



# UnderCurrents

A publication for Alternatives Federal Credit Union members  
125 N. Fulton St., Ithaca, NY 14850 • 607-273-4611

May 2004

## Alternatives Federal Credit Union Annual Celebration!

We're celebrating 25 years of serving our community! To celebrate this milestone, Joel ben Izzy, international storyteller, has agreed to come and spin a yarn just for us.

Joel's own story is as amazing as the stories he tells. He is a storyteller who lost his voice. Surgery for thyroid cancer successfully removed the tumor but damaged a vocal cord. "Every few minutes I tried to talk, to call out," he wrote of the time after surgery in his book, *The Beggar King and The Secret of Happiness*. "Nothing but air came out...I was not dreaming. I was wide awake but could no longer speak." Nor could Joel speak in anything above a whisper for 18 months. His tale of silence is one of those rare books that is both heartwarming and full of wisdom.

Joel says of his story for our Annual Meeting, "I'm choosing stories that touch at the heart of the work Alternatives does." He'll be on hand, after the meeting, to autograph his book and CDs.

We're excited about our 25th celebration. There'll be good food, fellowship and awards for Volunteer of the Year, Student Volunteer of the Year and the Jeff Furman Award for Social Responsibility in Business.

### JOIN US THIS THURSDAY!

DATE: Thursday, May 6th

TIME: 5:30 P.M. For Food and Fellowship  
6:15 P.M. - 8:15 P.M. Business Meeting, Speakers, and Awards

WHERE: Women's Community Building  
Corner of Seneca and Cayuga Streets, Ithaca



## GET YOUR STUDENT LOAN AT ALTERNATIVES

Why should your credit union be your student loan lender? Though many financial institutions offer a Federal Family Education Loan Program, we can offer you personalized service.

- Loans processed and guaranteed typically within 24 hours.
- NO borrower guarantee fee
- A 0.25% interest rate reduction for paying your loan through automatic debit withdrawal
- A 1% interest rate reduction after 48 on-time payments of your loan

Alternatives offers financial services to meet your needs while you're in college. We offer checking, savings, Alternatives VISA Debit and Credit Cards, online banking and phone transactions with our Fortune Teller services. Banking from out of town has never been easier.

Contact **Joe** at [joe@alternatives.org](mailto:joe@alternatives.org) or **Ext 829** to request a Federal Stafford loan or Federal PLUS loan application.



## Business CENTS Networking Event Our Third Annual: "Business From the Heart"

This month, we are pleased to again offer our *Business From the Heart* workshop, a session designed for anyone interested in exploring ways to integrate their personal values into their business practices. Whether you'd like to make your business more "green," support social justice and fair trade, or simply provide your customers with the best product or service at the fairest price, you have an opportunity to express your personal convictions publicly through your business. The workshop will involve discussion, goal setting, critical thinking, and you'll have a chance to share ideas and get feedback from your colleagues in the local business community. The session is free and is open to all.

DATE: Tuesday, May 18th

TIME: 5:30 - 8:00 P.M.

WHERE: Alternatives Boardroom, 2<sup>nd</sup> Floor

**Please pre-register.** For more information or to RSVP, contact **Leslie** at **Ext 823** or email [leslie@alternatives.org](mailto:leslie@alternatives.org).



# OUR SECOND CREDIT PATH® SEMINAR FOR PRACTITIONERS

On April 19 - 20 Alternatives hosted its second Credit Path Seminar for Practitioners. Participants came from California, Louisiana, Wisconsin, Mississippi, Pennsylvania, New York and even Nigeria to get training on Alternatives Credit Path model. Alternatives Credit Path, and the products and services that help move people along the path towards financial self-sufficiency, has attracted attention from our peers in credit unions and the wider community economic development field. Organizations around the country are interested in replicating our programs.



Bill sharing the Credit Path

Training included information on our programs to help the underserved. Individual Development Accounts, MoneyWise classes and Business CENTS' *Getting Down to Business* sparked particular interest. Participants take information from the seminar home to start programs in their own areas. Some comments from participants at the end of the seminar:

"I still can't stop saying enough good things about these last two days. My husband had to hear me go on for about an hour when I got home last night! Thank you, thank you."

"All staff were passionate about Alternatives, about their programs and the credit union ideology."



Credit Path Seminar Participants

Leni Hochman, COO, expressed pride in Alternatives and its staff. "Some of the credit unions in attendance were much larger than Alternatives, with assets in the 800 millions compared to Alternatives 45 million," she said. "Yet they were coming to learn how Alternatives meets its mission — and they got what they came for."



Alternatives Federal Credit Union will be closed Monday, May 31 for Memorial Day.

## RoundOff®

The Human Services Coalition is our RoundOff recipient for the month of May. This Coalition operates at the hub of the Tompkins County services network to promote effective service delivery and efficient allocation of community resources by maintaining a database of community information and providing a central telephone information service to bring people in need together with services designed to address that need.

Member participation in RoundOff is voluntary. RoundOff participation does not imply endorsement by Alternatives. To participate in RoundOff, contact **Ellie at Ext 854**.

## DONATIONS AVAILABLE

Is your non-profit or human service agency looking to raise funds and awareness? Consider applying to be our RoundOff recipient for a month. If you're interested contact **Ellie at Ext 854** or [ellie@alternatives.org](mailto:ellie@alternatives.org).



at Cayuga Wooden Boatworks

We want to extend a special **THANK YOU** to all our members who supported the work Justin Tyoakaa is doing in Nigeria. Justin came to Ithaca to take part in the seminar. He is Program Director at the Martina Centre in Gboko-Benue State. One of the programs at The Centre teaches skills to young people, orphans and single mothers in carpentry, dress making, jewelry making, wood carving and other handicraft arts. Justin brought some of these handcrafted items to sell to raise money for the Centre. Over \$800 was raised, enough to fund six new businesses.

## Art Gallery

**Gwen Curtis, researcher and photographer**, is the Artist in Residence for May. Her work offers a garden of flower photographs in honor of Mother's Day. The flowers in the photos are grown in Colombia, but the pictures do not portray conditions of flower production. Women are the majority of the workforce, and pesticide use is among the highest of any agricultural crop. Please visit the exhibit to find out how to purchase a photo "in lieu of flowers" and support the research of women's labor in the Colombian cut flower industry. If you would like to be the artist one month, call **Ellie at Ext 854**.

## Music On Hold

**Boy with a Fish's** first CD, "**Birds Fly Backwards**," is our Music on Hold for May. The band's music is described as : indie rock with quirky, poetic lyrics, sometimes edgy and sometimes hauntingly beautiful. For more information visit them on the web at [www.boywithafish.com](http://www.boywithafish.com). Call **Ellie at Ext 854** if you would like to be featured on Music On Hold.



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on our web page: [www.alternatives.org](http://www.alternatives.org)  
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