5 million red ribbons as part of

MADD's "Tie One On For Safety" campaign, a prevention program to raise awareness
about the dangers of drunk driving, especially during the high-risk holiday period.

"Allstate's help is important to our goal of substantially reducing impaired driving deaths by the year 2005," says MADD's national president Karolyn Nunnallee.

Allstate continues to take a lead on issues that are important to people's safety and security and supports stronger legislative action against drunk driving. In a recent public opinion survey sponsored by Allstate, results showed that nearly 70 percent of Americans support lowering the illegal blood alcohol content level for drivers.

As Duplechian discovered, awareness and empathy are important first steps in helping to make a difference.

"These folks are not bitter or vindictive. They're committed to getting drunk drivers off the road so others can avoid the pain they've experienced," he says.

"Our mission is to stop drunk driving and to support the victims of this violent crime," says Frederic Hermann, a victims advocate for MADD's Calcasieu Parish chapter.

"A guy killed my son 15 years ago. My son was 21 and the driver was 18. That's how I got involved in MADD," Hermann explains.

In his role as a victims advocate, Hermann assists victims through the trial process, helping on cases throughout the southern half of Louisiana. "Victims don't know the law, but they know we're here to walk them through the courts," Hermann explains.

Hermann has worked with Duplechian since the Allstater came to his first MADD board meeting.

"Especially for a non-victim, David has shown genuine interest in the victims of drunk driving, and has given MADD a lot of help," Hermann says. "He's done a wonderful job representing us and has never refused to help in any way we've called on him, from answering questions on radio shows to talking to students, especially before prom or graduation.

"Organizations like MADD never have enough people to do the work, and so David's help is doubly important," Hermann adds. "What I hate most about drunk driving is that it's totally preventable," Duplechian says. "Yet it's hard to break a cultural mindset, to help people see you don't have to drink to have fun. Not that MADD is a prohibitionist organization, except for young people under 21. But whether or not an adult drinks, you never have to drink and drive.

"I also got involved because I want to do something to make my kids' world better, to make our community a good place to grow up in," he says. "People took the time to do that for me when I was young, and I'd like to do the same for someone else.

"I still get insurance claims related to drunk driving, and they're a constant reminder that the problem is not yet solved," Duplechian says. "I don't know if we'll ever totally eradicate the problem, but it's important to keep working on it.

"I'll never meet all the people MADD helps," he adds, "because our success is measured by all the people who aren't involved in alcohol-related accidents."

Allstate's heritage of community involvement has extended to its support of America's Promise. By combining its financial and volunteer resources, Allstate is committed to helping the 15 million at-risk youth in America.

"There are times when it's best to talk things out and times when it's best to ignore a situation," says Boys & Girls Club staff member Arnulfo Nava to his Street SMART class of a dozen boys and girls. "For example, if you come around the corner onto some kind of violent situation with gang members, that's a time to walk away."

"Not me," says 14-year-old Ronald. "I'm going to run."

The group laughs in agreement.

To these youngsters, gangs are part of the fabric of everyday life, as routine as a broken sidewalk or the budding leaves on the trees outside the window of the Logan Square Boys & Girls Club on Chicago's Northwest Side where Street SMART is in session. The program is designed to teach young people the skills to resist gangs, violence, crime and delinquency.

"Over 75 percent of the youth in this neighborhood have some kind of gang contact, either directly or through a friend or family member," says John Stephan, Director of the Logan Square Club. "It's hard for our kids to avoid gangs, and often they don't even know they're being recruited. Street SMART is participatory, so the kids take an active role in learning and teaching each other. It's a good program because it helps the kids make informed choices."

Street SMART is part of Allstate's estimated \$25 million financial and in-kind commitment to America's Promise, the national initiative to reach the nation's 15 million at-risk youth. The company is enhancing its 40-plus years of support for the Boys & Girls Clubs of America with a savvy, carefully targeted curriculum. Expected to be offered to all 2,000 clubs countrywide by the year 2000, Street SMART classes help young people deal with life-threatening issues in their daily lives and find positive alternatives.

"We're on a crusade together, a noble effort to touch the lives of America's young people," said Retired General Colin L. Powell, Chairman of America's Promise and former U.S. Chairman of the Joint Chiefs of Staff. "Allstate's commitment is not just to giving money, but to giving time, talent, interest, love – all the things that can make our nation great."

Allstate employee volunteers across the country are active in a wide variety of organizations serving at-risk young people. The Boys & Girls Clubs of America are a prime example.

"These Clubs are the pre-eminent providers of social services for youth in the country, and it makes sense for the business community to support them," says Michael J. Thomas, vice president of property marketing for Allstate and chairman of the program committee for the corporate board of the Boys & Girls Clubs of Chicago.

"For many young people I've gotten to know, the Clubs are their foundation, the place where they learn important social skills," says Cheryl Chew, senior consultant in Allstate's human resources department and a member of the board of managers for the

Dr. Martin Luther King Jr. Boys & Girls Club in Chicago. "I don't reach every young person I meet through the clubs, but I always leave feeling I made a difference to someone. I feel very fortunate to work in an environment that allows me to give of my time to children who have fewer chances."

"Sometimes it's hard for parents to tell kids the truth about things like gangs," 11-year-old Cursheena explains after a recent Street SMART session.

"I knew a lot about gangs before I started Street SMART," adds 12-year-old Antonio, "but I've learned some new things like, when they want you in, they'll tell you they'll get you a lot of money and that they'll always back you up. But it's not true. We learned how if you do something they don't like, they give you a violation or beat you up. I found out when you're in a gang you can't do the things you want to do in life, like sports or college, because they'll take you away from it."

As Tracey, a 15-year-old graduate of last year's program says, "Street SMART lets kids know that a gang never gets you anywhere or anything."

Allstate employees of nearly every job description serve on Boys & Girls Club boards or participate one-on-one with young people in local club activities. Some volunteers do both.

For example, Marketing Product Analyst Sharon Marshall is on the board of managers of the Dr. Martin Luther King Jr. Boys & Girls Club of Chicago, working nearly year-round to raise money for the club's operations.

She also spends time at the club on a regular basis.

"I help the kids with their homework, talk to them about their futures, show them that I care," says Marshall. "I understand the backgrounds of these children, so I can help show them what they can achieve. It's important for them to know regular, hardworking professionals like me, to see that everybody can make a difference.

"When I was growing up, my mother and grandmother told me over and over. 'Success is measured by the lives you touch.' All you have to do is see the kids' faces to keep coming back. It lights up your heart when they run to you and give you hugs. These kids are so smart, with such bright futures, I want to do what I can to make their dreams come true.

"Volunteering doesn't require money. It's about coming forward and saying. I care, what can I do to help?" Marshall says. "Everybody has a passion and a gift. Let your gift touch somebody's life."

"Anytime I get mad at someone, I think about what we learned in Street SMART," Cursheena says. "Last week at school a girl said something about my mother and I just said, 'I won't argue because it's not true' and walked away."

The mood is mellow and the lessons ring true as these boys and girls in Street SMART share jokes and heartfelt opinions alike. Together they're developing skills and strengths to help them make their way in the complex, often daunting world where they are coming of age.

For more than 20 years, Helping Hands, Allstate's formal volunteer program, has provided an opportunity for employees and agents to volunteer in the community. More than 200 committees across the country plan events that focus volunteer efforts on health and human service programs, safety, neighborhood revitalization, at-risk youth programs, education and other social issues. An estimated 54 percent of employees and agents volunteer in their communities every year.

How can I lend a hand?

One question, many answers.

Robi Railey, an Allstate Agent in Spokane and a veteran volunteer, focuses her community work on the Spokane Sexual Assault Center. She heads the organization's major fund-raiser, the Chocolate and Champagne Gala, an annual event that Railey dreamed up 14 years ago and has made come true ever since – to the tune of \$50,000 last year alone.

Amy Arteago, an education coordinator in the Seattle region, is a relative newcomer to Allstate and to volunteerism. Over the past year she has worked on a variety of one-day group activities in the community, from painting residences for homeless families for the Seattle Emergency Housing Service to planting trees in the Black River Wetlands for EarthWorks Northwest.

Railey and Arteago represent the wide range of volunteer opportunities encouraged through Allstate's Helping Hands committees. Across the country, more than 200 employee-driven local committees help focus volunteer efforts on community-based health and human services, neighborhood revitalization, at-risk youth programs and other social issues.

Railey didn't plan on devoting so many hours and months of her life to the Spokane Sexual Assault Center.

"I continue to work on raising funds because victims need counseling to deal with sexual assault," says Railey. "Rape is an ugly issue that people don't always want to deal with, but Allstate has been wonderful with their support. As a volunteer, I don't talk business at all – I want people to know we do more for the community than insurance. This cause is near and dear to my heart."

"Sixty-four percent of our clients are children," says Courtney Susemiehl, public relations director for the Spokane Sexual Assault Center, a program of Lutheran Social Services. "We provide services to over 1,000 victims of sexual violence every year, and the need for the program is ever increasing. The funds from the Gala are a major support of our 24-hour rape crisis hotline, our therapy programs for children and adults, and many other services for victims."

"Robi Railey saved my life," says Julie Shiflett, Chairman of the Sexual Assault Center Advisory Board. "I was assaulted in my own home six years ago, and I wouldn't be here today if the services hadn't been there for me when I needed them. If there's no one to help you through the process of healing, it is very difficult to move forward in your life after a trauma like rape. Robi's fund-raising efforts have had an impact on hundreds of lives in this community."

Amy Arteago is learning about the myriad ways volunteerism can make a difference in the lives of those around her. Through her local Helping Hands committee, Arteago joined a volunteer team with Seattle Works, a non-profit organization dedicated to involving young adults in hands-on community service.

"All the different projects have been worthwhile and fun," says Arteago. "One Saturday we wrapped daffodils for an American Cancer Society fund-raiser. Another week we spent the morning sorting plums and apricots at Northwest Harvest, a food bank supplier in Seattle."

"We distribute a million and a half pounds of food a month to 260 food banks and hot meal programs throughout the state of Washington," says Jeri Chonle, volunteer coordinator for Northwest Harvest. "Over half of all the food goes to children and the elderly.

"Volunteers like those from Allstate are essential to us, because our food comes in bulk to keep the price down," Chonle continues. "If we had to pay for the handling, sorting and repackaging that our volunteers do, we would distribute far less food to people in need."

"The Helping Hands committee makes it easy to get involved," Arteago adds. "I expect to keep it up. It's a great feeling to think that just four or five hours of your time substantially helps someone else."

One hand, two hands, four hands and more – there are countless ways to reach out to one another. Hands together can clap or slap you five, they can gently comfort or pull a heavy load, they can make a circle or a promise or a cleaner, safer world. As Allstate's employee volunteers demonstrate time and again, hands joined with hands offer help beyond measure.

Founded in 1952, The Allstate Foundation is an independent corporation funded by contributions from the Allstate Insurance Company. The Foundation works in concert with Allstate by aligning with the company's major focus areas: automobile and highway safety, personal safety and security, and neighborhood revitalization. Through a corporate committee and 17 field office grant committees, The Foundation funds more than 1,000 programs each year, and currently has an annual budget of \$9 million.

Children don't come with instructions, so it's no wonder that parents can use help in the complicated task of raising their kids.

That's the philosophy behind Nurturing, a series of family-based education classes designed to give parents and children the tools needed to make a happy home life.

"Families who participate report improved interactions and communication," says Betsy Zimmerman, executive director of the Clearfield County, Pennsylvania, Children's Aid Society, the non-profit organization that offers the Nurturing program. "For example, parents learn how to really listen to their children, and to praise them more."

The program's before and after tests of parental attitudes show an average improvement of 25 percent, according to Zimmerman.

"It's stressful being a parent, and you sometimes feel isolated," says participant Ronda Stiles, the mother of two sets of twins ages 14 months and 7 years.

"Since taking the Nurturing classes, I find myself complimenting my children 100 percent more and criticizing them 100 percent less because I now realize how it affects their self-esteem," Stiles says. "I do a lot more hugging now, and I think before I speak.

"I also learned how important modeling is, that if I raise my children in a positive manner, it's more likely they'll raise their children in the same way," she continues.

"I've also noticed many positive changes in my 7-year-olds, who took part in the children's classes," she says. "For instance, they are thinking before acting and sharing with others what they've learned.

"The Nurturing program has given us all important life skills," Stiles adds. "The Children's Aid Society is helping many generations to come."

Carl Ogden, an Allstate agent for more than 40 years, has served as a volunteer for the Clearfield Children's Aid Society in many capacities.

"Carl was instrumental in helping our agency obtain a grant from The Allstate Foundation [as part of the Volunteers in Service Grant program, which supports employees who volunteer with nonprofit groups], funds that are earmarked to support the Nurturing program," Zimmerman says.

"The Allstate Foundation allows our company to establish a formal program for giving back to the community in a manner that reflects Allstate's commitment to

community and society," says Ron Mori, Executive Director of The Allstate Foundation. Employees like Ogden are often responsible for bringing the resources of The Foundation to the organizations where they volunteer.

Established in 1952, The Allstate Foundation currently has a budget of \$9 million and issues nearly 1,000 grants a year to non-profit groups on the national and local levels in three major focus areas: automobile and highway safety, personal safety and security and neighborhood revitalization. "We look for organizations that we feel have the best potential for making a difference in their community," Mori says.

In addition, the Foundation annually awards nearly 200 Volunteers In Service grants of \$500 each to non-profit groups in which employees serve as volunteers.

As a Clearfield County native, Ogden has seen many children in his community benefit from the services of the Children's Aid Society over the years. In addition to Nurturing, the group offers Big Brothers/Big Sisters, school-based mentoring, daycare and other family-oriented services.

"The Society's mission is to improve the quality of life for children and their families," Ogden says. "Many of these children don't have anyone but us."

Ogden also enjoys hands-on volunteer work and almost single-handedly transformed an empty lot adjacent to the Children's Aid Society into a playground. Using his own farm equipment, he tilled and graded the area, and then covered it with pine bark so the children in the daycare center would have a place to play.

"I hesitate to think of it as work, especially since I could walk by the next week and see the kids using it," Ogden says.

"My volunteer work is actually very small," Ogden continues, "but it's the old story that if you get a whole lot of people doing small things it turns into a big thing."

A happy home life is indeed a big thing, because it often seems out of reach for so many. Fortunately, there are services that teach parents and children the skills they need to create a warm, supportive home environment. Volunteers like Ogden help nurture families into being.

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