

Building Blocks

A PUBLICATION OF RURAL OPPORTUNITIES, INC. (ROI)

INSIDE: SPECIAL 2004 HOUSING SECTION



THIS ISSUE IS DEDICATED TO OUR DEAR FRIEND GARY HANSON (page 2)

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Homeownership for the Deaf and Hard of Hearing

A DEAF FAMILY BUYS A HOME WITH THE HELP OF ROI

By Jean Marie Lipani

The decision to purchase your first home is the first step in what can seem like a complicated and intimidating process. Talk to a mortgage loan officer for the first time and it's like listening to a foreign language, even when they are not using acronyms like APR, QR, or TLV to name a few. That is why families looking for guidance and assistance with purchasing their first home turn to Rural Opportunities, Inc. (ROI). ROI's First Time Homebuyer program includes an in-depth education that teaches clients everything from selecting property and working with a realtor, to negotiating a contract, the mortgage process and closing on a home. While the home-buying process is challenging for anyone learning the ins and outs of homeownership for the first time, it is

even more so for deaf and hard of hearing potential homeowners. The communication barrier isn't the only problem—coordinating meetings with the availability of a sign language interpreter is also difficult. Deaf and hard of hearing homeowners just can't pick up the phone and call their homeownership counselor when they have a question unless they use a TTY service that involves a third party to translate the conversation. "One finds it difficult to understand or appreciate the many barriers the deaf and hearing-impaired encounter in their daily lives," said Dee Frey, Homeownership Administrator for the Canandaigua, NY Office.

Earlier this year Donald and Janice Carter, a deaf couple, attended the Canandaigua orientation session and later enrolled in the Homebuyer

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Donald and Janice Carter, new homeowners in Canandaigua, NY, with their son and friend, Todd Martineau.

What Diversity Means to Us...

When we talk about diversity as it applies to the ROI community and ROI, what does diversity mean for you? Throughout this special

diversity issue of *Building Blocks* are quotes from different members of the ROI staff and board answering this question: What does diversity mean to you?

In Memoriam



Gary Norman Hanson 1947- 2004

ROI dedicates this issue of Building Blocks to our dear friend Gary, who died July 4, 2004 from complications due to surgery.

Gary was husband to Mary Hanson, ROI Senior Vice President for Human Resources and father of two daughters, Georgana and Sara.

Gary worked as a VISTA volunteer and advocate for farmworkers and other rural poor in Wayne County New York from 1968 to 1972.

Gary worked for Project Reach and ROI from 1972 to 1976, and served as a vocational counselor for NYS Vocational and Educational Services for Individuals with Disabilities (VESID) for 28 years.

Gary dedicated countless hours to his community as a member of the Middlesex Planning Board and Town Board. He served as a Deacon at the Rushville First Congregational Church, and was an active member of the Yates County Democratic Party.

Gary volunteered as a soccer coach for his daughters' teams for many years.

Gary loved his family beyond measure, cared deeply for his community and country, and was a loyal and embracing friend who lived a highly principled life with dignity, humbleness and joy.

Condolences may be sent to Mary in care of ROI at 400 East Avenue, Rochester, NY 14607.

Education course. Todd Martineau, an interpreter and a member of their church, graciously volunteered his time for the Carters, for both the orientation session and the homebuyer classes. Todd, who is a close family friend, often volunteers his time to assist the Carters in matters where an interpreter is needed. He interpreted for them when they applied for their marriage license and during their wedding ceremony. It is very unusual for a family to have a personal interpreter to accompany them throughout the entire First Time Homebuyer Program. ROI does not expect families in need of any interpretive services to supply their own interpreter, and normally ROI will make the necessary arrangements to have a sign language interpreter present.

Soon after the Carters attended the First Time Homebuyer Program, other deaf and hard of hearing families inquired about the program. They signed up for the orientation session and later registered for the homebuyer education class. That left Dee Frey with the task of hiring an interpreter, which proved to be more difficult than she anticipated. Unlike in Rochester, NY, where several agencies for the Deaf and Hearing Impaired population exist, there were none we could readily identify in Ontario County that could

provide ROI with sign language interpreters. The companies that were identified in the region usually need advance notice to find an available interpreter, and there is never a guarantee that an interpreter will be available for the scheduled time. Too often deaf and hard of hearing families are subject to delays in beginning the First Time Homebuyer Program in order to meet the interpreter's schedule because of this lack of interpreters in the area.

After speaking with other interpreters and sign language agencies in Rochester, NY, Dee found out that you need two interpreters for the two-hour sessions. Each interpreter can only work an hour at a time interpreting. This allows ROI to hire one interpreter for the orientation, but requires two for the five two-hour homebuyer education courses.

"It is highly unusual for one interpreter to conduct a two-hour session," said Marla Wiltse, a sign language interpreter. The industry standard is usually two or more interpreters for events lasting over

one hour. This time restriction is in place because of the physical as well as mental demands of sign language interpretation. "Interpreting is like any other physical activity and the interpreter is prone to injury," Marla explained. The challenge for an interpreter is not just physical. The interpreter must also adequately interpret what the instructor is saying in order for the family to understand and get the same message that their hearing classmates are getting. For instance, in American Sign Language, there are certain hand gestures that convey a meaning for "I Love You," so the interpreter does not have to finger spell "I Love You." This is not the case with most of what is covered in a homebuyer class. Words like Loan to Value, Annual Percentage Rate and Appraisal must be finger spelled. Finger spelling is demanding in itself, but combining that with matching the instructor's speaking pace and adequately interpreting the meaning of all the words can be daunting.

The challenge for an interpreter is not just physical. The interpreter must also adequately interpret what the instructor is saying in order for the family to understand and get the same message that their hearing classmates are getting.

Fortunately for the Carters and ROI, Todd is a homeowner and was familiar with the home-buying process and most of what Dee covers during her 10-hour course. "When Dee talked about a

'mortgage' I used the symbol for "house loan" which means the same thing," explained Todd. "The Carters are an inspiration to everyone. They added a new dimension to the homebuyer class," Dee mentioned.

Mr. Carter, who works as a mechanical designer at Gleasons, and Mrs. Carter, a full time homemaker, also recently decided to participate in the ROI First Home Advantage Program, a single-family new construction project in Wayne County. They have selected the model and have begun the first phase of the mortgage process. Construction of their new home in Wayne County is scheduled to begin mid-fall and it is anticipated that the Carters and their 4-year old son Elijah will move in early fall of 2004.

ROI will continue to reach out to deaf and hard of hearing families in the community in order that they may have the same advantages in pursuing the dream of homeownership and continue to advocate for adequate sign language services to meet their needs. Call Jean Lipani for more info at 585-340-3359. ●

Graduation in Puerto Rico

By Tracey Gebhart

On June 26, a very beautiful and very HOT summer day in Las Marias, Puerto Rico, 60 youth participants graduated from ROI's Project YES (Youth Experiencing Success). Project YES enables farmworker youth, or dependents of farmworkers, aged 14-21, to pursue their educational or employment goals, and assists them in achieving those goals with services such as job readiness training, work experience activities, tutoring, HIV prevention education and other life skills and classroom training activities. In Puerto Rico, youth from seven municipals (much like counties in the U.S.) participate in this program.

Due to the wide reach of the project, poor public transportation, and winding infrastructure, youth enrolled in Project YES in Puerto Rico never had the opportunity to meet other youth enrolled in the program. The youth participants in Las Marias initiated a request to the ROI youth program staff to host an annual graduation picnic, and invite all the other participants to this beautiful mountain setting.



Blanca Reyes, the Youth Program Manager, with assistance from Yorida Maldonado, Cristina Reyes and other staff and VISTA

members at ROI Puerto Rico, worked hard to set up this event. The Mayor of Las Marias donated his personal Hacienda for the event, complete with a small house for staff, volleyball court, stage area and beautiful tropical setting. The school district in Las Marias donated food for lunch, the Las Marias Recreation Department brought a recreation coordinator and Mayors of other municipals donated buses and drivers to ensure youth from the other areas



could participate. Additional funds were leveraged from local vendors for a continental breakfast and t-shirts for the participants.

During the day, the youth participants participated in a drug prevention workshop put on by the police department in Las Marias. The afternoon was spent getting to know each other, playing volleyball and taking pictures. The Mayor of Las Marias and his staff attended and televised the event.

Each youth participant enrolled in the Puerto Rico YES program has received some kind of training or participated in an activity, allowing them to receive a graduation certificate. These youth were involved on a variety of levels from completed work experiences and finding jobs, participation in classroom training and enrollment in college, and even small business creation, thanks to the Seeds of Success financial literacy and entrepreneurship curriculum created by ROI and the US Department of Labor funded Micro-Enterprise Program.

We are very proud of all the participants in Puerto Rico and look forward to watching them grow into the leaders of tomorrow. ●



What Diversity Means to...

■ Ken Siegel, Women's Prison Initiative Program Administrator:

Through the New York Division's Diversity Initiative I have had the opportunity to participate in training and programs that help me recognize how my culture, race, religion, language, gender, sexual preference and age stop me from embracing others, because they are not like me. It has always been the unspoken barrier; my way must be the best. Today I continue to recognize that if I am a part of a team made up of a diverse group, I gain understanding from the experiences we share. The practice of valuing differences is the real work of diversity for me.

■ Keith Talbot, Board Member:

Diversity means strength at ROI—when you accept diverse knowledge of communities, issues, and places—and build on that compound knowledge—when you synergize among diverse people—amazing things can happen, and do at ROI.

■ Kevin Kennedy, Section 8 Administrator:

Diversity is many things to many people. Taking into account basic religious, ethnic and cultural differences. You must be aware of people's feelings in order to come to a consensus whenever possible. ROI's partnership model is the best example of this.

Building Blocks for Spending, Saving & Investing Money Wisely

By Barbara J. Jones, Vice President, Community Development Group, JPMorgan Chase

Twelve is a special number - there are 12 months in the year, 12 zodiac signs, 12 days of Christmas, 12 Apostles, and now 12 Principles of Personal Finance.

Simply put, the 12 Principles are basic guidelines that can be the foundation, the building blocks, in helping everyone make better decisions about spending, saving, and borrowing money.

Think of the 12 Principles as advice to remember when making money-related decisions. Try initiating one action each month based on a specific Principle. For example, create a budget one month, and then obtain and review your personal credit report during the next month. This will give you a full year to incorporate the Principles into the way you think about and manage money. You may not improve your money management skills overnight, but you will by the end of the 12th month.

12 Principles of Personal Finance

1. ESTABLISH A FINANCIAL GOAL.

You'll be surprised at how focused you become once you establish a goal, but be specific about what you want to achieve. Is it to save \$1,000 in 6 months to purchase a used car, or to pay off \$5,000 in credit card debt by 2007, or to accumulate \$100,000 by the time you retire in 20 years? Once you have identified your goal, make it real. To pay off \$5,000 in debt in 4 years means not incurring any additional debt, and reducing current debt by about \$1,250 a year, or \$105 a month.

2. DON'T EXPECT SOMETHING FOR FREE.

When making financial decisions keep in mind the old saying 'if it's too good to be true, it probably isn't'. The credit card that is being offered to you free, with 0% interest, may not be such a good deal if there are other fees or if the interest rate increases significantly after 30 days. Be sure to ask questions and understand the transaction before you sign anything or invest any money.

3. CREATE A BUDGET.

Do you know how you spend your money, and are you happy with your decisions? A budget can help give you better control over spending and saving. Think of a budget as a record of your income and how that income is spent. The purpose of a budget is to help you learn to spend less money than you earn so that you can save for your financial goal. A budget will also help you prioritize those things that you really need now, and those things you want, but can wait to get at a later date.

4. KNOW YOUR TAKE HOME PAY.

When making decisions on how much debt you can afford, base the decision on your net take home pay, not your gross earnings. Creditors sometimes ask about your gross salary because a higher gross salary could indicate the potential to handle higher levels of debt. But remember, only you know what deductions come out of your gross pay, and only you know how much money you have to spend.

5. RECOGNIZE THE RELATIONSHIP BETWEEN HIGH RATES OF RETURN AND RISK.

When you put your money in a savings account, the interest you earn will be fairly low (1%) because there is no risk of losing your money. The bank is insured and your deposit is fully protected. However, if you invest in the stock market, you will probably earn a higher rate of return (8%), but the risk of losing your investment is also higher. In fact, the more likely you are to lose your money (risk), the higher rate of return you will need to entice you to make the investment. In other words, riskier investments must compensate the investor by offering higher rates of return.

6. START SAVING YOUNG.

It is never too late, or too early to start saving. Accumulating wealth is not a mystery or just for those who are already wealthy. Money grows based on the interest rate earned and the length of time the money is invested. The earlier you start saving, the longer your money has to earn interest, and the more wealth you can accumulate. The idea is to save consistently, even if it is small amounts. Individual Development Accounts (IDAs) can be a good saving vehicle. IDAs are offered by credit unions and are savings accounts that provide a match for every dollar that you save.

7. PAY YOURSELF FIRST.

No matter how much or how little you earn, you need to reward yourself for working hard. The way you reward yourself is by saving - so that you have money to do the things you want to do. Save for yourself first, before you pay others. That means before you pay bills, you save. A great way to do this is through payroll deduction. You can authorize your employer to take money directly out of your pay and deposit it into a bank savings account or Series EE Savings Bonds. With savings bonds, you are loaning the U.S. government money that will be repaid to you with interest. The nice thing about these savings bonds is that they can be purchased in small amounts. For example, you can purchase a \$25 bond for only \$12.50. At maturity, which is typically 18

years, you will receive the full \$25. If you cash in the bond prior to maturity you receive your principle back (\$12.50) plus the interest you have earned up to that point.

8. UNDERSTAND THE RULE OF 72.

This is a neat tool to help you calculate how quickly money you are saving will grow in value. Simply take the interest rate you are earning and divide it into 72. The result will be the number of years it will take your money to double in value. Here's an example. If you are earning 6% interest, divide that into 72, and the result is 12. If you invest \$1,000 today at 6%, your savings will grow to \$2,000 in 12 years.

9. COMPARE INTEREST RATES.

When applying for credit, shop around just as you would for any large purchase such as a car or furniture. Interest rates can vary significantly from promotional offers of 0% on auto loans and credit cards to 20% on rent-to-own and retail purchases. But don't only look at interest rates, check to see if there are any fees, actions or events that trigger an

"The purpose of a budget is to help you learn to spend less money than you earn so that you can save for your financial goal."

increase in rates, or penalties for paying off debt early

10. REMEMBER YOUR CREDIT PAST IS YOUR CREDIT FUTURE.

In most cases, when you apply for credit, the person taking your application or the person making the final decision does not know you personally. In order to determine whether or not to extend you credit, information from your credit report is reviewed. Your credit report is a record of how you have handled your financial affairs in the past – did you pay your bills on time, did you have any liens or judgments, did you exceed the credit limit on your credit cards? How you used credit in the past can be a good indicator of how you will use new credit. Any new creditor will make decisions about giving you additional credit based on how you have maintained credit in the past. There are three major credit reporting agencies, and it is recommended that you check your credit report to ensure that the information is accurate. You can request your credit report from TransUnion (800-888-4213), Equifax, Inc. (800-997-2493), and Experian (888-397-3742). There is normally a small fee of \$10-\$15 for each credit report.

11. STAY INSURED.

Achieving even a well thought out financial goal can be jeopardized by a sudden and unexpected crisis. Loss of employment, family illness, major auto or home repairs, death of the major wage earner, all of these events can strip a family of hard-earned wealth. Insurance is one way to minimize the financial effect of these events and protect your assets. Life, health, disability and long term care insurance are now considered almost a necessity. In addition to staying insured, protect yourself by keeping all important documents in a safe place, perhaps a bank safe deposit box. One of those documents should be a will, so that at your death, the care of dependent children and your assets will be administered the way you want.

12. DON'T BORROW MORE THAN YOU CAN REPAY.

It's no fun having bill collectors after you, avoiding phone calls, or feeling as if you are simply working to pay bills. As a general rule, try and limit your total debt to no more than 1/3 of your income. If you are earning \$30,000 a year, all of your annual debt including housing expenses, credit card payments, and loan payments should total no more than \$10,000. If you can achieve this goal, you will have greater discretion to spend or save the remainder of your income as you choose.

So this month, take the first step towards building a solid financial foundation—establish a financial goal.

NOTE: If your organization wants more detailed information and is interested in hosting free financial education workshops on the 12 Principles, Budgeting or Credit and Debt Management, contact Barbara J. Jones, Vice President, JPMorgan Chase Bank, Community Development Group, 1 Chase Square, 8th Floor, Rochester, NY 14643 or 258-7490. ●

Federal Grant to ROI Helps Provide Assistance to Farmworkers with Disabilities

Todd Murray was born without the ability to speak or hear.

He became a farmworker because he felt he could not earn a decent living in today's competitive job market. Several close calls in the fields due to his impediments prompted Todd to seek a career change. Enrolled in the ROI FAVOR (Farmworker Access to Vocational Rehabilitation) Program, Todd completed the Job Readiness Classes and gained self-confidence. He was now armed with tools necessary to be productive in his job search. Todd became an employee of UltraLife Batteries.

Many of the farmworkers assisted by the FAVOR Program at Rural Opportunities, Inc. (ROI) don't even know they have a disability. Without exposure to media or education programs facilitated by advocates for the disabled, they are unaware of what services are available to them, and may even be unaware that they are disabled.

Since 2000, ROI has been administering the FAVOR program in New York State. ROI currently administers the program in the offices in Ulster, Dutchess, Orange, Orleans, Genesee, Niagara, Monroe, and Wayne County. Since April 1, 2003, FAVOR has conducted outreach to 1,540 farmworkers and their families, given informational workshops to 736 farmworkers and their families, enrolled 71 seasonal and migrant farmworkers into the program, and identified and referred 35 clients to the Vocational and Educational Services for Individuals with Disabilities organization (VESID).

FAVOR provides educational workshops to farmworkers. These programs incorporate explanations on what a disability is and what services exist in the United States for people who have disabilities. It is essential for farmworkers to understand what disabilities are and what assistance is available to them. Many of the people involved in the programs have permanent damage or are at risk of permanent injury if not educated on how to work with disabilities.

After educating farmworkers on disabilities, the ROI FAVOR Program



works with VESID to test farmworkers for disabilities and to place them in a safe work environment. Frequently the FAVOR program is applauded for helping farmworkers understand and overcome the barriers that they face to better employment.

After placement, the FAVOR Program monitors the progress of the individuals who have found new employment through VESID and FAVOR. The FAVOR courses are offered in Spanish, English and are currently translated into French and ASL with the help of VESID. If you would like more information on FAVOR, or would like to support this program, please contact Patricia Stovall at pstovall@ruralinc.org or 585-340-3386. ●

“

Without exposure to media or education programs facilitated by advocates for the disabled, they are unaware of what services are available to them, and may even be unaware that they are disabled.”

ROI VOLUNTEERS:

Our Community Thanks You!

Tracey Gebhart

This year, 56 people volunteered to participate in ROI's Tax Counseling for the Elderly Program (TCE) in Rochester, NY. This program has grown to serve more than just the elderly in 2004 and now serves a variety of people. Word of mouth has spread, and the publicity generated by the United Way's "Earned Income Coalition" encouraged the largest variety of volunteers to come forward and give their time to help others for the ROI Program. The program completed over 686 tax returns and helped over 2,556 people with various tax related assistance in and around the Rochester area.

Because the program recruits volunteers from all walks of life, the program has thrived. From our youngest volunteer, Cori Neslund, a high school freshman, to our dependable cadre of retirees, we have found a formula for success! Originally focused on recruiting college students, the program has shifted its focus to community members and retirees, and strategized to recruit volunteers who will repeat service year after year. With the addition of these new volunteers, the ROI Main Office Tax Clinic was able to open on a more consistent basis every Tuesday and Thursday during tax season, while the students and, most-often working community members, were able to provide tenants of various ROI properties and community apartment complexes free tax return preparation on a mobile basis. This mobile component is very important and it makes the ROI TCE program unique compared to other IRS sponsored free tax preparation programs in the United States.

Additionally, the areas that individuals came

Diversity of Volunteers

White	48
Black	4
Hispanic.....	3
Community Member	28
Retiree	10
ROI Employees	7
Students	10

from allowed us to reach clients in need of services in many communities surrounding Rochester. College students volunteered from local schools such as Monroe Community College, St. John Fisher College, and RIT, and many individuals work within the community at companies like Xerox, M&T Bank, and Heritage Christian Services.

Agnieszka Suchodolski started with the program as a volunteer, and quickly transitioned to intern for the program. After completing 120 volunteer hours at ROI, she is very satisfied with her experience. She comments: "As a college student majoring in accounting, it gave me a great feeling to be able to use what I know to assist others who aren't as well versed in the area of taxes. I loved the opportunity to give back to the

community and assist everyone from my peers to elderly individuals. I met some great people who I wouldn't have had the opportunity to meet otherwise."

Volunteers completed 24 hours of training to learn how to do simple tax returns on IRS-provided equipment and TAXWISE software. Between February 1, and April 15, 2004, most volunteers completed at least 12 hours of service to the community. The volunteer recognition picnic was held April 29th at ROI's Central Offices where volunteers received certificates for their participation. ●

A special thank you from ROI to some of its most dedicated volunteers of 2004:

John Chadbourne
Ida Wickman
Ricardo Beltran
Robert Ball
Sharon Kelly

AND our interns and administrative volunteers:

Agnieszka Suchodolski
Megan Held
Kristina Schalm
Denise Ernst

What Diversity Means to...

■ **Velma Smith, NY Division Director:** As the Executive Director for the New York Division, as a black female professional, as a mother, I see diversity as the tool that not only supports the mission of Rural Opportunities, Inc., but says who I am as well as how I interact with others. It is what I must give back to those who I have contact with daily. In order for me to be my best, I must acknowledge and respect all that is around me. I am richer for the diversity that is alive within ROI. Not only are we diverse in race, gender, position, religion, age, etc., we are diverse in the way we work and the way we approach life. In order that we create something great together, it is my job to foster those great things that each of us brings to the table. Our collaboration with the Cornell Migrant Program in the development of the Diversity Implementation Framework (which is based on working in partnership), continues to keep me and the NYD staff working to improve the way we interact

professionally, personally, and morally. It's the homework assignment that is never complete, yet it is the assignment that is vital to the development of people no matter what race, gender, position, religion, age, etc. I am honored to be a willing partner in this ongoing development.

■ **Mark St. John, ROI Board Member:** Recognizing that many people suffer discrimination due to color, economic status, or occupation, Rural Opportunities has assumed a responsibility to create opportunities to promote and support diversity for all who we assist or employ. I am proud to be associated with an organization that promotes equality for all people, no matter the person's race, ethnicity, gender, sexual orientation, gender identity, abilities, levels of education, economic status, or religious beliefs.

Building Blocks

A PUBLICATION OF RURAL OPPORTUNITIES, INC. (ROI)

A Message from Senior Vice President for Housing and Economic Development:

Lee Beaulac

Welcome to the Housing and Economic Development Section of *Building Blocks*.

I'm happy to share with you the highlights of our work over the past year. First, I want to thank our staff for their hard work and dedication to our mission: helping low-income families and communities to build assets through an array of community-based development programs and services. Second, our many volunteers who serve on our boards and

committees and those who otherwise help us make a difference. And, third, to our valued supporters from the public and private sectors who provide the financial resources which make our work possible.

This will be a banner year for our Real Estate Development program. This summer we celebrated the completion and rent-up of 64 units for seniors in Monroe County, NY, and 30 units for families in Wayne County, NY. Our Indiana staff provided assistance to a grower in the development of the first-ever USDA funded farmworker housing project in the state, an 8 unit, 48 bed on-farm migrant complex. We are also moving towards loan closings on our first development in Puerto Rico, a seniors' complex in Lares, and a development for migrant farmworkers in Adams County, Pennsylvania. As of this writing, we have learned of financing approvals for a seniors' complex in Salem, Ohio, as well as the third phase of Historic Lander Street in Newburgh, NY. We also have received approvals for our first real estate project in Indiana, a for-sale home development in Delaware and Madison counties.

Our Homeownership Program continues to help families participate in the American Dream of Homeownership. Recently ranked fifth in the national Campaign for Homeownership by the Neighborhood

Reinvestment Corporation, our program reached its 2,000th family with education and counseling, loan packaging and post-closing assistance.

This year, we launched exciting new program partnerships with Bank of America, Citibank, HSBC and USDA Rural Development.

The Rehab/Weatherization Program is now doing work in both western New York and in the Mid Hudson Valley area of the state. Most rehab work is being done in the western New York counties of Genesee and Orleans while our acquisition/rehab/resale programs are underway in Newburgh (Orange County) and Albion (Orleans County). ROI manages the Weatherization program for Monroe County, NY. This unit is taking the lead in our Healthy Village Initiative, a place-based approach to community-based planning and the implementation of a wide array of ROI services, including rental and homeownership housing, community facilities and economic development.

As of the end of the third quarter, Rural Opportunities Enterprise Center (ROECI), our small business loan affiliate, had financed 272 businesses, for a total capital outlay of more than \$5.4 million. Most exciting has been the launching of several new micro-enterprise initiatives in New York in partnership with Senator Hillary Rodham Clinton. The Northern Adirondack Trading Cooperative, a partnership with Ebay, HP, SUNY Canton and the St. Lawrence Chamber of Commerce, has just announced its expansion across the entire North Country. This effort to create a world-wide market for small scale craftspeople through e-commerce, is now being replicated in the Finger Lakes.

On a personal note, I have been awarded a James A. Johnson Fellowship by the Fannie Mae Foundation. I plan to give up my day to day responsibilities in the office for approximately a year while I undertake research and work to establish The Opportunity Fund, a new pool of investment capital that ROI will use for a variety of real estate projects, including the purchase of "expiring use" properties. I hope to be writing this column for next year's Housing and Economic Development section of *Building Blocks*. In the meantime, the Division is in the capable hands of John Wiltse and Keith Scholes, for housing activities, and Dana Brunett, for our Economic Development Program. See you then! ●



“Most exciting has been the launching of several new micro-enterprise initiatives in New York in partnership with Senator Hillary Rodham Clinton.”



inside...

Celebrating National NeighborWorks® Week

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Senator Clinton Announces New Collaborative with ROI's Economic Development Program

Windy Hill Apartments Reborn

ROI Celebrates Completion of Hobie Creek Apartments



www.ruralinc.org

Community Cleanup in Newburgh, New York

Saturday, June 5th dawned cool and cloudy as volunteers, residents, and staff gathered for a Community Cleanup at the Lander Street Apartments. Staff members Lisa Vasquez, Resident and Community Services Administrator, and Eileen Clifford, Regional Homeownership Program Administrator, set up the reception tables and organized the distribution of t-shirts as the crowd gathered. Lander Property Manager Nola Williams brought chilled water bottles for participants, and Lander Resident and Community Services Administrator Dave Hearn captured the event on camera. Super Ron Herring arranged the trash drop off location, and NCIC Executive Director Karen



Mallam organized the event and provided trash bags, gloves, brooms and shovels.

Pastor Eula Turner-Brock offered a prayer as we

began our work. The children participating in the clean up received a raffle ticket for each bag of trash collected, and a raffle was held for a variety of prizes, with all children getting at least one prize. CD players, watches, basketballs, soccer balls, badminton, and gift certificates were among the highly valued prizes. After the raffle, lunch was served to the happy and hungry volunteers. Everyone agreed Lisa and Eileen had made an excellent selection of prizes and ran a fun raffle.

Food was prepared and cooked by Pastor Brock and members of New Beginners Unity Church. The fried fish was magnificent, and the hot dogs and hamburgers helped fill up all the volunteers. There was food for all, and some left over for the homeless in the neighborhood. A total of 68 volunteers participated in the community clean-up, and we generated 133 bags of trash.

Saturday, June 6th was Newburgh for Newcomers, the third year of this highly successful event which markets Newburgh to the outside community as a place to live and work, with highly affordable historic housing. As in previous years, there were workshops and bus tours of the city. New this year was a Tradesman Show, with participation by contractors, landscapers, banks, woodworkers, community organizations, and recyclers under a huge tent.

Eileen Clifford, Regional Homeownership Program Administrator, presented on "Affordable Home Ownership." This was Eileen's third appearance at the event, and she was honored with the "Homeownership Goddess Award" for her

efforts above and beyond the call of duty for affordable homeownership. Some 250 people participated in Newburgh for Newcomers, and we're waiting to see how many new homebuyers result from the event. ●

NeighborWorks®
CHARTERED MEMBER

ROI NeighborWorks® Week events are underwritten by grants from the Neighborhood Reinvestment Corporation.



For more information on stories in this issue, please contact John Wiltse at 585-340-3346. Rural Opportunities, Inc. 400 East Avenue Rochester, New York 14607

National NeighborWorks® Week



To celebrate National NeighborWorks® Week, ROI New Jersey staff, board members and volunteers hosted a Block Beautification Event and Volunteer Awards Presentation. The event were held on Sunday, June 6, in the immediate neighborhood of ROI's Bridgeton Migrant Head Start Center.



ROI staff, board members and volunteers cleaned and painted the La Casa de la Cultura in Castañer, Puerto Rico.



ROI had a NeighborWorks® Week picnic including games with residents at Tonawanda Terrace, a traditional housing community in Batavia, NY.



Residents at ROI's Seldon Square phase II in Clarkson, NY, joined together for a picnic and celebration to commemorate the opening of the new phase II.

Homeownership Bus Tour is Highlight for Indiana's NeighborWorks® Week Celebration

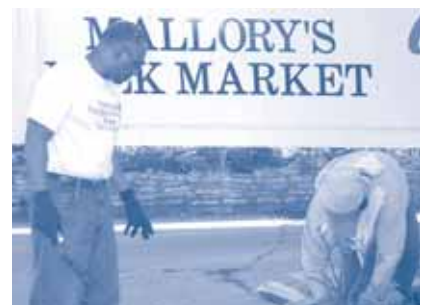
The Indiana office of ROI kicked off National NeighborWorks® week with community housewarming celebrations in Henry and Madison counties. Realtors, lenders, and other community partners got together over lunch to learn more about ROI and give recognition to ROI homeownership efforts in their communities.

But what would a housewarming celebration be without gifts? Well, our housewarming guests all pitched in and donated great housewarming gifts such as knife sets, towels, candles, etc. The gifts will be given to homebuyers in the community as housewarming gifts from ROI homeownership partners.



ROI also hosted its second annual "I Can" Homeownership Bus Tour. Prospective homebuyers were treated to a tour of homes purchased through ROI's homebuyer program and a pizza lunch.

Three ROI homebuyer graduates welcomed tour participants into their homes and shared their personal success stories with participants. The goal of the event was to offer inspiration to participants by allowing them to come face to face with families like themselves who had accomplished homeownership. For these families, seeing was believing! It was a win-win event that breathed reality into families' dreams of owning a home and gave ROI homebuyers graduates an opportunity to show off their hard work and their new homes.



The remaining week was equally as busy. ROI celebrated NeighborWorks® Week in Muncie with a Green Up Day event in the Whitely Neighborhood. Whitely Neighborhood Association volunteers and ROI teamed up to plant flowers at a new neighborhood convenience store that was recently opened by a local resident. Garden tools used for the event were donated to the Whitely Neighborhood Association to start a tool lending library for residents. ●



NeighborWorks® Week



Volunteers pitched in to help at the El Niño Community Center.



A groundbreaking ceremony was held in June for one of the single family for-sale homes in ROI's First Home Advantage project in Wayne County, NY.



People at a picnic for the NeighborWorks® Week.



ROI staff participated in festivities marking the 100th anniversary of Thompson Hospital in Canandaigua, NY. After the hospital was moved to a new building, ROI redeveloped the original hospital to create 43 apartments for low-income seniors and a non-profit office cooperative.

Neighbors Helping Neighbors in Alliance, Ohio

Rainy days or cloudy skies could not keep volunteers from beautifying the yards of senior citizens in Alliance during NeighborWorks® Week.

The home of Mrs. Annie Watson, a spry eighty-three year old, was nominated by her New Zion Baptist Church to be the recipient of landscaping/yard cleaning services provided by NeighborWorks® volunteers. Eight volunteers ready for the challenge of pruning back trees, trimming bushes, cutting grass and planting flowers converged on Mrs. Watson's house ready to work. When our team arrived, Mrs. Watson was ready to take command of the volunteers and direct every task to her full satisfaction down to the smallest detail. No weed was left on her sixty by two hundred square foot lot, needless to say, her trees were pruned back more than we anticipated, and colorful flowers were planted in new flower beds. Mrs. Watson was grateful for more than the beautification of her yard, she was also grateful for the opportunity to display her leadership and delegation skills, and we enjoyed serving her!

Neighbors helping neighbors brought volunteers to the Jones family residents during NeighborWorks® week. Mr. Jones' four year old grandson got in on the act of planting flowers, even though he really wanted to operate the weed-wacker and lawn mower. For a four-year old, he gave convincing arguments on his ability to operate power-generated landscaping equipment in spite of his four foot stature.

Our NeighborWorks® Week ended with a Community Picnic celebrating the accomplishments of Homeownership Program graduates and Training and Employment Program graduates. The rainy and overcast days of the week did not stop our volunteers, staff and program participants from helping each other or enjoying the opportunity to come together and have fun! ●



Pennsylvania Recognizes ROI's Great Work During NeighborWorks® Week

SOUTH ALLISON HILL RESIDENTS TAKE CHARGE

In recognition of community involvement, the state of Pennsylvania House of Representatives adopted a resolution declaring June 5 through 12, 2004, "National NeighborWorks® Week in Pennsylvania" and presented Rural Opportunities, Inc. (ROI) with copies of the resolution. ROI was the only NeighborWorks® organization in this collaborative, and was applauded for their efforts.

In celebration of National NeighborWorks® Week, residents and volunteers of Harrisburg's South Allison Hill District came together to further revitalization efforts in their community. The June 5, 2004 event was co-sponsored by ROI, the Community Action Commission and Tri-County Housing Development Corporation. The City of Harrisburg's Weed and Seed Crime Prevention and Adult Probation Programs also participated in the event.

Even though the weather



did not cooperate throughout the day, this year's theme of "Transforming Communities Together" was realized as 63 community residents and volunteers gathered at the Community Action Commission's Derry Street location to cut weeds, pick up debris in alleyways and streets, clear vacant lots, and plant flowers and distribute flower boxes to homeowners. An open house was held to highlight redevelopment of housing opportunities for first-time homeowners in South Allison Hill.

Four 30 cubic foot dumpsters were located throughout the 15-block neighborhood to aid in the clean up. In addition, Harrisburg City employees assisted efforts by providing specially equipped trucks to lift and remove oversized furniture from many locations. Following their hard work, everyone met at the Community Action Commission for a picnic-style lunch and a chance to exchange stories about their experiences.

"Our volunteers and organizational partners realize the importance of neighborhood revitalization and donated more than 200 hours during this event," said Michael Johnson, Deputy for Housing Administration at ROI. "It is clearly part of ROI's mission to encourage grassroots neighborhood involvement."

"Knowing your neighbors and taking pride in the neighborhood are keys to any successful effort to revitalize a community. We clearly have both here," said Elaine Burns of the Community Action Commission. "Events like NeighborWorks® Week that really help our residents improve the neighborhood are a vital piece of the effort to create strong homeowners."

Mark Moseley of Tri-County HDC stated that his agency and partners have invested over 10 million dollars in affordable housing in the area. "Events like this show what is possible when a neighborhood puts its mind to doing something. The efforts of these residents will make a long-lasting impact on the community in which they live." ●



Senator Clinton Announces New Collaborative with ROI's Economic Development Program

Keuka Lake, New York

On September 3, 2004, Senator Hillary Rodham Clinton announced a new economic development initiative for the Finger Lakes. Finger Lakes Access to Business Capital (Finger Lakes ABC) is a new program that provides fledgling businesses, often considered too risky by banks, the financing and training they need.

"We are harnessing the energy, the years of experience, the breadth and reach of all these different organizations for the purpose of giving more small and micro businesses in Yates County – and throughout the Finger Lakes – a chance to succeed," Clinton said in a statement. "We are trying to make business growth in Yates County, and in the Finger Lakes region, as easy as ABC. That's our goal."

Partners in the program include Keuka College, Count Me In, Rural Opportunities Inc., the Yates County Industrial Development Agency, Worker Ownership Resource Center, Small Business Development Center at Finger Lakes Community College, regional banks and credit unions.

Keuka College students from the college's Students in Free Enterprise program will coordinate the business program for two years.

"As the national leader in experiential, hands-on learning, Keuka College is committed to these kinds of programs that not only provide our students with real-world education opportunities, but allow them to make a positive difference in the community," Keuka College President Joseph G. Burke said in a statement.



US Senator Hillary Rodham Clinton (D-NY) and ROI senior vice president for housing & economic development, Lee Beaulac, announce the new Finger Lakes economic development initiative at Keuka College.

Count Me In, a New York City-based national women's micro-lender, and Rural Opportunities Inc., have together created a \$100,000 loan pool devoted to Finger Lakes Access To Business Capital. ●

ROI Celebrates Completion of Hobie Creek Apartments



May brought the ribbon-cutting ceremony marking the completion and rent-up of Hobie Creek Apartments, the 64-unit affordable rental development for senior citizens on Brower Road in the Town of Irondequoit, Monroe County. The ceremony included speeches by Monroe County Executive Maggie Brooks, Town of Irondequoit Supervisor David Schantz, and Deputy Director Joan Hoover, representing the New York State Division of Housing and Community Renewal. Following the ceremony, invited guests toured the completed building and enjoyed coffee and cake with residents in the spacious, two-story lobby.

The building was fully leased within three months of completion, an acknowledgment of the overwhelming need for affordable housing for seniors in the Rochester market area.

Built by DiMarco Constructors, designed by Passero Associates, and financed by the New York State Division of Housing and Community Renewal, National Equity Fund, Federal Home Loan Bank of New York through HSBC Bank USA, Monroe County, and Neighborhood Reinvestment Corporation, the \$6.6 million development is managed by Rural Housing Action Corporation, an affiliate of Rural Opportunities, Inc. Hobie Creek Apartments is owned by a partnership consisting of Baldwin Real Estate Corporation, Rural Housing Opportunities Corporation, and National Equity Fund. ●

Windy Hill Apartments Reborn

Abandoned and infested with crime, Highland Apartments was seen by most Clyde residents as a stain on the community. This 50 unit affordable family project located in Wayne County, NY, was built in 1975 and by 1977 the apartment complex had been neglected and forgotten. In 1996 when the New York Urban Development Corporation (UDC) finally foreclosed on the property, there were only a handful of families left in the dilapidated units. The negative effects of these blighted apartments reverberated throughout the small rural community.

In 2000, UDC selected Rural Opportunities Inc. (ROI) to create a plan to revamp Highland Apartments. Initially the community had its doubts based on prior experience with the apartments. ROI formed an advisory committee so the community had input and felt somewhat in control of the project by remaining in close contact with the developers. This ultimately allowed ROI to gain much needed confidence and broad community support for the project.

Based on input gathered from the community, ROI chose to combine rental family housing and homeownership. This included the redevelopment of 30 rental units housed in five buildings, as well as the development of three new construction single-family homes for first time homebuyers. The rental units have assistance that allow residents to pay no more than 30 percent of their monthly income and the Town of Galen assists this project through a "payment in lieu of taxes" (PILOT) agreement. The single-family homes include a grant for down payment, interest buy down, and closing cost assistance for qualified homebuyers.

Funding for this project came from New York State Division of Housing and Community Renewal; Federal Home Loan Bank through its member bank HSBC; HUD; Neighborhood Reinvestment Corp.; Rural Local Initiative Support Corp.; The National Equity Fund; ROI and the Town of Galen.

Four years after ROI's redevelopment strategy began, Highland Apartments, now called Windy Hill Apartments, is nearly full and has become an asset to the Community. ●



Employee Spotlight

LEE BEAULAC RECEIVES THE JAMES A. JOHNSON FELLOWSHIP



The Fannie Mae Foundation announced the winners of the James A. Johnson Fellowship in April of this year. This Fellowship is a rare opportunity to take time off from the daily routine of work and pursue some personal and professional goals that, somehow, never seem to climb high enough in the hierarchy of needs of our hectic and frantic lives. ROI is proud to

announce that Lee Beulac, Senior Vice President for Housing and Economic Development was one of the six people chosen for this prestigious award.

In September, Lee will leave his work at ROI and begin research on two critical topics. The first involves research of existing models of "cost recovery" that are being utilized by non-profits and Non Government Organizations that are providing community development services to both the public as well as to the private sector. Lee will be compiling a book of "best practices" where he will also make recommendations for improved methods of cost recovery. In addition to that, Lee hopes to spend time looking at ways to "grow" ROI's development and finance capital fund that we have begun to build here over the past year or so.

JOHN WILTSE COMPLETES TRAINING

In February, John Wiltse completed the Management and Leadership Program of Study at the Neighborhood Reinvestment Corporation Training Institute. This professional certification was earned by completing 11 courses



over the past 4 years with a total of 126 hours of classroom training on topics including fundraising, budgeting and accounting, leadership development, staff supervision, human resources and strategic planning. John was also recently named as co-chair of the Neighborworks® Rural Initiative and as a member of the National Neighborworks® Association Board of Directors.

KATHRYN BRYAN AND ROBERT M'CLOUGHLIN COMPLETE PROFESSIONAL CERTIFICATION PROGRAM ON AFFORDABLE HOUSING



Kathryn Bryan, Director of Property Management and Resident Services, and Robert McLoughlin, Assistant Comptroller, completed the professional certification program on

Affordable Housing through the Neighborhood Reinvestment Corporation. This year long certification program included classes and workshops teaching:

- Comprehensive understanding of the importance of affordable housing and its role in the successful development of sustainable communities;
- Application of current theory and best practices in the affordable housing industry;
- Project planning including an analysis of financial feasibility;
- Familiarity with public and private resources available to assist affordable housing; and
- Knowledge of real estate finance and how to structure deals.

Congratulations to Robert and Kathie. ●



ROI's 35th Anniversary Celebration



Monday, October 18, 2004

RIT Inn & Conference Center

5257 West Henrietta Road, W. Henrietta, NY 14586

Phone: (585) 359-1800

SCHEDULE OF EVENTS:

12:00 noon - 1:30 p.m.

Economic Development Luncheon

Rural Opportunities, Inc. introduces you to current and future programs in Economic Development

1:30 - 5:00 p.m.

New Markets Tax Credit Seminar

Seminar and interactive workshop on the New Markets Tax Credit

5:00 p.m. - 6:30 p.m.

Reception • Art Show

Tom Pollicano - Slim Pickin's - A photo essay on the lives of migrant farmworkers 30 years ago.

Joseph Sorrentino - "Nosotros Sufrimos Mucho," depicting and linking the lives of coffee growers in Mexico and farmworkers in Western New York today.

6:30 p.m. - 9:30 p.m.

Annual Community Banquet

*Feature Presentation: ROI Hall of Fame Award Winners
Unveiling of the 2005 Profiles of Success Calendar*

TO RSVP CALL ERIC AT 585-340-3334

Farmworkers Shot at in Orleans County, New York. Case Dismissed.

Last June, an 18-year-old man was charged with first-degree reckless endangerment, fourth-degree criminal possession of a weapon, second-degree menacing and third-degree menacing for allegedly firing 50 rounds from a rifle into a field where migrant farmworkers were working. In March of this year, all charges were dismissed because the farmworkers who were allegedly shot at could not travel to the trial in New York from Texas and Florida to testify. The workers in Texas were unable to leave their jobs. The witnesses from Florida did not own cars and could not rent cars because they had no credit cards to secure rental. Orleans County could not accept liability for them to rent a car, and due to lack of legal documentation, the Florida witnesses were unable to buy airline tickets. ●

Parents Earn While Kids Learn in Migrant Head Start

By Alex Gayhart, Times Staff Writer

For many years, migrant and seasonal farm workers who came to work on Adams County fruit farms were forced to bring their young children into the fields with them each day. With the long hours of work and very little opportunity for child care, parents had little choice.

But with the the Migrant Head Start program, the small children of migrant farm workers have a new way to spend their days, and do so in a safe and educational environment.

"This place is here to be a safe, nurturing, educational environment for the children. And (this program has an opportunity) to provide stability within the family so that both parents can work and earn a living," said Migrant Head Start administrator Diane Tornow, who is based at the Aspers-area office of Rural Opportunities. "(This program) is one that's geared toward servicing their needs – the needs of everyone in the family."

Migrant Head Start Child and Family Development Program is one of several programs that Rural Opportunities, Inc. offers. It is an important part of Rural Opportunities because it provides the education that children need to begin a successful education in the years to come.

"We service the children and families through teaching, guiding and educating both the children and the families," said Tornow.

The program works with children from the age of 6 weeks through 5 years old. There is a classroom for infants,



two for toddlers and a preschool class.

A child entering the program at Migrant Head Start is assessed immediately, allowing teachers to determine the developmental skills of the children. The program then teaches the child from that point, trying to keep them at the appropriate developmental and educational stage. The curriculum for the students is geared to each individual.

"We assess their skills, we develop lesson plans based on their skill needs, and we assess their progress through an outcome assessment," said Tornow. "Education happens all the time, but it's through play, through discovery."

She added that through the fruit picking season, mid-

July through November, students will stay at the facility as long as 10 hours a day, while their parents are working. Migrant Head Start works very much like a home environment, with meals, snacks and naps – all the things children need during their days, along with the education.

"The language in the classrooms is both English and Spanish," Tornow said. "We encourage and promote the family's culture to continue ... (but) one of our goals is for the children to speak really good English so that they can transition well into an English-speaking public school."

In addition to all that the kids are taught throughout the day, Tornow says that Migrant Head Start works hard to make sure that the things they learn are reinforced at home. "Our families participate within the program through volunteering their time," said Tornow. "They also run their own parent committee ... and we provide training ... based on their needs."

Tornow went on to say that the program provides parents with training in nutrition, child development, governance, parenting, legal issues and more. Migrant Head Start also holds parent's nights so that they can come in and see where their children spend their days, and they can also stay up-to-date on their child's progress.

In order for a family to be eligible, it must: have moved within the last 24 months in order to look for work in agriculture; have an income that falls below the Department of Health and Human Services Federal Poverty Index; have an income which derives 51 percent from agriculture; and have children with birth certificates and social security cards.

The program also provides health screenings, including vision, dental, mental health and hearing.

Migrant Head Start is regulated and funded by the East Coast Head Start office and the U.S. federal government.

The Head Start program, including Migrant Head Start, is also up for reauthorization. "Different parts of the government are fighting to give us money or to take money away," said Tornow. She and other program administrators are hoping that the federal government will continue to fund the program.

Rural Opportunities also provides job programs, offering opportunities to get out of agriculture.

"Farm workers who are looking for other kinds of work can contact our office," said Sherry McLatchy, regional training and employment manager for Rural Opportunities.

In the job program, migrant and seasonal farm worker participants have access to a variety of specialized training courses, including on-the-job training and occupational skills training.

McLatchy emphasized that Rural Opportunities is in contact with a number of employers who provide work for farm workers looking to get out of agriculture, and those employers do offer overtime.

Rural Opportunities also offers support and core services such as emergency housing and emergency food. The organization also has contact with English-as-a-Second Language programs with life skills and workplace literacy concentrations.

For more information on Rural Opportunities or Migrant Head Start, call 677-6150. The office is located at 2150 Carlisle Road, Aspers. ●

Por medio del Migrant Head Start los padres pueden ganar mientras sus niños aprenden

Por: Alex Gayhart, Escritor del Times

Por muchos años los trabajadores migrantes y los de temporada que vienen a trabajar a los huertos de frutas de Adams County se veían obligados a llevar sus hijos con ellos a los campos de trabajo todos los días. Con las muchas horas de trabajo y las pocas oportunidades para el cuidado de sus niños los padres tenían muy pocas salidas.

Pero con el programa de Head Start para los Migrantes, los niños pequeños de los padres migrantes ahora tienen otra forma de pasar sus días y lo hacen en un medio ambiente seguro.

“Este lugar está aquí para ser un ambiente seguro y educacional para los niños. {este programa tiene la oportunidad} de proveer estabilidad entre la familia para que los dos padres puedan trabajar y ganarse la vida,” dice Diane Tornow, la Administradora del Head Start que se encuentra en Aspers, en las oficinas de Rural Opportunities. “{Este programa} esta enfocado en suplir sus necesidades—las necesidades de todos en la familia” El Migrant Head Start y Family Development Program” es uno de los muchos programas que Rural Opportunities, Inc. ofrece. Es una parte importante de Rural Opportunities porque provee educación para los niños que necesitan empezar un programa de educativo en los próximos años.

“Nosotros servimos a la familia y a los niños a través de la educación, consejería, educando tanto a los padres como a los niños” dijo Tornow.

El programa trabaja con niños de 6 semanas de nacidos hasta los 5 años de edad. Hay un salón para los infantes otros para los pequeños y una clase pre-escolar.

Cuando un niño entra al programa en Migrant Head Start es evaluado inmediatamente, permitiendo que los maestros determinen el desarrollo del niño. Entonces el programa comienza la educación del niño desde ese punto, tratando de mantenerlos en un nivel de desarrollo educacional apropiado. El currículo para los estudiantes trata de ser individual “Nosotros evaluamos sus destrezas y desarrollamos lecciones basadas en sus necesidades y evaluamos el resultado de su progreso.” Dice Tornow, La educación se produce todo el tiempo, pero es con juegos y con descubrimientos.”

Ella agrega que en la temporada de la fruta a mitad de Julio y hasta Noviembre los niños se quedan en sus facilidades por 10 horas al día, mientras que sus padres trabajan. El Migrant Head Start trabaja en un medio ambiente familiar, con comidas, meriendas y siestas—todas las cosas que los niños necesitan durante el día más la educación.

“EL idioma en el salón de clases es en inglés y español,” dice Tornow. “Nosotros apoyamos y promovemos la cultura de la familia...{pero} uno de nuestros objetivos es que los niños hablen un buen inglés, para que puedan ingresar a un sistema público escolar con facilidad.

Además de todo eso a los niños se le instruye durante todo el día, Dice Tornow que ellos trabajan duro para lograr que lo que los niños aprenden en el Migrant Head Start sea reforzado en el hogar. “Nuestras familias participan en nuestro programa voluntariamente,” Ellos también están a cargo del comité de padres.. y nosotros le damos entrenamiento... basado en sus necesidades.” Dice Tornow. La cual continúa diciendo que el programa provee a los padres con entrenamiento en nutrición, desarrollo del niño, gobierno, ‘parenting’ y asuntos legales. El Migrant

Head Start también tiene la noche de padres en donde los padres pueden venir a visitar y ver donde sus hijos pasan los días y ponerse al día en el progreso de sus hijos. Para que una familia sea elegible tiene que: haberse movido en los últimos 24 meses para buscar trabajo en la agricultura; tener un ingreso por debajo de lo que pide el “Department of Health and Human Services Federal poverty Index;” tener un ingreso que el 51 por ciento sea derivado de la agricultura; y que los niños tengan un certificado de nacimiento y un número de seguro social.

El programa también ofrece servicios de salud incluyendo visión, dental, salud mental y del oído.

El Migrant Head Start está regulado y recibe sus fondos del “East Coast Head Start Office y el U.S. federal government.”

El programa de Head Start incluyendo al Migrant Head Start tienen que ser reautorizados. “Diferentes partes del gobierno están peleando para darnos dinero o para quitarnos el mismo,” dice Tornow. Ella al igual que los administradores de otros programas están esperanzados de que el gobierno federal continúe dando el dinero para sus programas.

Rural Opportunities también ofrece programas de trabajo, ofreciéndole la oportunidad de salir de la agricultura.

“Los trabajadores agrícolas que estén en busca de otro tipo de trabajo puede comunicarse con nuestra oficinas” dice Sherry McLatchy, gerente regional de entrenamiento de trabajo para Rural Opportunities, que los

migrantes que trabajan en la agricultura tienen acceso a una variedad de cursos de entrenamiento, incluyendo entrenamiento mientras trabaja y desarrollo de destrezas.

McLartchy enfatizó que Rural Opportunities está en contacto con muchos patrones que proveen

trabajo para aquellos trabajadores agrícolas que quieran salir del trabajo en agricultura y les ofrecen tiempo extra.

Rural Opportunities también ofrece apoyo y servicios básicos tales como vivienda de emergencia y comida. La organización mantiene contacto con los programas que ofrecen inglés como segundo idioma con concentración en destrezas de supervivencia y capacidad en el lugar de trabajo.

Para más información sobre Rural Opportunities y Migrant Head Start, puede llamar al 677-6150. La oficina se encuentra en 2150 Carlisle Road, Aspers. ●



What Diversity Means to...

■ Anonymous ROI Staff:

The ROI family distinguishes itself as a group of unique and committed individuals working together to make a difference and enrich the lives of others through hard work and dedication. ROI is as diverse as the clients we serve. We represent a wide array of clients which demonstrates that we as an organization understand the true value of being as diverse as we can in order to relate to those we serve.

■ Michal Urrutia, OH Division Director:

To me diversity is seeing the differences in people, cultures, sexes, preferences, and groups. I have the passion to try and learn as much as possible about each by asking questions and reading. My role as a human being is to advocate for equality and respect and teach others. Diversity is not just talking the talk, because actions speak louder than words.

■ Peg Cunningham, NJ Division

Co-Director: ROI's diversity of participants and programs builds the opportunity to create synergistic approaches and solutions.



Lupita Martinez (TX) and Kelly Hansen (MN) from UMOS, along with staff from Farmworker Justice Fund, joined ROI in hosting and facilitating a two-day forum on migrant workers and HIV for health departments and HIV prevention services provided in the Carolinas. The event was held in Florence, SC, in February of this year. All three organizations receive Center for Disease Control funding to provide capacity building assistance for those providing services to migrant workers and their families on HIV prevention.



ROI Board Member Bill Kilgore congratulates Antonio Guzman on his graduation from Ohio's Training and Employment Program.

Albion, New York Youth Tries Peers in Teen Court



Tibreya Grace, a member of the class of 2006 at Albion high school has been participating in the Teen Court Program in Rochester as a part of the Youth's Experiencing Success Program in the Albion office of Rural Opportunities, Inc.

As a part of the program, Tibreya was asked to be a juror. Jurors must take a class on how to be a juror. "It was so much fun. I didn't think that it was going to be fun," said Tibreya about her class and learning the process jurors must follow and what they do. Tibreya's youth coordinator for the ROI Youth Program, Greg Cofta, drove her from Albion to participate in the program once a month. Tibreya was one of six Albion area youth who participated in this program. Tibreya particularly enjoyed her role as a juror in a case about three youth in the Rochester area who were being tried for truancy. I asked Tibreya what she thought about the experience, "I learned more than I thought I was going to," she replied. "I didn't think that the kids would be so bad. Kids in the 8th grade don't do this bad stuff. I was surprised," explained Tibreya.

A greater appreciation of this program is gained when one realizes that this exposes our youth to not only the court system, but also the effect of crime on the families and friends of the victims and the perpetrators and the consequences of such actions. Thanks to this program, many of our youth are interested in further involvement in the judicial process and may possibly go into law when they go to college. For more information on the Teen Court Process, please contact Cookie Waller at: Teen Court Coordinator at 585-428-4186 or via mail at 99 Exchange Blvd, Room 6, Rochester, NY 14614. ●

ROI Pennsylvania is Certifiably Excellent

PA DIVISION CERTIFIED IN THE STANDARDS OF EXCELLENCE PROGRAM

Rural Opportunities, Inc., Pennsylvania Division has successfully completed the Pennsylvania Association of Nonprofit Organization's (PANO) Standards for Excellence certification program. The PANO Standards Committee approved the application for the Standards for Excellence certification on May 13, 2004 after careful review by the committee and a team of trained peer reviewers. Kay Washington, Pennsylvania Division Director, spearheaded this effort.



The mission of PANO is to assist organizations in the implementation of the Standards for Excellence Code and Program in order to expand management capacity and demonstrate credibility in the communities served.

This year-long process included a nonprofit assessment, a peer review,

multiple applications and paperwork, training sessions, meetings, and changes in policies and procedures at Rural Opportunities, Inc. to ensure that we comply with the Standards Program.

Nonprofit organizations must comply with applicable local, state, and federal laws. These Standards build upon that foundation, and go a step further. Based on fundamental values—such as honesty, integrity, fairness, respect, trust, compassion, responsibility, and accountability—these Standards describe how nonprofits should act to be ethical and accountable in their program operations, governance, human resources, financial management and fundraising. Eight Guiding Principles are provided along with fifty-five standards—more detailed performance benchmarks that will enable nonprofits to strengthen their operations.

The Standards for Excellence Institute is dedicated to helping individual nonprofit organizations and the nonprofit sector live by the Standards for Excellence. The Institute provides educational programming and a voluntary leadership-based certification initiative by which nonprofits are evaluated based on their compliance with the performance indicators outlined in these Standards.

The Standards for Excellence are intended to describe how the most well managed and responsibly governed organizations should, and do, operate. They provide benchmarks to determine how well an organization is fulfilling its obligations to those who benefit from its programs, to contributors, and to the public. All nonprofit organizations are encouraged to pledge to commit to the Guiding Principles of the Standards for Excellence and to work toward implementing the practices and principles outlined.

The eight guiding principles for the Standards of Excellence Program are mission and program, governing body, conflicts of interest, human resources, financial and legal practices, openness, fundraising, and public affairs and public policy. Congratulations to Kay and the Pennsylvania Division for their great work, we are proud you represent ROI in Pennsylvania. ●



Citibank, NCRC, and ROI Host First Ever Train the Trainer Seminar

Rural Opportunities, Inc., along with the National Community Reinvestment Coalition (NCRC) held the first Financial Education Train the Trainer seminar ever held in Rochester, NY. 41 people attended the two-day event from community groups and nonprofit organizations throughout Upstate NY. The training provided the participants with the tools to help low to moderate income residents in their community develop the skills they need to open bank accounts, establish credit, save money, avoid money traps, build assets and become financially secure. The goal is to educate 500 people over the next year, as well as help them develop skills to build a secure future.

The seminar was facilitated by Andrew Moss of NCRC. NCRC provided each participant the materials, along with a training manual needed to conduct the Financial Education course in their communities. This valuable training would not have been made possible without Citibank's generous support.



Workshop participant trains her fellow trainers on financial literacy.

What Diversity Means to...

■ Kay Washington, PA Division

Director: "I love a good cup of Vegetable Soup. How about you? My recipe for the soup includes a blend of V-8 juices, beef, mixed vegetables, a tad bit of cabbage and potatoes, onion and a host of flavorful seasonings, and more. Just like diversity! Diversity to me is a collective blend of individual items. Like the mixture of items in soup, the mixture of individuals at ROI makes us diverse. Diversity is not just about race, it is much deeper than that. It is a culmination of race, beliefs, foods, gender, apparel, etc. It is also about understanding, learning and acceptance of self and others."

Financing for Rural Opportunities, Inc. Makes A Difference

ROI ENTERPRISE CENTER FUNDS ROLLER HOCKEY

Michael and Susan Klock

The Klocks, lifelong residents of Niagara County, saw limited recreational opportunities for school age children in their area, especially in the winter. Even if you were involved in ice hockey, you had to travel to rinks in the Buffalo area or Niagara Falls.

The former Olcott Skating rink in Olcott, NY, had been closed for several years, after being in operation for over fifty years. The Maclam family had owned and operated the rink until the death of Mr. Maclam.

Mr. Klock had a background in organizing local youth sports programs and he envisioned a renovated, multi-use recreational facility to operate youth and adult roller hockey leagues as well as accommodate indoor soccer.

With Mr. Klock's construction background, he was able to put in thousands of dollars of "sweat equity" along with a lot of his family money to begin renovation of the rink. Working with the Niagara Small Business Development Center, the Klocks thought they had banking commitments to fund the balance of renovations. At the last minute, the lender stopped operating in New York State, and left the Klocks in a precarious position.

The Enterprise Center at Rural Opportunities, Inc. was able to put together financing using funds under the USDA Intermediary Re-lending Program. Thanks to this funding, the Klocks opened their Recreation Center in 2002.

After two years in operation, they are now serving over 180 children and 60 adults in a total of 24 teams in their respective roller hockey leagues. Indoor soccer use continues to increase. ●

“After two years in operation, they are now serving over 180 children and 60 adults in a total of 24 teams in their respective roller hockey leagues.”

ROI Staff Ethnicity and Gender

	FEMALE	MALE
White	133	42
Hispanic	135	24
Black	34	7
Asian	3	0
Undisclosed	1	1
	306	74

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For more information, please call (585) 340-3334 or visit us at www.ruralinc.org

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What Diversity Means to...

■ **Lee Beaulac, Sr. Vice President for Housing and Economic Development:** Our division works with many communities on a multiplicity of issues including homeownership promotion, rental housing development, community facility and commercial development, small business lending, home rehabilitation, community-wide planning, financial education and advocacy to promote fair and equal access to credit and capital. No two approaches to the same problem are ever the same. Rather than approaching our work with a "cookie cutter" approach, we assume that we will have to respond with very different strategies, with different combinations of programs and services to meet the unique conditions and challenges within each and every community in which we work. We like to think that we can respond to a diverse set of problems and local circumstances because we have the ability to marshal a very diverse set of program and service options to meet these local needs.

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