

# Charlotte Area Fund Happenings

## Our Mission

To combat poverty by assisting low-income individuals and families with becoming self-sufficient. In operation since 1963, CAF examines the causes of poverty and provides a wide range of programs to address the issues of poverty and their impact on the low-income population of Mecklenburg County.

## Training Meets Opportunity For CAF Participant

Warren Coleman is a testament to the fact that when job readiness training meets opportunity, an explosion occurs! A 30-year habitual drug abuser, he found himself in Charlotte after moves to 10 other cities had failed. His first step was overcoming his drug addiction. "I enrolled in a program at Rebound Treatment Facility and after 30 years of abuse, the light came on," stated Coleman. "I've been clean now for 40 months and I'm grateful".

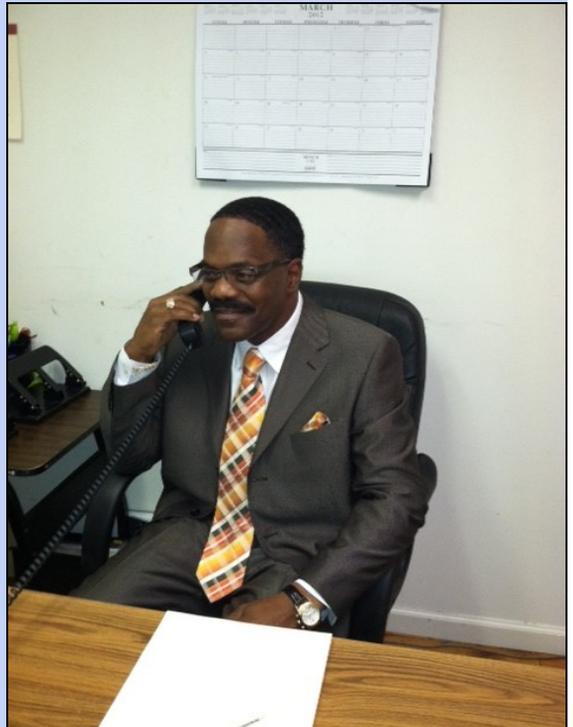
Referred to CAF while still in drug treatment, Coleman entered the Self-Sufficiency Program looking for a new lease on life. He completed the Job Readiness Class, which included instruction on interviewing skills, resume development, career goals, interpersonal skills and budgeting.

"From the moment I stepped into CAF, I felt compassion from the staff", he stated. "Ms. Seabolt and Ms. Frink, just to name a couple, took the time to genuinely assist me". He added, "My Case Manager spent individual time with me, helped to develop my resume and transported me to a job fair. She even treated me to lunch once. Her heart was in it". Coleman explains that the level of services and support from CAF was a major factor in making him want to return everyday, resulting in him eventually completing the required 24 hour curriculum.

With the Job Readiness training completed, the next step was an opportunity to put what he learned into action. That opportunity presented itself via a job lead for a cleaner and dishwasher at a bakery. "I cold-called, got an interview, and my Case Manager helped me to prepare for it", he stated. "I will never forget that my Case Manager insisted that I send a thank-you note afterward".

He got the job. According to Coleman, it was the thank-you note that his employers at Amelie's Bakery later stated was the final deciding factor. That was three years ago and the success just keeps coming. Coleman was eventually promoted to manager, and now supervises a staff of 8. His responsibilities have grown as well, which now includes scheduling, payroll, a.m. set-up, hiring, and coordinating deliveries. And whenever the opportunity presents itself, he's now in the position to hire other CAF participants. "A CAF participant who I recently hired will be completing the pastry assistant program in 2 weeks", he stated.

Coleman has accomplished much and saw many of his short-term goals come to fruition, but he's not done just yet! "I will be a homeowner soon; I'm closing on my new construction home in a couple of months", Coleman stated. He's also committed to helping his daughter, currently a freshman in college, complete her college education; continuing to support his parents who loved him unconditionally throughout his struggle with addiction; and exploring entrepreneurial ventures. By appearances, it seems opportunities continue to come his way. As a result of his connection to the bakery, Coleman has recently landed a commercial cleaning contract and is now an employer. He operates the cleaning company in addition to his role at Amelie's Bakery. In his personal time, he serves as an usher and greeter at his church and often returns to Rebound Treatment Facility and CAF to encourage others. "I've come a long way", concluded Coleman. "And while I totally appreciate all the training and support CAF offered me, I must also give God the glory".



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**Have You Considered a Skilled Trade?**

One of the most successful ways of landing a job is choosing a field that is experiencing an employment gap. That is, select a career where companies within that industry are experiencing growth and working hard to recruit people. A recent national study by Manpower showed that jobs like machinists and tradesmen are in short supply.

Because of an aging workforce and a new generation of workers entering other professions, engineers, machinists and skilled trade workers are the three most difficult positions to recruit for, according to Manpower's annual list of *The 10 Hardest Jobs to Fill*. Manpower representatives added that baby boomers are starting to retire, which means many workers with traditional blue-collar skills are leaving the workforce. If you're a participant in job readiness services at CAF, update your Case Manager about your career goals and keep the following list in mind!

1. Engineers
2. Machinists/machine operators
3. Skilled trades (i.e. Fiber Optics, Electrician, HVAC, Welders, Pipefitters, Route Drivers, etc.)
4. Technicians (Machine Technicians)
5. Sales representatives
6. Accounting and finance staff
7. Mechanics
8. Laborers
9. IT staff

**CAF Now S.N.A.P. Site**

The SHARE Network is a unique resource to help customers become self-sufficient. Each SHARE Network Access Point site (SNAP) offers assistance with preparing a resume, information about the current labor market, registering for unemployment, researching employment opportunities and providing referrals to a local JobLink Career Center for more intensive services. Depending on the SNAP site location, other services may be available to the customer. CAF is now one of many sites located throughout the city. This is a collaborative resource provided by Charlotte Works.

**Occupations Still in Demand**

**AUTOMOTIVE & MOTOR SPORTS**

- Auto body/Repair Technician\*
- Diesel Mechanics\*
- Truck Driver Training\*
- HEATT (Heavy Equipment & Transport Technology)

**BUSINESS/ FINANCE**

- Certified Payroll Professional
- Desktop Publishing & Graphic Design
- eCommerce/Marketing
- Customer Service/Keyboarding
- Paralegal Training
- Project Management
- Receptionist/Office Skills
- Six Sigma (Quality)

\*Courtesy of Charlotte Works

**PROFESSIONAL & PARAPROFESSIONAL**

- Police/Fire Science\*
- Teacher Assistant Certification
- Veterinary Technician
- Funeral Services

**INFORMATION & TECHNOLOGY**

- Cisco Certified Network Professional
- Computer Support Specialists
- Database Management (Microsoft, Oracle)
- PC Repair Technician

**HOSPITALITY & TOURISM**

- Hotel/Restaurant Management
- Culinary Arts
- Baking & Pastry Arts

**Working From Home: The Flexible Career Track**

Whether you want the flexibility to be at home for the kids or the feeling of being your own boss, more people than ever want to work from home. Finding viable job opportunities for remote work is challenging, however. Choosing jobs and planning careers, for those who want to work from home, requires exceptional creativity, patience, and willingness to adapt.

The careers listed below are more likely to accommodate working from a virtual office, or are more easily molded into a career that will eventually allow for creating a business that supports the goal of working from home.

<u>Medical</u>	<u>Technical</u>	<u>Professions / Events</u>	<u>Administrative</u>
Medical Billing	Web Site Developer	Event Coordinator	Data Entry Processor
Medical Transcriptionist	Grant Writer	Caterer	Virtual Assistant
Home Care Aid	Technical Support Rep.	Internet Marketing	Call Center Rep.
Massage Therapist	Database Administrator	Pastry Chef	Online Researcher
Midwife			

## Financially Focused

### Important Lessons to Teach your Children about Money

From the Pay Jr Education Center

Having money is crucial to obtaining the things we need in life, and of course, having extra for the wants is nice too. However, money problems can occur when parents don't teach money management skills at a young age, usually when the child starts getting an allowance or has a job, such as babysitting or mowing lawns. When credit card offers start arriving in the mail, they are an easy fix when there's no more money left. Teaching your children about money, as well as credit cards, can be easy, and even a fun experience, but most importantly, a very valuable lesson. Here are a number of ways to teach children about money, so they don't end up having problems in the future.

**Introduce them to money**—when they are young enough to count, take an active role in teaching them about currency, such as pennies, nickels, dime and quarters, as well as dollar bills. Have them do simple math including adding and subtracting. When they get older, you can introduce new concepts and issues.

**Teach by example**—teaching your children about money becomes a much easier task when you have learned the lessons you are teaching. Children are smart and they know when a parent is a good example. Your kids won't listen to a word you say if your money management skills aren't up to par, so learn all you can about budgeting, saving, investing, reducing expenses and cutting out debt. When you're armed with knowledge, you're better able to teach your children.

**Give them an allowance**—yes, that means give them some money. Even if it's a few dollars a week, let them take control of their own money and make their own decisions about what they want to do with it. A good example of how much to give them would be a dollar for their age. So, if you have a ten-year-old, give them ten dollars, for either a week or a month, depending on your own budget. If they're never given any money, they will never learn how to manage it. This way, they can then see first-hand what it's like to have money. Hopefully, if you have taught them, first by example, and then with the knowledge you have gained, they will think twice on how to spend it, or even if they want to. They may decide to put some away for a rainy day or they may blow it the first chance they get. Whatever choice they make in managing it, will help them be good money managers in adulthood.

**Teach them one principal at a time**—if you bombard them with everything all at once, they will only be confused. We can't expect them to be awesome money managers overnight. It takes time. Once a month, teach them one principal about money. For example, this month, you can teach them about budgeting their money. The next month could be about having a savings account, and so forth. If you teach line-by-line, precept-by precept, they will absorb more of the lesson. No one wants to be preached to.

**Give them opportunities to earn money**—whether they go beyond doing their chores or do a specific job you need help with, give them extra opportunities to earn money. The more experience they have with money, the better skilled they will become. If they choose to blow it all up front, it will teach them about patience and saving for what they really want. This sets up a great foundation for investing money for the future or putting money away for emergencies.

**Teach them about credit**—humans are impatient creatures. We want things and we want them now, even if we don't have the money. Credit cards have become the staple for many families, often leading to out-of-control debt, but when credit is used wisely, it can be very valuable, such as for credit ratings. When you use credit and you pay it off on time, companies are more willing to offer you more credit to buy things such as a home or a car. Having a good credit score rating can open doors for small business or college loans. Teach children that credit is not a gift; it's a loan. Tell them that credit has to be paid back, often with high interest rates, and that only when they have a plan to pay it back should they get a credit card.

**Teach them about savings accounts**—when children save their money for a rainy day or for special things, they feel a certain stewardship over that particular item or service, because they had to save money and patiently wait until they had it. That would be hard for any adult to achieve, let alone a child, but it can be done. Having a savings account is helpful; after all, if the money is “locked” away, it becomes less of a temptation to spend it! Not only that, but depending on their age, bank institutions have special accounts that give back small interest payments, which can be an incentive for a hesitant child to begin saving. When you give allowances, give it to them in denominations that encourage savings. So, if you give a child \$5, give out five \$1 bills and encourage that at least \$1 go to savings. When they have saved the money, pat them on the back for a job well done. Children love praise and just telling them you are proud of their decision gives them more confidence that lasts into adulthood.

## Financially Focused

### Understanding Your Credit Report

As a rule, credit scores are created by analyzing the information on your credit report and generating a score. FICO scores are used in this process and are determined based on five key areas.

#### Payment History-about 35% of FICO score.

Paying bills on time greatly improves this section.

#### How Much You Owe-about 30% of FICO score.

Considers the number of accounts with balances and how much of your available credit you are using.

#### Length of Credit History-about 15% of FICO score.

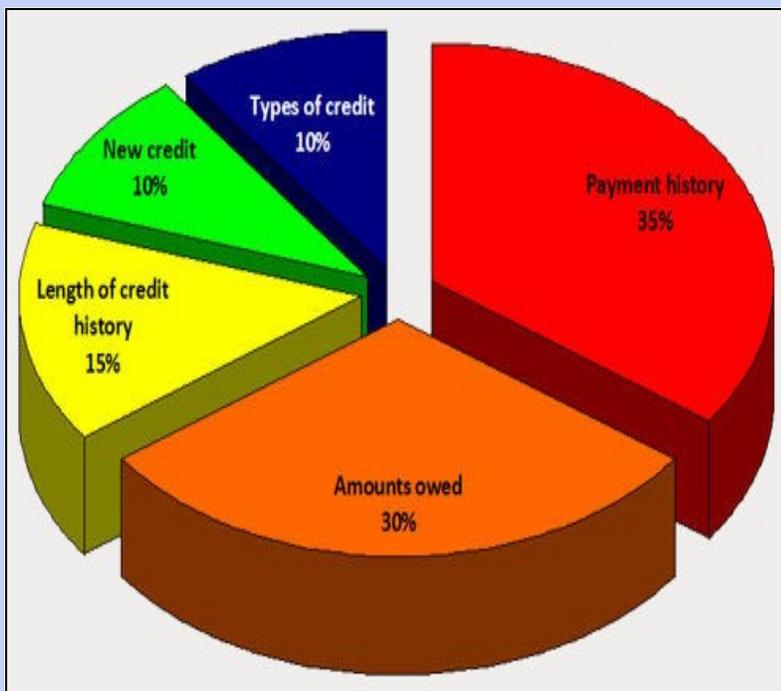
Longer credit histories will increase your score.

#### New Credit-about 10% of FICO score.

Too many new credit applications affects your FICO score. If you need a loan and are shopping for lowest rates, do your applying within a certain time period, such as over 30 days, to avoid lowering your FICO score.

#### Other Factors-about 10% of FICO score.

These factors may include things like the kind of credit on your report, i.e. credit cards, installment loans, home & auto loans or persona lines of credit.



### Teaching Your Kids About Money

Continued from page 3

**Teach them about budgeting their money**—even if they only get a few dollars a week, children can list things they want to do with their money and whether they have the money to get those things. Sit down with them and help them a few times to budget, or project how much that particular item will be, and then determine if they have the money.

**Have family discussions about money**—check with them about their money management. Talk with them about any concerns you have and encourage them to talk to you. Having a set time to talk about money issues will also help keep everyone on task. Find out how they're doing and if they are struggling with saving money. For younger children, you could talk about the difference between cash, checks and credit cards. If you have teenagers, talk with them about the effects of the economy, how to economize at home and Sometimes just opening the door for communication will help with any potential problems or issues that may come up, especially if the child begins a new job or loses one. Talk to your kids about upcoming holiday plans or vacations that require a lot of money. Tell them your plan for saving the money and chances are they will want to save their own money as well.

**Don't bail out your kids**—if your children get into financial trouble, the worst thing you can do is bail them out. If they were saving their money for something they needed and they ended up spending it on something different, don't get it for them. It may be a costly lesson, but if children have consequences resulting from their actions, they will learn to start spending and saving wisely.

*Health & Nutrition...it matters!*



## A Guide To Charlotte Area Farmers' Markets

Farmers' markets serve as a vital way of connecting communities with locally grown fresh fruits and vegetables. Their main benefits include supporting local farmers and supplying citizens with produce necessary for a healthy and nutritious diet. Most markets offer combinations of fresh fruit, vegetables, meat, dairy, and sometimes flowers and fresh baked pastries. They are conveniently located throughout Charlotte and they're gearing up for their busy season. Check out these Charlotte area farmers' markets!

Name	Location	Hours	Season
<b>Charlotte Regional Farmer's Market</b>	1801 Yorkmount Road	Tue-Sat 8am-6pm Sun 12:30pm-6pm	March-Sept
<b>King's Drive Farmer's Market</b>	S. King's Drive at Morehead	Tue & Fri 7am-7pm Sat 7am-3pm	April-Oct
<b>Matthews Community Farmer's Market</b>	188 North Trade Street	Sat 7:15am-12:00pm	April-Nov
<b>Atherton Mill and Market</b>	2104 South Blvd	Tue 3pm-7pm Wed 9am-1pm Sat 9am-2pm	April-Sept
<b>Huntersville Farmer's Market</b>	103 Maxwell Street	Tue & Sat 7am-1pm	April-Oct
<b>Neighborhood Farmer's Market</b>	2845 Beatties Ford Road	Sat 8am-3pm	April-Sept
<b>Mecklenburg County Market</b>	Corner of Ardrey Kell and Marvin Road	Wed 7am-6pm	April-Sept
<b>Meeting Street Market</b>	1515 Harding Place	Tue 4pm-dark	March-Sept

### Dr. Oz's Five Steps to Spring Clean Your Skin

**Bring Winter Skin Out of Hibernation**-Give yourself a massage with Lemon Essential Oil. Massage into your eyebrows, forehead and chin to enhance your circulation and immune cells, while also protecting your skin from small cuts and irritation.

**Protect Skin From the Inside Out**-You can help your skin by eating cantaloupe, which is rich in vitamin C and beta carotene. Also, eating tomatoes prevents your skin from burning quickly in the summer sun.

**Shield Your Skin From The Sun**-Make sure you use sunscreen that contains zinc oxide and titanium oxide. These two ingredients means you don't have to wait for the sunscreen to metabolize to start working, like other sunblocks that have to soak in for 20-30 minutes before they become effective.

**Trade Regular Body Wash For Moisturizing Body Wash**-Use a moisturizing body wash. Dr. Oz recommended Dove Body Wash because it will restore natural moisturizers to your skin and nourish your skin to help it replenish moisture.

**Exfoliate With Grapes**-Dr. Oz mentioned a secret home remedy for removing dead skin cells—Grapes! Grapes contain salicylic acid and polyphenols, which are found in expensive moisturizers. Take some red or purple grapes, crush them up, and rub them all over your face. This will cleanse your face the natural way!



### Community Health Partner Receives Award

Community Health Intervention & Sickle Cell Agency, Inc was recently recognized by the American College of Medical Genetics Foundation (ACMG) in their "Day of Caring". As part of the event, the ACMG awarded 10 bikes and helmets to CHI & SCA, a community-based organization that addresses health disparities and serves children and families with genetic disorders. Under the local leadership of Sadie Jordan, Program Manager, CHI & SCA expressed gratitude for the award. CAF was instrumental in this award nomination and always eager to assist community partners in leveraging resources!

## June 2012

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17 Father's Day	18	19	20 First Day of Summer	21 CAF Self Sufficiency Graduation-6 pm*  Silent Auction- 7pm**	22	23
24	25	26	27	28	29	30

\*CAF Graduation to be held at Covenant Presbyterian Church, 1000 E. Morehead.

\*\*Silent Auction, sponsored by the CAF Board of Directors, also to be held at Covenant Presbyterian Church, 1000 E. Morehead.

### **“HAPPENINGS”**

This is a publication of the  
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#### **Editor**

Dawn Roberts

#### **Co-Editor**

Barbara Ledyard

#### **Distributors**

Karen Brackett Browning,  
Executive Director

Faye Jones,  
Case Manager/Recruitment  
Specialist

Terry Howard,  
Marketing Coordinator

Barbara Ledyard,  
Special Projects  
Coordinator

### **Federal Poverty Guidelines**

Since CAF receives State and Federal funds, participants must meet certain income guidelines to receive services. Individuals seeking assistance or services from CAF must have an annual family (any individual living in the same dwelling unit who are related by blood, marriage or adoption) income, which does not exceed 100% of the Federal Poverty Guidelines for the ARRA Program.

<b>Household</b>	<b>Annual Amount</b>
1	\$10,890
2	\$14,710
3	\$18,530
4	\$22,530
5	\$26,170

**\*For each additional household member, add \$3,820.**

### **Charlotte Area Fund Inc.**

901 North Tryon Street  
Charlotte, North Carolina  
28206

Office: 704.372.3010

Fax: 704.344.1655

[www.charlotteareafund.org](http://www.charlotteareafund.org)

#### **Send Correspondence To:**

Charlotte Area Fund, Inc.  
Post Office Box 34188  
Charlotte, NC 28235-4188  
For first class delivery,  
send \$5.00/year.

