

The Community Actioneer

GARRETT COUNTY COMMUNITY ACTION

Written by and for our Employees

Community Services & Family Development Division

By Glenn Tolbert

Believe it or not, Pam Nelson is only five feet three inches tall. But as we all know, her presence is that of a six-foot-sixer.

Pam, the Vice President for Community Services and Family Development, is able to command such a powerful persona with her careful reasoning and intellectual capacity that everyone who comes speaks with her knows well. Add the fact that she's held numerous positions within the agency and you have a potent, yet feminine package of brains and know-how that makes her invaluable to the daily operations at Garrett County Community Action.

"I've held all kinds of positions here," she says without bragging. From Assistant Planner to Vista Program Supervisor, the positions involved project planning and assessment, staff supervision and direct contact with local community groups.

It didn't take her long to move up within GCCAC. In 1982 she became Operations Director, a position she held until 1984. By 1995 Pam attained her current position as

Vice President for Community Services and Family Development. Pam says, "my appreciation for the Community Action staff continues to grow—each day I see yet another example of how the lives of Garrett County residents are improved as a result of their efforts".

Here goes the list: Chief line position within GCCAC for program operations and services; responsible for directing and



Pam Nelson, VP, Community Services & Family Development Division

The responsibilities of the VP for Community Services & Family Development Division reads like it involves supervision of almost every department within GCCAC (because it does).

monitoring GCCAC for its program operations and services; responsible for directing and monitoring units including Housing Services, Early Childhood Development, Garrett Transit Service; Area Agency on Aging; and the Department of Community and Emergency Services.

She also supervises five Department Directors with approximately 100 staff members. Other duties include budget development, personnel selection and supervision, grant writing as well as planning and implementing GCCAC operating department work plans.

Pam is married to John Nelson, Director of GC Planning and Land Development. They have two children, Lauren and Michael.

Did you know...

Community Action receives its operating revenue from the following sources:

Federal grants	60%
State Funds	14%
County Funds	.05%
Local Agencies	.05%
Other (donations, rents, etc.)	20%
Development Projects	.05%
	100%

Source: Treasurer's Report, 12/08

Inside this issue:

<i>Community Services & Family Development</i>	1
<i>You've Earned It! (EITC)</i>	2
<i>Nutrition Services Coordinator</i>	2
<i>What Did Housing Do in 2008?</i>	3
<i>Stress Relievers</i>	4
<i>Welcome to New Employees</i>	4
<i>Community Action Anniversaries</i>	4

"My appreciation for the Community Action staff continues to grow—each day I see yet another example of how the lives of Garrett County residents are improved as a result of their efforts"

Our Mission

To enable people in need to improve the quality of their life by becoming more self-sufficient and receiving essential services.

You've Earned it! Earned Income Tax Credit (EITC)

By Glenn Tolbert

Those in the lower to middle class economic range have an opportunity to pick up some cash that may be just waiting for them with their names on a check, when the collapsing economy may mean they need it the most. Called the Earned Income Tax Credit or EITC, it is a federal income tax credit for low- to moderate-income working individuals and families. Congress originally approved the tax credit legislation in 1975 in part to offset the burden of social security taxes and to provide an incentive to work. When the EITC exceeds the amount of taxes owed, it results in a tax refund to those who claim and qualify for the credit. To qualify, taxpayers must meet certain requirements and file a tax return, even if they did not earn enough money to be obligated to file a tax return.

The EITC has no effect on certain welfare benefits. In most

cases, EITC payments will not be used to determine eligibility for Medicaid, Supplemental Security Income (SSI), food stamps, low-income housing or most Temporary Assistance for Needy Families (TANF) payments.

Workers with low wages who do not have a child might be able to claim the EITC. **Childless workers with low-income are believed to be the largest group of taxpayers who do not claim the credit.** If you qualify to claim EITC on your federal income tax return, you also may be eligible for a similar credit on your state or local income tax return.

Brian Boal, a Certified Public Accountant from Oakland, urges those in the economic classes who qualify to get free tax preparation work beginning February 3 at the Mary Browning Senior Center as well as in



Brian Boal, CPA

Grantsville and Friendsville through the Tax Aide service at Community Action senior centers. Schedules for the centers include: The Mary Browning Center at 104 E. Center Street where service hours are Tuesday, 12 pm to 4 pm; Wednesday 4 pm to 7 pm; Thursday, 12 pm to 4 pm and Saturday from 9 am to 1 pm. In Grantsville at the Senior Center, tax preparation services are limited to Fridays 2/13; 3/13 and 4/10. Hours will be from 10 am to 2 pm. The Friendsville Community Center's service days are Fridays 2/27 and 3/27 from 10 am to 2 pm.

This could literally seem like a free "infusion of cash," says Boal, "to the group of people who need it the most. I urge anyone, even remotely qualified, to go to one of the service center days and take a long, hard look at this."

"This could literally seem like a free infusion of cash"

If you are 25 years old but under age 65 at the end of the year and had low wages or other earned income you may be able to claim the credit. If you are married, either you or your husband or wife must be 25 but under 65 at the end of the year. Also, you may be able to claim the credit for the last few years with an amended income tax return.

Contact Community Action at 301-334-9431 for more info.

Nutrition Services Coordinator

By Glenn Tolbert

She's the one often wearing a baseball cap and dashing from her office, down the steps to the kitchen below or to the Area Agency on Aging Office.

Her title is Nutrition Services Coordinator—sounds important because it is. Working only three days a week, because of budget cuts, this holder of a degree from Indiana University of Pennsylvania in Consumer Sciences is responsible for a



Beverly Carvell

host of duties including but not totaling: overseeing staff at 5 sites, coordinating the home delivery meal programs, providing nutrition education for home-delivered and congregate meal participants, overseeing the telephone reassurance program and making sure that the menus "cut the mustard" as far as nutritional requirements.

When not dashing about the hallways at GCCAC, Beverly lives with her husband Richard in Swanton.

We make a living by what we get; we make a life by what we give.
~ Winston Churchill

What Did Community Action Housing Services do in 2008?

By Cindy Sharon

Garrett County Community Action Committee, Inc. (GCCAC) is a certified Housing and Urban Development (HUD) counseling agency and provides counseling for the homeless, home renters, home buyers, and home owners. Cindy Sharon, Director of Housing Services, said "Last year, the Housing Services Department counseled 2,222 individuals." The following are outcomes from this counseling:

Of the 342 individuals and families that sought shelter or services for the homeless: 103 occupied shelter; 29 occupied transitional housing; 210 occupied permanent housing with rental assistance.

Of the 1,481 seeking help in locating, securing, or maintaining residence in rental housing: 184 received housing search assistance; 43 received temporary monthly rental assistance; 346 were recertified to receive long term monthly leasing assistance through HUD Section 8 or other subsidy programs; 908 resolved issues with their current tenancy.



Of the 118 that attended the home-buyer education workshop: 118 completed the workshop.

Of the 135 receiving long term counseling: 17 purchased their first home.

Of the 25 that completed economic literacy workshops: 18 are currently saving monthly in their Individual Development Accounts (IDA) to obtain assets, such as

higher education, business development, or a home purchase (home purchase through IDA already reflected in number above).



Of the 102 homeowners seeking help with home maintenance and financial management: 18 received home equity conversion loans; 84 received home improvement loans or other home repair assistance to include weatherization repairs.



Of the 19 individuals seeking help to resolve or prevent mortgage delinquency: 2 brought their mortgage current; 15 had their mortgages refinanced; 2 are currently receiving foreclosure prevention counseling.

Cindy Sharon expressed her gratitude for the efforts of the staff, "I am so glad that I work with such a great team in housing services! I have read so many letters from customers expressing their gratitude to staff for their kindness and their great efforts in serving them. Each

staff member has much responsibility and may administer a comprehensive array of programs with many changes and challenges. I appreciate their commitment and work ethic in serving the community and this agency!"

Information regarding programs may be obtained on the GCCAC website at www.garrettcac.org/housing.html or by calling GCCAC at 301-334-9431 or toll free at 1-888-877-8403.



"Last year, the Housing Services Department's staff of 19 counseled 2,222 local individuals in such areas as foreclosure prevention, home repair and weatherization, rental assistance, home buyer education workshops, and economic literacy workshops.

I have read so many letters from customers expressing their gratitude to staff for their kindness and great efforts in serving them."

**GARRETT COUNTY
COMMUNITY ACTION**

104 E. Center Street
Oakland, MD 21550

Phone: 301-334-9431
Fax: 301-334-8555



Editor—Marguerite Hayhurst
Contributing Writers:

*Marguerite Hayhurst, Core
Cindy Sharon, Housing
Glenn Tolbert, AAA*

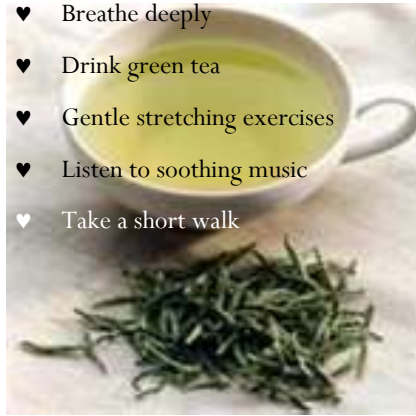
Photographs by Glenn Tolbert

Stress Relievers

By Marguerite Hayhurst

Sometimes the daily stresses of working can interfere with the job you do. Try these five stress relievers when the pressure gets to you:

- ♥ Breathe deeply
- ♥ Drink green tea
- ♥ Gentle stretching exercises
- ♥ Listen to soothing music
- ♥ Take a short walk



Welcome!

We extend a warm welcome to our newest employees!

Jennifer Alexander, ECD
Shirley Crawford, ECD
Cortney Glotfelty, ECD
Jane Lucas, Finance

The best thing to give to your enemy is forgiveness; to an opponent, tolerance; to a friend, your heart; to your child, a good example; to a father, deference; to your mother, conduct that will make her proud of you; to yourself, respect; to all men, charity.

~ Andrew Carnegie



Community Action Anniversaries

The following employees are celebrating a January anniversary for their years of service with Community Action. Thank you for your continued dedication to serving the community!

- | | | | | | |
|---------------------|----------------|----------|--------------------|----------------|----------|
| • Courtney Browning | ECD | 9 years | • Sharon Lambert | ECD | 8 years |
| • Randy Crosco | Transportation | 1 year | • Priscilla Patton | DSS/Core | 3 years |
| • Nancy Fazenbaker | ECD | 36 years | • Mark Rodeheaver | ECD | 5 years |
| • Walter Fearer | Transportation | 13 years | • Robert Stemple | Housing | 13 years |
| • Bertha Green | Transportation | 13 years | • Christine Thomas | ECD | 4 years |
| • Sean Jones | Transportation | 1 year | • Glenn Withnell | Transportation | 1 years |
| • Terri Kasecamp | ECD | 7years | | | |

Junk Mail Impact

- Keep trees in the forest. More than 100 million trees are destroyed each year to produce junk mail. 42% of timber harvested nationwide becomes pulpwood for paper.
- Reduce global warming. The world's temperate forests absorb 2 billion tons of carbon annually. Creating and shipping junk mail produces more greenhouse gas emissions than 9 million cars.
- Save water. About 28 billion gallons of water are wasted to produce and recycle junk each year.
- Save time. You waste about 70 hours a year dealing with junk mail.

Source: www.41pounds.org

