

Building Blocks

A PUBLICATION OF RURAL OPPORTUNITIES, INC. (ROI)



Habitat for Humanity Home Purchased (page 5)

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A Winning Combination

ROI AND HOUSING OPPORTUNITIES, INC. AFFILIATION MORE THAN DOUBLES THE NUMBER OF AFFORDABLE RENTAL HOUSING UNITS MANAGED

This past October, Rural Opportunities, Inc. (ROI) and Housing Opportunities, Inc. (HOP) signed a formal affiliation agreement to combine the programs of both organizations. According to ROI CEO, Stuart Mitchell, "We believe that this affiliation will significantly increase our capacity to provide affordable housing to working families in the Rochester and Western New York area."

HOP will become a wholly owned corporate affiliate of ROI. HOP will continue to own its real-estate portfolio as an affiliate of ROI. ROI and HOP will integrate their respective real estate development, resident services and property management units.

By combining the multi-family housing portfolios, the single integrated property management division will nearly double in size to a combined total of more than 2,100 units. The HOP properties will be integrated into the ROI property management system. This will greatly increase property management efficiency and enhance resident services.

By combining real estate development efforts, a new specialized real estate development business unit within ROI will be created. The combined effort will save approximately \$200,000/year in operating expenses. Susan Ottenweller, Executive Director of HOP, will be responsible for managing all real estate development activities throughout the ROI delivery system. The HOP Board of Directors will continue to provide policy direction for real estate development in the Rochester and Western New York area.

Since the signing of the affiliation agreement in October, ROI and HOP have overcome many challenges and identified new challenges to our affiliation. The largest challenge facing our new organization is obtaining adequate funding for pre-development of affordable housing projects and funding for resident services programs.

The benefits of this affiliation are many. The most significant community impact is a renewed dedication to strengthen family life within our properties. We have established measurable goals to meet that commitment: within three years, every family in HOP/ROI housing (currently approximately 3,000) will have an opportunity to receive assistance in the areas of debt reduction, home purchase, improved employment and supportive services. 300 families will participate in this

program. This will result in more stable families and stronger communities.

In addition to a focus on families, this affiliation will reduce the cost to manage our developments. The average operating cost per rental unit of the combined property portfolio will be



Stuart Mitchell and Susan Ottenweller pose for a photo just after signing the official affiliation agreement between ROI and HOP.

reduced by 4%. This savings in operating cost for each development will translate into a higher quality of service for the tenants, attractive, well-maintained apartment communities, and will ensure new affordable housing. The affiliation will more than double the number of affordable housing units developed in 2005 from 136 to 290 in the year 2006.

“ We believe that this affiliation will significantly increase our capacity to provide affordable housing to working families in the Rochester and Western New York area.”

All HOP staff have become ROI employees and have moved to new offices within the ROI Central Administrative Campus on the 400 block of East Avenue in Rochester, New York. Susan Ottenweller has been appointed Senior Vice President for Real Estate Development. Lee Beaulac has been appointed Senior Vice President of Community and Economic Development. The newly appointed Senior Vice President for the Property Management and Resident Services, Kathryn Bryan, just finished setting up offices in ROI's newest office building in our campus at 6 Prince Street. ●



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Vermont is added to ROI Service Area

By Tracey Gebhart

What is Vermont known for? We all enjoy the maple syrup, cheese, and other specialty dairy products that come from our neighboring state. And all of those items fall into the agriculture industry—of course making Vermont a prime target for ROI services to farmworkers!

In June, 2005, ROI added Vermont to its current service delivery area with the grant funding announcement from the US Department of Labor to provide adult training and employment services to farmworkers.

Hiring veteran staff Connie Bergazzi and Lorraine Fisher, the Vermont program has focused its client recruitment efforts around seasonal dairy workers and the agriculture

industry in the many rural areas that lie within the state. Although the program has smaller-scale goals than other ROI E & T programs, serving 40 farmworkers by June 2006 is fairly ambitious for the small state it serves.

There are many barriers that Vermont farmworkers face; lack of transportation, lack of non-farm employment, high cost of living, access to community services and the expanse of rural areas that prohibit easy mobility to find and secure education or employment. There has also been an increasing prevalence of Hispanics in the farmworker labor force, which creates further language barriers. ROI hopes to change lives by helping farmworkers overcome barriers and find employment outside of agriculture or helping them upgrade their skills to obtain a higher paying job within the industry (see success story below).

Originally situated in Morrisville, VT, the staff and program have recently moved offices to Jeffersonville, located in the northern area of the state. Connie and Lorraine have done an

excellent job starting up ROI program operations and locating and moving the ROI Vermont office to its new home in



Lorraine Fisher and Connie Bergazzi outside the new ROI Vermont office.

Jeffersonville. Connie Bergazzi, Regional Administrator, says "The move to our new office space in Jeffersonville gives us a distinct face in the community. It also makes us more centrally located to the counties with the most substantial farmworker populations, namely Addison, Franklin and Orleans. Although the "face" of the Vermont farmworker is changing and we are adjusting our services to change with it, we have also maintained the stability of the program and continuity of service to farmworkers."

We look forward to the long and successful future of ROI's newest division. Welcome to the family! ●



Vermont Staff Connie Bergazzi and Lorraine Fisher are both now certified by the National Association of Workforce Development Professionals. Connie received her certification in May of 2004 and Lorraine passed her final examination in January of 2006.

Spotlight on Success: FARMWORKER IN VERMONT IMPROVES HIS LIFE

By Connie Bergazzi and Lorraine Fisher

Keith Davis, a divorced dad who has joint custody of his three small children, worked on a dairy farm as a milker. He was working the midnight shift, which made caring for his children very difficult on the nights they spent with him. He was frustrated at his situation and was looking for a way to improve not only his life, but also that of his family.

He saw a brochure on the Vermont Farmworker Job Training Program in the local Community Action office. He telephoned and spoke to Connie and Lorraine, the Vermont staff members. Connie made arrangements to meet with him to explain how the program could assist him. An intake was completed and the program was explained. He was shown that with some additional training, he might be able to upgrade his agricultural skills and obtain a job that would enable him to be home when his children needed him, as well as increasing his earning potential. He felt that this would be an answer to his situation.

Together, Connie and Keith were able to

work with a local agricultural dairy employer, who was willing to participate in an "on-the-job" (OTJ) training with the Vermont program. Keith was able to work with the farm's herdsman to learn about herd health. He learned how to determine when a cow should be bred, what care was needed after the cow "freshened" (gave birth), how to treat various health issues such as mastitis, twisted stomach problems, infections, etc. His on-the-job training lasted for six weeks. Keith's employer, the case manager, and Keith himself were all pleased with his training and rapid progress.

Keith is now employed full-time as an Assistant Herdsman and is doing very well. He expressed his appreciation for the program's ability to help him not only receive job training that resulted in a \$400 per month raise, but also enabling him to have a work schedule that allows him to be with his children in a much better way. ●



Northern Adirondack Trading Cooperative Program Recognized by Worldwide Organization

By Dana Brunett

The highly successful e-commerce training program developed by Senator Hillary Rodham Clinton and The St. Lawrence County Chamber of Commerce which is administered by The Enterprise Center at ROI was a finalist in the World Chambers Competition as one of the most innovative projects around the world. Although the Northern Adirondack Trading Cooperative (NATC) eventually finished in second place, the fact that this program was identified as one of the most innovative projects in the world is an outstanding achievement nonetheless.

In July of last year, Ruby Sprowls, ROI Director of the NATC, and Karen St. Hilaire, St. Lawrence County Chamber Executive Director, traveled to South Africa to attend the World Chamber event and offer a presentation on the NATC. This was an exhausting experience in both the amount of travel necessary to reach their destination and the pre-trip planning and development of the presentation itself. Both should be commended for their effort and the eventual results.

The Northern Adirondack Trading Cooperative was formed in the fall of 2003, and 37 businesses, artisans and crafts people have participated in the project to date. Over \$500,000 in sales have been added to the bottom line of the participating businesses and 14 new people have been hired in St. Lawrence County as a result of these increased sales. Last fall the NATC added a second training location at Paul Smiths College

which will allow the NATC to increase its capacity and outreach to new areas of the North Country.

"The project has grown from just teaching artisans about selling on eBay," said Ruby Sprowls, Director of the NATC. "We have a full curriculum including business plan development, finding niche markets, how to market one's projects, as well as the technical aspects of e-commerce. This allows participants a greater range of knowledge to be successful business people."

According to the World Chamber contest organizers, projects fell into one of four categories: Best Small Business Project; Best Chambers Management and Financing Project; Best Information Technology Project (including Internet); and Best Unconventional Project.

Applicants were judged on the following criteria:

- The innovative nature of the project
- The impact of the project on the chamber and/or the business community
- Measurable outcomes:
 - Financial
 - Membership increases
 - Business and job creation
 - Participation rates
 - People involved (members,

“ Although the Northern Adirondack Trading Cooperative (NATC) eventually finished in second place, the fact that this program was identified as one of the most innovative projects in the world is an outstanding achievement nonetheless.”

volunteers, partners, businesses) in the project's implementation, etc.

- The relevance of the project in the target category
- Potential for the project to be successfully adopted by other chambers of commerce throughout the world.

The Enterprise Center at ROI also operates a second Trading Cooperative in the Finger Lakes Region of New York and is working with several new partners in the state to replicate the Trading Cooperative program into their regions as well. To date, 85 participants have or are now enrolled in the Trading Cooperatives programs operated by the Enterprise Center at ROI.

For more information on the Trading Cooperatives programs please contact Dana Brunett at 585-340-3385 or dbrunett@ruralinc.org.



FREE TAX PREPARATION!

Yes it's true - we will do your taxes for you!

It's quick, it's easy, and best of all, it's free! ROI volunteers are trained to prepare simple tax returns at locations in and around the Rochester Area. There is no income verification and everyone is welcome!

Walk In Assistance

Saturdays beginning February 4th through April 8th, 2006 from 11 a.m. to 3 p.m. at the Rochester Central Library, in the Rundel Memorial Building.

By Appointment

Rural Opportunities, 400 East Avenue (between Prince and Alexander Street). Call 585-340-3300 to schedule an appointment.

WE WILL PREPARE FEDERAL AND STATE RETURNS!

Please contact the TCE Hotline at 585-340-3707 for more information about where and when additional sites will be held. If you have any questions about the TCE Program, e-mail us at tceservices@ruralinc.org

**ROI also offers tax preparation programs in Puerto Rico.*



Amy. K. Herlehy, WNY Director of Community Relations for Citizens Bank, presents Jean Lipani, Director for Homeownership Programs and Carleen Wade, Monroe County Homeownership Administrator, with a \$5,000 check to support the First Time Homebuyer Program in Monroe County.

A Very Special Thank You

Dear Mr. Mitchell;

I would like to express to you in words how much each program has truly changed my life. For me, the only way to really get you to understand is the example of the ABC show "Extreme Make Over." In that show they take a family whose home is in such need of repairs and build them a new home with the help of the community. That is what I feel like each Sunday evening when I watch that show. Although I am not getting a home repaired, I am on my way to the American Dream. I truly know how those families feel during and at the end of the program. I am very grateful and feel as if I have won the lotto.

I wish you could be there to see the faces of the families during the ceremony that Ms. Frazier plans for everyone. It is a sight to see. Speaking for myself, it hasn't been easy to stay focused and stick to my goals. But anyone working with Ms. Frazier is pretty lucky to have her in your corner. She will not let you fail. When you're up against obstacles trying to feed your family and just pay the everyday bills, you sometimes want to give up. Ms. Frazier is such an inspiration to me over these past few years. She always returns your calls and works together with you as a team. I think that is what impressed me most about Ms. Frazier -- she is honest and focused and most of all for me, trustworthy.

Now, I have to tell you that Ms. Eileen Clifford is another special person. I almost didn't go to my first class because I thought she would look at me as a person who couldn't help themselves and needed Section 8 to get them on track.

Well, was I ever wrong about her. She not only made you feel as you belonged the moment you met her, she put your mind at ease. I have to tell you as a minority you never know what preconceived ideas another person may have about you, so you are on the defense and most likely not too perceptive of the information you're getting. But, as I said, that feeling for me was gone. She looked everyone in the eye and the knowledge she presented to everyone about purchasing your first home was outstanding. I left my first meeting so excited that I couldn't wait until the next two meetings.

I am so proud of myself and can hold my head up high for the first time in a very long time.

There is another person that I would like to tell you about and that is Ms. Ramos in the Middletown office. There was a situation that needed her attention and I couldn't believe how she extended her hand and opened her heart to me. You really have great people working for you. I am so excited that I am writing a letter to the Honorable Senator Hillary Clinton and the Honorable Senator Chuck Schumer to please keep programs such as these going to level the playing field so that everyone that would like to own a home can without budget cuts.

Again, thank you from the bottom of my heart for having such great people in your organization.

P.S. Sometimes it helps to look into the eyes of those you have helped, because you are looking into their souls!

Sincerely Yours,
Sheldon Greene

Generous Teens

The students of the Gates-Chili Middle School Multicultural Club in Gates, NY, a suburb of Rochester, NY, donated one large van load of non-perishable food products to the ROI Albion Office for their food pantry. The food pantry helps feed farmworkers throughout the year. Special thanks to Mrs. Maddy Falletti and her students for this generous effort. The food collection this year also helped the ROI Albion Field Office to serve a Thanksgiving Day Feast to farmworkers in the Albion, New York area. Without the support of individuals like them, we would have been quite challenged to add to the success of such an important holiday event. After enjoying a hot turkey dinner, we sent approximately 90 people home with food boxes filled with the very items that were donated. The remainder of the donated items were given to additional families for the Christmas holiday.



"It felt good to me because you get to help other people."

—Taylor age 11

"It made me feel kind and special because my friend isn't in it. I never thought I could do something like this."

—Meshia age 11

"It is great to know that I'm helping someone in need."

—Oksana age 11

"It was fun." —Lessa age 11

Albion, NY Training and Employment Program Area Advisory Committee (PAAC) Thanksgiving Dinner Meeting

By Trudy Jansen

Warmth and sun embraced our day as the Albion Training and Employment office hosted their Annual Program Area Advisory Committee (PAAC) Thanksgiving Feast on Sunday November 20, 2005 for approximately 60 people. The Albion Team cooked the dinner which included turkey, mashed potatoes, gravy, stuffing, rice and beans, yams, cranberry sauce and apple crisp.

The highlights of the meeting would include our meal being blessed by Sister Judy Justinger, Hispanic Migrant Ministries/Buffalo Diocese ("In Exodus we read, "You shall not oppress a stranger, you know the heart of a stranger, for you were strangers in the land of Egypt." Farmworkers are invited to set our tables with food, but shouldn't we also invite them as our guests to sit with us? Shouldn't we invite them as equals among us, not only as immigrants to be exploited for their labor? We offer thanks to you, God, for the measure of justice that has been won for the guest workers we invite here. We offer thanks for this food and ask your blessing on our fellow sojourners working in the fields. Amen.")

The meeting was then led by Juan Luna, Primary PAAC Board Representative and Pedro Benegas, alternate PAAC Board Representative with an emphasis on the merging of ROI/HOP and then a focus on the goals of the Albion PAAC for 2006.

When families left our meeting they were sent on their way with their Holiday dinner basket including turkey and all the trimmings.

This event would not have been made successfully without the generous donations and kindness of the Gates-Chili Middle School Multi-Cultural Club (Maddy Faletti) and Nash Dsylva, Owner/President of The Batavia Driving Academy. ●



Former Sandy Creek Family Purchases Habitat for Humanity House

By Anne M. Pawlaczyk, Visions Program Administrator

Sabrina and Winston Campbell were living in Sandy Creek, an affordable housing complex owned and managed by ROI. They both dreamed of some day owning their own home. They knew they couldn't do it on their own, but thought that they might qualify for a Habitat for Humanity Home. Unfortunately, when they applied for the Habitat for Humanity house, their application was turned down due to their credit report.



Orleans Community Action Committee's, Michelle George counseled the couple in budgeting and repairing their credit. A plan was developed and the Campbells followed through. They notified Habitat for Humanity on their progress. Ms. George said, "They made a huge adjustment (to their credit) within five months."

Showing Habitat for Humanity the drive and commitment they possessed, the Campbells were selected to purchase the Habitat for Humanity house!

The Campbells and their children put in countless hours of labor building their house along side community members and skilled contractors.

On July 31, the Campbells opened their home for a celebration of their "happiness and tremendous effort that went into creating this wonderful house."

"We here at Sandy Creek are so excited for Sabrina and Winston in their new home," says ROI's Sharon Curran, Property Manager. She goes on to add, "With this fresh start, maybe things will be better for them."

To learn more about Habitat for Humanity or to become a volunteer log on to www.orleansshfh.org. ●



First Home Groundbreaking in Indiana

By Annette Phillips

The groundbreaking celebration for 1st Home Advantage Indiana, ROHCIN's (ROI's Indiana Housing Affiliate) first single family home-ownership development project, was held January 19, 2006. 1st Home Advantage Indiana will consist of the construction of five affordable single family homes in the Delaware County area for purchase by first-time, low to moderate-income homebuyers. The project is funded by grants from Indiana Housing and Community Development Authority, NeighborWorks® America and a construction loan from ROI. Eligible homebuyers may receive as much as \$20,000.00 of assistance for downpayment and closing costs.

Sandy Williamson, a single mother, will be the first beneficiary of this project. Sandy's journey to becoming a homeowner started five years ago when she contacted ROI for assistance. Sandy graduated from ROI's home-ownership program and worked with ROI homeownership staff to become mortgage ready. As a result of her hard work, homeownership will soon be a reality for her family.



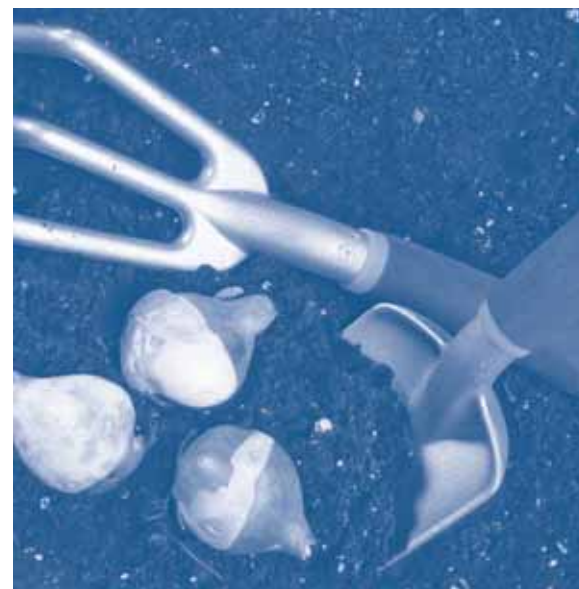
The groundbreaking ceremony for the first home in ROI's Indiana Program included: Left to right: Brian Philips, Indiana Housing and Community Development Authority, Danny Payne, Payne Construction, Sandy Williamson, Homebuyer, Annette Phillips, ROI, Mark St. John, ROHCIN Board Chair, Angela Nadaline, National City Bank, Kathy Lucas, National City Bank, and Caroline Cline, ROHCIN Board member.



Sandy Williamson, the homebuyer, is very pleased with her new location.

Post Purchase Fall Gardening Class Held in Muncie, Indiana

A workshop on fall planting was held for seven homebuyers in Muncie, Indiana. All who attended were really interested and asked a lot of excellent questions. It was a group effort put on by Gilda Saathoff, Program Administrator, who organized things, Annette Phillips, Director of Housing, who created the *PowerPoint* presentation and Annie Poole, Farmworker Housing Developer, as our Master Gardener presenter. At the end of the workshop, we gave the homebuyers "trick or treat bags" and let them fill them with daffodil bulbs that had been donated by Annette's mother-in-law. Annie gathered some pamphlets from a local garden store business owner that she knew, and we passed those out as well.



Some of the topics covered were:

Fall Gardening Chore Checklist

- Clean up vegetable/flower garden
- Disconnect garden hoses
- Store garden tools
- Leaf maintenance

Planting Spring Flowering Bulbs

- Selecting flowers/bulbs
- Planting
- Caring for flowers/bulbs
- Flowering time
- Quality
- Planting bed size
- Tools
- Good times to plant
- Preparing soil
- How deep do I plant bulbs?
- Fertilizing

STORIES OF HOPE

By Margarita Concepción



Running for the Cure

Edgar A Navarro has been a running since he was very small. Edgar came to the United States from Mexico and is now a student at Bowling Green State University in Ohio. Edgar was familiar with the Breast Cancer Awareness Program for farmworkers at the Bowling Green Office and contacted Margarita Concepción to ask if he could represent ROI in the Race for the Cure and promote the program. Many of the staff were excited about Edgar's race and donated money to support him in the race in Toledo. Margarita even went to Toledo to cheer him on. Thanks to Edgar for believing in our cause and helping raise money to cure cancer and spreading the message about the importance of breast cancer programs for all people.

The Importance of Support

When Teresa Saucedo met ROI Employee, Margarita Concepción, she didn't know the first thing about doing a self-exam for breast cancer. Teresa had heard of cancer, but knew little about options for early detection. Margarita met Teresa in 2003 in the Liberty Center Office in Ohio. She convinced Teresa to join the class to learn how to perform a Self Breast Exam and to find out how important yearly check-ups are.

After going through the classes, Teresa agreed to open up her home to host classes and presentations on breast cancer awareness. Hosting classes reminded Teresa of the importance of continuing her self-exam regularly. This year, during her annual check up, Teresa's Pap smear exam results came back abnormal. Fortunately, she called Margarita, ROI's Family Services Caseworker. Margarita accompanied Teresa for her second tests. Ovarian cancer was discovered. With Margarita's help, free treatment was arranged at the Regional Cancer Center.

Teresa has been very grateful to the ROI Program. This program has continued receiving funding with great success since 2002 thanks to the Northwest Ohio Susan G. Komen Foundation.



ROI Staff in Alliance Move to New Office

The Alliance office has moved to a new location. The new address is 1005 South Arch Ave., Alliance, Ohio, with a satellite office in the Geauga, Lake and Painesville areas being covered. It has been a slow start but we are coming along fine, and hope to have everything in line by end of this quarter.

The staff of the Alliance office is now concentrating on a new population area: Summit County and the surrounding area. The manager of the office is hoping this will bring better job opportunities to the clients that we serve. We have typically been in the southern area of the counties we serve. The move to provide services in the north looks promising. ●

Outstanding Farmworker Service Award



The Association of Farmworker Opportunity Programs (AFOP) presented Pearl Lozoya, CWDP, with the President's Award for outstanding service to farmworkers. Pearl has been working to educate congress on the needs and successes of farmworkers, along with the need to continue programs that help farmworkers overcome the barriers that prevent them from gaining access to economic, educational, social and political resources. She advocates for the empowerment of and social

justice for low-income individuals and families, and promotes the responsible development of the communities in which they live. The award was presented at the 2005 AFOP National Conference held in Miami Beach, Florida on November 2, 2005.

In 1993, Pearl began working for Rural Opportunities, Inc, (ROI) in Alliance, Ohio as a Seasonal Outreach Worker. In 1996, she became a Training and Employment Specialist. In November 2001, Pearl was promoted to Training and Employment Coordinator and today she is the Training and Employment Manager for the Alliance and Ashtabula offices in Ohio. During these twelve years she has dedicated herself to helping farmworkers on multiple levels including job development, self esteem building, life skills and personal achievements. Pearl exceeds any goals set for her and constantly goes above and beyond the call of duty to get the job done. Pearl has always been committed to helping farmworkers in and out of her office. She has not only worked for ROI, but at the same time has been an active volunteer teacher for ESL (English as a Second Language) classes, a citizenship teacher and coach, and a volunteer in the domestic violence court and the police department in Alliance, Ohio. Congratulations, Pearl! ●

New Office Opened in Carlisle, Ohio

ROI relocated its office in Covington, Ohio, to New Carlisle. Our grand opening to the public was on June 13th, 2005. Thanks to the Covington staff, Corina and Ora for helping paint, carpet and organize the whole office. New Carlisle has a large population of farmworkers, Hispanic businesses, a migrant school and many vendors our clientele utilize for their needs. This was the right move and perfect location for our office.



ROI Seeks to Assist Local Wineries

By Lee Beaulac and John Bell

The Enterprise Center, ROI's small business lending arm, has begun to respond to the capital and credit needs of New York State's Winery industry. Wine production, and the tourism that it generates, is the engine driving the economy of New York's Finger Lakes Region. In 2005, the 96 wineries in the region attracted more than two million visitors. These visitors not only bought wine, they patronized the area's hotels and motels, restaurants, gas stations, and other retail and service businesses.

Considered a large part of the \$3.3 million in economic activity generated each year by the wine, grape and grape juice industry in New York, wineries are increasingly experiencing trouble accessing credit and capital. In recent years, we have heard from a number of wineries in the Finger Lakes region of the state that some of their traditional lenders are no longer working with them. In the fall of 2005, ROI was asked by Senator Hillary Clinton (D-NY) to convene an advisory board which would examine this issue more closely and provide recommendations for improving the flow of credit and capital to the region's wineries.

upstate region of New York, including the Finger Lakes, suffers from a serious lack of venture capital.

On December 13th, The Winery Credit and Capital Advisory Board held its first meeting at Fox Run Vineyards in Penn Yan, New York. In attendance were the owners of Fox Run Winery, Ravines Wine Cellars, Anthony Road Wine Company and Hunt Country Vineyards. Also in attendance were representatives of Cornell University, the New York Wine and Grape Foundation, Alternatives Federal Credit Union, and several ROI representatives. The group identified the most common issues creating the "disconnect" between wineries and lenders. The next step is to identify problems from the lenders' view point. We hope to have a series of preliminary recommendations ready by the end of March 2006.

In the meantime, The Enterprise Center has begun to respond to individual requests from wineries for business loans. One such request came from Ravines Wine Cellars, located on the east side of Keuka Lake. The company was referred by one of our bank partners as the principals, Morten and Lisa Hallgren, were in need of financing for their 2005 season.

Opened in 2001, Ravines produces a line of dry vinifera wines with the focus being on "food friendly" wines. Morten is one of the most experienced wine makers in the region, both in terms of formal education and 15 years of experience. He grew up on a vineyard in France and received a degree in Enology (academic study in winemaking). Mr. Hallgren was an assistant winemaker at his family's vineyard prior to moving to the U.S. After working at a couple of wineries, Mr. Hallgren became the chief winemaker at Dr. Frank's Vinifera Wine Cellars for six years, producing

many award-winning vintages.

Ravines began producing wines that match the changing tastes of consumers to drier, vinifera wines that compliment food. The company grew rapidly as their wines gained acceptance in local restaurants and with a loyal following of local and out of town wine enthusiasts. In addition, Ravines' wines have won their share of important awards and recognition outside of the Finger Lakes region. (Including a very favorable mention in a July 2005 article in *Gourmet* magazine)

Although sales and profitability were very good for this relatively new winery, their rapid growth consumed most of their working capital needed to pay for the production costs of the 2004-2005 season. Simply put, most of their money was tied up in bulk or bottled inventory.

Based on Ravines positive historical sales and profitability, and Mr. Hallgren's winemaking track record, The Enterprise Center was able to approve a \$45,000 loan to finance their permanent working capital tied up in inventory. This loan enabled the Hallgrens to have access to adequate capital to fund the 2005-2006 production season, and most importantly, expand their ability to produce award-winning wines.

It is these types of success stories that The Enterprise Center is trying to cultivate in the winery industry. With hard work and the cooperation of local wine producers, it is envisioned that the winery industry can continue to thrive, grow and be a driving force in the local economy--both in terms of wine production and related sales, and the tremendous draw it can create in our tourism industry.

We want to thank Jim McConeghy for facilitating the meeting. ●

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“With hard work and the cooperation of local wine producers, it is envisioned that the winery industry can continue to thrive, grow and be a driving force in the local economy.”

The shifting face of commercial banking is well documented. Mergers, acquisitions and consolidations have changed the appetite of many banks for certain types of lending. Often, the more rural, natural resource-based industries become the victims of banks that no longer want to underwrite these types of business loans. In the Finger Lakes, one of the most active lenders to the winery industry under went a restructuring, resulting in the bank's retreat from lending to the agricultural sector, including wineries. This left many wineries without a dependable financial institution with expertise in the winery industry. It is also a fact that the

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ROI Annual Corporate Awards 2006

THE ROI/HOP AFFILIATION VISIONARY AWARD

In celebration of our affiliation, ROI and HOP announce the initiation of an award to honor a person or people who have been a VISIONARY in community development in the communities where ROI and HOP have programs and work.

A VISIONARY is a person who looks at existing conditions, problems or issues and can see solutions in entirely new ways, new paradigms, and innovations. She or he may be a leader or a community member who can imagine what could be rather than what is and has the confidence to respond creatively to bring about that change. We now call that "thinking outside the box"; in the 70s the term "paradigm shift" was coined. A VISIONARY is interested in empowering others to explore such imagining and to make intuitive contributions. She or he seeks to find common ground on divisive issues and to stretch our imaginations of what could be.

ROI and HOP seek to bestow this honor each year in the belief that the challenges facing our communities will best be met when each of us seeks the VISIONARY within ourselves... "Instead of looking for a great leader we are in an era where each of us needs to find the great leader in ourselves." (Werner Erhard)

2006 Visionary Award Winner

Tom Richards

Tom Richards recently completed a term as the volunteer founding Chairman of the Greater Rochester Enterprise, a public/private partnership dedicated to the economic development of the Rochester region.

Previously he was the chairman, president and chief executive officer of RGS Energy Group, the parent company of Rochester Gas & Electric from 1998 until 2002. After joining RG&E in 1991 as general counsel, he served as president and chief operating officer, senior vice president for finance and senior vice president for corporate services.

Prior to joining RG&E, Mr. Richards was a partner in the Nixon, Hargrave, Devans & Doyle (now Nixon Peabody) law firm. During his 20 years with the firm he specialized in civil litigation and served at various times as the managing partner and chairman of the management committee.

Mr. Richards serves on the Boards of Eltrex Industries, Inc. and Canandaigua National Bank and Trust Company. He has been involved in a number of charitable and community organizations and is currently serving on the boards of the United Way, Rochester Institute of Technology, Cornell Law School Advisory Council, Otetiana Council Boy Scouts of America, Greater Rochester Housing Partnership, University of Rochester, University of Rochester Medical Center, Visiting Nurse Service, Strong Partners Health System, Center for Governmental Research, Greater Rochester Enterprise, Rundel Library Foundation, Rochester Health Commission, Greater Rochester Visitors Association, Volunteer Legal Services Program, Monroe County Bar Association Foundation and George Eastman House.

Mr. Richards is a graduate of Bucknell University and Cornell University Law School and served in the U.S. Navy. He and his wife, Betty, have two sons and live in Rochester.



RURAL OPPORTUNITIES, INC. ADVOCATE HALL OF FAME AWARDS

The ROI Advocate Hall of Fame Award was established in recognition of individuals who have committed their personal and professional lives to working on behalf of those served by ROI's programs.

To be eligible for this recognition, an individual must have:

- Worked for at least fifteen years as an advocate, a provider of services, or a public spokesperson on behalf of individuals or communities served by ROI
- Demonstrated a thorough understanding of and compassion for the struggles confronted by ROI constituents
- Worked constructively, effectively, and to the direct benefit of ROI constituents
- Demonstrated a cooperative working relationship with other individuals and organizations in supporting and strengthening advocacy efforts.

Mr. Michael Harms

Mike Harms has been involved in developing affordable housing since 1970. From 1970 to 1973, Mike and his wife, Mary Anne, were Vista Volunteers on Long Island working with migrant farmworkers. They were involved in organizing a Self-Help Housing project.

Mike worked at Project REACH under the direction of Stuart Mitchell from 1973 until 1978 as the director of housing. In 1986, he came back to work for ROI as the President of Frameworks Building Systems, a subsidiary of ROI. He left in 1992 to take a position with the Texas Department of Housing and Community Affairs. He was retained to assist TDHCA in organizing the HOME Program in the State of Texas. He was instrumental in establishing the State HOME multifamily program.

This accomplished, Mike left TDHCA to start a technical housing consultant business to assist non-profit and small developers in the creation of affordable housing. In 1996, he and a group of housing advocates created a non-profit organization called the Center for Housing & Economic Opportunities, to develop affordable housing in small towns and rural areas. They have recently finished their first project, a 20-unit affordable senior housing complex in Kennedy, Texas. Mike has developed over 2,000 units of single family and multi-family affordable housing. A significant portion of this housing portfolio was developed in partnership with non-profit and faith-based organizations.



Mr. Van Dyke Johnson

In 1970, Van volunteered with the Eastern Suffolk Rural Development Corporation, where he ultimately served as Executive Director. This organization specialized in advocacy and human services for migrant farmworkers and was one of the first self-help housing programs in the nation.

In 1971, Van volunteered to be a board member of ROI (then known as Program Funding Inc.). Van introduced PFI to the plight of farmworkers living and working in Long Island. His vision as a board member and later as a staff person, created the foundation for the now 36 year organizational commitment to maintain a diverse, culturally competent board of directors and workforce.

In 1980, he became a founding member and officer of a Community Development Credit Union that served the eastern Long Island area. This credit union assisted many first time homebuyers.

In 1985, Van moved to Austin, Texas, to take a position as an



CFO Kevin Ryck chats with Mr. and Mrs. VanDyke Johnson at the reception prior to the ROI Advocacy Hall of Fame Banquet.

Economic Development Specialist with the city.

In 1988, Van became a director of the East Austin Economic Development Corporation, a faith-based, nonprofit organization that encourages expanded economic opportunity and enhanced living conditions in East-Central Austin and rural Texas communities.

Van served as project developer, creating a consortium of minority contractors to complete a family life center and professional office building. He also served as general contractor for the construction of the 12 housing units.



Sarah, Mary, and Georgana Hanson accepted the award in Gary's Honor.

Mr. Gary Hanson

(1947-2004)

ROI wishes to induct posthumously, 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 embracing friend who lived a highly principled life with dignity, humbleness and joy.

VOLUNTEER CORPORATE ACHIEVEMENT AWARDS

Health & Safety Program Volunteers

Mark F. Mallick, Deputy Fire Chief and Thomas C. Hetherington, Fire Protection Specialist, NYS Prevention Bureau

Recognizing your contribution to the development and implementation of a Fire Safety Program for residents of Rural Opportunities New York housing properties.



Thomas C. Hetherington

Board & Advisory Committee Volunteers

Ann and Gary Conrad, OH

With deepest appreciation for your continued volunteer work as members of the Alliance, Ohio Program Area Advisory Committee and involvement in activities with our participants. Your desire to both entertain and educate our program participants vastly improves the quality and effectiveness of our programs.

Ana Ivette Molina, PA

With deepest appreciation for your volunteer work as a member of the Erie County, PA Program Area Advisory Committee. You have helped our program grow to be a more effective resource to the farmworker families we serve. Your work to encourage sustained participation in our PAAC is a testament to your dedication to the organization and to your community.

Vista/Americorps Volunteer

Maria G. Diaz, PA

With deepest appreciation for your continued volunteer work through the National Caucus and Center on Black Aged, Inc. at ROI in Reading, PA. Over the past four years, you have consistently gone above and beyond your responsibilities and have become a valued asset to ROI and the people we serve.

Administrative Volunteer

Chris Adams, NY

With deepest appreciation for your volunteer work as an intern for ROI's public relations program. Your assistance in writing and editing materials such as our "Success Stories" provided critical assistance to our Corporate Development and Public Relations efforts to "tell our story."



Chris Adams

2006 FRIEND OF ROI AWARD

Purpose of the Award: Recognition of Individuals, agencies, and elected officials that have demonstrated a long-term cooperative relationship with ROI in advancing our mission.

The Honorable William A. Johnson, Jr. Mayor, City of Rochester

Letter to
The Honorable
William A. Johnson Jr.
Mayor, City of Rochester
City Hall
30 Church Street
Rochester, NY 14614



The Honorable William A. Johnson, Jr. with Stuart Mitchell.

Dear Bill,

The ROI Board of Directors and staff have greatly appreciated your public and private support of ROI throughout your tenure as mayor. The fact is, you have endorsed the work of ROI since your public service career began in Rochester more than 30 years ago.

You have attended nearly all of the ROI Annual Banquets since you have been in office. You have encouraged and challenged us to make a difference in the lives of the people with whom we work and the communities in which they live. You have consistently presented a vision for a collective future that would include valuing the dreams and aspirations of the poor as legitimate participants in shaping that future. You have inspired the Rochester/Monroe County region to think and act in ways that would bring folks together for the common purpose of creating a economically sustainable community that will treat all people fairly.

We assume that you are getting many plaques as organizations express their appreciation for your leadership. Our guess is that you will not have wall space big enough for every award!!

Therefore, the Board of Directors and staff of ROI have chosen to contribute \$1,000 in your honor to an organization of your choice working to assist families devastated by Hurricane Katrina. We know of your love for New Orleans and wish to support your efforts to help in the restoration of that great city.

We look forward to future visits to our annual conference from Professor William A. Johnson Jr. All of us at ROI wish you good health and best wishes as you embark on your next career.

Sincerely,
Stuart J. Mitchell
President/CEO