

Community Connection

United
Way



Green Mountain
United Way

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

May 2010

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GMUW Campaign A Success

We are very happy to announce that, even in these difficult economic times, we have surpassed our goal of \$650,000 in this year's campaign and have received pledges and donations amounting to **\$662,454.22**.

The staff, volunteers and Board and Committee members at GMUW all wish to express their appreciation to everyone who participated in this 2009 - 2010 campaign. It is truly because of your belief in the work we do for the benefit of our local communities that we have succeeded once again. Most notably, your generosity will be of even more value to the initiatives and programs we support throughout the year that improve lives.

Thank you for LIVING UNITED.

Who Won the Megabucks Plus Ticket???

Last month's raffle by GMUW of a Megabucks Plus ticket good for 104 drawings (twice a week for one year) was won by George Malek, Executive Director of the Central Vermont Chamber of Commerce. Congratulations George, and good luck. Many thanks to John Gardner of Gardner Insurance Services in East Barre who donated this great prize.

18th Annual Postal Food Drive - May 8th

The largest annual food drive across our nation sponsored by the National Association of Letter Carriers is scheduled for Saturday, May 8th. Donations will be received by more than 1,400 branches of the member postal union and delivered to food shelves that serve the communities where they are collected. Last year, a record 73.4 million pounds of food was received.

In past years in our region, food has been collected by postal carriers in Barre, Barton, Canaan, Derby, Derby Line, Duxbury, Montpelier, Newport, Northfield, North Troy, Randolph, and Waterbury, and turned over to the food shelves located within or close to those communities.

Be sure to participate in this important event. Simply put out a bag of non-perishable food items near your mailbox on the morning of May 8th and the carrier will pick it up. Or, bring your items directly to your post office.

Economic Advancement Builds Momentum

Green Mountain United Way launched its Economic Advancement Initiative one year ago and has been hosting financial literacy workshops throughout the five-county region, providing individuals with resources and information to help them increase their income, build savings and gain and sustain assets.

In Northfield, Green Mountain United Way is partnering with Norwich University, Central Vermont Community Action Council, Vermont State Employees Credit Union, Merchants Bank, Northfield Savings Bank and the Northfield Rotary Club to deliver a series of six two-hour financial literacy workshops this spring. Topics include: Income Taxes, Budgeting, Savings, Credit Reports and Identity Theft, Loans and Borrowing, Deposits and Retirement Planning. Joe Hicks of Central Vermont Community Action Council is the lead facilitator and has co-facilitated with financial institutions on various topics. Regarding the workshop series, Joe states, "Credit scores are now considered an asset; consequently attending a credit building workshop is an asset building exercise."

The workshops have been attended by Norwich University students and employees as well as community members. Nicole DiDomenico, Dir. of Civic Engagement and Campus Climate at NU, has encouraged students and staff to attend, "The one thing we all have in common is money: it's coming.....and it's going. These workshops, which offer free professional advice for anyone who wants help in managing their personal finances, will help ease the stress people feel around budget issues and empower them with strategies they can use for a lifetime." Feedback from the workshops has been positive, with participants rating them as extremely effective with useful, relevant information. Some highlights for participants include: learning about tax forms, credit reports and the positives and negatives that are listed, hidden fees in credit card bills, student loans, college funds, options for saving for retirement, and how to reduce debt and stretch the dollar. One participant commented on the Budgeting & Savings Workshop, "It's great! It was much more than I expected!" Thank you to all of the

partners involved in this series, especially Joe Hicks for his expertise and Nicole DiDomenico for her active role in coordinating the workshops.

Financial Independence Workshops at high schools continue to be successful in the Northeast Kingdom. Through the ongoing partnership with Community National Bank and Passumpsic Savings Bank, additional workshops have been held at United Christian Academy, Danville High School, and Lake Region Union High School. Thank you to Diane Rowlee, Bonnie Boucher, Tracy Roberts, Mary Jo Rigby, Wanda Boomer and Anne Quirion from Community National Bank as well as Barbara Schoolcraft, Jill Bird and Dave Cowens from Passumpsic Savings Bank. Students learned the value of higher credit scores. An alarming statistic is that one with a credit score of 650 versus 750, will, on average, pay \$200,000 more during their life time in interest charges and credit-related fees. In his workshops, Dave Cowens tells students: "There are three ways to improve your credit score and they are: Pay Your Bills On Time, Pay Your Bills On Time, and Pay Your Bills On Time!"

In all workshops, the importance of knowing and understanding your credit score is reiterated. To receive your credit score visit, www.annualcreditreport.com, the only authorized online source for a free credit report. Under federal law, you can get a free report from each of the three national credit-reporting companies every twelve months. You can also call 877-322-8228 or complete the Annual Credit Report Request Form. Everyone is advised to check your credit score to make sure the information contained therein is correct. Credit score deductions happen quickly and the higher your score, the more points you may lose. Consider the following:

1. If you make charges to your credit card to your maximum credit limit, your credit score could be reduced by 10 to 45 points.
2. If you are 30 days late with a credit card payment, you will lose 60 to 110 points.
3. If you settle your credit card debt for less than you owe, you will lose 45 to 125 points.
4. If you enter into foreclosure, you will lose 85 to 160 points.
5. If you file for bankruptcy, you will lose 130 to 240 points.

“Ride The Realm” Set For Aug. 21st

The first annual NEK “Ride The Realm” Bike Ride will take place on August 21, 2010. The bike ride committee of Jeff Hunsberger, Joe Fox, Carol Hodges, Sandy Thorpe, Madeleine Roy and Nelson Baker has been planning the event for months and now it is about to happen.

Jeff Hunsberger, a member of the GMUW Board of Directors, provided the initial inspiration for this athletic event and fundraiser in the Northeast Kingdom. Joe Fox, Director of the St. Johnsbury Recreation Department, is an avid runner and biker. He is serving as our Ride Director and has contributed many volunteer hours to this event. Carol Hodges is a nurse at Northeastern Vermont Regional Hospital in St. Johnsbury and, in addition to helping plan the bike ride, she will ride with her “biking buddies” just because she likes to do that kind of thing. Sandy Thorpe of Rural Community Transportation (RCT) has offered logistical support on the day of the ride. Madeleine Roy and Nelson Baker are part of the GMUW Staff and are pleased to be working with the Ride Committee volunteers.

Teams and individual riders will do either a 45-mile loop or an 85-mile loop, starting and ending at the Burke Mountain Ski Area, which has graciously agreed to be the host location. Registrations will be completed online and the ride will be promoted online, in the media, on posters, merchandise and the like.

The “short” ride includes Barton’s Crystal Lake and the Willoughby loop while the “long” ride goes to Derby and back around Seymour Lake in Morgan. All riders will receive an appropriate T-shirt. For more information visit our website at www.gmunitedway.org. Riders may register individually or as a team and registrations may be paid online.

UWW Conference – March 2010

United Way Worldwide is a network of United Ways in 45 countries and territories including 1,300 local organizations in the U.S. Local United Ways meet basic membership requirements to be included in the worldwide network in exchange for services from the network, including trainings, resources and research-based strategies. Each local United Way is independently governed by local staff

The Planned Giving Corner

Keeping Your Plans Up To Date

Your will and estate plan need to be reviewed regularly to assure they reflect changes in your finances, family circumstances, and tax laws.

Finances: If you sell or give away property that was originally intended for someone through your will, or if you acquire new property that is not yet accounted for, these may call for changes in your bequests to family or charitable interests, like Green Mountain United Way.

Family Situation: Births, deaths and changes in marital status can affect your plans. Those who were once dependent upon you may now be independent, while others may need more of your assistance.

Tax Laws: Changes in tax laws, both federal and state, may have a great effect on your estate plan and should be reviewed periodically with an advisor.

(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.)

and volunteers within the communities it serves.

During the week of March 15th, UWW hosted the “Mobilizing for Impact” conference in Washington, DC, which Molly Gleason, GMUW Community Impact Director, attended. The first three days of the conference were dedicated to the Staff Summit, a series of training sessions for United Way staff on marketing, community impact, resource development and diversity inclusion.

Following the Staff Summit, on March 18th, more than 1,000 United Way staff and volunteers had meetings with Congressional offices for Advocacy Day on Capitol Hill. This resulted in an increase in Congress’ awareness of the United Way’s work nationwide. In addition, staff and volunteers advocated for 2-1-1 legislation.

The “Mobilizing for Impact” conference provided an opportunity to learn, network and advocate ensuring that all local United Ways have the resources to bring communities together to solve the most pressing issues and to LIVE UNITED.



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RETURN SERVICE REQUESTED

Dates To Remember

- May 2010:** National Physical Fitness Month (Obesity Prevention & Diabetes Management).
May 8, 2010: 18th Annual National Postal Food Drive for local food shelves.
May 31, 2010: Memorial Day. Green Mountain United Way offices will be closed.
July 4, 2010: Independence Day. GMUW offices will be closed.
Aug. 21, 2010: 1st "Ride The Realm" Bike Ride. GMUW fundraiser with choice of 45-mile or 85-mile loops. See www.gmunityway.org for details.

TDI Research At Weidmann

GMUW continues its work on The Dartmouth Insitute team with representatives from the Northeastern Vermont Regional Hospital in St. Johnsbury and the VT Dept. of Health. The team is working with Weidmann Electrical Technologies in St. Johnsbury, a manufacturing company with 250 employees working three shifts per day. Each dining room at the company is equipped with a variety of vending machines offering meals, snacks, drinks and desserts. The dining rooms also provide basic kitchen appliances so that employees may bring food from home or purchase food from the vending machines and then prepare their choices on site.

The goal is to improve the heart health of all employees working at Weidmann by improving nutrition behaviors. The 18-month project ends in June 2011, and the specific aim is that 100% of Weidmann employees will have access to healthy foods at work and will have the tools and techniques to make healthy choices by the end of the project period. Detailed inventories of the vending machine contents have been completed and a variety of healthy choices will be recommended to Weidmann and their vending machine supplier. The St. Johnsbury team is confident that healthy meal and snack choices will be increased by at least 5%.

Quick Learning Sessions are ongoing by the research team and all employees are provided information with regard to making healthy food choices. The message is "Choose Wisely! Satisfy Your Hunger With a Healthy Snack - Quick, Easy, Tasty", "Eat Healthy - What Can You Do This Week?"

Local Food Shelf Awards

Green Mountain United Way is pleased to recently have awarded funds from IBM of Vermont to five local food shelves, one in each of its counties served. This year's winners of \$300 each were: Bradford Churches Food Shelf, Island Pond Food Shelf at the Congregational Church, Hardwick Food Pantry, Middlesex UMC Food Shelf and the United Church of Newport Food Shelf. Because so many families are now experiencing difficulty in providing food for their tables as a result of the present economy, they are frequently turning to their local food shelves for help. Consequently, the food shelves are also finding it hard to keep their shelves stocked. GMUW is happy to be able to help in this small way. Congratulations to these five organizations, all excellent resources in their communities.