

Volunteers

Volunteer Profile Larry Schwartz, Hancock

Lessons from the money coach

From tax returns to personal spending habits, volunteer offers his financial expertise

An engineer's mind is a beautiful thing. Faced with a problem, an engineer finds a solution, a logical one. You can get there from here. Larry Schwartz of Hancock has that kind of beautiful mind. That gray matter, combined with a huge heart has led Schwartz to volunteer thousands of hours helping Monadnock area residents face and sometimes fix their money problems.

GIVING BACK



Annie Card

Schwartz could be New Hampshire's \$30 Million Man. In fact, we all won the lottery when Schwartz and his wife Marcia chose to move from Chicago to New Hampshire seven years ago.

The retired engineer and his wife of 47 years set out to find a small New England town they could call home. They might have gone anywhere. They love skiing the big mountains out West and have lifelong friends in Chicago where they grew up, married and raised three children. But they chose Hancock.

Now, back to the \$30 million. That's the dollar amount the Internal Revenue Service estimates New Hampshire residents left in Washington last year because they did not claim the Earned Income Tax Credit (EITC) available to them. That's simply unacceptable to Schwartz.

The credit is meant to help individuals and families who earn a low to moderate income. Schwartz said families earning around \$15,000 can get the largest credit, but many others are eligible for the EITC.

Since 2005, when Schwartz first joined the ranks of IRS certified tax preparers, he has helped individuals and families capture that tax credit. He estimates he's filed more than 1,000 returns since that first year when he spent Saturday mornings preparing taxes for folks lined up at the Peterborough Library, then drove north to The Tuttle Library in Antrim to help residents there for the afternoon shift.

Logistics have improved since then. Schwartz is now a key player in The River Center's year-round program, Money Matters. The program is designed to help Monadnock area residents get a grip on their finances and reach financial independence. These free workshops are held in the nonprofit's Concord Street office in Peterborough.

There, Schwartz is known as the money coach, and this time of year it's all about taxes. Schwartz and his tax team do what most of us simply hate doing. My brain suffers paper cuts just thinking about taxes. But for the River Center tax team it's a challenge they mean to win. The engineer and his team of volunteers are poised to tag and bag every EITC



PHOTO BY ANNIE CARD

Larry Schwartz of Hancock leads The River Center's tax preparation services, which has already filed over 200 returns and brought \$448,000 in refunds back to the Monadnock region.

possible.

Already The River Center tax team has filed over 200 tax returns this year, with \$448,000 in refunds coming back to our neighbors. That's \$48,000 more than last year's total and there are still five weeks to go. Better than last year, still Schwartz is anything but satisfied.

"If the Governor would just understand what we're trying to do and help us spread the word through the media, we could help more people. We should be bringing back every dollar we can. But we need help reaching more people and educating them about this credit. It's a credit, not a deduction. That's too good to just leave on the table."

Teams of volunteer tax preparers are helping residents throughout the state. Still there are people of low and moderate income who are not finding their way to them, and they're often not getting the full refund they are due. This frustrates the mild mannered Schwartz.

"For every one family I sit down with, there are 10 more I'm not

reaching. I know they're out there and need help. The River Center has helped me reach more people, but it's not enough. I will make time to see more people. I'm constantly being told I need to clone myself, but the reality is I'm not maxed out yet."

Schwartz is on a mission to help people who are struggling to make ends meet. When he and his team file the last tax return at the River Center on April 14th, his work will not be done.

Dedicated to helping people remedy their money worries, Schwartz demystifies finances. He insists it's really quite simple, though not easy for some people to change their problem money behaviors or choices.

"I've mapped out strategies for families, very simple tools for them to turn their finances around. But then I never hear from them again. Many people just don't want to make sacrifices. They'd rather lose a limb than give up their cell phone."

Budgets are the key to financial sanity Schwartz insists. The princi-

“For every one family I sit down with, there are 10 more I'm not reaching. I know they're out there and need help. The River Center has helped me reach more people, but it's not enough. I will make time to see more people.”

Larry Schwartz, Volunteer

ples are the same whether you make a lot of money or a little money. The money coach asks his clients how much they spend on groceries. Dunkin Donuts. Gas. Cell phone. Rent or mortgage. Most people don't know how much they spend. Schwartz has his clients track every dollar they spend, then compare that figure to how much money they make. And there lies the problem: people spending more than they make, living beyond their means.

"I provide clarity for people to understand the situation they're in. If they follow my advice, their situation will improve. A little planning and self-discipline and you can get yourself out of trouble. Don't wait until you've missed several mortgage payments or credit card payments. If you're struggling, don't ignore it. Call me."

Schwartz wants to reach everyone who feels like "a deer in the headlights, knows they're struggling but they don't want to face it."

Seated at his kitchen table in a red ski sweater, Schwartz thumbs through an IRS tax book. Late winter sunlight bounces off the blanket of snow outside, warm rays spilling across the table. "I could have gone skiing today, but I did a tax return this morning because I really like helping people. I can help a lot more people."

To schedule an appointment with the River Center tax team, call 924-6800, or call to ask about upcoming Money Matter Workshops.

Annie Card, owner of Annie Card Creative Services, developed her love for stories during her 16 years at Yankee Magazine. As executive director of a nonprofit she founded in 2005 after Hurricane Katrina, she used her photography and storytelling skills to attract money and volunteers. She continues to help nonprofits tell their stories. Have a favorite volunteer in your town? Tell Annie at annie@anniecarr.com.

Help Out

WAYS TO HELP

RSVP/Monadnock

Contact Kathy Baird at 924-7350 if you are interested in volunteering in any of these areas, or visit www.monadnockvolunteercenter.org for more opportunities.

Drivers Needed: Once a month for a full day to help residents get to appointments and other personal business.

Gardeners: Help with garden maintenance and planting.

Neighbors-In-Deed: Providing companionship and assistance to senior citizens. One to two hours weekly.

Office Support: Various agencies need help with answering phones, greeting clients, and other office operations.

People with disabilities: Assist clients of local agencies with crafts, learning basic computer skills, cook meals, and other activities.

Same Day Surgery: Caring individuals to provide reception and updates to family members about the progress of patients.

Senior Citizens: Help with filling out intake paperwork for programs and services.

Tutors/students needed

For Project LIFT, Adult Ed. program assisting with study for GED exam, math, English, etc. Monadnock region. 464-5285.

Cat/Kitten care

Volunteers needed to help care for cats/kittens; also clerical, transportation, fostering, fundraising, publicity needed. Kitty Rescue & Adoption. 532-9444.

WHAT'S NEEDED

Big Brothers Big Sisters

Plastic beads, games (Candy Land, Scrabble, Monopoly), markers, pencils, pens, stamping supplies (ink pads and stamps). Call Rachel at 352-9536.

Monadnock Family Resource Center

Diapers, formula, baby wipes, shampoo, toothpaste & brushes, deodorant, soap, lip balm, laundry detergent, children's books, wash cloths, towels, feminine personal care products. Call Bonnie at 355-3040.

MAPS

Folding display panels, display cases or racks. Call 355-2244.

Southwestern Community Services

Diapers, baby wipes, pillows, twin sheets, towels, shampoo, tooth paste, deodorant, brushes and combs, feminine personal care items, phone cards, gas cards. Call Cathy at 357-1654.

Courtesy of Monadnock United Way. www.muw.org

HOW TO SUBMIT

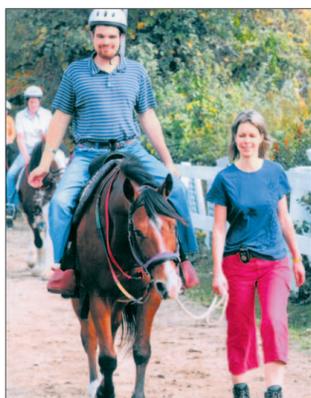
Send us an e-mail with your organization's needs and upcoming volunteer opportunities at volunteers@ledgertranscript.com

LOOKING TO HELP?

If you want to volunteer, but are unsure where you fit in, you can call the Monadnock Retired & Senior Volunteer Program (RSVP) and the Monadnock Volunteer Center at 924-7350.

At Horse Power at the Pony Farm in Temple, volunteers help riders make strides through a nationally recognized therapeutic program.

COURTESY PHOTO



Help someone in need tap into the healing power of horses

Horse Power at Pony Farm in Temple is seeking fun loving, energetic volunteers over the age of 12 for its 9-week lesson program, starting March 22 through the end of May.

Classes are Monday through Friday, with different groups every day. Times vary with the groups starting at 10 a.m. running through the afternoon.

No horse experience need-

ed, and training is provided.

Horse Power is a non-profit, therapeutic riding program for individuals with cognitive, physical and/or emotional challenges.

They have provided therapeutic riding to over 3,000 students since 1989.

Goals for some of the riders may include increased balance, stamina and coordination, while for others it may fo-

cus on self-esteem, building trust and increasing their ability to listen.

Horse Power is nationally recognized for its treatment programs for victims of physical and sexual abuse, divorce, suicide, bereavement or substance abuse.

For more information, contact Terri at 654-6308. Open House is on Saturday from 1 to 4 p.m.

Matching Volunteer Time with Company Dollars ...

NHBB Volunteer Program, introduced one year ago, provides financial support to the nonprofit organizations its employees support with their time. NHBB has a history of philanthropy and values its employees' choices. Local organizations benefit twice: once with a gift of time when NHBB employees volunteer and once with NHBB's donation to the organization.



New Hampshire Ball Bearings, Inc.
A Minebea Company

175 JAFFREY ROAD
PETERBOROUGH, NH 03458
603.924.3311 • www.nhbb.com

NHBB Volunteers



Left to right: Sheila O'Brien, Conant Athletic Booster Club; Joan Pibus, The Wynn Dog Rescue; Angelique Harvey, Farmsteads of New England; Brian Newcomb, Contoocook Valley Cal Ripken Baseball; Kim Vecchione, Society of Women Engineers - Southern NH Section; Steve Carey, Peterborough Recreation Department; Ruth Bergmann, Girl Scouts of the White & Green Mountains; Robyn Natilla, Gilsum Historical Society; Eileen Conner, Nashua Youth Council; Ken Boucher, Henniker Youth Hockey Association; Dennis Manoni, Granite State Panthers

Not pictured: Emma Robertson, Big Brothers/Big Sisters

95700