

# New Milford Social Services

*"To Listen, To Advocate, To Empower"*

**MARCH 2017**

**Contents:**

- Financial Tip* pg. 1
- Program Updates* pg. 2
- Community Resources* pg. 3
- FB Hours & Recipes* pg. 4

**Special points of interest:**

- **Page 2:** Family First final retreat weekend!
- **Page 2:** Info for Tax Filers
- **Page 2:** Parent ...Again support group
- **Page 2:** Help filing for SNAP
- **Page 2:** Affordable housing info
- **Page 3:** Resources for families/teens
- **Page 3:** Info for Job Seekers and Adult learners
- **Page 4:** Food Bank hours & recipes

*Happy Spring!*



40 Main Street  
 New Milford, CT 06776  
 (P) 860-355-6079  
 (F) 860-355-6019

Email: [socialservices@newmilford.org](mailto:socialservices@newmilford.org)  
 Website: [www.newmilford.org](http://www.newmilford.org)

New Milford Social Services

*Greetings from Peg Molina:*

**Saving For All!**



There is a wonderful article from the Consumer Financial Protection Bureau about using tax time as a saving opportunity~ so good that I'm reproducing it to share with you here: (credit to David Sieminski)

*If you're feeling like you just can't get ahead, saving at tax time may help you get started.*

*Saving throughout the year can be tough. It may feel like every paycheck is spent before you get it. You might not have access to an easy way to save, like a separate account or automatic deposit from your paycheck.*

*If that's the case, you're not alone. According to a 2016 report from the Federal Reserve Bank, 46 percent of consumers indicated that they either could not pay for an emergency expense of \$400, or would need to borrow or sell something to do so.*

*You can take advantage of tax time to prepare yourself for unexpected emergencies, or plan ahead for the future. Here are some tips to help you get started.*

*Why save at tax time?*

*There are three great reasons why tax time may be one of the best times of the year to plan for saving.*

1. *Setting some money aside in a separate account can help you be ready to deal with unexpected expenses. It's also a great way to start meeting some of your longer term financial goals, like saving for retirement.*
2. *If you're getting a refund, it may be the single biggest lump sum you will receive all year. This is especially true if you are eligible for refundable tax benefits such as the Earned Income Tax Credit.*
3. *Saving while filing your return can be an easy and automatic solution. Filing your return electronically and direct depositing your refund will help you get your refund quickly and safely.*

*What steps do I need to take to save at tax time?*

*Here are some tips to start saving with your tax refund:*

- **Plan in advance to save some part of your tax refund.** *It's likely that you already have plans for what to do with your refund — many people do. But, if you can include in your planning to save part of your refund, maybe 25 percent, it could help you down the road when an emergency occurs or you need a little extra cash to meet a financial goal.*
- **Have a separate account you use to save.** *There are many options to choose from, including a regular savings account with a bank or credit union, an IRA, a savings bond, or a savings wallet on a prepaid card. You can also consider opening a myRA account, which is a government sponsored retirement saving account that is simple, safe, and affordable. Review your options and choose the most convenient way to set aside your savings. Then, set it up in advance so you're ready to use it during tax time.*
- **Automatically deposit some of your refund into a separate account when you file your return.** *If you're receiving a refund, use your tax form to tell the IRS to put the part you need right away into your checking account and the rest into your separate account designated for savings. (continued, page 2, right)*

**Issue 3.2017**



*The mission of New Milford Social Services is to help residents meet basic needs of food, housing, clothing maintenance of health and wellbeing, and to help provide various seasonal goods and programs for residents experiencing financial hardship.*



**Financial Tip of the Month: Stopping Food**

**Waste Will Save You Money!** March is National Nutrition Month, so this month is dedicated to expanding awareness of eating healthy, moving more, and increasing a general sense of well-being. But our wellbeing not only includes the health of our bodies but that of our minds, spirit and even our wallets! Having a healthy relationship with your money is a good thing. Honing your skills of saving and spending wisely are essential. We try to spend less and save more; we reduce our impulse shopping, and are more critical of our wants versus our needs. These are all important. But what about after you made those wise decisions at the grocery store or local market? Now that your food is home and placed into your pantry and frig, are you doing all you can to make sure you use it and not waste it? When you cook, are you making too much and throwing away the leftovers instead of freezing them? Have you forgotten about the head of lettuce and broccoli in the back of the fridge?  
**...Continued on Page 3.**

# PROGRAM UPDATES:



**ENERGY ASSISTANCE:** Social Services is taking applications for all forms of heat. Fuel deliveries can be covered if approved before March 15<sup>th</sup>, and those with electric heat must apply before April 30<sup>th</sup> to maintain the Matching Payment Program.

If your household income is below the following amounts, you may qualify for energy assistance:

**Family size:**

1	2	3	4	5	6
33,880.	44,305.	54,730.	65,155	75,580.	86,004.

Visit our department on the [www.newmilford.org](http://www.newmilford.org) website, or come to the office for the list of documents needed to apply. All applicants are asked to bring a current electric bill.

**Please have ALL paperwork at the time of your appointment.** This includes pay stubs even if your employer has gone “paperless”. They can help you to get these. Likewise with Direct Express cards and bank statements: you can print full statements online as they must have both your name and your bank’s name. You cannot be approved without all needed documents!

**NEW EVERSOURCE POLICY:** Eversource has started to provide monthly reports of bill payments to Experian, a credit bureau. This means that **how you handle this bill will impact your credit score, good or bad.** People on budget plans, paid on time will be reported as “paid as agreed”. If the bill becomes 93 days in arrears, the account will be reported as delinquent and could damage your credit score.

Eversource hopes this will encourage timely payment of utility bills. We know that some financially stressed households have to choose which bills they can afford to pay. If you find yourself in this situation please contact our office so that we can help you get onto a payment plan with Eversource. We also want to document all such cases as they will be evaluating this new practice after one year.



## **REGISTER NOW FOR FAMILY FIRST RE-VISITED WEEKEND IN JUNE!**

The final Family First Retreat Weekend will take place from June 2 – 4. If you have attended Family First in year’s past and would like to return one more time, please contact the office or visit the Town of New Milford website and follow the Family First link under Social Services to register. (Fall 2016 participants not eligible, sorry!)

In future years, this program will be revised and New Milford based, so please join us to spend time at beautiful YMCA Camp Jewell one more time! As before, the weekend will feature parent workshops, yoga, massage, horseback riding, family activities and more. If you would like to re-connect with old friends as well as make new ones, experience similar activities or something you didn’t have time to try in the past, join us for fun, renewal, challenge—all of the things that make Family First special! Registration is on a first come, first serve basis.



## **GRANDPARENTS & OTHER RELATIVES RAISING CHILDREN:**

The next meeting of New Milford’s “When You’re a Parent . . . Again” info and support group will be on **Thursday, March 9th @ 5:30p.m. to 7:00p.m.** at the Richmond Center. Dinner and child care are included. Come for informal conversation and resources for those in this unique situation. RSVP to Amy Bondeson at Social Services, 860-355-6079 x4.



## **SNAP OUTREACH THIS MONTH:**

**CT Institute for Families SNAP** (formerly Food Stamps) Outreach Worker, Sara Arroyo, will be here on Wednesdays, March 8<sup>th</sup> and April 12<sup>th</sup> from 9:00 a.m. – 3:00 p.m. to help people apply for SNAP online. To make an appointment with Sara (who is bi-lingual) and learn what to bring, please call our office. There are currently openings for the upcoming month; call us! This is a quick and easy way to apply for SNAP.



## **AFFORDABLE**

### **HOUSING RESOURCE!:**

Social Services has purchased a book and workbook called **Sharing Housing—A Guidebook for Finding and Keeping Good Housemates.** It looks like a terrific resource for a householder and/or home-seeker interested in this arrangement. We would love for someone to read these materials and give us feedback. We will also make them available for loan. Call Peg at the office to make arrangements.



### **(cont’d from pg. 1)**

*If you have not yet filed, don’t forget to take your savings account information to preparer or free tax preparation site.*

If you’ve already filed, you can still use much of this good advice! Put a portion of your return in a separate account and vow that you will **not** use it for everyday expenses! Set a goal or two for its use: maintaining your car instead of dealing with unanticipated break-downs, doing something special with your family; saving for a larger future goal such as a better place to live, etc. Having some money saved is a great hedge against an emergency and a big help to your mental health as well!



**You can do it!**

*- Peg*



## **VOLUNTEER INCOME TAX**

**ASSISTANCE:** Now is the time to file for tax returns! **PLEASE be wise and use a VITA site to file your taxes for FREE this year!** The *NM Public Library* has VITA staff every Friday, 10 a.m. – 2 p.m. and three sites in Danbury offer day and evening appointments: *Community Action Agency of Western CT*, 203-744-4700; *Western CT State University*, 203-797-4500; and *Danbury VITA*, 203-826-9517 (also scheduling NMPL appts). With electronic filing and depositing, you will not wait longer for a return through one of these agencies, and **ALL** of the money is yours! Call soon!!



# COMMUNITY RESOURCES:



## Financial Tip of the Month...continued...

Or, are there cans of food in the pantry that have been sitting there beyond their sell by date? There are many things that can be done to save your food and therefore save your money! As reported by [SavetheFood.com](http://SavetheFood.com), 40% of food is wasted. We can all do better! If vegetables are starting to get soft, rehydrate them with a little cold water- this is great for carrots, celery, and broccoli. Blanch your leafy greens such as spinach and kale, squeeze out the extra water and freeze for later to add to your favorite soup or casserole. Those dates on your cans are not expiration dates; most canned foods are good 2-5 years from that printed date. Stale chips, crackers, and bread can find new life with a little help from your toaster. Shop with a plan and store with a plan! Check out some of these websites for more tips on keeping food longer, understanding those dates, easy-budget-wise recipes: [www.savethefood.com](http://www.savethefood.com), [www.snap4ct.org](http://www.snap4ct.org), [www.fsis.usda.gov](http://www.fsis.usda.gov)....*If you missed any of our previous tips, link in to social services/financial fitness on our town's website at [www.newmilford.org](http://www.newmilford.org).*

## Family and Children



**SUMMER CAMPS!:** Hard to believe, but NOW is the time to start thinking about summer camps and activities. Scholarships at some sites (like Grennknoll YMCA in Brookfield) go fast, so start the process now. Next month we will feature locally sponsored camps in the newsletter.



### NEW MILFORD YOUTH AGENCY NEWS:

**Celebrate Dr. Seuss' Birthday** at the Youth Agency - Pre- Schoolers, Thursday March 2nd, 10-12 and again Pre- Schoolers to 2nd Grade on Sat. March 4<sup>th</sup> 10-12; free event held at the Youth Agency, 50 East St. Crafts, and fun that celebrate KINDNESS! Adult supervision required. Register at [Myyouthagency.org](http://Myyouthagency.org) or email [megan@youthagency.org](mailto:megan@youthagency.org).

**Summer jobs and volunteering:** The YA is currently accepting applications for seasonal work open to area students. Applicants must be reliable, team-oriented, and hold qualities seen in a good role model. Available positions include: work at Sullivan Farm, Trail Crew, catering at The Maxx, and child care. Volunteer opportunities are also available in local community events as well as Youth Agency sponsored programs. Fill out an application at our office, 50 East Street, or go to [www.youthagency.org](http://www.youthagency.org) for more info.



**HEAD START** currently has openings for children ages 3 and 4 for their **pre-school programs** held at Hill and Plain Schools. Please contact Rebecca Litz to discuss income eligibility and for other info on this great early education program. 860-304-4648 ; [litz@educationconnection.org](mailto:litz@educationconnection.org)

**MVP-SOS OFFERS SUPPORT FOR EXTRA-CURRICULAR ACTIVITIES:** This organization offers financial support to youth for a broad range of enriching activities (sports, arts and other classes, field trips, etc.). To apply, complete their one page application (available at [www.mvpsos.com](http://www.mvpsos.com) or our office) and provide either proof of free/reduced lunch or first two pages of your most recent tax return.



### JOB SEEKERS and ADULT LEARNERS:

The New Milford Public Library has a terrific resource called **JobNow** for job seekers and those interested in prepping for GED and citizenship or learning parts of Microsoft Office programs. This product includes practice testing and live one-on-one coaching. For a quick overview, go to [JobNow](http://JobNow) and check it out or stop by the library and ask the reference librarian.

**ARE YOUR TYPING SKILLS HURTING YOUR JOB OPPORTUNITIES? TBICO CAN HELP!:** Free morning (starts March 6<sup>th</sup>) and evening (starts March 20) keyboarding classes are being held at TBICO in Danbury. These classes are designed to teach proper posture and finger usage to develop Touch Typing techniques and emphasize improved accuracy while improving speed without looking at the keyboard. Students will also be given some website tools to continue their training at home. There is no fee to attend, but registration is required. Please call Carole at [203-743-6695](tel:203-743-6695) (ext. 20) for more info or to register. TBICO offers a six-week business skills and employment readiness program in Danbury; the next class will begin in April and is FREE for low-income adults. Call the number above for more info.

**COMMUNITY CULINARY SCHOOL** is currently registering for its **next session beginning April 24th, 2017**. If you or someone you know is out of work, not getting enough hours at work, or ready for a change, and enjoys cooking, this may be the perfect opportunity! Classes run Monday through Friday from 9 a.m. to 3:30 p.m. for twelve weeks. The program then assists you with finding a job in the food industry. Scholarships available. Call Director, Dawn Hammacott at 203-512-5791 for more information. Applications are available in our office or at [www.communityculinaryschool.org](http://www.communityculinaryschool.org)

**GOODWILL CAREER CENTER:** The Goodwill Career Employment Center is located in the Goodwill Superstore at 165 Federal Road in Brookfield. They offer one-on-one job hunting guidance and other employment resources. All services are available free of charge to anyone looking for a job. Some of the courses offered include: applications, job search, internet and e-mail basics, teen employment, networking and mobile technology. For information please call 203-775-5029 or register for a class at [careercenter@gwct.org](mailto:careercenter@gwct.org).



### WHAT'S WITH THE PURPLE???

You may have noticed an abundance of purple around the Green and at New Milford HS. That's because 2/27 – 3/4 is **Project Purple Week!** This project was launched by Chris Herren, an NBA player who lost everything to substance abuse, got well and has dedicated his life to helping others achieve sobriety. Its goal is to break the stigma of addiction and bring awareness to the dangers of substance abuse. The hope is that by doing so, youth will feel empowered and better decision making will occur. NMHS students will be involved in activities at school and EVERYONE is encouraged to **"go purple" on Friday, March 3<sup>rd</sup>** and stand up to substance abuse. If you are a parent, this is a great opportunity to talk with your kids about substance use and risky behavior!



# FOOD BANK HOURS:



Every THURSDAY from 9am-4pm.

[This is a residency-income eligible registered program]

Please bring in your own reusable bags!!

**SPECIAL NOTE: FOOD BANK CLOSES IN BAD WEATHER**



## NEW MILFORD FOOD BANK RECIPES OF THE MONTH:



March is National Nutrition Month!

Be aware of what you're eating, how you're moving, and how your saving on food & on your budget!

### Take on a Challenge this Month!

- Pick a favorite recipe and change one or two ingredients to a more healthy choice, like hamburgers made of turkey, add an ingredient like diced carrots or spinach to your favorite meatloaf or meatball recipe, or add spinach or kale to mac & cheese, pasta, scrambled eggs.
- Choose healthy snacks such as nuts, whole wheat crackers and low fat cheese, or low fat yogurt fruit smoothies (try adding a bit of kale or beet juice).
- Try moving more. Get out and stretch and take a nature walk. Remember good nutrition is not just about what you eat but about how much you exercise. Just parking farther away and taking a few more steps can make a difference!
- Reduce stress with a warm bath, good book, or deep breathing exercises.
- Be mindful of what you buy and have stored in the frig or pantry. Think about freezing and storing your food properly to extend the life of what you buy. **Save food and your money!**



### Buried Avocado Chocolate Mouse

2 large ripe or slightly overripe avocados (see Tip)

¼ cup milk, milk substitute, or yogurt (optional)

½ cup agave nectar, maple syrup, honey, or superfine sugar (more if desired)

5 Tbsp unsweetened cocoa powder (more if desired)

1 ½ tsp vanilla extract

1/8 tsp salt

**Optional Toppings:** berries, banana slices, coconut, nuts, whipped cream

**Directions:** Scoop avocado flesh into a food processor. Add the milk (if using), sweetener, cocoa powder, vanilla, and salt and process until free of lumps and velvety in texture. Taste and adjust sweetener or add more cocoa powder (just 1 tsp at a time) if you want a darker chocolate flavor. (Alternatively, if making by hand, mash the avocados with a fork first, then mash in the remaining ingredients.) Serve plain or with a topping or two. The mousse will keep for at least 1 week in an airtight container in the refrigerator, but honestly it's so delicious that the chances of it lasting that long are slim. Tip: If you have small avocados, blend them with 5 Tbsp sweetener, 3 Tbsp cocoa, 1 tsp vanilla, and a small pinch of salt.

Taste, then add small amounts of cocoa. [savethefood.com – credit to : From "Waste Free Kitchen Handbook" by Dana Gunders, 2015. Used with permission from Chronicle Books, San Francisco. Please visit <http://www.chroniclebooks.com/titles/waste-free-kitchen-handbook-nb.html>]

**Make a Smoothie!** Add bananas, frozen berries, pineapple and washed kale or spinach to nonfat vanilla yogurt or milk. Blend until smooth and serve!

Be creative and have fun!

