

Volume 2, Issue 2

March 2011

The CAPtion

Event Well Attended CAP of Lancaster County Hosts Legislative Breakfast

February 24 was a very busy day at 601 South Queen Street as CAP of Lancaster County sponsored a Legislative Breakfast for those who represent Lancaster County in the Pennsylvania General Assembly. Eight representatives and two senators (out of 11 possible) or their designees participated in the breakfast meeting.

The meeting gave the legislators an overview of the services and activities CAP of Lancaster County provides to 35,000 constituents annually. They also discussed how important the Community Services Block Grant (CSBG) funding is in providing these services.

Given the looming budget reductions at both the federal and state level Mark Esterbrook CAP of Lancaster County CEO, felt it important for the legislators to know as much as possible about how the flexibility of CSBG funding is crucial to the delivery of services. “We provided this overview so they better understand our needs as they prepare to make difficult decisions in the upcoming state budget process,” explains Esterbrook.



Sen. Mike Brubaker listens intently to CAP of Lancaster County CEO, Mark Esterbrook, who makes a point regarding funding and future business models for the agency.



Representatives Scott Boyd and Bryan Cutler participated in the Legislative Breakfast hosted by CAP on February 24.

In addition, the legislators heard what the agency’s business strategy would be going forward with a very uncertain funding future. The discussion with the legislators did not include a request for more funding, but rather their support of a few business initiatives to help the agency generate more income with the potential to save Pennsylvania taxpayers money.

The legislators listened intently to the agency’s plan for the future. Esterbrook said, “We were able to bring to their attention the roadblocks that inhibit us from securing a better financial position for the agency and they supported our plans for the future. I think the breakfast was a positive and we will look to make it an annual event.”



Esterbrook's Pen



Dear CAP Colleague:

Well, spring is finally here, hopefully for good this time! I must admit, I am more than ready as this winter seemed harsher and longer than I can recall in recent years. As I read the newsletter, once again I am reminded how many good things we are doing here at CAP. I was particularly encouraged by Emma's journey on page four. I find it heart-warming to read stories about how our work helps people become more stable and self-sufficient.

Several employees have approached me about how the current budget situation in the federal and state government will impact CAP and its various programs. To answer that question in detail is quite challenging at this point in time. We have only recently seen the proposed state budget and are still sorting out the effect on our various programs. DPW financed programs have seen the greatest funding reductions so far. However, the state budget only accounts for 15% of CAP's total budget.

The federal budget is still a great unknown as our elected officials in Washington are still debating the current year's budget. The federal government provides approximately 80% of our agency's funding. The only real information we know at this point is that our Community Service Block Grant (CSBG) funding, and process, are in significant jeopardy. And although the actual dollar amount only represents 1.5% of our total budget, it was a key funding source for some of our programs. Although I can't predict the final outcome of the current federal and state fiscal environments, it is safe to say they will have a significant impact on CAP and its 35 programs. Rest assured, the Board and senior CAP staff are working diligently to minimize any negative impact to our community and our valued employees.

I would ask that you continue to remain flexible and optimistic during these challenging times. CAP is no newcomer to economic pressure and volatile political landscapes. CAP will survive this trial although I suspect change is inevitable. As information becomes available, and CAP staff has had a chance to assess its impact, we will communicate that information to you as soon as possible. Thanks again for all you do for CAP and our community.

Warm regards,

Mark

Representative Scott Boyd Joins CAP of Lancaster County Board

State Representative Scott Boyd joined the CAP of Lancaster County Board of Directors in February. Boyd is a fifth term Republican representing the 43rd Legislative District of Lancaster County.

Boyd was recently appointed to the Commonwealth Health Care Reform implementation Advisory Committee and he serves on the Tourism, Labor Relations and Insurance State House Committees. In addition to the CAP of Lancaster County Board of Directors, Boyd is also active with the Lancaster campus of the Harrisburg Area Community College's Advisory Board, and the Finance Committee for the Water Street Rescue Mission. He also serves as the Legislative Fellow at Millersville University where he gives government students a real-life look at the legislative process.



State Representative Scott Boyd

Boyd is a graduate of Lampeter Strasburg High School and a 1980 graduate of Millersville University, where he graduated magna cum laude with a degree in political science.

CONTACT Lancaster Celebrates 35 Years of Listening



At left : Eric Athcy, Esq. from McNees Wallace and Nurick LLC spoke of the importance of the CONTACT Lancaster Helpline in the lives of those in the community.



At right: Merle Sollenberger, a CONTACT Advisory Board member talks about losing a close friend to suicide. His personal loss motivates him to raise money and awareness for CONTACT.



CONTACT Lancaster Helpline celebrated its 35-year anniversary with a Celtic themed gala on January 29. Held at the Willow Valley Double Tree Resort, the gala drew 100 supporters, volunteers and sponsors.

CONTACT director, Regina Begley, said the event gave volunteers both past and present the chance to tell stories, visit with old friends and reinforce the need for their time and talents. "Through the course of CONTACT'S history there has always been the need for good listeners and that continues to be true today. The gala reminded all of us that the services we provide the community are important and as a group we are committed to continuing for years to come."

The gala featured Celtic music performed by Donegal and a silent auction that raised over \$6,000. The presenting sponsor for the evening was McNees Wallace and Nurick LLC.

CONTACT Lancaster Fundraiser

CONTACT Lancaster will hold a **fund-raiser at the Isaac's Restaurant in Lititz on Friday, April 21, 2011 from 5:00–9:00 p.m.** Isaac's will donate a portion of the dinner receipts to CONTACT. Come Hungry!

Location: 4 Trolley Run Road Lititz, PA
Just off 501 behind the Pizza Hut

GPS Users: 4 Crosswinds Road

SAVE THE DATE

8th Annual
*Evening in
Spring*

To Benefit the Domestic Violence Services
of Lancaster County

Saturday, April 30, 2011

Sponsored by  Turkey Hill

Home Sweet Home

One Employee's Path to Fiscal Fitness and Home Ownership



Emma Rodriguez and her family fought through hard times in order to purchase their first home.

With an infectious smile and an enthusiastic outlook that makes Lady Gaga look lame, Emma Rodriguez gets out of bed each morning determined to get where she is going in life. Like so many people, she has led a challenging life and acquired knowledge along the way, which she is now using to her benefit.

Rodriguez joined the staff of CCIS in 1998 as an eligibility coordinator and eventually became an eligibility specialist, which is the position she holds today. In addition to her position with CCIS, she is a mother of two children and a college student. She is studying criminal justice at the Lancaster Campus of the Harrisburg Area Community College with plans to become an attorney in the future. Last year, Rodriguez graduated from the Latino Empowerment Class offered through the Lancaster County Workforce Investment Board (see March 2010 issue of the *CAPtion*). However, the one thing that Rodriguez is most proud of is the fact that she is now a *homeowner*.

Her journey toward economic self-sufficiency began in 1997 when she decided to leave her home state of New York. She wanted to make a clean break from her circle of friends so she decided to move in with a cousin here in Lancaster. After stints as a nursing aide, a dietary assistant and a UPS employee, she found a meaningful position with CCIS.

We fast-forward our story to 2005. Rodriguez is living with her fiancé and two children in an apartment. Her life was stable as both she and her fiancé had full-time jobs. Between the two of them, they had expenses like credit card debt, a car payment, rent, food, utilities, insurance and all the expenses that most people have these days. Then her fiancé experienced a health issue that left him temporarily unable to work. The wheels began to fall off the proverbial cart.

Because of the sudden and permanent loss of income Rodriguez says, "I was unable to keep up with the bills on just my income. I took a second job at a restaurant washing dishes because my credit score was very important to me." She was working 67.5 hours a week now, but it was not enough to offset the bills that kept coming due.

Finally, in just a few short weeks the finance companies placed the charge cards in collection, her car disappeared without warning from the CAP Lancaster County parking lot (the work of a good repossession agent) and a sheriff served her with papers to appear in court to answer to her unpaid debts.

Rodriguez was forced to consult an attorney for advice.

The attorney looked at income statements for both her and her fiancé and it was clear they would not be able to clear the debts that now loomed over them like a summertime thunderstorm. Out of options, Rodriguez filed for bankruptcy protection in May of 2008.

Because of her bankruptcy, she has since taken a handful of financial literacy courses offered by Tabor Community Services and a Belco Community Credit Union class sponsored by CAP of Lancaster County. "Between the classes and the bankruptcy they showed me how important it is to be financially stable, says Rodriguez. "In my case I was trying to carry (financially) a household of four and I couldn't do it with my debt load. Now I understand the importance of budgeting, self-discipline and financial record keeping."

(continued on the next page)

One Employee's Path to Fiscal Fitness and Home Ownership (continued from page 4)

Rodriguez has slowly rebuilt her credit and her finances are stable. After the discharge of her bankruptcy, she applied for a credit card in 2009 and received approval. The bank approved her application largely due to the fact she was making regular payments on her school loans. Last year an acquaintance told her about a home purchase program that sounded like an unlikely dream. Not expecting much to come from it, she applied for an FHA loan and received conditional approval if she had a proper down payment.

Using her new budgeting skills, Rodriguez went to work. Rodriguez recalls, "I gave my landlord notice of my rent termination, put all of our possessions in storage, took the semester off from school and we moved into a tiny room in the home of my fiancé's parents to save money. I slept on the floor for three months and gave the bed to my kids. We made the sacrifices necessary to save the down payment money. It was all worth it."

Today, her family lives in a three-story duplex with a master suite, a yard for the dog, a two-car garage and an entertainment room with a state of the art surround sound system. "I love it," Rodriguez says emphatically. "It really showed me that anything is possible if you put your heart into it. My family members were very helpful and supportive during the bankruptcy and home purchase. The only way I could have purchased the house was with their support."

She strongly encourages everyone to take advantage of financial literacy classes offered locally by various organizations and financial institutions. Rodriguez acknowledges, her determination to save for a home was important to the equation but the knowledge she acquired by attending the financial literacy class gave her the understanding and framework to allow her money to work for her.

Her next goal is to finish her degree in criminal justice and enter law school. Ultimately, she would like to be the first female Latino attorney in the area. After establishing a successful practice, her plan is to establish a legal clinic for those low-income individuals and families who could not otherwise afford legal representation. It is not a matter of if Rodriguez will accomplish these goals but a matter of when.

See page 7 for a few ideas on how to improve your financial future

Standing on the steps of their first home are Emma Rodriguez, her fiancé Mike and daughter, Vanessa.

"I would encourage people to take at least one basic financial literacy course offered in the community."

Emma Rodriguez



WIC Wellness Tips



Check out what's best in spring!

Use in-season produce in your recipes or as healthy snacks!

Fruits: *apricot, pineapple, strawberry, mango, avocado*

Vegetables: *cabbage, asparagus, new potatoes, peas, artichoke*

Quick Energy Snacks

low-fat yogurt with sliced strawberries
whole grain cereal
cheese cubes and grapes
peanut butter on a whole grain waffle
string cheese
dried fruit and nuts

Munch and Learn Date Changes

Due to scheduling conflicts, the remaining Munch and Learn Series dates have changed. The new dates appear below and all will remain in Conference Room 220.

April 13 – “Balancing Act – Activity for Busy People”

July 14 – “Re-think Your Drink”

Take Time to Balance Your Life

We know that regular physical activity will help us to manage our weight. We know that we need to eat less fat, more whole grains, plenty of fruits and vegetables, and so on. But how do we balance all of our good intentions with the hectic pace of family life? The key may be to make a plan and stay focused on it throughout your busy day. For starters, plan to get physically active. For most adults, thirty minutes of moderate-intensity exercise five days per week is enough. But you don't need to do it all at one time. Try ten-minute activities three times a day. Take the baby for a short stroll if you don't have time for an afternoon in the park. Or do some work in the yard before the kids get home from school. And don't forget to make TV time active by lifting hand weights or jogging in place. The second part of the plan is to balance what we eat (calories IN) with the energy we burn in our daily activities (calories OUT). Just 100 extra calories a day can add up to a ten pound weight gain in a year. Think of it this way...if you cut out a can of soda each day, you may be ten pounds lighter next year at this time. Or, rather than a small bag of potato chips, choose an apple or a handful of grapes instead. It only takes small changes to make a big difference in your lifestyle and your health. It's all about balance.

Mango Salsa

Prep Time: 15 min

Total Time: 15 min

Ingredients:

1 cup ripe seeded tomatoes, coarsely chopped
1 cup mango, diced
1/2 cup finely diced cilantro
1/2 cup red onion, finely diced
1 teaspoon garlic powder
1/2 teaspoon of salt
1/2 teaspoon black pepper
1 small hot pepper, seeded and veins removed, finely diced

Preparation:

Mix all ingredients and refrigerate overnight to enhance flavors. Serve with baked tortilla chips, whole grain crackers, or as a topping for prepared fish.

Financial Products That Waste Money

According to ConsumerReports.org, many products that people buy are a waste of money or a bad value. Look at those listed below to see how you can save hundreds or thousands of dollars.

Collision Insurance on Older Vehicles—If you have an accident, collision coverage reimburses you only up to the value of your car, no matter how severe the damage. At some point, the cost of coverage might approach or exceed the maximum the policy would pay on a claim. You might consider dropping collision once its cost equals 10 percent of the car's book value.

Alternative: Save a fixed amount each month to cover such losses. Examine the value of comprehensive insurance. Typically less costly than collision, it reimburses you for theft and non-accidental damage like a falling tree limb that dents your hood. Like collision, it will not pay more than the car is worth.

Save: \$300 a year, based on national averages in 2007

Extended Warranties—Cars and electronics have become more reliable. Service plans often cost more than you will recover and many have fine-print terms that can limit or disqualify your claim.

Alternative: Buy reliable brands and follow manufacturers' usage and maintenance recommendations.

Save: \$30 to a few thousand dollars

Fee-based Checking—There are some no-fee checking accounts that do not require a minimum monthly balance.

Alternative: Look for them at local and national banks and credit unions.

Save: \$36 to \$600, plus any per-check fees each month

Cell Phone Insurance: Between the cost of insurance and the deductible, typically \$25 to \$100 or more, this insurance might not save you anything if you need to replace your phone because there might be fine-print exemptions. If the policy does replace your phone, you might get a different or refurbished model.

Alternative: Check your home and auto insurance policies to determine if your phone is or could be covered. When you get a new phone, do not throw the old one away if it still works. If the new phone is lost, stolen or breaks, you may be able to use the old one for the remainder of your contract.

Savings: \$48 to \$96 a year

Adapted from ConsumerReports.org

CAPTivators Take No Prisoners in Co-ed Volleyball League



For the second consecutive year, CAP of Lancaster County entered a team in the Lancaster Recreation League's Coed Volleyball League. Playing in Division II of the two division program has been tough. The CAPtivators finished with 11 wins and 46 losses, which was good enough for sixth place.

Team members are (front row left to right): Nicole Sahd, Glenda Martin, Stacey Broderick, Maristela Gottlieb, Paustine Ronoh, (back row left to right) Tony Sahd, Ryan Blecher, Michael Miles and Brian Sweigart.

Partnership With LGH Pays Dividends

WIC Adds Value to Healthy Beginnings Plus

Healthy Beginnings Plus (HBP) is a state sponsored program that provides quality care for expectant mothers and their babies. To gain admission into the no-cost program, expectant mothers must qualify for Medical Assistance. A multi-disciplinary team consisting of doctors, nurses, and social workers assemble an individualized care plan for expectant mothers. The team provides service to mothers and their babies until the age of 8 weeks. Lancaster General Health houses one of the Healthy Beginnings programs in Lancaster County and the other sites include Ephrata Hospital and the Heart of Lancaster Hospital. Women Infants and Children (WIC) has worked closely with the Lancaster General Health site for the past 15 years.

Currently Paustine Ronoh, a WIC nutritionist, travels to the HBP site every Tuesday located at 531 North Lime Street to enroll expectant mothers. There she shares general information on nutrition, food safety and introduces expectant mothers to the WIC program. She covers topics such as:

- The importance of prenatal vitamins
- Choosing healthy foods from the food groups
- Consuming only fully cooked meats
- Limiting fish with potentially high levels of mercury
- Avoiding raw fish or sushi
- Washing hands before preparing food
- General WIC Program information

On average Ronoh enrolls 40 to 50 mothers a month in WIC through the HBP. Ronoh says participation in the

HBP enables the WIC staff to begin the nutritional counseling earlier than in most WIC program admissions. “We see people sooner and we can begin to tell mothers about the importance of eating better foods, eliminating risky behaviors, the importance of breastfeeding and those barriers that may prevent it. These discussions begin before the baby is born which is ideal.”

Beginning the WIC program in the prenatal stage decreases the delay a mother would typically experience post partum, because the mom has already established a relationship with the program. This approach insures timely WIC benefits for the child after birth.

Erin Strickland, WIC outreach coordinator/nutritionist, says the HBP collaboration allows for a multi-disciplinary approach to prenatal care and much much more. “It’s great customer service for our cli-

ents to be seen by a WIC staff person while they are at their HBP appointment because it allows us to sit down and talk with them outside of a typical office setting.”

However, there are frequently more women than there are appointments. Ronoh refers them to the WIC office on South Queen Street, which is another benefit of working side by side with the HBP program. The women are less likely to fall through the cracks of time and care.

This is not the only WIC presence at an LGH facility. WIC staff also has a role to play at the Women and Babies



(Continued on page 9)

WIC Adds Value to Healthy Beginnings Plus *(Continued from page 8)*

Hospital. Ethel Hu, a WIC nutritionist and experienced breastfeeding counselor, is on hand every Monday through Friday to enroll newborns into the program and counsel new mothers on breastfeeding issues before their discharge. The in-hospital enrollment helps mothers avoid bringing their newborn infant to an extra appointment.

One of the biggest benefits to WIC's presence at Women and Babies Hospital is the WIC nutritionist's ability to answer questions or address issues a mother may have with breastfeeding before going home with the baby. Strickland explains that nothing derails a mother's commitment to breastfeeding faster than her frustration in making it work. This on site coaching helps to alleviate

that frustration before the mother gives up on it all together, which is not good for the mother or her baby. On average, the WIC staff sees 60 to 70 mothers and babies a month at Women and Babies Hospital. Many of the women are the same as those enrolled in the HBP so the continuity of care from beginning to end results in better care and many, many healthy beginnings.



Food Warehouse Benefits from Penn State's Outback Bowl Appearance

The Community Action Program (CAP) of Lancaster County's Food Warehouse received a product donation from the Pennsylvania Pork Producers Council as part of the Sack Hunger in Pennsylvania program.

The Pennsylvania Pork Producers Council and Leidy's Simply Delicious Pork Products partnered with the Penn State football program to "sack" hunger in Pennsylvania during the recent college football season. Throughout the season, Leidy's donated 50 pounds of product to hunger organizations for every sack the Penn State defense earned during a game (with a minimum donation of 100 pounds). CAP of Lancaster County's Food Warehouse received a donation of 100 pounds of product based on the results of Penn State's Outback Bowl appearance against Florida on January 1.

According to Amy Bradford, executive director of the PA Pork Producers Council, this was the second year for the Sack Hunger program. "The pork producers really like helping the community. It is a great way to promote pork and it gives the organization exposure."

The radio broadcast team covering the Penn State games mentions the Sack Hunger in Pennsylvania program during the game. On the post game show, the announcers reveal the chosen nonprofit and the amount of the donation it will receive based on the game's results. Bradford said the group donated 1,300 pounds this past season to groups throughout the state.

Lancaster Neighborhood Senior Center Names King and Queen



The Lancaster Neighborhood Senior Center has announced the winner of its annual Queen and King of Hearts celebration. The seniors who attend the center vote on the couple that best represent the spirit of Valentine's Day. This year the seniors selected Helen and Peter Styer of Rothsville as the Queen and King of Hearts. The Styers, who will celebrate their 11th wedding anniversary this year, have been coming to the center for 15 years. Congratulations!



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CAP Corporate Calendar

April

April 1-30—Child Abuse Prevention Display
CAP Lobby

April 1—Poverty Simulation at MU Downtown Campus—9:00 a.m. to 11:30 a.m.

April 8—CAP Child Care & Family Center -
Stride for Family Pride Pinwheel Event

April 10-16—Week of the Young Child

April 13—Child Abuse Awareness Month
Event—Binn’s Park 9:45 a.m.

April 19—Head Start—Policy Council Meeting

April 21—Poverty Simulation at CV High School—9:00 a.m. to 12:00 p.m. and 1:00 p.m. to 4:00 p.m.

April 24—CAP Offices Closed for Good Friday

April 27—CAP Board Meeting 6:00 p.m.

April 28—Poverty Simulation at Penn Cinemas for Mental Health America—TBA

April 29—Mardi Gras Fitness Event Celebration—11:00 a.m. to 2:00 p.m. in Room 220

April 30—DVS 8th Annual Evening in Spring Gala at the Bent Creek Country Club

May

May 2-6—Teacher Appreciation Week

May 17—Head Start Policy Council Meeting

May 24—Poverty Simulation at Hempfield High School—TBA

May 25—CAP Board Meeting 6:00 p.m.

May 30—CAP Offices Closed for Memorial Day

June

June 22—CAP Board Meeting 6:00 p.m.

Our Partners:



Troutman Is Multi-Winner With Website



Allison Troutman, director CAP Child Care, shows off her new DVD player she won through Coventry Health.

Last December, Allison Troutman (shown at left) was the winner of a portable DVD player compliments of Coventry Health, the agency’s health insurance provider. Coventry Health has a website for each subscriber to track his or her own health and wellness. Gift certificates are the norm for the program based on usage points employees earn. Troutman’s use of the site happened to coincide with a contest Coventry was running and the company randomly selected her to win!

Troutman encourages employees to use the site not just for the prizes you can win, but also for the personal

wellness benefits the site provides through goal setting, wellness articles, nutrition tips and recipes, exercise diary and much more.

Oops!

In the December issue of *The CAPtion*, the editor misidentified the life-saver on the front page. Her name is *Melonia Bond* with WIC. The editor apologizes for the error.

Go to www.members.cvty.com and start your wellness journey and collect prizes.