

# Community Connection

United  
Way



Green Mountain  
United Way

Mobilizing communities to create changes in local conditions that will improve lives.

**March 2010**

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## **Economic Advancement**

Green Mountain United Way is making an impact on high school students in the area of Economic Advancement. GMUW recently partnered with Community National Bank in Orleans County and conducted Financial Independence Workshops at Canaan Memorial High School and North Country Union High School at their Career Center in Newport. Topics were varied but the most obvious area of interest to students about to enter the workforce, the military or going on to college was credit scores. The students learned what a credit score is and how their score influences their ability to secure a loan. The students also learned how much more or less they would pay for credit depending upon their score and their credit history.

GMUW also partnered with Passumpsic Savings Bank in Caledonia County and has presented similar workshops at Lyndon Institute and St. Johnsbury Academy. Future workshops are planned for Danville High School, Lake Region Union High School, Cabot High School and Newport's United Christian Academy. These workshops have been well received and it is hoped that they will become annual events for seniors with eventual changes to the actual high school curriculum.

The results, so far, have been very positive. Molly Goolman, a senior at St. Johnsbury Academy, was interviewed after the workshop and said that she had heard about credit scores but had no idea of the impact a high or a low score would have on one's buying power and the cost of borrowing money. She said, "I can't wait to go home and tell my parents."

North Country subsequently put a team together to compete in Jump\$tart's statewide competition called LifeSmarts. Various high school teams compete online in the five areas of personal finance, health and safety, the environment, technology, and consumer rights and responsibilities. The six top teams competed in a live competition in Montpelier and the winning team was from the North Country Career Center in Newport. The team, stimulated by GMUW's Financial Independence Workshop, not only won the statewide competition and various prizes, but also won an all expense paid trip to Miami, Florida in April where they will compete nationally. Good luck North Country.

Green Mountain United Way will continue to work in the area of Economic Advancement in order to improve the financial stability of our community.

## Investing in Children Investing in Communities

In 2008, Green Mountain United Way identified early learning as a priority area and began implementing the *Born Learning* initiative. *Born Learning* is a national public engagement campaign to increase school readiness by helping parents, caregivers and communities to create early learning opportunities for young children. Through this initiative, Green Mountain United Way seeks to increase community awareness on the importance of early learning, support quality early learning services and communicate directly to parents and caregivers to translate the latest early childhood development research into easy, "doable" action steps through educational materials that help young children learn.

We all have experiences from our childhood that have formed the people we are today. In a child's early years there are influential moments and experiences that are critical to development. During this pivotal time, a child's brain is twice as active as an adult's and the brain is forming structures that will be the foundation for all future learning. Studies prove that it is not flashcards and the most expensive toys that build brain structures and develop a foundation for learning - but loving, nurturing experiences and relationships. Singing, talking and playing rhyming games may seem like fun, silly games but they actually stimulate the development of language and vocabulary and build a foundation for learning to read. What an opportunity for us as parents, caregivers, providers, teachers, employers and community members to support this development to ensure that every child leads a fulfilling, happy, successful life.

A parent is a child's first teacher and plays the most important role in a child's life. Many parents feel that they don't know what to do to encourage early learning or are concerned that they are too busy to prepare their children for school. What parents may not know is that learning can be simple and fun. Getting ready in the morning, helping to prepare meals, going to the store, driving in the car, reading a book or being read to are all opportunities for children to nurture their innate curiosity and wonder. It is in these every day moments that parents and caregivers have the most significant impact in providing their children with a rich

experience for learning.

Our communities also play an important role in the development of our youngest members. By supporting plans, policies and programming that provide parents with access to high quality early learning services and family-friendly environments, communities can demonstrate the value placed on this important time of growth. The corner market, post office, library, playground and church can all offer a welcoming environment for learning. Businesses that employ parents and caregivers in our communities can implement policies that support families. Each individual in the community has an opportunity to help shape a child's life and improve our community by encouraging early learning. Studies have shown that every dollar put towards early learning yields a \$17 savings down the road. This saving is achieved through increased success in school, graduation rates, workforce readiness, job productivity, and community engagement. The return on investment in early learning benefits the child, families and our communities.

For more information about *Born Learning*, contact Molly Gleason, Community Impact Director at GMUW, 802-229-9532.

### We're Almost There...

It seems like just yesterday when nearly 100 business leaders and campaign coordinators came together on Sept. 22, 2009 for our Campaign Kick-Off. This year's goal of \$650,000 was announced by Campaign Chair Don George, President and CEO of BlueCross BlueShield of Vermont, and the momentum started for an eager and successful campaign.

Here we are less than a month away from the close of the campaign on March 31<sup>st</sup>. So far, we have received pledges and donations amounting to \$641,337, just \$8,663 away from our goal. In these difficult economic times, the level of our fundraising efforts at this seventh inning stretch is phenomenal. It certainly proves that the people in our region are truly committed to their neighbors and our goals.

If *you* haven't made your contribution yet, please take the time now. Send us your check or donate online and be a part of the reason for making life better for the people in our five counties.

## VT 2-1-1 Turns Five

On Feb. 11<sup>th</sup> Vermont 2-1-1 celebrated its 5<sup>th</sup> anniversary of providing health and human service resources to the people of Vermont. In those five years, this service recorded a nearly 800% increase in calls, from 4,974 the first year to 38,415 in 2009.

In those same five years, the staff at VT 2-1-1 has continually updated its database of information to include the services of over 800 agencies. The staff is highly trained and certified and always handles each call in a very professional manner.

The majority of calls received deal with basic needs of food, housing, finances and transportation especially because of the economic climate our country has been experiencing. The next leading category of calls is for issues of family support, older adults, people with disabilities and children.

Do you have a health and human service question? Simply dial 2-1-1 on your telephone. It's free and confidential. Or, visit [www.vermont211.org](http://www.vermont211.org).

## Employer Recognition Breakfast

The Northeast Kingdom Job Coalition in St. Johnsbury will hold an Employer Recognition Breakfast at the Valley View Restaurant in Lyndonville on March 18, 2010. Green Mountain United Way has been nominated to receive a Certificate of Appreciation. The award to be accepted by Nelson Baker, GMUW Community Impact Director, will read, in part: "Green Mountain United Way has demonstrated a commitment to diversity in the workplace and to providing opportunities for individuals to succeed in our community. In honor of that commitment, we recognize your organization as a leader in the Northeast Kingdom business community."

## Building Healthy Communities

Read our latest publication of our assessment of healthy eating and physical activity in Washington County. Go to [www.gmunityedway.org](http://www.gmunityedway.org) and click on Publications and on Building Healthy Communities.

## The Planned Giving Corner

### Is A Life Income Gift Meant For You?

A Life Income Gift is one that returns income to the donor, or another person, for life or a specified number of years.

There are several types of Life Income Gifts (e.g., Annuity Trust, Charitable Gift Annuity, Unitrust or Pooled Income Fund) through which the donor makes a gift to a favorite charity, like Green Mountain United Way. In turn, the donor receives income regularly from the charity.

The gift may provide for tax deductions, and save estate taxes and probate costs later.

Contact your estate planner to see if a Life Income Gift should be included in your estate plan.

*(Green Mountain United Way does not provide legal advice, but recommends that you consult your attorney, tax accountant or estate planner to find your best estate-planning avenue.)*

## The Results Are In

GMUW's 4<sup>th</sup> annual Kaleidoscope of Talent was held on Saturday, Feb. 27<sup>th</sup> and was again a success bringing an evening of fun for the entire community. The winners were:

1<sup>st</sup> Pl. Grade 2 - 8: *I'll Show You a Good Time* (by Evan Warner)

2<sup>nd</sup> Pl. Gr. 2 - 8: *Siamsa*, from Lord of the Dance (by Kit Gurin & Parker Nolan)

1<sup>st</sup> Pl. Gr. 9 - 12: *Rachmaninoff's Prelude #12* (by Sarah Durham)

2<sup>nd</sup> Pl. Gr. 9 - 12: *Slow Me Down* (by Kasia Starzec, Mallory Wright, Rachael Matheson & Kayla Striebe)

1<sup>st</sup> Pl. Age 50+: *Farmer Dave is Still Running* (by David Graves)

2<sup>nd</sup> Pl. Age 50+: *Joanna Landfill* (by Joanne Hardy)

Overall Top Performance: *I'll Show You a Good Time* (by Evan Warner)



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### **Dates To Remember**

- May 31, 2010:** Memorial Day. Green Mountain United Way offices will be closed.
- Summer 2010:** 4<sup>th</sup> Annual UPS Golf Classic for benefit of GMUW. Watch our website for the exact date and registration information.
- Aug. 21, 2010:** First NEK "Ride the Realm" Bike Ride. Fundraiser for GMUW starting and ending at Burke Mtn., East Burke, VT. For information, contact GMUW at 802-745-0101 in St. Johnsbury, VT.

### **What Is EITC?**

The Earned Income Tax Credit (EITC) provides tax refunds to eligible individuals and families who have earned income. To qualify you must be a U.S. Citizen or resident alien and file a tax return requesting the EITC refund. Household income must be less than:

- \$13,440/year with no children (married filing jointly \$18,440)
- \$35,440/year with one child (married filing jointly \$40,463)
- \$40,295/year with two children (married filing jointly \$45,295)
- \$43,279/ with three or more children (married filing jointly \$48,279)

### **EITC Refund Brings Success**

A local landlord recently reported to us that some of her tenants, who had applied for the Earned Income Tax Credit when completing income tax forms, received sizeable refunds and were able to pay overdue rent. "I guess what it means to the tenants is that they get to keep their housing," she said, and "no doubt they catch up on other bills, too."

According to the IRS in tax year 2008, the number of Vermont EITC recipients was 40,962 people. The average net EITC amount was \$1,631.10 per Vermonter, and the total net EITC amount throughout Vermont was \$66,812,970.00.

Are you eligible for a refund? See the eligibility requirements listed above.

### **Shaw's Receipts Rewards**

Here's an easy way to help GMUW: Link your Shaw's Rewards card to GMUW's ID#49001018206 at <http://www.albertsons.com/cp/shaws/> and then shop at Shaw's on Tuesdays, Wednesdays or Thursdays. 1% of your purchases will be sent to GMUW as a donation from Shaw's.