

## PERSPECTIVE FALL 2006

- Unique Financial Management Course Offered
- Summer Youth Programs
- Clovernook Contributes to Government Square
- Dining in the Dark - A Success!



*The following story describes Clovernook's mission in action. Highlighting our Financial Management Course - the first of its kind in the Mid-South, it recently appeared on the front page of the Memphis Daily News. We appreciate The Daily News allowing permission to reprint this story.*

Amy O. Williams | The Daily News  
[www.memphisdailynews.com](http://www.memphisdailynews.com)

Pam Boss began playing the piano in the third grade.

She went on to earn a degree in music from the University of Memphis in 1998 and currently works as a communications skills instructor at the Clovernook Center for the Blind & Visually Impaired. Despite her accomplishments, Boss, 52, who is legally blind, sometimes relies on others to help her pay bills.

### **When I was blind ...**

When she first started working, managing her finances was especially challenging, Boss said. Fortunately, she made friends with a trusted teller at her bank that helped her write checks and address bills, among other things.

"If it hadn't been that way, I don't know what I would have done," she said.

Though she now lives with family who help with her bills, Boss' situation is not unique in the blind and visually impaired community. Rose Landey hopes to change all of that by offering a financial education program at Clovernook that will begin at the end of this month.

Landey, the center's fund development manager, knows how important financial independence is, whether an individual is visually impaired or not.

“Unfortunately, many of the problems the blind and visually impaired face, as far as financial literacy goes, are also faced by most of the Mid-South,” Landey said.

The MoneySmart program, funded by a \$20,000 grant from the United Way of the Mid-South, consists of a series of workshops. Landey said the aim of the free program will be to offer classes with the right tools, so blind and visually impaired individuals can learn how to manage their finances despite their impairment. She said the classes will not involve counseling for personal financial problems, but that attendees would be welcome to talk to counselors before or after classes.

The workshops will take place each month through November. Topics will include basic money management, choosing and maintaining credit, how to improve credit and holiday budgeting.

### **Blind faith no more**

Boss gets help from her mother now that she lives at home. She said she is one of the lucky ones because she has someone she can trust to help her. Many people in the blind and visually impaired community do not, and she said it is that lack of trust that keeps many from even putting their money into a bank.

Some people, Boss said, use money orders or only keep enough money in the bank to write checks. Banks such as First Tennessee and BancorpSouth have employees in place to help the visually impaired, Landey said.

Boss said at one time she kept a notebook in Braille as a way to keep track of her transactions. She said a problem for many people like her is that they don't have a good way to balance their checkbooks.

“A lot of people don't think about managing money,” said Boss, who will be volunteering at the workshops. “I'm hoping this might help them to develop better financial habits.”

Landey said that is exactly the goal of the workshops, which is right on a par with the goal of Clovernook. The center, which also has a campus in Cincinnati, Ohio, helps prepare blind and visually impaired people to be independent.

“Our mission is to promote independence and to foster the highest quality of life,” Landey said. “And I think the first step in independence is financial independence.”

***MoneySmart runs through November 2006.***

*All classes are free and open to individuals with visual impairments.*

*Participants are allowed one companion.*

*To register for the program, call 901-523-9590. For more information on Clovernook, visit [www.clovernook.org](http://www.clovernook.org)*

Clovernook Cincinnati hopes to begin a similar program. For additional information, or to financially support this endeavor, contact Robin Usalis at 1-888-234-7156, extension 2232.

Most people with visual impairment are not totally blind but have some remaining sight. The goal of Clovernook's Low Vision Services is to help make the most of remaining vision through the help of magnification, enhanced lighting, or other techniques and tools.

A low vision optometrist or ophthalmologist evaluates remaining vision and prescribes the most effective devices based on each person's needs and preferred activities. Specially trained staff help each person determine which devices are the most useful, and can even lend out devices to try them out at home before deciding to purchase. This service does not take the place of regular eye care, and a referral from a primary eye care specialist is required.

Low Vision services are available at Clovernook facilities in Cincinnati and Memphis, as well as through satellite locations in the Greater Cincinnati area.

Call 513-728-3941 in Cincinnati or 901-523-9590 in Memphis for more information.

### **Clovernook Presents at AER International Conference**

Clovernook Manager of Employment Services Tammy Dearing, Manager of Instructional Services Kara Foster, Social Worker Hope Sweeney and Vice President of Program Services Robin Usalis recently conducted an hour-long presentation at the Association for the Education and Rehabilitation of the Blind and Visually Impaired (AER) International Conference near Salt Lake City. The presentation was entitled "A Service Model for Transitioning Youth." The program focused on Clovernook's team approach to service delivery and our emphasis on providing real life exposure to the world of work and personal independence.

“It was gratifying to know that our experience was of benefit to other agencies,” Robin commented.

Clovernook has long recognized the value of helping young people who are blind or visually impaired build a solid foundation enabling them to meet the ever increasing demands of transitioning from childhood to adulthood. Each summer, Clovernook offers youth programs to assist students and families in their journey to success.

In addition to traditional youth program experiences in Cincinnati this summer, the schedule also included a Technology Camp that introduced visually impaired students to adaptive software and programs.

David Riemer, a student at suburban Cincinnati's Lakota West High School commented, “The program is really beneficial to students who are not familiar with the computer. It was a good review for me. I especially enjoyed the field trips that were a part of the Technology Camp.” David is looking forward to a career in zoology.

Memphis youth program participants participated in a variety of activities both at the Center and in field trips to the surrounding areas. Participants benefited from instructional services including assistive technology and computer skills, daily living skills, communication skills, orientation and mobility. Recreational activities included exposure to many local activities such as swimming, yoga, bowling and a Rhythm and Rights program including music and education.

” We continue to grow in number and activities each year,” commented Arwen Adair, Memphis Supervisor of Instructional Services, who oversees the program. “This year we had 20 teenagers come for two different two-week summer sessions.”

Clovernook Center for the Blind and Visually Impaired was proud to be recognized as a partner with the redevelopment of Cincinnati's newly designed Government Square transit hub. The recently re-dedicated public square will allow for greater ease of transportation and significantly improved accessibility. Clovernook employees consulted on the design and features of the new square, as well as the accessibility of Greater Cincinnati's new public transportation website, [www.go-metro.com](http://www.go-metro.com).

The new square includes larger shelters at the transit hub and new shelters under construction on Fifth, Walnut and Main streets, a safer bus boarding area, new Fifth Street sidewalk for pedestrians crossing between Walnut and Main, consolidation of more routes for easier transfers, a security camera system and a new information booth, staffed weekdays from 6:00 a.m. to 6:00 p.m.

"We are proud to be a part of such a first-class public project, and pleased Metro was open to our recommendations," said Clovernook President Jeffrey Brasie. "Clovernook remains a leader in ensuring Greater Cincinnati is friendly and accessible to all residents."

Braille signage, textured sidewalks and new low-floored accessible busses are a few of the features which make the new Square more accessible to individuals with disabilities. In addition, Metro provided free lanyards for Metro passes and Fare Deal cards and hailing kits for customers with visual impairments.

Clovernook Orientation and Mobility Specialist Brian Joos provided consultation to the construction design and worked with Metro to ensure the new space is accessible. Cincinnati's Inclusion Network also contributed suggestions for improved accessibility.

The new Government Square opened for business - and busses - on Sunday, August 20th.

### **Vehicle Donation**

Short on cash, but like to donate your car, boat, RV or trailer?

We can help! Through a partnership with Volunteers of America's program, The Charity Connection, [www.thecharityconnection.com](http://www.thecharityconnection.com), you can donate your vehicle and have proceeds of the sale designated to Clovernook. To learn more, please visit the Charity Connection website or call Kathy Price with Volunteers of America at 513-381-1954. Be sure to tell them you would like to designate your car to Clovernook. It's that easy!

### **Planned Giving**

The Trader Society, named for Clovernook founders, Georgia and Florence Trader, honors individuals who assist Clovernook in continuing our mission through a lasting legacy such as a bequest, trust, appreciated asset such as real estate, artwork, jewelry or another planned gift.

Anyone who designates Clovernook as a recipient of a planned gift is automatically enrolled in the organization's Trader Society upon informing us of these plans. The intent of a planned gift is to leave a legacy benefiting those to come and can be of any size.

For more information, please contact Wanda Bauer, Annual Fund Manager at 513-728-6276 or toll free at 1-888-234-7156, extension 2276.

### **New Tax Laws Aim to Stimulate Giving**

On August 17, 2006, President Bush signed the Pension Protection Act of 2006.

Most notably, the Act allows donors age 70 1/2 and older to withdraw up to \$100,000 from their Individual Retirement Account (IRA) tax-free each year if they give the money directly to charities. This provision will be in effect for two years.

For more information on how these provisions may affect your charitable giving, please contact Anne Maxfield, Vice President of Fund Development and Community Relations at 888-234-7156, extension 2276.

This past June Clovernook Cincinnati hosted a successful Dining in the Dark gala fundraising event at the Hyatt Regency Cincinnati. The event, which honored Board Member and Mobile Low Vision Ophthalmologist Richard Kerstine, M.D., netted nearly \$30,000 for Clovernook Cincinnati's Low Vision Services.

At the gala, attendees had the opportunity to experience a unique menu created to excite the palate in a darkened room to gain insight into living with a visual impairment. In addition, each person was given sunglasses to make the room even darker.

WCPO TV-9 Sportscaster Dennis Janson emceed the event, which also featured a silent auction of art pieces created by Clovernook consumers through the organization's recreation programs.

"We were grateful for the opportunity to honor Dr. Kerstine, and Dining in the Dark allowed the opportunity to present Clovernook and our good works to a wide audience of supporters," said Event Chair and Clovernook Board Member Fran Cohen.

Nearly 70,000 Greater Cincinnatians can't see well enough to read the daily paper. The goal of Clovernook's low vision services is to help make the most of remaining vision with the help of magnification, enhanced lighting, or other techniques and tools. A low vision optometrist evaluates remaining vision and prescribes the most effective devices based on each person's needs and preferred activities.

Clovernook Memphis is planning a similar event for 2007. For more information please contact Rose Landey at 888-234-7156, extension 3406.

*The Perspective is published by Clovernook Center for the Blind and Visually Impaired  
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*We would love to hear from you!  
Direct your questions or comments to us  
via our toll-free number, 888.234.7156 or  
via email, cbruestle@clovernook.org*

*Clovernook provides comprehensive program services for individuals who*

*are blind or visually impaired. Through our Braille production, paper products and contract manufacturing business units, we provide quality products that generate revenue to support our operations and create job opportunities for people who are visually impaired.*

*If you or someone you know has vision loss, please tell them about our services.*

### *OUR MISSION*

*To promote independence and foster the highest quality of life for people with visual impairments, including those with additional disabilities.*