



Community Action Solutions

May-June 2008

Financial Literacy Class Offers Practical Budgeting Tips

On a bright Saturday afternoon in June, Candy Watson sorted through stacks of resource material as she prepared to conduct a class on budgeting in Miami as part of Northeast Oklahoma Community Action Agency's financial literacy program.

Only five of the 22 people signed up for the class showed up for the two hour session. They had been referred to the program by the Peoria Housing Authority because they had been late in making payments for their subsidized

housing.

Watson, who is the Tax and Financial Education Coordinator for NEOCAA, began teaching the class three years ago as a part of the Oklahoma Asset Development Project. She estimated 250 people have gone through the class which is offered monthly.

Watson began this class by asking participants to complete a series of statements designed to probe their attitudes about money and to help them begin setting goal priorities:

- *I like spending money on...*
- *I dislike spending money on...*
- *It is important to save money for...*
- *If I suddenly had \$1,000, I would...*
- *If I had to cut spending, I would spend less on...*

Slowly, the four women and one man began to share their stories.

One admitted spending too much on junk - things he didn't need.

Another spoke about eating out too much.

A third said she took a hundred dollars from her limited income and gambled with it at area casinos.

Watson listened patiently. She's heard similar stories before.

Next, the class members began working on personal budgets. Using material from the FDIC Money Smart-Financial Education Curriculum, they learned how to take control of their financial situation by developing saving and spending plans.

Using worksheets, they listed their sources of income along with their fixed and flexible expenses.

"Use this every month," Watson stressed. "Look at it when you fall behind."

Watson also suggested getting a small, spiral notebook and writing down every purchase.

She noted many people eat out often. It's quick and easy. But in the end, all their cash is spent. They wonder where it has all gone.

"If you keep track, after a few months, you will see trends."

Finally, Watson offered a series of tips for reducing spending and saving more money.

- *Carry only a small amount of cash.*
- *Use direct deposit. Check cashing fees can add up over the year.*
- *Don't go shopping just for fun.*
- *Pay your bills on time. The \$10 late fee charged by the housing authority adds no benefit. "You paid \$10 for the convenience of being late," she warned.*

"These are simple things you can start with," Watson said.

She urged the participants to come to NEOCAA for income tax return preparation assistance.

"Come in and take advantage of it. It's not going to cost you a dime."



Candy Watson helped adults in a budgeting class identify their attitudes about money using an article developed by OSU Oklahoma Cooperative Extension Service titled "The Financial Puzzle: Goals, Choices and Plans."

Attitudes on Poverty

Cookson Hills staffers experience life on the streets during Community Action Month

How would you define poverty?

Is it having no food or shelter? Not having money to purchase another pack of cigarettes? Is it not having a savings account? Or not having the money to purchase a new coat, even if an old coat is available?

A group of local residents decided to face poverty head-on through a three-day program aimed at understanding just what poverty is, and helping to stamp it out.

“The project will help each of us have a better understanding of what poverty actually is, on a short-term basis.”

“We’re a little troubled,” Cookson Hills Community Action Foundation Executive Director Cleon Harrell said of the results so far.

Harrell and CHCAF Program Coordinator Karen Horn sat on a park bench along Town Branch Creek Thursday morning, reflecting on the past 24 hours. They wore the same clothes they had the previous day when they set out on the Walk in My Shoes Project – clothes that were slightly wrinkled from the overnight stay in the back of a large truck.

Harrell, Horn, Mark Graham and a local volunteer had hit the streets of Tahlequah Wednesday morning with nothing but the clothes on their backs.

“The project will help each of us have a better understanding of what poverty actually is, on a short-term basis,” said Harrell.

The only way to reduce poverty, he said, is to understand what it really means to live in poverty.

The idea was put in motion after

an individual spoke to CHCAF staff, saying he or she had sought help and not received it. The three CHCAF staff members and one volunteer decided to test the community – from the individual person on the street, up to churches, businesses and organizations – by soliciting help, including food and shelter.

“Every place we’ve gone, they won’t look at you, talk to you,” Horn said Thursday morning, following an entire Wednesday of walking and looking. “They don’t acknowledge you.”

The four split up into two teams of two, a man and a woman in each pair.

“We sat in front of one church yesterday for two hours, waving at people,” said Harrell. “There was no acknowledgment to us.”

Harrell and Horn said the second pair – a community volunteer and CHCAF employee Graham – visited a number of churches Wednesday.

“Nothing,” said Harrell. “At the churches, nobody says anything. No one knows what’s out there. These churches didn’t know where they could send someone [to seek help].”

Harrell and Horn found a sacked meal at one local organization.

“But they serve only two days a week,” said Harrell. “Maybe after this experience, we [CHCAF] can talk about doing it the other three days.”

One man purchased some drinking water for Harrell and Horn, they said.

“But they [the public] are leery of us – they don’t trust us,” said Harrell. Meeting someone’s need for food is only temporary help, said Harrell.

“If people are homeless, we’ve

learned they need more than food,” he said. “Food is an immediate need. We need to help more.”

One local service agency provided a loaf of bread, they said. When it came to shelter, a couple of organizations offered to house either the man or the woman, but not both. The name of a local social worker was provided as a possible shelter contact.

“On the street, [the lack of responses] doesn’t surprise me,” said Horn. “Because I realize I do that, too. I don’t look at people. But the agencies? We need to make eye contact, to acknowledge the person, to look at them.”

The four continued their project Thursday night, and will continue today. After finishing up Saturday morning, each participant will make a separate report of the three-day, three-night journey in hopes of making any necessary changes, both at CHCAF and within the community.

“It’s an experience,” said Harrell. “We’ve walked so much we blistered our feet [Wednesday]. I bet we walked 10 miles.”

And while the four know there are good people around here, and have experienced a few willing to help out when possible, they’re also saddened by what truths they’ve experienced first-hand.

“The attitudes of people need some changes,” said Harrell.

This article was written by Josh Newton and is reprinted with permission of the Tahlequah Daily Press.



Food Pantry Stocked

State Sen. Kenneth Corn (in truck) is joined by Highway Patrol troopers Jess Henry and Curtis Leming as part of a human chain to unload food for KI BOIS Community Action Foundation's new food pantry in Poteau. Also lending a hand were Developmental Disabilities Workshop crew members and office personnel.

Housing Project Named for Former KI BOIS Board Member

Dignitaries gathered in Hartshorne on May 30 to dedicate the Champ

Hodgens Estates apartment complex. The complex is named for Hodgens who served on KI BOIS Community Action Foundation Board of Directors for over 25 years.

Situated on a hill in south Hartshorne, the 18 unit elderly, handicapped housing project broke ground on July 31, 2006.

Each apartment has central heat and air conditioning and is equipped with a range, a frost-free refrigerator and an emergency signaling device. The complex includes a community building which houses a multi-purpose room, laundry facilities and a manager's office.

The journey for this complex started in 2004 when five acres was purchased to construct HUD 202 Housing Projects.

"Finally, after three long years from searching for a site for Champ Hodgens Estates to completion of the construction, Champ Hodgens Estates is open for business," said KI BOIS Community Action Housing Director John Jones. "Through countless obstacles, we endured and have a very beautiful facility for the elderly residents of Hartshorne."

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Dignitaries gathered to officially dedicate the Champ Hodgens Estates senior housing project in Hartshorne.



Mildred Hodgens listened as State Sen. Richard Lerblance presented a plaque honoring her husband, the late Champ Hodgens.

Photos and information provided by KI BOIS
Community Action Foundation.



Fishing, Food and Fun Highlighted CARD Head Start Event

Hundreds of Head Start children and their families gathered at Claremore Lake on a bright, beautiful Saturday morning in May for Community Action Resource & Development’s annual fishing derby.

Candy Smith, whose daughter Tara is enrolled in the Head Start program in Broken Arrow, said she was enjoying it with her daughter for the second year.

“We absolutely love it. It’s a blast. There’s so much to do and not enough time to do it all.”

CARD Head Start Director Barbara Hankins explained the event focuses on the entire family.

While there were plenty of fun activities for the kids, the parents could visit displays set up by Rogers State College, the Northeast Workforce Investment Board and other organizations.

CARD recruited dozens of volunteers to assist with the event.

Thunderbird Youth Academy Cadet Dusty Dennisson passed out fishing poles and baited hooks. Other cadets stood guard along the roadway and lake banks to make sure the children stayed safe.

Claremore firefighter Zane Cooper was lifting youngsters into a fire engine on display while fielding their questions.

“They wanted to know everything about the truck and how to become a firefighter,” he said.

Connie Bass, lead cook at a Head Start center in Bartlesville and her husband, Ken, helped grill 600 hamburgers and 1,400 hot dogs. Other volunteers stuffed chips and cookies into sack lunches, and put beverages in a swimming pool filled with ice to chill.

Ken called it a good get-together for the kids and their parents.



Donna Daley, a Circle G 4-H Club leader in Claremore, brought a lamb named Sugar Cube for the children to pet.

“This is a great program. It’s a community service for the kids,” she said.

There was no charge for the children and their families to attend the event.

Hankins estimated cash and product donations totaled \$10,000. People donated all types of services and food, Hankins added. T-shirts for the youngsters were funded by local businesses.

CARD awarded bicycles to the Head Start children who caught the smallest, biggest, and the most fish.

It was CARD’s seventh year hosting the fishing derby.





Apartment Complex Will Provide Affordable Housing in Fletcher

The Fletcher Northtown Apartments were dedicated May 30, just 14 months after ground breaking for the \$3.5 million project.

Located in the community of Fletcher northeast of Lawton, the complex is the first project of its type to be undertaken by Great Plains Improvement Foundation. It is also the first affordable housing project in the community.

Odell Gunter, who retired as executive director of Great Plains last year, returned to help Executive Director Virginia Spencer cut the cake at the dedication ceremony.

The complex consists of 10 three-bedroom units and 14 two-bedroom units.

The community building was dedicated to Gunter. It includes a manager's office, community space and a computer lab.

Spencer reported 18 of the units have already been rented. Great Plains contracted with Western Property Management to process applications and provide on-site management.

The Town of Fletcher helped upgrade sewers and water lines. Comanche County and the city paved the road and access to the parking lot.

Great Plains officials are already talking about building some duplexes adjacent to the complex.

Project partners included Mercy Housing, Inc., Oklahoma Housing

Finance Agency, Enterprise Community Investments, Inc., Federal Home Loan Bank of Topeka and Bank of Oklahoma.



Great Plains Improvement Foundation Executive Director Virginia Spencer and retired executive director Odell Gunter cut the cake at the dedication ceremony.



Golf Tournament Raises Emergency Funds

An estimated \$4,500 was raised at the Little Dixie Community Action Agency Golf Scramble to help southeast Oklahoma families in times of crisis. The event was held to highlight the role of community action agencies in helping people and changing lives during the May Community Action Month observance. Little Dixie Golf Scramble champions were Butch Morris, Mike Bloodworth and Ronnie Raper.


State Housing Finance Agency Okays Operating Funds for Agencies

Oklahoma Housing Finance Agency's Board of Trustees approved Home Investment Partnerships Program contracts to provide funding for affordable housing in Oklahoma to four Community Action Agencies during its May meeting.


- Delta Community Action Foundation received \$50,000 in operating assistance to develop affordable housing in Garvin, McClain and Stephens Counties.
- KI BOIS Community Action Foundation received \$50,000 in operating assistance to develop affordable housing in Haskell, Latimer, LeFlore and Pittsburg Counties.
- Little Dixie Community Action Agency received \$50,000 in operating assistance to develop affordable housing in Choctaw, McCurtain and Pushmataha Counties.
- Northeast Oklahoma Community Action Agency received the following awards to develop affordable housing in Craig, Delaware and Ottawa Counties: \$50,000 in operating assistance; \$200,000 to provide homebuyer assistance to 66 families along with \$8,000 for administration; and \$299,500 for the acquisition and rehabilitation of five single-family homes.



STATE OF OKLAHOMA



EXECUTIVE DEPARTMENT



Proclamation

Whereas, there are 20 Community Action Agencies in the State of Oklahoma working to assist low income Oklahomans to break the cycle of poverty and achieve self-sufficiency; and

Whereas, Community Action Agencies have been serving low-income families in every county in Oklahoma for more than 40 years; and

Whereas, Community Action Agencies conduct numerous programs to meet the needs of poverty-level Oklahomans including Head Start, housing, energy assistance, home rehabilitation and weatherization, job training and placement, emergency assistance, counseling, health, education, nutrition and many others; and

Whereas, Community Action Agencies, in partnership with elected officials, the private sector and low-income citizens, continue to identify poverty conditions and find solutions;

Now, therefore, I, Brad Henry, Governor of the State of Oklahoma, do hereby proclaim the month of May 2008, as

“Community Action Month”

in the State of Oklahoma.

In Witness Whereof, I have hereunto set my hand and caused the Great Seal of the State of Oklahoma to be affixed.



ATTEST:

Done at the Capitol, in the City of Oklahoma City, this 10th day of April, in the Year of Our Lord two thousand and eight, and of the State of Oklahoma in the one hundredth year.

Brad Henry

SECRETARY OF STATE

Brad Henry

GOVERNOR

OKACAA Summer Conference Offers Variety of Training

Training on topics ranging from the lead poisoning prevention to assisting clients with mental health issues were featured at the Oklahoma Association of Community Action Agencies Summer Conference held June 26-27 in Catoosa.

“Lead Free is the Way to Bee” is a poison prevention curriculum that

uses Dustin the Bee to engage young children in learning about lead hazards.

Panel members having previous experiences with substance and mental health issues discussed how agencies could support community education through the Peer Recovery

Support Specialist program.

Other conference programs focused on new codes regarding space heaters, the Earned Income Tax Credit program, basic elements of suicide risk assessment and the duties of the Child Development Advisor.



About 140 people registered for the Oklahoma Association of Community Action Agencies Summer Conference.



Charlotte Wingo from Big Five Community Services listens to a presentation about lead hazards.



Lisa Williams from Cookson Hills Community Action Foundation reviews information on the Earned Income Tax Credit prior to a roundtable discussion facilitated by Karen O’Neill from the Internal Revenue Service.



Mary Ann Overall and Jean Cooper from Northeast Oklahoma Community Action Agency and James E. Sconzo from the Community Action Agency of Oklahoma City and Oklahoma/Canadian Counties chat between training sessions.