

THE HUMANITARIAN MAGAZINE

NEED™

BRINGING AID TO
THE PEOPLE OF DARFUR

13-YEAR-OLD HUMANITARIAN

REDUCE CHILD LABOR — BUY A RUG

BECOME A PHILANTHROPIST WITH \$3

CORPORATIONS STEP UP



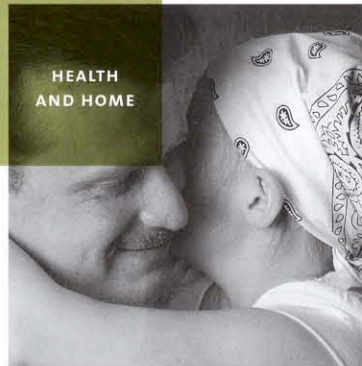
WE ARE NOT OUT TO
SAVE THE WORLD,
BUT TO TELL THE STORIES
OF THOSE WHO ARE.

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Dr. Keith Taylor proves that great ideas can strike at any moment. In early 2002 during his evening commute, Taylor was thinking about how he could help those in need on the modest salary he was earning as an English professor. He approached the problem like a scholar, dwelling on the etymology of the word “philanthropy” and its literal meaning in ancient Greek – compassion for people. “During that drive I had an epiphany,” Taylor says. “The word ‘philanthropy’ has nothing to do with money itself. Suddenly, I realized what I’d been missing all of those years I’d thought about [helping others].”

Taylor himself had been on the receiving end of what he calls, “person-to-person philanthropy.” When he was a graduate student, his car broke down. Scraping by on \$800 USD a month, he had to decide between fixing his car and paying rent. He chose to fix the car because he needed it for work. Three days before he was going to be evicted from his apartment, a coworker gave Taylor the amount he needed to pay his rent. “That gift,” says Taylor, “was literally the difference between ... remaining in school, going on to the career that I eventually pursued, or becoming homeless.” The experience of this timely generosity left a deep impression on Taylor.

GENEROSITY | A LITTLE GOES A LONG WAY

WRITER: LEA COON

“The word ‘philanthropy’ has nothing to do with money itself.”

A person does not need to have millions of dollars to be a philanthropist. The people who had helped Taylor were far from wealthy. "They'd simply been compassionate and shared with me what they could when they knew it would make the greatest difference in my life," he says. Soon after this realization, Taylor assessed his own finances, cut out unnecessary expenses and started Modest Needs. This online charity assists those in situations he understood from his own experience. Since then, Modest Needs, based in New York City, has offered "self-sufficiency grants" to hundreds of economically vulnerable individuals and families across the US who experience sudden, untimely misfortune.

The organization functions as a pioneer in online philanthropy. People in need of financial assistance submit an online application to Modest Needs, which verifies the applicant's circumstances. If approved, the applicant's request is posted online for the organization's network of donors to review. Modest Needs remits payment directly to a creditor or service provider on the applicant's behalf if the application is funded.

According to Taylor, 65 percent of former grant recipients have donated back to Modest Needs. "We understand that, for most people, their gift is also a sacrifice," Taylor says. The result is a dynamic community constituted by individuals who are able to touch the lives of people in a short-term crisis by simply giving what they can.



MELANIE'S TRAILER HOME WAS VANDALIZED, TAKING YEARS TO REPAIR. PHOTO | COURTESY OF BOBBIE TEAL ATLAS

HOME REPAIR

Looking at the bathtub vandals had destroyed after breaking into her trailer home, Melanie Ridner experienced a moment of stunned helplessness and thought, "How am I going to pay for this?"

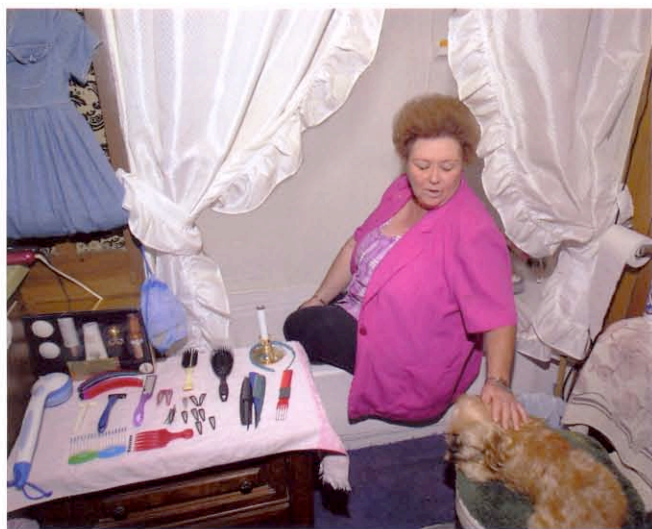
This was not the start of her problems. Melanie has undergone dozens of surgeries including a total thyroidectomy after complications caused by a medication she was prescribed. She had a heart attack in 2003, and a stent was inserted into her heart. In the months following this surgery, Melanie had several more stents inserted.

In 2003, Melanie purchased a trailer home, one of the few places she could afford on the Supplemental Security Income she received. Shortly before she was to move in, vandals broke in and destroyed her entire bathroom, including the bathtub. Melanie could not afford the

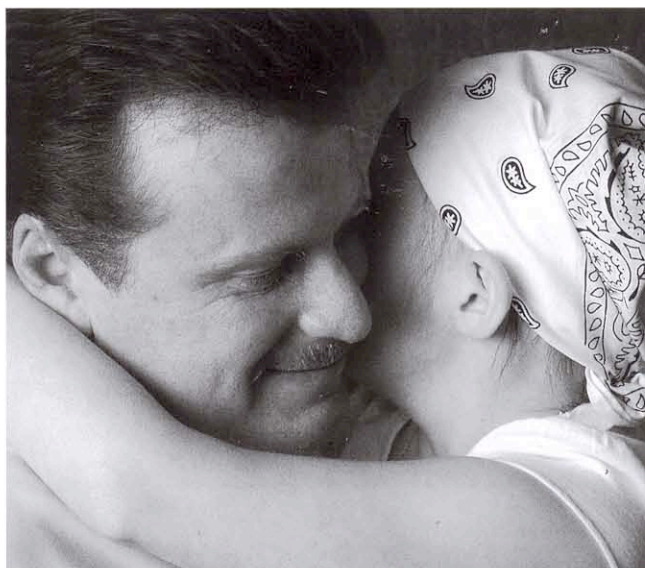
repairs, and for the next three years she washed in the sink – an awkward task made even more difficult by her health problems.

Melanie contacted several nonprofits for assistance, but the desire to keep clean safely and comfortably was not something that fit neatly within the mandate of the organizations she approached. In 2006, Melanie found Modest Needs online and contacted one of its client advocacy specialists. “I know that they actually care about people. ... They are genuine,” Melanie says about the people who patiently guided her through the application process. “They will work with you as long as it takes.” Melanie’s request for a self-sufficiency grant was approved, and a new bathtub was installed.

Like many grant recipients, Melanie gives back to Modest Needs by sending a small donation each month.



MELANIE SITS ON THE EDGE OF THE NEW BATHTUB THAT SHE RECEIVED THROUGH A SELF-SUFFICIENCY GRANT FROM MODEST NEEDS. PHOTO | COURTESY OF BOBBIE TEAL ATLAS



STEPHANIE HUGS HER FATHER CURT. PHOTO | COURTESY OF THE SHEWELL FAMILY

HEALTH AND HOME

Some people turn to Modest Needs after a kaleidoscope of bad luck; others do so because of problematic gaps in health care systems. The Shewell family fell into one of these gaps in January 2005, after one of their children, Stephanie, was diagnosed with brain cancer.

Treatment for her condition was unavailable near their home in Michigan. Stephanie’s father Curt was forced to take her to St. Jude Children’s Research Hospital in Tennessee. During the next few months, Curt took many days off work to travel to St. Jude to comfort his daughter and oversee her treatment. In December 2006, his employer terminated his health benefits. Curt quit his job to find work and health care benefits elsewhere.

The Shewells opted to continue their health insurance coverage through COBRA, which requires beneficiaries to pay the premium to continue coverage they had through their previous employer. Their first COBRA payment was \$1,300 USD, an amount they did not have.

Stephanie's stepmother Sheri discovered Modest Needs after surfing the Internet for foundations that help alleviate the financial hardships associated with childhood cancer. As the due date for the COBRA payment quickly approached, the Shewells applied for a Modest Needs self-sufficiency grant. Once their application was posted online, it was funded within two days.

This was not the end of the tough times the Shewells faced. Although Curt had found another job that provided health benefits, his income was less. Curt and Sheri were crushed by debt and a mortgage they could not pay. They seriously considered selling their home, going as far as putting up a "For Sale" sign. A volunteer at Modest Needs insisted that the Shewells pull the sign and apply for further assistance for the mortgage payment. The application was funded, and the Shewells kept their home.

"The situation could have happened to anyone," Sheri says. "We're both educated, we've both had careers all of our lives. But it took less than two years for [our financial stability] to go down the drain."

Despite the challenges that the family has faced, they plan to contribute \$10 USD a month to Modest Needs. Sheri insists, "A little bit does make a difference."



SARAH PLAYS HER REPAIRED VIOLIN, WHICH WAS MADE POSSIBLE WITH A SELF-SUFFICIENCY GRANT FROM MODEST NEEDS. PHOTO | COURTESY OF KYRA CARPENTER

BACK TO WORK

Like so many others in New Orleans, Sarah Duncan's life was left in ruins after Hurricane Katrina. She is a professional musician in the Louisiana Philharmonic Orchestra and teaches music part-time at Loyola University. The concert hall in downtown New Orleans was severely damaged by the flood, leaving the orchestra without a venue and the musicians without work for six months. Most of Sarah's students were evacuated, and few have returned to the city. During the disaster, the delicate equipment and instruments Sarah relied on for her livelihood – two violins, a piano, her music library and recording equipment – were all destroyed when her apartment was flooded with two feet of water.

The cost of living in New Orleans rose after Hurricane Katrina, and Sarah had trouble finding the means to pay for basic necessities. She could not afford to replace her instruments. According to Sarah, "Many organizations

have long since shut the door on our pleas for assistance, [and] I felt hopeless and did not know where to turn to climb out of the abyss.” After reading about Modest Needs in a newspaper, Sarah posted her request for a self-sufficiency grant to repair one violin. Ten days later, Keith Taylor called her to say that her grant had been funded. “This was the best news I had heard in a long time,” says Sarah. “[I felt] so much better knowing that help was on the way.”

The self-sufficiency grant helped Sarah deal both financially and emotionally with the great challenges facing many in New Orleans. “New Orleanians are still enduring the ... nightmare,” she says. “Many of us are still homeless, still unemployed and still waiting [for much needed assistance].” But the fact that someone came through for her at this time is a welcomed comfort. “Knowing that there are people whom I have never met before who still care and truly want to help me, makes each day easier to swallow,” she says.

NEW SMILE

Donna and Pete Sirangelo were almost buried by an avalanche of misfortune due to the snowball effect that personal health has on employment and employment has on health care.

It began when Pete became debilitated by severe back problems and was forced to leave his job of 14 years. His wife, Donna, also began to experience health and employment problems. First, Donna almost bled to death during what should have been a relatively simple surgery.

Then, after a routine exam, Donna’s doctor became concerned about tests showing an excessive number of white blood cells in her body. The doctor sent her to a dentist because her gums were unusually swollen. The dentist discovered 14 abscesses in them. All of Donna’s teeth were removed to prevent further infection.

Shortly after this, Donna lost her job. The strain of unemployment, coupled with the physical and emotional stress of losing her teeth, sent Donna into a profound depression. Unable to bear seeing his wife in such pain, Pete desperately searched for someone or something that would help pay for a new set of teeth. After several demoralizing dead ends, Pete says, “I went completely out of my mind.”

Pete searched anxiously for ways to help his wife and eventually came across Modest Needs. Hesitant to raise his wife’s hopes, he kept his efforts a secret as he went through with the application process in case it was too good to be true. Modest Needs reviewed and approved the application within two days; it took another two days for the donors to fund the grant. One week after Pete applied to Modest Needs, he arranged an appointment for



DONNA AND PETE AT HOME IN FLORIDA.
PHOTO | COURTESY OF BRIAN CARLSON



DONNA PLAYS WITH HER DOG. PHOTO | COURTESY OF BRIAN CARLSON

his wife at the dentist. It was only in the hour before the appointment that Pete told his wife they were going to get her new teeth.

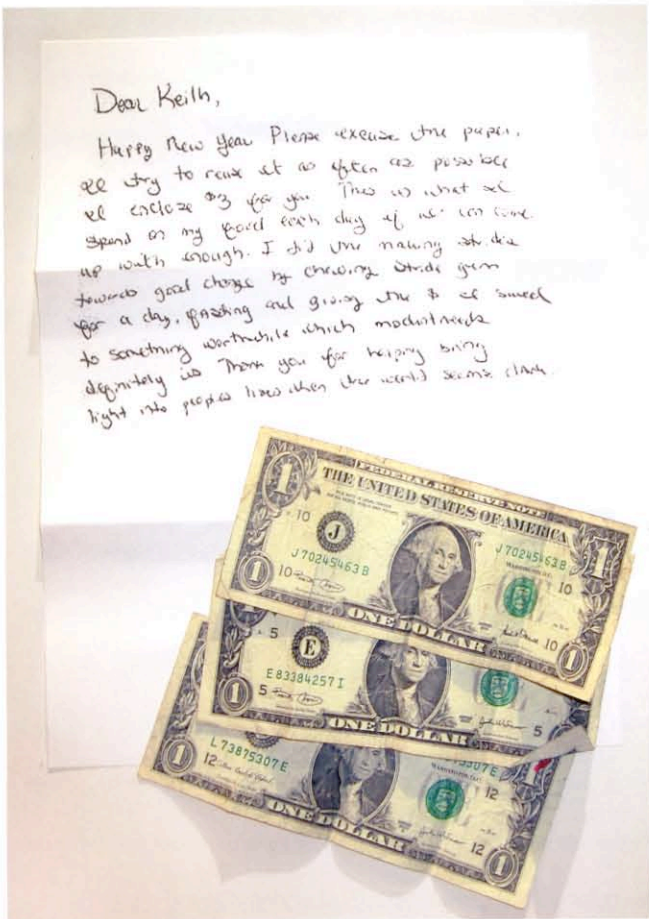
Four months later, Donna and her family are steadily recovering from their ordeal. Donna is working as a manager at a bagel shop, and Pete is still ecstatic about seeing his wife smile again.

THE \$3 PHILANTHROPIST

A little goes a long way when it is pooled to meet someone's immediate need. As a result, Modest Needs accepts and even celebrates small donations with the understanding that they are often a result of planning and diligence on the part of donors. As such, these donations are much more meaningful than the denomination suggests.

In February 2007, Taylor received three \$1 bills and a handwritten letter in the mail. The return address on the envelope was illegible, and the person who wrote it never gave their name. But the anonymous gift by someone who could barely afford it struck Taylor. Reflecting how this fit within the common perception of what generosity means in an age of million-dollar bequests, Taylor wrote in his blog, "These days, 'major gifts' are all the rage. ... Of course, I'm always grateful to learn that someone who has been very successful financially has made a large contribution to a worthy cause. ... But as far as I'm concerned, those kinds of major gifts – the ones that make headlines – just aren't in the same league as this anonymous \$3 donation we received here on Monday. It's not the amount that's important. It's the spirit of generosity behind it."

While the \$3 was unusual in some respects, Taylor sees it as part of the everyday personal philanthropy Modest Needs encourages. He says, "In reality, people practice the kind of philanthropy that we practice at Modest Needs – person-to-person philanthropy – every day."



TAYLOR RECEIVED THIS LETTER IN FEBRUARY 2007.

Modest Needs is simply a forum for such activity open to those “who have never thought of themselves as philanthropists to change [the lives of others].” While Taylor knew his idea would help others, the empowering repercussion of collective generosity continues to amaze him. N-ED

“Dear Keith,

*Happy New Year. Please excuse the paper.
I try to reuse it as often as possible.*

I enclose \$3 for [Modest Needs]. This is what I spend on food each day if I can come up with enough. I decided to make strides towards good change by chewing Stride gum for a day, fasting and giving the money I saved to something worthwhile, which Modest Needs definitely is.

Thank you for helping bring light into people’s lives when the world seems dark.”

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