



# NEWS BOX

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Spring 2004

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## PRESIDENT'S MESSAGE

Spring...it is an exciting season, it represents a time of new possibilities as well as the reassurance that things familiar are right around the corner. Yesterday I saw my first robin of the season; living in Montana one really notices the arrival of these messengers of spring. After seeing him, I went outside to check out the lilacs that I transplanted last year and was encouraged to already find new buds.

I am feeling similar emotions at The Box Project. The excitement of new possibilities with the reassurance that the people and the programs that make this organization great are still committed to our mission. In the last newsletter, we talked about our transition while we have been recruiting a new executive director.

I am thrilled to inform you that the board has completed the recruitment process, and I am pleased to take this opportunity to introduce you to our new Executive Director, Sue Patneau. If her name looks familiar to you it is likely because she has been an officer and member

of our board, and has been the executive director of RCAM, our referring agency in Maine (RCAM was highlighted in our last newsletter).

Sue brings a fresh and creative attitude, along with an incredible passion for The Box Project. Her tremendous leadership strengths come from a rich background that includes over 25 years of successful executive management experience with RCAM, the United Way, The Red Cross, and other charitable organizations. She is committed to maintaining and improving our current programs and exploring new and innovative ways to fulfill our mission.

I would also like to thank each of you that have so loyally provided financial support for The Box Project. Please consider continuing to make a difference as we prepare to launch our Spring donor appeal.

I hope that each of you find your own encouraging "lilac buds" this spring—whatever they might be...

*Cindy Shearer, President*

## OPEN MY EYES, OPEN MY SOUL MATCH STORY INSPIRES NEW SPONSORS

When Virginia Naeve, the founder of The Box Project, had a chance meeting with Coretta Scott King in 1962, neither of them knew the profound impact that their discussion would have on the lives of people living in rural poverty in the United States. They spoke of conditions in rural Mississippi. Mrs. King gave Virginia the name of one family that needed help. As Virginia's relationship with that family grew, other families, both giving and receiving became involved. This grew into The Box Project.

Recently, we were delighted to learn that the advocacy efforts of the King family have touched us again. The staff at The Box Project has noticed a small but steady increase in the number of inquiries about our program from people all over

the United States. When the staff began to ask callers where they had heard about our program, many of them mentioned a new book titled *Open My Eyes, Open My Soul*.

One of the creators of the book is Yolanda King, the first child of Coretta Scott King and Martin Luther King, Jr. *Open My Eyes, Open My Soul* is a collection of stories and poetry that "celebrate our common humanity".

In the forward to the book, Coretta Scott King says, "*Open My Eyes, Open My Soul* is a kind of spiritual travel guide that takes its readers... deep into the hearts and souls of the wonderful, diverse human beings who populate these pages.

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## IN THE NEWS...YOU CAN HELP WITH A LOCAL PRESS RELEASE!

A big thank you to those of you that have responded to our request for volunteers to participate in our "regional press release" project. We still need additional volunteers to help us get the word out to even more areas.

Publicity has been our most successful method for recruiting sponsors. Although press releases and national media appearances are a plus, we also need your help to spread the word in your local area.

We have launched a grass-roots public relations campaign to get exposure in local newspapers. The articles tell why sponsors get involved, and about what both recipient and sponsoring families get out their relationships.

We will write and distribute the press release for you. A sample of a recent release is available in the News section of our Website at: <http://www.boxproject.org/pr.html>

If you are interested in learning more about how you can help with this public relations initiative, email [media@boxproject.org](mailto:media@boxproject.org) or fax to 818-301-2666. Please give us your name, and at least one way for us to contact you (include telephone number and email address if available). Please include answers to the following questions. This is the information that we use to help us write the press release for you.

- 1) Your name (to be used in the press release) Include first and last name and names of others in your family or group that participate with you.
- 2) Name of the town/state where you live.
- 3) Name of the town/state where your match family lives.
- 4) How many family members do you sponsor?
- 5) Are you a sponsor in Family Match? If so, for how many years?
- 6) Why did you get involved or why do you stay involved? (or other heartwarming or compelling quote)
- 7) Why would you suggest someone get involved with The Box Project?
- 8) List the names of local, small weekly, and other larger newspapers covering your town/area.

Once we have this information, we will write the release, send a copy for your review, and then send it to your local newspapers. We also give you a copy that can be inserted in a newsletter at your place of worship, business, or other local group.

If you have ideas, suggestions, or contacts that can assist us with national exposure, we'd love to hear from you too. Just email us at [media@boxproject.org](mailto:media@boxproject.org) or mail to our offices, attention: Media Relations

Thank you all in advance for helping us with this campaign. Together we can meet the needs of **over 500** screened families that are on our waiting list to receive a sponsor.

## OPEN MY EYES, OPEN MY SOUL

CONTINUED FROM PAGE 1

These stories and poems illuminate the lives of people struggling to make meaningful connections by reaching out with courage and love across the chasms of race, religion, culture, boundaries and other man-made barriers."

In the book, The Box Project is featured in a story by New Hampshire author Kimberly Ripley. She affectionately describes her relationship with an elderly woman, Pearlle Mae Maxwell, who lives in rural Mississippi. The mutual love and respect between them is palpable and heartwarming. Ms. Ripley says, "It was an honor to have my story selected by Ms. King for inclusion in her anthology. The greatest honor, however, was to serve Pearlle. In giving to her I received far more than I held imaginable."

Elodia Tate, the book's co-creator, says, "We have a chapter in our book titled "Creating The Beloved Community", which is the vision that Dr. King had, and something that Yolanda [King] and I believe can happen. [The story of Pearlle Mae Maxwell] is such a perfect example of how our own lives can be blessed and enriched when we take the time to reach out and love others different from ourselves...unconditionally".

In the introduction to the book, Yolanda King writes, "during the process of creating this work, the hand of divine guidance continued to nudge us with a stream of 'coincidences'." Certainly, one of these coincidences is that, through their work, Yolanda King and Elodia Tate have prompted increased interest in an organization that Ms. King's mother originally inspired in a chance meeting over forty years ago.

For more information about *Open My Eyes, Open My Soul*, visit the Website [www.openmyeyesopenmysoul.com](http://www.openmyeyesopenmysoul.com); or look for it at Amazon.com, Barnes & Noble, Borders, and Walden book stores.

## EDUCATIONAL MATERIALS/INSERTS

Many sponsors have contacted us to request that we provide educational materials that could be easily inserted into monthly boxes. We are currently exploring ways to make informational materials easily available for our sponsors to forward to their match families—a Web-based online library of materials is under consideration.

We welcome your suggestions or comments on this initiative, including submissions of materials to assist us in building a library of educational and informational resources.

Since much of our newsletter content is targeted to sponsors, recipient members only receive select editions of the newsletter. This issue was not sent to recipient families. However, we have designed the layout of this issue to group the articles that may be most interesting for our recipient families. We have placed them on the insert (pages 3 & 4) to make it easy to pull out and include in a future box—if you feel it may be of interest to your match family.

## THE BOX PROJECT EDUCATIONAL FUND SCHOLARSHIPS

The Box Project Educational Funds are available to approved recipient family members of The Box Project for secondary, college, and vocational education costs.

Scholarships are limited to \$300 per semester or \$600 per year. They are designed to supplement other funds by providing for necessities not covered in other programs.

We now require a completed standard application along with all additional documents as listed on page three of the application. An application form can be downloaded from the Web at [www.boxproject.org/edfundsapp.pdf](http://www.boxproject.org/edfundsapp.pdf).

Once a completed application is received in the office, the staff verifies the eligibility of the applicant, and confirms that all required materials are attached.

The complete packet is then forwarded to the Scholarship Award committee for review and a final decision.

Once a decision has been reached, the applicant will be notified by mail if an award was approved or declined.

The processing time from the receipt of a completed application to notice of a final award decision is estimated to be 45 days.

## PAYDAY LOANS: They collect over \$2 billion a year in fees and interest

by Gary Foreman

*I'm in need of some money and cannot get a loan. I have several payday loans that I cannot get paid off. I've been trying for several years and I only have enough money to renew. If I cash out my 401k to pay these loans off, I will have plenty of money each month to put back in my 401k plan.*

*Will I still face the extra 20% penalty at tax time? I've learned my lesson and I will never get mixed up with paydays again. I think they should be outlawed.*

Michelle

They're also known as cash advance loans, check advance loans, post dated check loans or deferred deposit check loans. The Federal Trade Commission has called them "costly cash." There are over 10,000 payday loan "stores" operating and it's estimated that they collect over \$2 billion a year in fees and interest.

Typically the borrower, in this case Michelle, would write a check for the amount of the loan that she wants plus a fee. The size of the fee is based on how much money she's borrowing. The lender agrees to hold the check for one or two weeks. Typically until Michelle's next payday.

At that time Michelle can come in with cash to "redeem" the check, she can let the lender deposit the check or she can "roll-over" the loan until her next paycheck. If Michelle chooses to roll the loan, she'll incur another fee.

Payday lenders have the upper hand in collecting. If Michelle can't redeem the loan or refuses to roll it, she'll be informed that they'll deposit her bad check. If it bounces, she'll face criminal charges of intentionally writing bad checks. Not to mention bounced check charges from her bank.

Many payday lenders don't want Michelle to know how much she's paying. A Public Interest Research Groups survey found that only 37% of the lenders quoted an accurate Annual Percentage Rate even though the federal Truth In Lending Act requires it.

"Usury" laws govern most loans. Those laws limit the amount of interest that can be charged on a loan. The PIRG survey of payday lenders found interest rates that ranged from 390% to 871%. The average APR was 474%! The same study showed that in one state 77% of the loans were roll-overs.

Presumably, Michelle wouldn't be taking a payday loan if she could have gotten the money somewhere else. She would have paid less interest by using a credit card cash advance or

borrowing from friends or family. A cash advance on a credit card would cost Michelle between 35% and 50%.

She's considering taking money from her 401k plan. Any withdrawal will be subject to a 10% penalty and will be added to her taxable income for the year. So she'll probably lose 20% of the withdrawal to the federal government. But that's better than paying 400% APR.

Michelle may have a better choice. Borrowing from her 401k plan would provide the money she needs now and allow her to pay it back through payroll deduction. She should speak with the human resources department to find out the details about a 401k loan. The biggest advantage is that money borrowed is not subject to tax penalties or added to her income for tax purposes unless she doesn't repay it.

Other options that don't involve her 401k should also be considered. If she's eligible for overdraft protection at her bank, she may want to sign up. The bank fees would be less expensive.

Payday loan companies have sprung up primarily to serve clients who don't qualify for a credit card. If Michelle is among this group, she should check her credit report for errors. Roughly one in four reports contain a significant error. A corrected report might qualify her for a credit card. And cash advance privileges.

If Michelle has other monthly payments, she might be able to have one or more of them either reduced or delayed. A call to the creditor might be all it takes.

Another alternative, if she has other debts, would be to see if credit counseling or debt consolidation would work for her.

Either could reduce her regular payments and free up some money to pay off the payday loan.

Finally, Michelle should cut any expenses that aren't absolutely necessary. This is a time for drastic measures.

Michelle is in a tough spot. She needs to get these loans paid off before they force her into bankruptcy. Hopefully, one of these tools will help her dig out of debt.

*Gary Foreman is a former financial planner who currently edits The Dollar Stretcher Website and newsletters. Dollar Stretcher Tips courtesy of TheDollarStretcher.com. Email your time or money saving tip to [Tips@stretcher.com](mailto:Tips@stretcher.com).*

## ClassMatch<sup>SM</sup> News

It is with great excitement that we introduce the newest additions to our ClassMatch<sup>SM</sup> program. First, the ClassMatch Connection newsletter is specifically designed to share information and program ideas with participating teachers. Also, the TBPClassMatchConnection online discussion group is set up to allow ongoing communication between participating teachers for sharing ideas, challenges, successes and suggestions.

Each of these new initiatives have been implemented to improve and increase communications among program participants. We want to encourage and support teachers in connecting with each other as well as with us.

The inaugural edition of the ClassMatch Connection newsletter was made possible through a collaboration with The Box Project Messaging Committee. We would like to extend our sincere appreciation to them for their stellar efforts with the newsletter development.

We are also working on compiling the responses from two surveys that were conducted with currently participating teachers. The first survey was completed in the fall of 2003, and more recently, a second followup survey was conducted in early March. Analysis of the responses is underway. The results will help us determine opportunities to make future improvements and enhancements to the program. We are concurrently working to make the matches for the 2004-2005 school year, and plan to complete this prior to the end of May to allow teachers more preparation and advance communication time. The next area of focus for the committee will be related to curriculum development for the upcoming program year.

The committee would like to extend our heartfelt thanks to Ron Barto. A founding member of the ClassMatch committee, Ron played a key role in the development of the program. Ron recently resigned from the committee due to current work commitments that limit his ability to contribute at this time. We will truly miss him and hope that he is able to actively participate with us again in the future.

The entire ClassMatch committee, along with The Box Project board of directors and staff members, want to thank everyone that contributed time, effort, and valuable input to make the first semester of this pilot program possible! Although we experienced a few expected bumps along the way, we have been delighted by the response we've had to the program.

We are dedicated to ensuring the success of the ClassMatch program. With input and effort from all of the participants, we have the opportunity to use ClassMatch to positively impact children and their families through the education process.

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**We would like to congratulate Ms. Gail Kiefer at Tonganoxie Elementary in Tonganoxie, Kansas on being awarded a \$500 PTA grant to facilitate her classroom's involvement in ClassMatch. Way to go, Gail!**

## Spotlight On...

### The Box Project Referring Agencies

#### DePorres Delta Ministries, Inc. Mississippi



A referring agency of The Box Project for over 15 years, DePorres Delta Ministries, Inc. (DDM) is a non-profit organization dedicated primarily to the health and human services needs of low-income persons and families in Northwest Mississippi, particularly Quitman County.

DePorres Delta Ministries sponsors two health clinics (Marks and Sledge). The health clinics provide comprehensive quality family healthcare. DDM has an AIDS ministry, with a "no one turned away policy". They not only treat HIV/AIDS infected individuals but also incorporate a comprehensive HIV/AIDS/STDS community education and outreach program in an effort to reduce the spread of sexually transmitted diseases.

DDM Social Services address the ancillary problems and issues of the community through emergency energy, food, clothing, and burial assistance. Social Services also offers advocacy, referrals through collaborative networking with local, state, federal, and national agencies.

DDM supports a senior program which provides weekly outings and special events at Easter, Mother's Day, Thanksgiving, and Christmas; participation in Senior Olympics; a resale store; transportation; and annual Christmas gifts for children of needy families. DePorres Delta Ministries has served the people of Quitman County for twenty-two years.

#### The DePorres Delta Ministries Mission:

Responding to the Gospel call to carry out the mission of Jesus Christ, the DePorres Delta Ministries seeks to provide quality health care and outreach services to those in need in northwest Mississippi, particularly Quitman County.

DePorres Delta Ministries promotes the dignity and worth of every human being regardless of race, color, sex, creed or socioeconomic status and believes that each individual has the right to the basic necessities of life.

The DePorres Delta Ministries believes that each person is a unique individual with spiritual, psychological, educational, social and physical needs. We, therefore, advocate services that are wholistic and comprehensive.

DePorres Delta Ministries encourages and supports the people in the local community to work toward assuming responsibility and control for their personal and community development.

*More information about DePorres Delta Ministries is available online at [www.ddminc.org](http://www.ddminc.org).*

## **COMMUNICATING WITH YOUR MATCH FAMILY**

### ***What if they ask for too much, or don't write back?***

Sponsors often ask us questions about how to talk to their match family about questions or concerns—particularly with families that have difficulties expressing gratitude, don't write monthly letters, or ask for too much.

The Box Project recently developed and implemented a "contract" to help set expectations about the responsibilities of being a recipient member of The Box Project. It was introduced a few months ago, and is now part of the application process. It clearly defines what is expected from recipient members and what they can expect from The Box Project. They must sign it as part of the application, prior to being matched. We introduced this to supplement the welcome pamphlet, with information in a comic book format, that each recipient family. They emphasize the importance of the relationship development between matched families and the importance of communication back to the sponsoring family when a box arrives.

A few long-time members remember the days when The Box Project had part-time field staff to interview, screen, and routinely visit our recipient members. That was effective when our numbers were smaller and we were only serving one or two geographic areas. As part of growing the organization, we needed a new model that could accommodate larger numbers and expanded geographies without adding significant overhead costs. Our current program uses reputable local agencies in the areas that we serve to provide the screening and help us follow up with recipient members. Those agencies provide a wealth of valuable information to our members since they are aware of other local resources that may help our recipient members. We've started a newsletter column "Agency Spotlight" highlighting these agencies (see page 4). You can see our first article, which was a spotlight on RCAM in Maine starting on page four of our last newsletter—it is also available online in our newsletter archives at [www.boxproject.org/winter2004.pdf](http://www.boxproject.org/winter2004.pdf).

Our long-time sponsors tell us it is valuable to have open communication with your match family, especially when things may not be working as you expected. If you are having problems, we recommend sending an honest letter that expresses how you feel (without being judgemental), and clearly communicates your expectations while inviting your match family to express their expectations. With our members' help, we have compiled suggestions with good examples of how to express your feelings and expectations. Here are some ideas that you may be able to use when creating your own letter:

*When you wrote and said you only wanted new things/ name brands, I felt hurt/disappointed/sad/unhappy, because I had shopped and looked carefully for things that I thought you could use and would like. In our family, we often share clothing with each other. We shop at garage sales and thrift stores for our needs, because it helps us stretch our limited resources even further. When*

*we buy, we look for quality and value, which sometimes means we don't buy name brands. We rarely buy luxury items such as computers or video games for our own family, so we probably won't give you expensive items like that either. Sometimes I can send you new things, but sometimes I can't. But I will send items that are in good shape and that I would buy for our family to use. Please let me know if that is not okay with you.*

*I joined The Box Project because I wanted to get to know someone and do something to make their life a little easier. Once we were matched, I looked forward to getting monthly letters from you, so I could learn more about you and hear if you were able to use what I sent. Your letters to me are like my monthly "box" from you. I really look forward to every single letter. I really enjoy reading your letters and hearing news about you and your family. I keep every single letter so I can go back and re-read them often. Your letters are so important to our relationship—they keep me excited about putting boxes together for you.*

*The Box Project tells us to send a new box only after we receive a letter from you confirming that you received the last box. Your letter after you receive the box can tell me if you were able to use what I sent, such as if the clothes fit or the kids enjoyed the toys. Also, you can give me ideas of what you could use in the future. I often shop in advance when I find sales, so I might not send everything you ask for, or I might not send it right away. If I spend more on a box one month, I may send less or maybe skip a box the next month, but I will let you know if that happens. From now on, I will wait for your letter before I send the next box.*

*I really want to make sure that this relationship works for us both. Please tell me how I can communicate better with you or if there are other ways I can help you. If this isn't the relationship you want, and you would like to have another sponsor, or if you no longer need a sponsor, I understand and wish you well. Just let me know either way. Thank you!*

We have many successful matches, but every family and situation is different, and sometimes a match relationship just isn't a good fit. If you feel that your match is not a good fit—either for you or for them—just contact The Box Project staff and let them know what is happening. We recommend that you first attempt to communicate honestly with your match about your feelings. If that doesn't solve the situation, the staff can try to intervene, or find you a new match. The Box Project wants to make sure your match is a good one for both you and your match family.

*We welcome you to share your ideas about how we can improve communications. The Chatterbox is a great place to contact other sponsors and get ideas for improving communication. See more information about Chatterbox online at [www.boxproject.org/discuss.html](http://www.boxproject.org/discuss.html).*

## FREQUENT FLIER TICKET DONATIONS

The Box Project is searching high and low to solicit donations of frequent flier tickets, that will allow us to reduce our travel costs. We would like your help.

Although many airlines offer the ability to donate your frequent flier miles to select charities, we have been unable to find any open to adding new charities to their list.

However, we have found that most airlines allow individuals to use their mileage to have a ticket or certificate for a ticket issued in someone else's name. We have a continuing need for these for our staff or board member travel.

If you know of anyone that has frequent flier tickets that they may not be able to use before the miles expire, or would like to donate a frequent flier ticket to The Box Project for travel, please let me know. We will work with you to review the rules of the specific airline to ensure we meet their requirement; or we will put it on a list to have the ticket issued once we have the traveler's name and travel dates.

If you know of any organizations where donated tickets can be requested, or if you have experience getting a charity set up for mileage donations, I'd love to hear from you too.

Email your recommendations to: [editor@boxproject.org](mailto:editor@boxproject.org)

## NEWSLETTER ARTICLE SUBMISSIONS

As the new editor of News Box, I want to officially solicit your input! Please send your feedback and ideas for articles directly to [editor@boxproject.org](mailto:editor@boxproject.org), or send them to the office to be forwarded to me. If you would like to submit an article for consideration, or if you see an article online or in print that you think would be valuable to our members, please don't hesitate to let me know.

Best regards, Sue Taylor, Editor

## SAVE 25% SHOPPING WITH ESTORE

The Box Project profits and you save 25% shopping with Estore for your sister family or yourself! Estore.com has over 10 million of the most competitively priced products on the Internet available to friends of The Box Project.

Each time you make a purchase, not only will you be saving 25% on your items, The Box Project will receive 40% of the profit margin of all products purchased. The Estore offers a variety of items such as apparel, electronics and much more. It includes fantastic items to fill a box for your match family or shop for yourself. Click to order at [www.boxproject.theestore.com](http://www.boxproject.theestore.com).



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