



Neighbors Helping Neighbors since 1987

Aid to Distressed Families of Appalachian Counties
Post Office Box 5953 • Oak Ridge, TN 37831-5953 (mail)
1051 Oak Ridge Turnpike • Oak Ridge, TN 37830 (offices)
865.483.6028 • www.adfac.org

THE NEWSLETTER OF AID TO DISTRESSED FAMILIES OF APPALACHIAN COUNTIES

HOLIDAY EDITION • DECEMBER 2025

Holiday Greetings ADFAC Friends,



As I begin to prepare for the fun and heartwarming end of the year festivities, I'd like to take a moment to share some ADFAC accomplishments during 2025. We've been saying it's been a 'record year' of assistance actions. Helping people is a major accomplishment on one hand - but truly that means the need is greater. The reality is our neighbors are struggling to pay for the most basic needs including housing and food. It has been a very hard year for many people in our extended community – which is reflected in the significant amount of support ADFAC has provided.

Despite this having been a challenging year, ADFAC is committed to **being there** to live out our motto of "neighbors helping neighbors" like never before.

ADFAC is **being there**:

- **Being there** for someone when the worst is happening to them: eviction, utility cut off, lack of food, in need of a referral
\$667,382 reinvested in our community helping with utilities, rent, food, box fans, and pantry items to these struggling families
- **Being there** for someone when they were ready for the next step in being independent: building and purchasing a new home for the first time or getting much needed home repairs to improve safety and livability
\$627,821 - to build 2 new homes and provide 11 home repair projects as well as reignite our volunteer home repairs program helping 7 families
- **Being there** for a child walking into school on the first day of a new year with all the necessary school supplies for their classroom in a brand new backpack
5,824 – a record number served and \$124,225 invested in our area children

ADFAC continues to serve as a cornerstone in our community providing much needed services and we want to help as many of our neighbors through thoughtful and well-managed programs far into the future as well as being flexible to the needs as they arise.

But before we wrap up 2025 like a pretty gift box, I'd like to take a moment to express my gratitude to the thousands of people who help ADFAC help our neighbors.

I'm grateful for a roof over my head, heat on a cold night, and food on the table for my family. The stability is a blessing. Not all of our neighbors have such comforts and necessities. Your contribution helps ADFAC help those in need. Thank you for your generous support to and trust in ADFAC.

Wishing you happiness and joy this holiday season and health and happiness in 2026,

Annie Cacheiro
Executive Director



School Supplies volunteers receive Liz Herbes Silent Hero Award

ADFAC's School Supplies Program, which provides new backpacks and supplies to PreK-12 students in four counties, owes much of its success to volunteers. From the wonderful groups which come each summer to pack and deliver supplies to dozens of individuals working behind the scenes, we couldn't serve nearly 6,000 students without their help!

At ADFAC's Annual Meeting in September, two SSP volunteers were honored for their service: Les Hook and Kim Jenkins. Les, husband of SSP Coordinator Becky Hook, was nominated by Joey Collins and is fondly known as "on-call support." Kim, hairstylist to several current and former ADFAC employees, is a long-time volunteer and was nominated by Becky.

The Silent Hero Award, named in honor of much beloved former social worker Liz Herbes, is presented to a volunteer(s) who value and serve the mission of the agency in all or some of the following ways:

- steadily commit time, talent and treasure
- volunteered for the agency for more than two years
- shown leadership and encouraged others to get involved
- work quietly, consistently and diligently (sometimes known as 'working in the background')

Congratulations, Les & Kim, and thank you to all of the amazing volunteers who work to ensure local students return to school prepared and ready to learn!



Lighting the Way: Jo Bruce honored



On Saturday, November 15, a record number of supporters, volunteers, friends, and family gathered to honor Jo Bruce, recipient of the 13th Bill Wilcox Bow Tie Award.

Lighting the Way: a night of celebration in honor of Jo Bruce, community leader, volunteer, and child advocate.

The night started with a festive chip and dip bar and Latin-inspired buffet and continued with the always talented Elaine Graham beginning the program with humor, grace, and a beautiful song.

When the time came to present the Bill Wilcox Bow Tie Award, Ray Smith - the first recipient of the award - welcomed Jo as the newest member of the group. The award was followed by further musings from Elaine, as well as friends and family

sharing heartwarming and humorous stories about the Jo. Other highlights include a video of Willow Brook Elementary students singing a special song, and a new ADFAC video.

Event attendees not only celebrated Jo but also raised over \$96,000 dollars to support ADFAC! Event sponsorships, ticket purchases, honor donations, and bids on auction items were crucial to the fundraising success of the event.

To all who attended, donated, volunteered, or supported the event - thank you!



Top: The Wilcox Family and previous Bow Tie awardees gather with Jo to celebrate. Bill Wilcox, Kitty Wilcox Soldano, Jim Michel, Sheila Michel, Tom Beehan, Jo Bruce, Barry Stephenson, Bear Stephenson, Ray Smith, Cande Seay, Teresa Myrick on behalf of Tim Myrick, Bill Capshaw, and Jim Dodson. Not shown in photo are the late Louise Mixon, Pat Postma, and Pat Row on behalf of Tom Row.

Second Row: Jo models the 2025 limited edition bow tie; Ray Smith presents the award to Jo.

Third row: Jo's grandchildren surround her, making the event extra special; Executive Director Annie Cacheiro shares the ADFAC story.

Bottom row: Current and past Willow Brook Bears celebrate with Jo.



Our stories: Hope for the Holidays



At age 60, Ruby never needed assistance from ADFAC. Between her years-long employment at a local post office and VA disability compensation, veteran Ruby typically managed all her bills and even had a little extra each month to put into savings.

Earlier this year, however, several events led to Ruby requesting help for the very first time. In response to a sudden family emergency, Ruby readily agreed to become the guardian of her 10-month-old great-nephew. Ruby, a proud aunt, was ready for this responsibility and felt proud to be able to help during a difficult time. The transition was going well until Ruby suffered a terrible fall that tore muscles

and tendons in her arm. The injury prevented her from working for several months, and also made caring for her active great-nephew challenging. Friends and family stepped in to help with his care, but the sudden loss of income quickly began taking a toll.

Because the accident happened at home, there were no workman's compensation benefits; she also did not have short-term disability insurance. Her VA check helped with some expenses, but it wasn't nearly enough to pay the bills, which included necessities for her nephew. Ruby had no choice but to exhaust her savings account. Still a month behind in rent, Ruby reached out to ADFAC

for assistance. Our social worker listened with care, noting Ruby's dedication to becoming self-sufficient again and determination to provide a loving home for her great-nephew. Using grant funds and donations from community individuals, we were able to pay \$1,000 toward her rent, bringing her out of arrears. Other good news was on the horizon for Ruby: her doctors had cleared her to return to light duty at work.

Ruby left the interview feeling positive and hopeful, and we wish her continued healing and recovery in 2026!

VOLUNTEER REPAIR PROGRAM FLOURISHES

Under the leadership of Madison Beaty, Volunteer Coordinator for ADFAC's Appalachian Housing Program, ten projects benefiting 7 families were completed in 2025. This is the most volunteer projects completed in years!

The projects, ranging from new ramps and stairs to extensive yard work, took place at seven residences throughout Anderson and Campbell counties.

After battling poison ivy and weathering heat waves, Madison remarked the clients make the work worth it.

"One of our clients in Clinton was an elderly woman," Madison stated. "Her front ramp was badly deteriorated, and there were no steps at all to the back door - a door she had never used during her years in the home! One volunteer group replaced the front access ramp, and another volunteer group

built a small platform with steps at the back door. "When our client saw the work that had been done, she began crying. Then, she walked out her back door for the very first time. She was speechless. Seeing how our Volunteer Repair Program impacts real people in our community is priceless."

Ten groups/individuals made the repair projects possible:

Kristen Collins, Kathy Cooper, Pat McMillan
Govind Makaram
Dan Shreim

First Baptist Church Clinton
Hope and Stand Church
Milestone Church
Oak Ridge National Laboratory
Tennessee College of Applied Technology - Jacksboro
United Way of Anderson, Campbell, Morgan, and Scott Counties
Y-12 National Security Complex

Although it ended as a banner year for the effort, it wasn't an immediate success. Taking into consideration COVID and AHP staff changes, the program basically had to start from scratch.

"Since the volunteer program hasn't been active in a while, it has taken some patience and connections to start it back up," Madison said. "We have been so lucky though to have such great response from the community and such willingness to jump in and help our neighbors. Hopefully as we continue to grow, we will be able to take on more and more projects and more types of projects!"

If you or your group are interested in volunteering in 2026, please reach out to Madison at madison@adf.ac. org or 865-483-6028 ext. 116.



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Coming in 2026

*Annual Meeting &
Annual Giving
Kick Off*

Monday, February 23rd
4-6pm at ORUD

(please note new time of year
for Annual Meeting)

Murder Mystery

Dinner & Fundraiser

Friday, April 24th
6-8:30pm at DoubleTree



Saturday, November 14th
Oak Ridge Conference Center

Honoree to be announced
in January!



Post Office Box 5953
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Return service requested

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Please consider an end-of-year donation to give ADFAC the best possible start in 2026. Thank you!

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This holiday season, give the "Gift of Hope"

Just in time for the holidays, ADFAC offers a way to honor your loved ones and help the poorest families in our community.

Simply make a donation of any amount to ADFAC and let us know who your donation

honors. Your recipient will receive a custom card announcing a gift has been made in their honor. You will also receive a letter of acknowledgment for your donation. "Gift of Hope" contributions are tax-deductible and will be used 100% locally to help families struggling to obtain life's basic necessities.

If you would like to honor someone special with the gift of hope, please fill out the form at right and send it to ADFAC (feel free to duplicate the form as needed). Send your completed form and donation to:

ADFAC HONOR CARD
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Permit 123

Yes! I would like to honor my loved one by making a donation to ADFAC in their name. Please send my recipient a "Gift of Hope" card.

Your name (as you would like it to appear on the card)

Your address

Your address

Recipient's name (as you would like it to appear on the card)

Recipient's address

Recipient's address

Amount of donation

Please send your donation and completed form to:
ADFAC Honor Card, PO Box 5953, Oak Ridge, TN 37831-5953