

Telamon—Virginia

August 2012

Empowering Individuals, Improving Communities

Message from the State Director Sharon Saldarriaga

As we enter a new grant year for the National Farmworker Jobs Program, I am pleased to announce several organizational changes. Please join me in welcoming Nelson Diaz as Program Coordinator. Mr. Diaz brings a wealth of experience and knowledge of workforce development to the position. Soon, we will fill three field support staff positions to increase the efficacy of front-line staff. After great deliberation, we decided to close the Tidewater office, and refocus efforts in areas of the state having greater densities of eligible clients. We have moved the state office to a new location, which includes a small but much needed conference area.

Our new state office address:

**Telamon Corporation
5501 Patterson Ave Ste 102
Richmond, VA 23226**

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A Second Chance

By Lynita Falls
Certified Housing Counselor, Chatham

The major economic decline of recent years has touched almost everyone in some way. As I look around my hometown, I am reminded almost daily of how a person's empire can be taken away in an instant. I know personally so many people who lost their jobs and then lost their homes to foreclosure. Many feel they lost everything.

During my time with Telamon, I have seen how our services can help prepare people for homeownership and save current homeowners from foreclosure. Up until mid 2011, I predominantly worked to prepare potential buyers to purchase their first home and saw my role as helping people achieve the American Dream. Through the years, I have witnessed so much joy and seen literal tears of happiness as families were handed the keys to their new homes.

In mid 2011, with the resignation of our Foreclosure Intervention Counselor and the nervousness of potential homebuyers, my role became two fold. I no longer work exclusively to prepare buyers

for homeownership; now I also work with families to prevent foreclosure. In the last year, many cases of potential foreclosure came across my desk. Unfortunately, every case is not curable. For some situations there is no resolution, such as when co-applicants get divorced and one refuses to agree to any workout options, or when unemployment leaves the homeowner with zero income and no foreseeable income. In those cases, I have to prepare the family for alternatives. However, most homeowners cannot or will not accept that they will lose their home.

Just recently, after struggling through an economic situation that often seemed hopeless, one of my clients finally achieved a two-year goal. In 2010, Ms. Mejia faced a parent's nightmare. Her young daughter was hurt in an accident and required long-term care. Ms. Mejia had a terrible crisis: she needed to care for her child, and she needed desperately to continue working. Unfortunately, her employer could not allow the necessary extended leave and Ms. Mejia lost her job. The household was left with no income. While out of work and taking care of her child, Ms. Mejia was diagnosed with a

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A Second Chance

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serious illness that required major surgery. Before the year was out, she needed another surgery.

While fighting for her very life, Ms. Mejia was also trying to save her home from foreclosure. After recuperating, she was able to get another job at her local hospital working as a certified nurse's assistant. Although her income is lower than before, she is steadily improving her finances and her mortgage lender has finally given her the second chance she needs to save her home from foreclosure. Her mortgage has been modified; this reduced the monthly payments to 31 percent of her income, making it a more affordable payment, and placed the arrearage at the end of her loan.

Congratulations to Ms. Mejia. Without her continued effort, this milestone to prevent foreclosure would not have worked!

Making Money in Tough Times

By Nelson Diaz
Program Coordinator

With technology playing such an important role in our lives, being unemployed does not mean you cannot make money. In this age of information, you can use the internet to work from home, sell items you do not want or need anymore, or fill out surveys for pay.

I have collected more than \$200

in gift cards by completing surveys at www.e-rewards.com. Being unemployed allows you to spend time with your family and have the freedom you always wanted. Also, you can make money while unemployed. With gas prices averaging around \$3.50 a gallon, working from home can provide amazing benefits.

All you need to get started is a computer with internet. If you do not have access to a computer, you can buy one and get internet service from connect2compete.org. The internet service is only \$9.95 plus tax a month. Also, if you need a phone you may qualify to get one free through a government program at www.safelinkwireless.com/Safelink/home.

Follow these simple steps and you will be on your way to achieving financial success while looking for a job or starting your own business.

1. Do your research. If you do a Google search on "work from home," many of the links can lead you to scams. According to the Better Business Bureau (BBB), you should always do your own research. If you are thinking about completing surveys, there are several popular websites registered with the BBB:

www.epollsurveys.com

www.myview.com

www.acop.com

www.surveysavvy.com

2. If you are thinking to sell something, you can create a free account and use the following

websites:

www.surveysavvy.com

www.etsy.com

www.craigslist.org

You can sell older goods, antiques, books, electronics, tools, clothing, cameras, appliances, or household items. You name it, you can sell it. It is fairly simple to do, and many people have found success.

3. If you are thinking to work from home, check out this site: www.alpineaccess.com. This company is highly respected in the industry and offers online training for the employees it hires. On the site, you can browse jobs at call centers nationwide. Also, you can easily browse through jobs in your area. The Featured Employers section is where you will find the highest rated jobs. This is a good way for you to apply for a job with a company that is recommended by current and former employees. Another site to check is: www.callcenter.com. It lists call centers in your area.

4. Remember that using your home as a place of business allows you a tax deduction for a portion of your rent or mortgage payment, and deductions for car expenses, including gas. Also, working from home is good for the environment because you reduce your carbon footprint and fuel usage.

Do not forget, if you need computer classes or need more information, you can always contact a Telamon employee near you.

Good luck!

Telamon Joins Coalition

By Lynita Falls
Certified Housing Counselor, Chatham

For the past four years, Telamon has partnered with the Building Economic Success Together (BEST) Coalition to be a host site for the Virginia Income Tax Assistance Program (VITA). VITA offers certified preparation of federal and state income tax documents for low to moderate income households in Pittsylvania County, Caswell County, and the city of Danville. This program is an excellent resource for our current clientele. It also provides positive exposure as other taxpayers visiting the office learn about Telamon's services that are available in the community. Telamon staff members, Lynita Falls and Barbara Witcher, completed the required IRS training and were certified to prepare basic to immediate taxes for the 2011 tax year.

In 2012, Telamon became a full partner in the BEST Coalition. BEST was formed in 2007 with a generous grant from the Danville Regional Foundation. BEST is a coalition of community partners committed to assisting low to moderate income residents in Pittsylvania County, Caswell County, and the city of Danville. BEST has three main goals:

1. Free tax preparation. Allows qualifying taxpayers to keep their hard-earned dollars instead of paying \$300 to \$500 for tax preparation.

2. Increase knowledge through education. Financial Freedom classes are offered throughout the year in different localities to educate residents on topics such as basic finances, consumer law, money and debt management, and energy saving tips.

3. Get our community banked. To educate consumers about the banking process, to assist them in setting up bank accounts, and to provide knowledge about financial tools and resources.

The newest addition to the BEST program is a Mentoring Program. Fourteen volunteers took a ten-week course to become Certified Financial Social Workers. Telamon staff members Lynita Falls and Barbara Witcher received scholarships in the Fall of 2011 to obtain this certification. Both staff members have successfully completed the course and the exam and are now duly certified. Each mentor will be assigned four mentees over the next two years to work with them individually to help them become more financially stable and achieve their financial goals.

In June, 2012, Telamon hosted a Financial Freedom class at our office in Chatham. Although the number in attendance was small, the class provided a wonderful opportunity for attendees to get positive feedback from their peers and to ask questions.

Thank you BEST for the countless hours that you devote in our community helping those who struggle with the economy and educating all to prepare for the financially unexpected.

Hard Work Pays

By Kathy Bullano
Regional Manager, Danville

When a new client, JW, came to the Telamon office in Danville, little did he know that one day he would be employed with one of the most prestigious manufacturers in the world of luxury automobiles and aircraft engine components. At the time of his enrollment, JW's only work experience had been on a dairy farm; however, he had a goal to become a machinist and was very motivated to get training that would lead him to a good job with good pay and benefits. He was tested and got high scores in math and reading. We provided him with information on degree programs available at Danville Community College (DCC). Together we decided that JW would enroll into DCC's Precision Machine Technology curriculum. Once he began, Telamon assisted JW with books and weekly support.

JW worked hard and received an Associate's Degree. To prepare him to better obtain a job in his field, I worked with him to develop a skills resume. I also provided him with a workshop on interviewing skills and essential workplace behaviors. His and Telamon's hard work paid off. Willing to relocate, JW got a great job with Rolls Royce. Now employed in a company with excellent pay and benefits, JW has changed his future!

Pesticide Safety

By Roberto Quintero
Pesticide and Workplace Safety Trainer

Pesticides provide important benefits to agriculture, but there are serious health risks if they are not handled correctly. The World Health Organization estimates 20 million cases of pesticide poisoning yearly, with 20 thousand deaths.

According to the Association of Farmworker Opportunity Programs, incidents of poisoning are more frequent for individuals working in fields recently treated, or children playing close by. There are many ways a farm worker can be exposed to pesticides: being sprayed directly or indirectly; ingestion; from contact with irrigation water, soil, or crops; and from improper storage or handling of pesticide products.

Pesticide Safety Tips for Everyone

Do not eat, drink or smoke when using pesticides. Do not mix pesticides, or place traps or baits in areas where children or pets have access. Do not accumulate pesticides; just buy the amount you need. Before use, always read the manufacturer's instructions. Only use the amount specified, in the manner described. Store pesticides in original container with the lid firmly sealed and out of the reach of children. Wear rubber gloves and other gear as specified by the manufacturer.

When using pesticides in enclosed areas, do not spray pesticides on furniture or other items that family members touch. Leave the room while the pesticides take effect and

open windows when you return. Remove or cover food, cooking utensils, and personal items in any area being treated. After using pesticides in your home, clean all kitchen surfaces before preparing food.

Without exception, close all doors and windows before using pesticides outside your home. Cover fish ponds, grills and orchards, and relocate pets. Do not use pesticides outdoors on rainy or windy days. Do not water the garden after pesticide use. Always check the manufacturer's instructions on how long to wait before returning to a treated area and tell your neighbors.

Tips for Reducing Pesticide Use

Do not put food scraps in your garden; it will attract rodents, flies, mosquitoes, fleas, and cockroaches to your home. Throw away any food left in pet bowls indoors and outdoors. Remove fruit dropped from any fruit tree. Do not put piles of wood or leaves near your house.

Drain any water puddles as soon as possible, change the water for birdbaths at least weekly, and run the filter of pools at least a few hours a day. Clear sewage pipes of leaves and other debris. Clean and maintain woodpiles and garbage containers. Keep compost bins securely sealed.

Finally, get the necessary training to learn how to protect yourself, your family, and your employees from pesticides. Telamon, with the support of Virginia Department of Agriculture, offers free training that is flexible and interactive, delivered in one hour or less, and customized for your farm business.

Promoting Youth

By Sara Lopez
Case Manager,
Montross

With funds from the Theodore H.

Barth Foundation, Inc., Telamon's Montross office was able to send six children ages 9-13 to 4-H Jr. Camp



held June 18th - 22nd at the Jamestown 4-H Center in Williamsburg. The 4-H program promotes positive development of youth by encouraging trustworthiness, respect, responsibility, fairness, caring, and citizenship. The kids participated in activities such as



canoeing, fishing, financial literacy, marine science, kayaking,

robotics, and swimming.

