



CSRA Economic Opportunity Authority, Incorporated

CSBG WE

A Monthly Publication From Your Community Action Agency

Volume 15 Issue 2

February 2012

Calendar

Denotes a staff holiday

February:

- 2nd: Groundhog Day
- 4th: World Cancer Day
- 9th: National Stop Bullying Day
- 11th: National Shut-In Visitation Day
- 12th: Lincoln's Birthday
- 13th: Lincoln's Birthday Observed
- 13th: Employee Legal Awareness Day
- 14th: Valentine's Day
- 20th: Presidents Day
- 29th: Leap Day

Monthly Observances:

- National Black History Month
- Youth Leadership Month
- AMD/Low Vision Awareness Month
- Library Lovers Month
- National Parent Leadership Month

Learning To Live Within Your Means

Submitted by: Beverly King

We all have debt - from the big, unavoidable expenses such as college loans and mortgages, to the small, like a credit card balance you racked up buying holiday gifts that cost more than you could really afford. I was talking with Mrs. Lewis, Executive Director, about the number of garnishments and hardship loans that are coming through the Human Resources Department, and that got me to thinking.

Americans owe more than \$8.5 trillion in home mortgage loans, nearly \$1 trillion in student loans and \$789.6 billion in credit card debt. That translates into a median household debt of more than \$200,000, according to the U.S. Federal Reserve. The U.S. is experiencing the highest default in student loans in 14 years. Mortgage lenders filed foreclosure procedures on a record 2.8 million properties in 2010.

All of this debt hurts more than just our wallets, it can also cause relational and health problems. According to our company's insurance carrier, more prescriptions were issued for depression this year than any other year. The debt problem is like a set of dominos that are waiting to fall. One small unexpected bill and the dominos start falling.

If you're weighed down by debt, one key to reducing it is to understand how you got into debt in the first place. A lot of debt is accumulated by "living beyond our means", another reason is "always having to help family members". Perhaps we need to learn how to say "I wish I could, but I can't today".

Most of us are not great at balancing our budget. In fact, the majority of people do not have a budget and are thus unaware of how they spend their money. Credit cards can be a major source of becoming "spending unaware". When we spend money with a credit card, our brain often sees it as a free transaction since no actual money is seen. The part of our brain that processes payment doesn't really understand what happens when we take out the plastic. In truth, unless you pay your credit card bill in full each month, the transaction is far from free, since you will be paying interest on the charges.

Turns out, when you can't see the money, it's easier to be loose with it. This may also explain why so many of us are able to sign on to expensive mortgages and car loans at the urging of the seller who is only out to make a commission. Living above our means is one of the biggest problems we encounter. This year, let's start living below our means instead of above. I have a couple of tips:

Continued on page 4

Community Needs Assessment

We are, once again, conducting our "Community Needs Assessment" for CSRA EOA, Inc.—gathering information about local agencies, services, businesses and the needs of the low-income community. The last two pages of this newsletter are a survey that we are requesting agencies and service providers complete and submit to Sharon DuBose, at 1261 Greene Street, Augusta, GA 30901 or fax to my attention at (706) 722-8565 or email SEDuBose@aol.com. Thank you for your participation.

Resource Spotlight: Catholic Social Services

Bus Passes

31-Day bus passes for Catholic Social Services (CSS) clients without income:

- √ who are in the programs/classes 3-5 days/week.
- √ those who have found jobs but have not yet been paid.
- √ those in a job training program 3-5 days/week.
- √ those receiving regular medical treatments (eg: MCG Cancer Clinic).

Passes are only renewed after 31 days, and only if the expired pass (same number) is returned. If the expired pass is not returned, the client is not eligible to receive bus tickets or a pass in the future.

Lost, stolen, "laundered", or destroyed passes are not replaced.

Shoes/Boots

Clients are eligible for assistance with steel-toe boots, slip-resistant shoes, or other shoes:

1. who are employed in jobs requiring special shoes/boots,
2. who have referral or documentation of job—on job letterhead, and
3. who fall in the "no-income to low-income range".

Clients who have received boots or shoes from CSS in the past are eligible to receive second pair, etc. provided they meet the three requirements above and **bring back the same pair of boots (worn out or damaged)**.

For more information call 706-737-8286.

Resource Spotlight: Parkway Place

Parkway Place, a home for women who are veterans and have no home, held an Open House on January 25, 2012. Parkway Place inspires veteran women to begin anew, providing housing and supportive services to homeless female veterans for up to two years. These women achieve residential stability, increased skills and income levels, and strengthened self-determination while participating in the program. Based on personal need, Parkway Place and community resources provide comprehensive supportive services tailored to each woman.

Parkway Place creates an individualized plan that guides veteran women on a clear road to stability with all the support necessary to achieve their goals.

Services provided include:

- Housing, meals, and transportation.
- Case management.
- Counseling and 12-step meetings.
- Gym membership.
- Employment training and computer literacy.
- Nutrition and health education.
- Drug/alcohol testing.
- Financial management.
- Life skills training and character development.
- Domestic violence and sexual trauma counseling.

Resource Spotlight: Volunteer Income Tax Assistance (VITA)

More than half of all taxpayers pay a tax preparer to file their tax return. Before using a commercial tax preparer, find out if there is a Volunteer Income Tax Assistance (VITA) site nearby that can help you prepare your taxes for free. Call **1-800-906-9887** to find the nearest location.

The 2012 NCAM theme is:
CSRA Economic Opportunity Authority, Inc. - Fueling the Fire For Self-Sufficiency

Save the Date: May 3, 2012

CSRA Economic Opportunity Authority, Inc. Celebrates 46 Years of Helping People and Changing Lives in the CSRA.

What: CSRA Economic Opportunity Authority, Inc. will host its annual National Community Action Month Luncheon in honor of its efforts to help low-income CSRA residents change their lives. Highlights include musical performances and award ceremonies to honor partners and successful program participants. This event is part of National Community Action Month, an annual commemoration in May celebrated by Community Action Agencies across the country, as they work to promote self-sufficiency, support families striving to become economically self-sufficient, and strengthen local communities.

When: Thursday, May 3, 2012. Seating begins at 11:00 A.M. and the luncheon/awards ceremony begins at 11:30 A.M.

Ticket Price : **\$20.00** - March 1st - April 13th **\$25.00** - April 16th - April 30th **\$30.00** - May 3rd (at the door)

*** You must have a ticket in order to attend the luncheon.***

Where: Double Tree Hotel, 2651 Perimeter Pkwy, Augusta, GA 30909

Why: All CSRA residents are invited to attend and learn more about CSRA Economic Opportunity Authority, Inc., how it is turning hope into reality for low-income families, and ways the entire community can join together to fight poverty.

For more information, contact Gloria B. Lewis at 706-722-0493 or Mary Harrison at 706-724-8588.

Tickets go on sale March 1, 2012. For more ticket information contact Polly Padgett at 706-722-0493.

“Your example is far more influential and inspiring than any words of instruction, or threats, or even words of encouragement.”

-Jonathan Lockwood Huie

Storyboards for 2012 NCAM Luncheon

If you would like to participate in the storyboard competition for 2012 NCAM Luncheon, please RVSP to Maria Beard at 706-724-8588 no later than February 10, 2012. For those who will be participating, your display boards will be delivered to you by March 1, 2012 for you to begin working on your storyboards. The guidelines for the storyboards are listed below.

- * Collect photographs (Remember if the photographs have clients or students in them please have a release signed by the client and /or parents. There is a copy of the release in the CSBG Manual), event brochures, articles and proclamations, etc. that capture the services/activities provided by your site or center. Add colorful borders and accents to enhance visual appeal.
- * Use catchy headlines and captions.
- * Arrange and mount all materials on a science board display.
- * Make sure your NSC's or Head Start's name is prominently featured on the front of the storyboard and include a contact name, address, and phone number on the back.
- * The storyboards will be displayed at the NCAM Luncheon.
- * Each center that participants will receive a certificate of appreciation. There will be a prize given for the “Best of Show”.
- * Attendees will have the opportunity to vote for a favorite storyboard. Ballots will be cast and counted during the luncheon.

Thanks,

2012 NCAM Storyboard Committee

A Few Corrections

Submitted by: Shaundra D. Dority

Tougher sentencing laws have led to a spike in incarceration rates and thrust prison populations upward on a path to ... where? Each year, Georgia tax-payers spend 1 billion dollars to maintain the prison system. As the cost of incarceration impacts the nation, proponents of the correctional philosophy continue to explore initiatives for decreasing incarceration and recidivism rates by offering offenders alternative solutions to confinement. It is in the spirit of correcting the current system that a few concerned citizens approach the idea of re-entry from a communal perspective in an effort to truly decrease the cost of imprisonment.

Community Action has proven to be a successful avenue for assisting families toward greater self-efficacy and ultimately more positive relationships within the communities which they reside. As a Community Action Agency, we realize that self determination is vital to beginning as well as to beginning again; however, self determination without adequate resources, guidance and support is merely an attractive concept. The incarceration of one individual impacts the lives of many, as the effects of his or her absence from the household are felt on several levels. Not only does being locked up create a financial burden for the tax payer in the way of costs directly related to confinement, but also as a result of filling the financial void as those remaining in the household often turn to social services to make the ends meet by utilizing public healthcare, TANF, SNAP and other assistance programs.

With this information in mind, EOA and its partners in the human services and faith-based communities determined to help offenders help themselves. Over the last seven months conversations among friends turned into emails about partnership meetings, then planning meetings and eventually discussion of grant opportunities. The goal of this group is to establish a re-entry program in the CSRA that identifies certified trade opportunities, living-wage employment, affordable housing, mentoring, IDA for small business entrepreneurship, reunification counseling and varied supportive services for offenders who will be released to this service area. The energy and enthusiasm that has been stirred as each entity realizes its potential to bring such a needed initiative to fruition is awe-inspiring.

On January 26, EOA staff attended a veteran's resource fair at Coastal State Prison in Savannah, Georgia. Agency staff was afforded the benefit of speaking one on one with offenders and this opportunity was taken to distribute a survey of offender views relating to community connectedness, housing, skills and education, family life and incarceration. The purpose of the survey was to introduce the perspective of the offender to the program development process. When the purpose of the survey was explained, offenders seemed eager to participate in the process. Review of the survey responses validates that the group is on target to address what these offenders identify as being key to a successful return to the community.

Although the re-entry project is still in the planning phase, the group expects to launch a pilot program in the summer of this year. The feedback from the offenders at Coastal State Prison combined with the enthusiasm of the group and the history of the community action effort will undoubtedly forge a lighted path for the future of corrections to promote an attitude of self help, personal responsibility and sponsorship.

Learning To Live Within Your Means *(cont. from page 1)*

Submitted by: Beverly King

1. Don't be impulsive. Think about the purchase. Do you really need it, or could you use a less expensive product? A stunning 60% of all purchases are unplanned, so do not put yourself in a position to purchase (i.e. window shopping) unless you truly need an item.
2. Recognize that little things add up. Extra minutes on the cell phone, having your nails done every week, always wearing the latest fashions, Starbucks ...
3. Question everything. Let's face it, we did not get into debt entirely on our own. Prior to 2008, banks, credit card companies and the government enabled us to borrow more and more money. Aggressive marketing campaigns and loose qualifying restrictions made it easy to sign up for many plastic cards and receive mega size home loans. Unfortunately, several years after the economic meltdown, consumers are still trying to figure out how to clean up their personal debt mess. Downsizing is not a crime; in fact, it might be a smart money move.
4. Invest in your 401(k). The best tip I have is to participate in the CSRA EOA, Inc. Retirement Plan if you qualify - even if it is only \$5 per payday. \$5 per payday is matched 100%. This means at the end of one year, at 26 paydays you have saved \$130 and EOA has matched with \$130, giving you \$260 in savings. This might not sound like much but if you are in your early 20's and start saving, you will have a very nice nest egg when you retire or in case there is an emergency.

Area Scholarships:

Planters EMC Scholarship Criteria

1. Parent or legal guardian of student must be a member of Planters Electric Membership Corporation. (Must provide proof of legal guardianship if account is not in parent's name)
2. All current high school seniors who will graduate at the end of the current school year and who are dependents of a member of Planters Electric Membership Corporation are eligible to make application for a Planters EMC Scholarship.
3. Scholarships shall be in the amount of \$1,000.00 and shall be awarded by drawing names at random from the applications filed for the current scholarship year.
4. The form of the award shall be an Award Certificate and a check in the amount of \$1,000.00 made payable to the technical school, college or university to which student has been accepted.
5. Scholarships shall be awarded at the recipient's Awards Program or otherwise in the sole discretion of the Board of Directors of Planters Operation Roundup, Inc.
6. Scholarship must be used within one year of date of issuance. The school shall return any unused funds to the Planters EMC Scholarship Fund.
7. All applications must be received in the Planters EMC office no later than 5:00 p.m. Friday, April 13, 2012.

Questions about the scholarship can be directed to: Randy Hill Planters EMC P.O. Box 979 Millen GA 30442-0979 Phone: (478) 982-3102 ext.: 246 Fax: (478) 982-4798 randy.hill@plantersemc.com

WALTER HARRISON SCHOLARSHIP FUND CRITERIA

1. The recipient's primary residence must be the household of a Planters EMC member. All Planters EMC members and employees are also eligible.
2. The recipient must be enrolled in an accredited program, either full-time or part-time.
3. The recipient must be an undergraduate student only.
4. The scholarship fund will be in the form of a grant program with funds being paid to the college, university or vocational school.
5. A person may submit an application each year, but previous winners are not eligible for a second scholarship.
6. The scholarship fund will provide \$1,000 for each scholarship winner's educational expenses.
7. Scholarship use must commence within one year of date of issuance and be totally utilized within two years of the date of issuance. The school shall return any unused funds to the scholarship fund.
8. The scholarship may be used at any two-year or four-year accredited college or university in Georgia including vo-tech schools.
9. A combination of need and academic ability will be used in determining scholarship fund winners.
10. An executive committee will oversee the scholarship fund. This committee will consist of the Chairman of the Board of GEMC, the Vice-Chairman of the Board of GEMC, the Chairman of the Services Committee, the Manager of Planters EMC, the Manager of Excelsior EMC, and the Chief Executive Officer of GEMC (ex officio member).
11. Georgia Southern University will administer the scholarship fund.
12. Return scholarship applications by 5 p.m. Friday, February 3, 2012 to: Randy Hill Planters Electric Membership Corporation P.O. Box 979 Millen GA 30442 (478) 982-3102 Ext: 246

For application forms for these scholarships, go to: <http://www.plantersemc.com/Forms/forms.htm>



Nine Steps to More Effective Parenting

From: KidsHealth.org



Raising kids is one of the toughest and most fulfilling jobs in the world — and the one for which you might feel the least prepared.

Here are nine child-rearing tips that can help you feel more fulfilled as a parent — and enjoy your kids more, too.

1. **Nurture Your Child's Self-Esteem**
2. **Catch Kids Being Good**
3. **Set Limits and Be Consistent With Your Discipline**
4. **Make Time for Your Kids**
5. **Be a Good Role Model**
6. **Make Communication a Priority**
7. **Be Flexible and Willing to Adjust Your Parenting Style**
8. **Show That Your Love Is Unconditional**
9. **Know Your Own Needs and Limitations as a Parent**

For the full article visit: <http://KidsHealth.org>.

February is National Parent Leadership Month

Free Online Information You Can Use

Submitted by: Sharon DuBose

How to Find Your Way Under the Hood & Around the Car

Instructions for 14 preventive maintenance services you can perform on your car.

<http://publications.usa.gov/epublications/hoodcar/hoodcar.htm>

Heads Up. Stop. Think. Click.

Learn how to be OnGuardOnline™ by following these important tips to protect your information, your computer, even yourself.

<http://publications.usa.gov/USAPubs.php?PubID=3382>

10 Things You Can Do to Avoid Fraud

Provides consumers with 10 tips for avoiding mass marketing fraud.

<http://publications.usa.gov/USAPubs.php?PubID=138>

Focused Job Seeking: A Measured Approach to Looking for Work

Gives jobseekers guidelines for taking control of their employment search.

<http://publications.usa.gov/USAPubs.php?PubID=248>

Help Wanted-Finding a Job

Read these tips before you spend any money responding to job ads or completing job placement contracts.

<http://publications.usa.gov/USAPubs.php?PubID=3302>

Employee Workplace Rights

What to do if you question the safety of, or hazards in your workplace. Lists addresses and phone numbers for more information.

<http://publications.usa.gov/USAPubs.php?PubID=5531>

Recipes and Tips for Healthy, Thrifty Meals

Learn how to create healthy and budget-friendly meals with tips on planning meals, a sample 2-week menu, and 40 great recipes.

<http://publications.usa.gov/USAPubs.php?PubID=1317>

Be Active Your Way - Consumer Booklet for Adults

This booklet contains loads of ideas to help you reach the recommended activity level which includes 2 hours and 30 minutes of moderate aerobic activity a week plus strengthening activities two days a week.

<http://publications.usa.gov/USAPubs.php?PubID=1347>

Date: February 9, 2012

Time: 8:00 AM—9:00 PM

3rd Annual First Responders Appreciation Day

**MINNICK PARK
1850 KISSINGBOWER ROAD**

Breakfast—Bacon and Sausage, Grits and Hash Browns, Eggs, Fruit, Biscuits, Coffee and Orange Juice

Lunch—Fish, Sausage Dogs, Hot Dogs, Hamburgers, Baked Beans, Coleslaw, Tossed Salad, Corn-on-the-cob, Soda and Tea

Dinner—Ribs, Steak, Chicken, Pork Chops, Turkey Wings, Mac & Cheese, Potato Salad, Rice, Black-eyed peas, Green Beans, Corn, Carrots, Drinks, Cakes and Pies

In your honor, the Richmond County Council of PTAs will serve BREAKFAST, LUNCH and DINNER to ALL First Responders (Police, Firefighters, 911 Operators, EMTs, Marshals, Sheriffs, RCBOE Public Safety Officers, and all public safety officers, Military Police and State Troopers) to THANK YOU for ALL that you do in service to the community!!

OFF DUTY Law Enforcement and Rescue Workers as well as Retired Military and Disabled Veterans are ALL Welcome!!

PTA SPONSORS: Sue Reynolds, Tutt, Murphey, Wilkerson Garden, Freedom Park, Gollins, Garrett, Bayvale, Wheelless Road, National Hills, Langford, Lamar-Millage, Hephzibah Elementary, Deer Chase, Windsor Spring, Jamestown, Monte Sano, Morgan Rd, Glenn Hills Middle and High, Gopeland, Blythe Elementary, Meadowbrook, Diamond Lakes



Off the Cuff Submitted by: Lola Walton Johnson, CCAM, CCAP

Reprinted from January 2009:

Personal development is critical for everyone. Regardless of the position or status in life, positive personal growth increases our level of happiness and the happiness of those around us.

This type of development must have an honest self-analysis as its basis. An untrue analysis only leads to delusions and errors in our judgment. Sometimes, it serves to freeze growth and even propel us backwards.

As with many other types of development, personal development works best when we have a clear and accurate picture of what we wish to improve. If we can also determine the “why”, it is “icing on the cake”.

A clear and simple plan could start with learning to be a keen observer and focused listener. This holds true because most of what we say is of interest only to us. To make what we say more interesting to others requires a lot of knowledge about our intended subjects. What do they care about?

Do we honestly believe that most people feel better after interacting with us? What do we see and hear that would give us some clues? They know if we care, and they know if we do not care.

One of my personal development goals is that people feel better, and maybe even sometimes are better off, after we have contact with each other. Hurrah!

“Having a personal opinion is great. Believing that one's personal opinion is absolute truth leads to most of the world's troubles .”

-Jonathan Lockwood Huie

It is the policy of the EOA Board of Directors to promote self sufficiency and ease the human suffering of the CSRA citizens using the following strategies:

- Acting as a catalyst within the low-income community to identify poverty-related and human rights problems and to identify resources and develop services to address those problems;
- Promoting the attitude of self-help in the low-income community;
- Providing community education to the low-income population, raising their awareness of their rights as citizens, and focusing their attention on the causes of poverty and human rights problems; and
- Working with the community, rather than for the community, to promote self-sufficiency and leadership among the poor.

CSRA EOA, Inc. is committed to facilitating the movement toward self sufficiency, self-reliance, and self-determination by
“Helping People Help Themselves”.

CSRA Economic Opportunity Authority, Inc.

1261 Greene Street, P.O. Box 10104 (30903-2704), Augusta, GA 30901

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www.csraeoa.org

Newsletter co-edited by Lola W. Johnson, Sharon DuBose, and Christel Jiles.

Posted online by Eric Odom. Distributed by Polly Padgett. Layout and Design by Eric Odom

Articles contributed by staff, partners, and the community. Please route any news-worthy material that you would like to see printed to Eric Odom at (706)724-8588 or eodom@csraeoa.org by the 20th of the month, for publication the following month.

COMMUNITY NEEDS ASSESSMENT

General Information

Organization/Agency Name _____ Title/Position: _____
 City _____ County(ies) Served _____

Please answer the following questions regarding service needs in your community. Please check (√) if the service is needed, not needed or already available in your community.

Employment:

Do you see the need for	Needed	Not Needed	Already Available
Raising the minimum wage to a living wage to support working families in living above the poverty level?			
Programs that create home-based jobs, such as childcare, eldercare, etc.?			
Employers providing additional training to workers who lose their jobs because of a factory/industry closing?			
Expanded availability of employment services in your community, such as, job training, job retention, life skills, etc.?			

Housing:

Do you see the need for	Needed	Not Needed	Already Available
Expanded funding assistance to prevent eviction of families, such as, utility and rent aid?			
Government funded affordable housing and public housing?			
Funding programs to assist home ownership for low-income families, such as, Habitat for Humanity, down payment savings programs, etc.?			
Homeless assistance programs, such as, counseling, referrals, temporary housing and emergency assistance?			

Children (birth-12 years):

Do you see the need for	Needed	Not Needed	Already Available
Full day and full year Head Start Programs?			
Funding assistance for working families to pay for quality and affordable childcare?			
Expanded childcare and after school programs for elementary and middle school students?			
Childcare in non-traditional hours for working families, such as, weekends, swing shift, etc.?			
Expanded support services for children with special needs, such as, asthma, sickle cell anemia, physically disabled, etc.?			
Expanded health screening for all children, such as, vision, hearing, speech, etc.?			

Education:

Do you see the need for	Needed	Not Needed	Already Available
Public schools providing more career/job skills/vocational classes?			
Expanded English classes for non-English speaking individuals?			

Expanded programs to decrease the high school drop out rate?			
Expanded GED/literacy programs?			

Aging:

Do you see the need for	Needed	Not Needed	Already Available
Programs to assist elderly in living self-sufficient lives, such as, legal aid, home & yard maintenance, health screenings, day care, etc.?			
Improved access to benefits for low-income elderly citizens, such as, food stamps, prescription programs, transportation, etc.?			
Expanded programs that provided home delivered and group meals to the elderly?			

Youth at risk (13-19 years old):

Do you see the need for	Needed	Not Needed	Already Available
Programs to develop youth leadership skills?			
New or expanded before and after school activities, such as, anti-drug, anti-tobacco, anti-violence programs, etc.?			
New or expanded pregnancy prevention programs for females and males?			
Teen parenting programs for females and males?			

Transportation:

Do you see the need for	Needed	Not Needed	Already Available
Public transportation for your community?			
Expanded hours of public transportation?			
Expanded routes of public transportation?			
Transportation assistance to low-income working families in your communities?			

Other:

Do you see the need for	Needed	Not Needed	Already Available
A coordinated program to help veterans re-entering the community?			
A coordinated program to help incarcerated persons reintegrate in society?			
A Microenterprise Program to serve low-income persons wanting to start their own business?			

If you manage or work for an area social service agency, please answer the following questions:

What services (available through your service center) are most frequently requested by your customers?
List the three (3) services that received the most requests.

What services are often requested by your customers, but are rarely available or limited within the community as a whole?
