



CHAUTAUQUA OPPORTUNITIES, INC.

# THE COMMUNITY

## FALL 2006

A Not for Profit Community Action Agency



### SPECIAL POINTS OF INTEREST: READ MORE INSIDE

- Home Care Receives new equipment.
- Safe House youth attends Leadership Conference.

## CODI Funding Making the Difference for Businesses in Chautauqua County

Chautauqua Opportunities for Development, Inc. builds from COP's mission of alleviating poverty by promoting self-sufficiency. The focus of CODI is to develop opportunities for new and existing entrepreneurs in Chautauqua County by providing lending capital, training, and technical assistance to those who would otherwise lack access to these services.

CODI was instrumental in assisting three locally owned and operated small businesses with capital which allowed for a start-up, expansion, and needed repairs.

"I would never have been able to open my two businesses without the help of CODI. The technical assistance they provided me helped me understand all of the aspects of owning my own business. I thank them for believing in me and my dreams", stated Catherine Skrok, owner of Cat-toos and, the newly opened, SK8\*DK located at 268 East Lake Shore Drive in Dunkirk.

CODI provided a \$12,000 loan for start-up capital and building repairs for her new business.

SK8\*DK (pronounced as Skate and DK for Dunkirk) is the only professional skateboard supply store in Dunkirk. Catherine's inspiration for the skateboard supply store was her son, Timmy. Being a mother of a skateboard enthusiast, Catherine experienced first hand knowledge of not having a local skate shop to accommodate the needs of the many skateboarders in Dunkirk and the surrounding areas.



Catherine & Timmy of SK8\*DK

Catherine contacted CODI and with assistance from Diane Hewitt, Economic Development Director, was able to present a realistic business plan and was approved for the start-up capital for this new small business.

CODI not only provides start-up capital but also assist with capital that will enable a small business to make renovations— keeping the business thriving. Frank and Linda Buffalino, owners of the

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### DESIGNATIONS

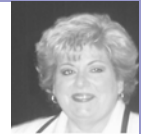
- Community Action
- Registered NYS Charity
- NYS Designated Rural Preservation Company
- Licensed Day care Provider
- Licensed Home Care Provider
- Community Development Corporation
- NYS Designated Family Day Care Training Certification Agency
- HUD Housing Counseling Agency
- A United Way Agency
- Community Development Financial Institution
- NYS Licensed Runaway and Homeless Youth Shelter
- Community Housing Development Organization (CHDO)
- Safe Place
- Budget & Credit Counseling Agency
- Provider of Personal Financial Management Training

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## EXECUTIVE DIRECTOR'S

Roberta Keller



CORNER

## Is there Equal Opportunity to the American Dream?

It has been five years since the nation was paralyzed by the attack on the World Trade Center. Each year that goes by, we remember the day in a somber and quiet spirit. We review what happened, we remember where we were, but, more importantly: we quietly contemplate what was lost that memorable and terrible day. The loss of lives, the loss of property, the loss of innocence and even to some extent the loss of freedom. Most assuredly it causes us to reflect on the values that built this country and those same values that we want to bring to the world in the name of freedom, liberty, equality and the dignity of all men.

*"We hold these Truths to be self-evident, that all Men are created equal, that they are endowed, by their Creator, with certain unalienable Rights, that among these are Life, Liberty, and the Pursuit of Happiness.*

*That to secure these Rights, Governments are instituted among Men, deriving their just Powers from the Consent of the Governed, that whenever any Form of Government becomes destructive of these Ends, it is the Right of the People to alter or abolish it, and to institute new Government, laying its Foundation on such Principles, and organizing its Powers in such Form, as to them shall seem most likely to effect their Safety and Happiness.*

*Prudence indeed, will dictate, that Governments long established, should not be changed for light and transient Causes; and accordingly all Experience hath shown, that Mankind are more disposed to suffer, while Evils are sufferable, than to right themselves by abolishing the*

*Forms to which they are accustomed. But when a long Train of Abuses and Usurpations, pursuing invariably the same Object, evinces a Design to reduce them under absolute Despotism, it is their Right, it is their Duty, to throw off such Government, and to provide new Guards for their future Security."* – United States Declaration of Independence

These words are the foundation upon which our country was formed and stands. Since the devastation of 9/11, we have, as a nation, sat in our living rooms and watched the devastation and the horror of Hurricane Katrina. It stirred our national consciousness and we were struck with the "hidden" faces of poverty. We didn't need too much prodding to realize that most of the faces left "behind" were black faces and brown faces. It took a flood to bring the national focus on a city in the south where black and brown faces have been hidden in the statistics of poverty. The evening news shined the light. But the light has dimmed, we are back in daily routines and those faces of color are safely tucked into the statistics of poverty.

In 1865, President Lincoln freed the slaves. In 1870, the South passed Jim Crow Laws which allowed for institutionalized racism under the guise of "separate but equal". Black Americans could not sit next to white Americans on public transportation; they could not drink from the same water fountains; they could not attend the same schools; they were according to the law – "separate but equal". This was the case until 1953, in Brown vs. the Topeka Board of Education...the Supreme Court ruled that separate was not equal. Schools in the south were integrated.

Aaaah, if it were so easy. Some of us are old enough to remember the scenes on television of police in storm trooper gear with hoses on peaceful demonstrators and on those who would dare go to school with white children. It took until 1964 with the Voters Rights Act for blacks to get the right to vote in the south. This took away the literacy tests that allowed racism to prevent blacks from voting, even if they held a PhD.

Out of the Civil Rights War on the Streets came President Johnson's War on Poverty. President Johnson said "We will end poverty in America in this generation". We have not ended poverty. We have not ended racism. Lets' shine a light on American Poverty. Lets' stir our national pride. Lets' ignite the fire that led to the Declaration of Independence...the fire that restores the dignity of all mankind and allows for equality and justice for all and equal access to opportunities. What is the hidden face of poverty in America?

- One in five children live in poverty in the US-13 million children.
- One third of African American children are low income.
- One third of Latino children are low income.
- 36 million people live in poverty in the United States.
- The number of Americans living in poverty has increased by 4.3 million during 2000 through 2006.

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## Director's Corner Continued

- Since the late 1970's, the number of full-time workers in poverty has doubled from 1.3 million to 2.5 million today.
- More than 40% of young children who live in households headed by women live in poverty.
- The poverty rate for Americans is 12.4%, African Americans is 24%, Hispanic Americans is 23%.
- The number of African Americans who were poor increased by more than 800,000 in the last 4 years and the number of poor Hispanics increased by more than 1.3 million.

Is it time for America to wage the war on poverty at home? Will we

commit to the dignity of all men and give all our children an equal opportunity to the American Dream? Can we wage a war elsewhere that we are not willing to fight at home?

"Five score years ago, a great American, in whose symbolic shadow we stand today, signed the Emancipation Proclamation. This momentous decree came as a great beacon light of hope to millions of Negro slaves who had been seared in the flames of withering injustice. It came as a joyous daybreak to end the long night of their captivity.

But one hundred years later, the Negro still is not free. One hundred years later, the life of the Negro is still sadly crippled by the manacles of segregation and the chains of discrimination. One hundred years later, the Negro

lives on a lonely island of poverty in the midst of a vast ocean of material prosperity. One hundred years later, the Negro is still languished in the corners of American society and finds himself an exile in his own land. And so we've come here today to dramatize a shameful condition." – Martin Luther King (From the "I Have a Dream" speech).

Martin Luther King had a dream, Abraham Lincoln had a dream, Thomas Jefferson had a dream. Lyndon Johnson had a dream; Community Action was born of a dream and continues to dream .... Of a country that assures all its children share in equal opportunities, of a nation committed to abolish poverty in our generation.

## Home Care Receives New Equipment

COI's Personal Care Aides, (PCA's) are taught to care for clients that range from a frail elderly client, a disabled child or adult, a child or an adult with a developmental disability, or a person suffering from emotional or mental problems. These people may need a little help to do the things that we typically take for granted such as being able to bathe, dress, buy groceries, and prepare meals. Sometimes a client may need a companion to stay with them while their family members run errands.

Personal Care Aides (PCA's) are taught to care for these special clients by Cyndee Rizzuto, RN

Supervisor/Trainer at COI Home Care using the Home Care Core Curriculum. The course requires some hands on training using hospital type equipment. This equipment was recently purchased through

a generous grant from the Northern Chautauqua Community Foundation. Through this grant, COI was able to purchase a semi-electric bed along with accessories that will allow training on how to bathe, transfer and position clients. The students will also learn how to move a client from the bed to a wheelchair using a hydraulic lift mechanism.



Cyndee Rizzuto, RN Supervisor/Trainer

Cyndee states, "I am especially thankful to the Foundation for their generous grant that enabled Home Care to purchase this much needed equipment. The best way to learn the proper procedure for a task is to practice performing it in the classroom before entering the client's home. Using the new equipment, everyone completing our training class will continue to give excellent personal care to our clients!"

For information on COI's Home Care Service—call 366-3335.



### Health Services

Division Head:  
Julie Town

### Maternal & Child Health Services:

- Access to Health Services
- Prenatal/post-partum care
- Nutrition Education
- Breastfeeding Education & Support
- Smoking Cessation
- Outreach and Home Visiting for High Risk Pregnancies
- Health Screenings
- Well-Child Health Education
- Migrant Seasonal Farm Worker Outreach

### Community & Adult/Senior Health Services

- Insurance Enrollment & Managed Care Education
- Alzheimer's Education & Support
- Skilled Nursing Services
- Respite Care
- Personal Care
- Crisis Intervention

## Around the Community and in Your Neighborhood



### Youth & Family Services

Division Head:  
Kathy Webster

### Youth/ Residential

- Respite
- Runaway/Homeless Youth Shelter
- Transitional Independent Living

### Youth / Asset Development

- Coalition Building
- Outreach
- Education: School Partnerships
- Licensed School Age Programming
- Employability
- Teen Pregnancy Prevention

### Early Care & Education

- School Readiness
- Licensed Child Care
- School Transitions
- Parent Education

COI staff reached out to community members throughout Chautauqua County through the opening of a new playground at a Dunkirk Head Start site, Youth Day in Jamestown, volunteering at the Dunkirk Free Library book sale, and sharing COI volunteer and internship opportunities with students and staff at SUNY Fredonia.

#### Opening of Playground

There is nothing like the sounds of children's laughter to bring warmth to your heart and a smile to your face. Gleeful screams and joyful laughter could be heard as the gates opened on the new playground behind Holy Trinity RC Church.



Head Start Students Playing on New Playground

The playground is a child's delight with swings, spiral slides, and many places to use as forts. The playground is handicap accessible and a fence keeps the children safe from running into the parking area.

Chautauqua Opportunities, through its partnership with Holy Trinity Church, is pleased to make this playground available to the community during non-operating hours of the Head Start Program.

A bridge was constructed that allows access to the playground over a ditch when it is muddy. "The bridge is

significant of not only of the partnership COI has with Holy Trinity, it has turned into a community partnership," said Kathy Webster, Director



of Youth & Family Services.

#### Youth Day, Jamestown, NY

The 2nd annual Youth Day was recently held in downtown Jamestown. COI was pleased to participate once again. COI staff introduced youth and their families to healthy eating tips and recipes.

Area youth enjoyed learning how to make healthy trail mix out of cereal. After a healthy snack the kids enjoyed



jumping on the jumper supplied by the Early Care & Education Program. COI was able to reach out to families and teach them the importance of good eating habits and how exercising can be fun and a great family activity.

#### Dunkirk Free Library

Six COI staff were happy to assist the Dunkirk Free Library with their annual book sale. Staff arrived two hours before the sale to carry boxes of books



from the Library's basement to the tent out front.



Volunteers left to right Cathy Szukala, Jean Blackmore, Dan Mets, Maureen DeJohn, Tammy Racino, and Teresa Alonge

#### Community Service Fair

COI's staff understands how important volunteers are for not-for-profit agencies and for the overall good of our communities. This is why COI recently highlighted volunteer and intern opportunities to students and staff at SUNY Fredonia's Community Service Fair. This was a wonderful opportunity for Chautauqua Opportunities and SUNY Fredonia to build a partnership that will provide more awareness of not only who COI is and what COI stands for, but more awareness to college students on the history of Community Action and that we are still fighting the "war on poverty".

COI believes in community outreach and partnerships to build awareness on COI's mission of "leading the fight against poverty by mobilizing resources and creating partnerships to promote empowerment, economic independence, and opportunities."

## Providing Local Community Credit Counseling and Personal Financial Management Skills

Chautauqua Opportunities, Inc. was recently awarded two new certifications through the United States Department of Justice; Not-for-profit Budget & Credit Counseling Agency and Provider of Personal Financial Management Training.

Chautauqua Opportunities will be providing residents opportunities for financial counseling prior to bankruptcy filing and credit counseling that includes debt restructuring. This designation from the Department of Justice will allow COI to work with consumers while deciding if bankruptcy is the right decision or to work with them on a financial recovery plan for the post

bankruptcy period. “We are very pleased to be able to offer this service at COI”, says Jean Berry, Financial Education Specialist. “Deciding to file for bankruptcy is a big decision and we feel very strongly that our counselors and educators will have a major impact on the recovery process and leading to financial stability.”

COI offers extensive financial literacy training for youth and adults. These trainings work with individuals along a continuum of financial skill development from budget counseling and debt restructuring to investment, asset development, and

planning for your future economic security. Consumers are also counseled on ways to avoid predatory lenders, identify deceptive marketing, and understand legal rights of a borrower.

For more information regarding COI’s financial Education and Counseling Services, please call 366-3333 and ask for Jean Berry, Financial Education Specialist.



## Destination Future 2006

In 2006, a youth in the Transitional Independent Living Program of Chautauqua Opportunities, Inc. (COI) and Case Supervisor, Tami Berg, attended this year’s National Youth Leadership Conference. By attending this conference, Tami and this youth were able to network with over 400 youth (ages 16 to 21) and adults from the United States, Puerto Rico, and the District of Columbia to present their thoughts, ideas, and outcomes on these ideas to a panel consisting of Federal officials and other youth development experts.

Destination Future is a national youth leadership conference that aims at increasing the civic engagement capacity of youth and development of leadership skills. The conference provides youth the opportunity to inform service providers and policy makers on the issues that impact children and youth in out-of-home care.

These breakout sessions allowed for dialogue on concerns of young people transitioning into adulthood. Discussions were held on life skills, case planning, workforce preparation, and collaboration with state agencies. This conference enabled

youth to learn and practice leadership skills.

Attendees were able to hear from inspirational speakers and some shared their history of living in foster care, group homes, and shelters.

“This was a wonderful opportunity for the youth to be heard, learn leadership skills, and network,” stated Tami Berg, Case Supervisor at COI’s Safe House.

### Youth & Family Services

#### Community Infrastructure Development

- Employer Outreach & Education on Child Care Issues
- Child Care Resource & Referral
- Provider Recruitment, Registration, & Monitoring
- Provider Training & Resources
- Child & Adult Care Food Program
- Health & Safety Inspection & Monitoring
- Parent & Child Advocacy

#### Family Growth & Development

- Financial Literacy
- Family Development Training
- Individual & Family Mentoring
- Family Mediation
- Individual or Group Life Skills Education
- Support Groups & Advocacy



**Housing & Energy Conservation**

Division Head:  
Mike Yerico

**Homeownership & Emergency Services**

- Credit Counseling
- Homeownership Preparation
- Homeowner Club
- Homeless Prevention
- Foreclosure Prevention
- Heating Assistance

**Tenant Services**

- Long-term Affordable Housing
- Transitional Housing
- Rental Subsidy

**Housing Rehabilitation Services**

- Weatherization
- Energy Conservation
- Homeowner Rehab
- Rental Rehab

## 60 New 1st Time Homeowners in Chautauqua County

According to the American Housing Survey (AHS), first time homebuyers make 2 out of every 5 home purchases. In the past year, Chautauqua Opportunities, Inc. and its partners have helped 60 families achieve the American Dream of first time homeownership. With the help of our partners, Federal Home Loan Bank of New York and Cincinnati, along with HSBC & Key Banks we were able to assist these families with needed services like financial literacy, homebuyer education, credit and debt management, down payment and closing costs, as well as post purchase assistance.



Chautauqua Opportunities, Inc. utilizes a holistic approach to service provision. A single mother with four children, working a temporary part-time job, came to us hoping for a

chance to buy a home. COI worked with her on financial and credit issues and referred her to Chautauqua Works for assistance in obtaining stable employment opportunities. In less than a year, she obtained full-time employment and was able to purchase her first home.

COI's Housing & Energy Conservation Division works with a diverse customer base. One such customer, a single male with limited reading ability and over \$10,000 worth of debt, contacted COI for assistance. COI set him up with a housing navigation plan that worked him through financial literacy and credit management services and assisted him in gaining his financial freedom and increased his homeowner knowledge and responsibilities. Working with the local banking community, he has been approved for a

mortgage that he can afford.

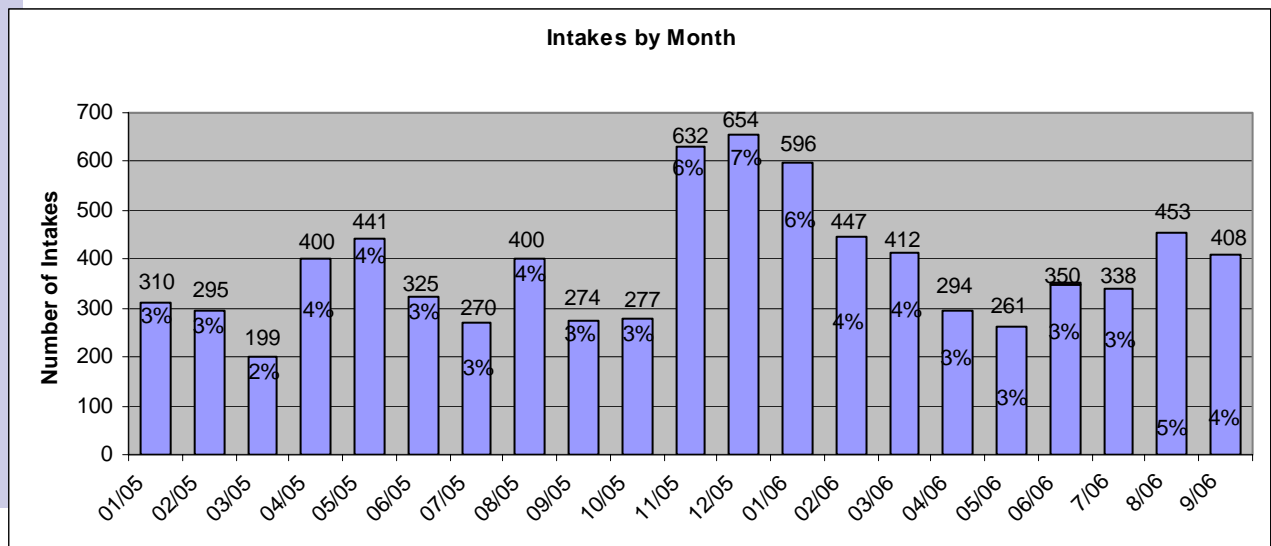
Becoming a homeowner today has become increasingly more difficult. Through increased financial literacy skills, discipline, and perseverance, the dream of owning a home can become a reality.



*1st Time Homeowner's Home*

For more information on Chautauqua Opportunities Homeownership Services, call 366-8176 in Dunkirk or 661-9430 in Jamestown.

### Summary of Families/Households Seen by Central Intake January 2005 -September 2006



## CODI Expands Service Options

Chautauqua Opportunities for Development, Inc. (CODI) will expand its service options by implementing three new programs that will be available to Chautauqua County businesses and residents; these include the Cottage Industry Development (CID) Program, Incubator Without Walls (IWW) Program, and the Home Appliance Loan (HAL) Program.

The Incubator Without Walls and CID programs will assist area entrepreneurs in realizing their dreams of owning a successful business and augmenting their current income. Informational seminars and workshops will be offered on specific small business topics through the Incubator Without Walls Program, which will also allow for additional networking opportunities. The HAL program will assist low to moderate income Chautauqua County residents to purchase major home appliances through a reasonable rate loan program. The intent is to combat

predatory lenders who prey on those individuals who do not have access to reasonable credit options.

CODI is able to expand the programs offered with the support from the US Community Development Financial Institute (CDFI), the City of Dunkirk Community Development Block Grant (CDBG), and HSBC Bank, NA.

With these agencies supporting CODI's mission, funds will also go to existing programs geared to assisting new and existing Chautauqua County businesses through capital lending, training, and seminars. The mission of CODI is to promote and create economic independence through business development and opportunities. To accomplish this mission, CODI offers various pro-

grams to entrepreneurs, which include the following: the Chautauqua Microenterprise Loan Fund (CMLF), the Chautauqua Women & Minority Microenterprise Loan Fund (WMLF), the Building for Business Individual Development Accounts (IDA), and the Small Business Incubator. Aside from these programs, CODI also provides technical assistance and entrepreneurial training. CODI's "Small Business Essentials" 8-week training course is a community-based course that focuses on instilling participants with financial literacy and business development skills. The course is offered twice a year, once in the Spring and once in the Fall, alternating between Dunkirk and Jamestown.

If you are interested in the various programs offered, contact CODI at 363-6364, ext. 269.



### Economic Development

Division Head:  
Diane Hewitt

### Lending Services

- Business Loan Capital
- Training, Workshops & Seminars
- Technical Assistance
- Consulting

### Business Start-up & Expansion Services

- Dunkirk Sheridan Empire Zone
- Training, Workshops & Seminars
- Technical Assistance
- Cottage Industry Development
- Individual Development Accounts

### Incubator Services

- Low Cost Business Rental Space
- Shared Business Services
- Training, Workshops & Seminars
- Technical Assistance

Community Development Financial Institution (CDFI)

Community Development Entity (CDE)



VISIT CODI ON THE WEB:

[www.codi-wny.com](http://www.codi-wny.com)

**Chautauqua Opportunities for Development, Inc. is now located at 17 West Courtney Street, Dunkirk, New York, 14048. You can contact CODI by phoning 363-6364.**

## CODI Funding Continued

Nickel Plate Depot Restaurant and Bar, 131 Central Avenue, Brocton, accepted a \$15,000 loan from CODI. They used the loan to purchase



*Frank & Linda Buffalino*

equipment and update several items for the business. Linda Buffalino states, "CODI helped us get started. Without this loan it would have taken a lot longer for us to get our business up and running."

CODI assisted yet another small business in realizing their dream by offer-

ing a \$6,000 loan to purchase additional equipment and provide working capital for John, Torres, owner of Torres' Home Improvement Service, based in Jamestown, N.Y.

Mr. Torres contacted CODI to assist him with capital to expand his

business and to provide him the seed money to purchase additional equipment needed for this



*John Torres*

expansion. "I had no where else to turn and they were there to help expand by business", stated Mr. Torres.

If you have questions about the services that CODI offers, Contact CODI at 363-6364, ext. 269.

We're on the web!

[www.chautauquaopportunities.com](http://www.chautauquaopportunities.com)

HELPING PEOPLE ... CHANGING LIVES ... STRENGTHENING FAMILIES



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