



Profiles of Success

**15-Month
Wall Calendar**



www.ruralinc.org

Rural Opportunities, Inc.

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A Message from ROI's Leadership

It is with both pride and humility that we present the Rural Opportunities, Inc. (ROI) 15-month Profiles of Success wall calendar. We are proud of the role our organization played as a catalyst for positive change in the lives of the more than 31,000 low-income families we serve each year. At the same time, we remain ever humble, as we see again and again how our efforts are dwarfed by a far greater power—the amazing triumph of the human spirit to overcome adversity.

The photographs and stories you will see over the next 15 months are a testament to these triumphs—a chronicle of how a sampling of our clients has taken courageous steps to overcome economic, social, and psychological barriers to self-sufficiency.

ROI has worked for 34 years as a partner with our clients in providing them the tools they need to help themselves. Whether it's emergency food and shelter, training and education, small business loans, safe and decent housing, or counseling to get through life's trials, we have been there for thousands of farmworkers and other low-income families.

But we could not do this without our business and community partners, who have been loyal and steadfast in their financial support of our work. This calendar is dedicated to three of our major donors, who epitomize the words "community spirit" in their ongoing relationship with ROI and our clients. Their stories appear on the back cover.

We also pay tribute in this calendar to the organizations and individuals who have chosen to underwrite the ROI 2002 Annual Campaign. These contributions help support the mission of ROI by enabling us to tell our story—and the success stories of those we serve—to our community. It is with a grateful heart and open arms that we say, "Thank you for being part of the ROI family" to each and every one of our partners. May 2003 bring peace, joy, and prosperity to you and yours.



Stuart J. Mitchell
President & CEO



Ignacio Jimenez
Chair, Board of Directors

Un Mensaje del Liderato de ROI

Es con un gran orgullo y también con gran humildad que les presentamos el calendario de 15 meses con las Historias de Éxito de Rural Opportunities, Inc. (ROI). Estamos muy orgullosos del papel que nuestra organización tiene como catalítico de cambios positivos en las vidas de más de 31,000 familias de bajos ingresos que nosotros servimos cada año. Al mismo tiempo, siempre sin pretensiones, como vemos una y otra vez nuestros esfuerzos son empujados por un poder más grande – el inmenso triunfo del espíritu humano para sobrellevar las adversidades.

Las fotografías e historias que usted verá en los próximos 15 meses es el testamento de esos triunfos - de manera cronológica de cómo algunos de nuestros clientes han tomado grandes pasos para sobrellevar las barreras económicas, sociales y psicológicas para ser autosuficientes.

ROI ha trabajado por 34 años como asociado con nuestros clientes proveyéndoles las herramientas que ellos necesitan para ayudarse a sí mismo. Ya sea en emergencia de alimento o vivienda, entrenamiento y educación, prestamos para pequeños negocios, vivienda segura y decente o conserjería para que sobrepasen las pruebas de la vida, hemos estado ahí ayudando a miles de familias de trabajadores agrícolas y de bajos ingresos.

Pero no podemos hacer esto sin la asociación con negocios y comunidades, los cuales han sido leales y firmes a su ayuda financiera para nuestra misión. Este calendario es dedicado a tres de los mayores donantes, quienes personifican las palabras "espíritu comunitario" en las relaciones continuas con ROI y nuestros clientes. Sus historias aparecen en la parte de atrás del calendario.

También le damos tributo a las organizaciones e individuos que han elegido respaldar la Campaña Anual de ROI 2002. Estas contribuciones ayudan en la misión de ROI y nos permiten decir nuestra historia — y las de nuestros clientes — a nuestra comunidad. Es con nuestro agradecido corazón y brazos abiertos que les decimos, "Gracias por ser parte de la familia de ROI" a cada uno de nuestros asociados. Que el nuevo año 2003 les traiga paz, felicidad y propiedad a todos ustedes y a sus familias.



Celia Chavez
AmeriCorps Volunteer
Reading, PA

Celia Chavez barely remembers when her family, homeless after moving to California from Mexico, lived under a tree in the Salinas Valley. The second of four children of a farmworking family, she is grateful that her father finally found work picking mushrooms in southeastern Pennsylvania, where he still toils in dark, musty, cavernous conditions. Despite the fact that neither of her parents have formal education beyond third grade, Celia has now graduated from high school, thanks to the support she received from ROI's YES (Youth Experiencing Success) mentoring and counseling program. For the past year, Celia has been an ROI AmeriCorps volunteer assisting with pesticide training in farm labor camps. She was recently accepted to the Academy for Art in San Francisco, where she plans to use her AmeriCorps scholarship to study commercial illustration and design.

january

2003

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1 New Year's Day	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20 Martin Luther King's Birthday	21	22	23	24	25
26	27	28	29	30	31	

SPONSORED BY:

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february

2003

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
						1
2	3	4	5	6	7	8
9	10	11	12 Lincoln's Birthday	13	14 Valentine's Day	15
16	17 President's Day	18	19	20	21	22 Washington's Birthday
23	24	25	26	27	28	

Norma Febus Training and Employment Graduate Hammonton, NJ

After leaving her impoverished family in Puerto Rico for a better life in New Jersey, Norma Febus never expected to be abandoned by her husband. With limited English skills and no job history, the young single mother went to work picking blueberries and packing produce. But Norma had bigger dreams—she wanted to help people. Her dream came true this year, when she completed her home health aide certification through ROI. Working with patients who adore her for her warm and kind-hearted nature, Norma has gained newfound confidence in herself and says she feels blessed to have time to spend with her young daughter.



“
ROI has helped me
realize my dream of
helping people in need.

”

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Alejandro Garcia
Head Start Student
Chambersburg, PA

Three-year old Alejandro Garcia loves going to pre-school, where his teachers say he lights up the room with his big smile and zest for learning. Although his parents are illiterate migrant farmworkers, the boy has already mastered the ABCs and can write his name by himself. He often challenges himself with 25-piece jigsaw puzzles, and shows an early aptitude for reading. Alejandro has a bright academic future ahead, thanks to the good start he's received from ROI's Head Start Center in Franklin County.

march
2003

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
						1
2	3	4	5 Ash Wednesday	6	7	8
9	10	11	12	13	14	15
16	17 St. Patrick's Day	18	19	20 First Day of Spring	21	22
23	24	25	26	27	28	29
30	31 Cesar Chavez's Birthday					

SPONSORED BY:



april 2003

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1	2	3	4	5
6	7	8	9	10	11	12
13 Palm Sunday	14	15	16	17 Passover	18 Good Friday	19
20 Easter Sunday	21	22	23	24	25	26
27	28	29	30			

SPONSORED BY:



Gary and Mary Vanderbur First-Time Homebuyers Muncie, IN

Although they have been married 37 years and raised four children, Gary and Mary Vanderbur had never owned their own home. The Hartford City, Indiana couple had been living modestly on Gary's disability checks when they learned about ROI's first-time homebuyer's program in a local newspaper. After attending an orientation class, they recruited two of their grown children, Alicia and Adam, to join them in completing the 10-hour course requirements. By taking on a part-time job, and implementing the budgeting and financial planning skills they learned, the dream of homeownership came true for Gary and Mary, as well as Alicia and Adam.



“

We all became homeowners after learning how from ROI's First-Time Homebuyer's Program.

”



Esther Luciano Soto
Home Rehabilitation Client
Adjuntas, Puerto Rico

A humble woman with a fighting spirit, 70-year old Esther Luciano Soto raised her 10 children alone while working as a nurse's aide. She still cares for her 34-year old daughter, Cely, who has Downe's Syndrome. Two years ago, Esther purchased a house badly damaged in a hurricane. She applied to ROI's home rehabilitation program and received a grant to make \$18,000 worth of improvements to make the house habitable. Today she is the proud owner of a beautifully renovated home, where she plans to live into old age.

“

I'm grateful to have a home where I can care for my daughter.

”

may
2003

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1	2	3
4	5	6	7	8	9	10
11 Mother's Day	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26 Memorial Day	27	28	29	30	31

SPONSORED BY:

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june 2003

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7
8	9	10	11	12	13	14 Flag Day
15 Father's Day	16	17	18	19	20	21 First Day of Summer
22	23	24	25	26	27	28
29	30					

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Vanessa Mendoza Training and Employment Graduate Mt. Holley, NJ

A barrio gang member at 12 and a high school dropout at 16, Vanessa Mendoza never saw much of a future for herself. The youngest of three children, she and her farm working family migrated from Mexico to Washington state, and eventually to New Jersey to find work in the fields.

But Vanessa wanted something more than to pick produce like her mother. The teen finally got a chance to achieve her dream when she entered ROI's Occupational Skills Training program. She now works as a certified nurse's aide and attends high school equivalency courses. Her goal is to attend Rutgers University to become a registered nurse.





Mabel Alicia Brown

Family Self-Sufficiency

Graduate

Wappingers Falls, NY

When Mabel Alicia Brown talks about overcoming life's hurdles, she speaks with credibility. As a single mother of five who was homeless for five years, she lived for years as a cocaine addict on public assistance, unable to take care of her children. But six years ago, she enrolled in ROI's Family Unification Program, which provides subsidized family housing in safe neighborhoods. Since then, she has taken further steps to become sober, learn to drive, purchase a car, and obtain a job at the Dutchess Community Action Agency. She was recently promoted to family development coordinator, a position where she now assists families in overcoming the kinds of obstacles she herself faced not that many years ago. This year, Mabel looks forward to moving into her own home—built by Habitat for Humanity in Poughkeepsie.

july

2003

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1	2	3	4 Independence Day	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

SPONSORED BY:



august

2003

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

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Willie Hilson Volunteer Peer Educator Middletown, NY

As an HIV/AIDS peer educator for ROI in New York's Mid-Hudson Valley, Willie walks the roughest streets in the worst neighborhoods to educate drug addicts and the homeless about HIV prevention.

Diagnosed as HIV positive 17 years ago, Hilson knows first-hand about the struggle to stay healthy. With his unique blend of dignity and compassion, Hilson has become a powerful AIDS advocate. The former high school dropout is about to complete his bachelor's degree at Empire College, and hopes to pursue a master's in Public Health Policy.



“

I see my life's calling as educating people about HIV/AIDS prevention.

”



Thelma Ambrose
First-Time Homebuyer
Chambersburg, PA

After losing her sweetheart in an automobile accident and still stinging from a failed marriage, Thelma Ambrose wanted to put down some roots. She knew that she and her three children needed the stability that a home of their own would give them, so she enrolled in ROI's Homebuyer Education program. By taking on a second job, she managed to get her debts paid off, and qualified for a mortgage. With ROI's help, Thelma purchased a newly-built home in a good neighborhood. "An angel touched me on closing day, because since then, I have received a promotion at work, married a wonderful man, lost weight, and discovered a whole new me," she said.

“

*“Thank you, ROI,
for believing in me
when no one else did.*

”

september

2003

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1 Labor Day	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23 First Day of Autumn	24	25	26	27 Rosh Hashanah
28	29	30				

SPONSORED BY:

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A DIVISION OF RURAL OPPORTUNITIES, INC.

october

2003

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
5	6 Yom Kippur	7	8	9	10	11
12	13 Columbus Day	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31 Halloween	

Christine Arnold

Visions Transitional
Housing Resident
Albion, NY

As a victim of domestic violence, Christine Arnold had lost her self-confidence and rapport with her three children. "But I knew I had to get back on my feet and show my children I could be a good mother to them," she said. Knowing that she had a place to live where support services were available helped her find the courage to leave her marriage and finalize her divorce. Christine also managed to find a job, and recently started attending college courses at night. Her determination has won her the respect of everyone who has witnessed her dramatic transformation.



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SALOMON SMITH BARNEY
A member of citigroup



Josephine Updyke

Small Business

Borrower

Hornell, NY

Nothing warms Josephine Updyke's heart like seeing the smiles on the faces of her senior residents. As the operator of two small adult care facilities in the Southern Tier of New York, she knew the demand for elder care far exceeded her ability to accept new clients. That's why she sought out The Enterprise Center, ROI's economic development arm, for help in putting together financing for a 16-unit addition. By using a collaborative approach, ROI was able to make Josephine's dream of expansion come true. Now, she's planning to add on yet again, so she can put more smiles on the faces of her satisfied clients.

november

2003

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
						1
2	3	4 Election Day	5	6	7	8
9	10	11 Veteran's Day	12	13	14	15
16	17	18	19	20	21	22
23 <u>30</u>	24	25	26	27 Thanksgiving Day	28	29

SPONSORED BY:



december 2003

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20 <small>First Day of Hanukkah</small>
21	22 <small>First Day of Winter</small>	23	24	25 <small>Christmas Day</small>	26	27
28	29	30	31			

Victor Lopez Training and Employment Graduate Milton, NY

When Victor Lopez first came to New York state from Mexico, he was an 18-year old high school dropout with little English and no marketable job skills. But, he did have ambition and drive. After finding seasonal work on an Ulster County farm, he enrolled in ROI's employment and training program. Victor completed English as a second language and high school equivalency courses, then graduated from a building and trades workplace literacy program. Now he has a full-time, year-round job as a builder of modular homes, where he earns \$14 more per hour than he did as a farmworker.



SPONSORED BY:

ROI The Enterprise Center
A Community Development Financial Institution



Ezequiel Ayala Training and Employment Graduate Alliance, OH

Ezequiel Ayala, a former farmworker, makes wood pallets at Riverview Precision Woods, a manufacturing facility in rural Ohio. His year-round income as a supervisor is enabling he and his wife to save money to send their four bright sons to college. But it wasn't so long ago that this would have seemed an impossible dream. Back in 1993, the Ayalas were new immigrants from Mexico. They were farmworkers, moving from state to state, following the harvest. Then, Ezequiel took English and citizenship courses, and received job training from ROI. Today, he earns three times his previous farmworker wage, and sees his future as a series of limitless possibilities.

january 2004

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1 New Year's Day	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19 Martin Luther King's Birthday	20	21	22	23	24
25	26	27	28	29	30	31

february

2004

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7
8	9	10	11	12 Lincoln's Birthday	13	14 Valentine's Day
15	16 President's Day	17	18	19	20	21
22 Washington's Birthday	23	24	25	26	27	28
29						

Nilda Ariola Youth Program Graduate Fremont, OH

The oldest of six children in a farm working family, Nilda Ariola had planned to be the first to attend college.

But her hopes were dashed when she became pregnant in her senior year of high school. While she managed to graduate with her class, she knew she would have to get a job to support herself and her daughter, Maria de los Angeles.

To get work experience, Nilda enrolled in ROI's Youth Experiencing Success

Program, which placed her in an office job and offered her career counseling and tutoring. She is attending community college and looks forward to transferring to a four-year university soon.



“

*I want to succeed for
my daughter's sake.*

”



Gudulia Julia Leon Training and Employment Graduate Vineland, NJ

Every time Gudulia Julia Leon gets behind the wheel of the medical services van she drives for a living, she says a prayer of thanks for the blessings of a good job, her family, and her friends at ROI. But life wasn't always this way. Because she spoke little English and had no marketable job skills, Julia toiled alongside her farmworker husband for seven years in the fields of New Jersey. Meanwhile, she took English, high school equivalency, and bus driving courses from ROI. She secured her commercial driver's license and is now employed full-time as a driver for Fairfield Medical Services. With her two daughters and other farmworker families, Julia started a Mexican folkloric dancing troupe that performs throughout the region.

march 2004

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1	2	3 Ash Wednesday	4	5	6
7	8	9	10	11	12	13
14	15	16	17 St. Patrick's Day	18	19	20 First Day of Spring
21	22	23	24	25	26	27
28	29	30	31 Cesar Chavez's Birthday			

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ROI was founded in 1969 to address the critical needs of migrant and seasonal farmworkers and their families. ROI has grown from a small group of farmworker advocates in Upstate New York to a multi-state agency providing services in these major program areas:

- Advocacy & Public Policy
- Adult Training & Employment
- Child Development Programs
- Economic Development
- Emergency and Supportive Services
- Health and Safety
- Housing Services
- Property Management
- Real Estate Development
- Resident Services
- Volunteer Initiatives
- Youth Education and Training

A Tribute to ROI's Community Partners

First Niagara Bank and First Niagara Financial Group, Inc.

**William E. Swan
Chairman, President & CEO**

If there ever was a match made in heaven, the partnership between ROI and First Niagara Bank would surely qualify. ROI's New York Division was seeking a larger building to serve as a safe house for its Orleans County domestic violence program. The bank was interested in selling a large vacant building in Albion.

The only problem was, the property was listed at twice the amount that ROI could comfortably afford to finance. But with a little creativity, and a lot of generosity on the part of First Niagara Bank, the sale was closed earlier this year, allowing ROI to use available grant funds to purchase and renovate the house.

The willingness of First Niagara Bank to work with ROI to finance the property means that by early next year, nine victims of domestic abuse will be able to move into the newly-refurbished 3,500 square-foot building. As the only such safe dwelling in a county that bears the dubious distinction of having the highest domestic violence and child abuse rate in Western New York, the house will allow ROI to serve more than 170 women and children annually.

We hold up First Niagara as an exemplary corporate citizen—a company that knows the true meaning of what it means to be a "good neighbor."



The Abraham Foundation Arnold Moss and Nancy Abraham

Arnold Moss and Nancy Abraham made a personal commitment to revitalizing the historic Lander Street neighborhood more than seven years ago.

As co-investors with ROI in 32 brownstone duplexes in one of the Hudson River Valley's worst drug-infested neighborhoods, they shared a vision that these 64 units could one day be a safe haven for families.

Thanks to Arnold and Nancy, that vision is now a reality. The apartments were renovated, and residents formed partnerships with neighboring businesses, schools, churches, and police. Security systems were installed and a Block Watch was formed. The couple funded a resident services position to help tenants access job training and support services. They also sponsored more than 100 school-age resident children at YMCA summer camp for three summers.

Because of the generosity of Arnold and Nancy, residents of Lander Street have a new sense of community and new-found hope for their own future. The next phase of neighborhood redevelopment is already underway.



Beechwood Associates/ Mark IV Construction Co., Inc. Anthony DiMarzo

More than 17 years ago, Anthony DiMarzo's commitment to creating affordable housing led him to partner with ROI to build a 31-unit apartment complex in Albion. Over the years, the complex has provided not only a home for hundreds of low-income Orleans County families, but also served as a community center where tenants received job counseling, referrals, and other support services.

In 2002, Anthony donated his majority interest in Beechwood Apartments to ROI, ensuring that the property would continue to serve needy families for decades to come. As a community leader who is credited with revitalizing the historic Corn Hill neighborhood of Rochester, New York, Anthony has again demonstrated how he lives his personal philosophy of "giving back."

ROI salutes Anthony DiMarzo, for making our community a better place in which to live and work.

