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The Armadillo Utica's Newest Crime Fighter

The Utica Police Department, in conjunction with UNHS NeighborWorks HomeOwnership Center, unveiled its new crime-fighting tool, the Armadillo, on August 26, 2010. The Armadillo is a refurbished armored Brink's truck outfitted with high-tech camera surveillance and parked in problem areas around the city.

"The idea for the Armadillo came from Utica Area Landlord Forum chairman John Catera. He researched a similar program in Peoria, IL, and presented the idea at an association meeting," said Janice Forte, chief executive officer of The HomeOwnership Center.

"This is a perfect example of how the associations sponsored by The HomeOwnership Center work closely with government and police representatives to fight crime and improve the quality of life in their neighborhoods," Forte continued.

The City and Police Department enthusiastically endorsed the idea and with the help of Councilmen Jim Zecca and Frank Vescera, found funding for the project.

Chief of Police Mark Williams said, "Working on the Armadillo Project has

been extremely rewarding and exciting due to the participation and generosity of local businesses and individuals."

The vehicle's digital video recorder captures possible criminal activity, foul play or suspicious persons in that area.

The Armadillo's goal isn't necessarily making arrests, but it is a crime deterrent. The image of the Armadillo is what makes it unique. When the public sees this imposing

vehicle parked on their street, they know the police are helping to stop suspected criminal activity.

Is the Armadillo having a positive effect in the community? UPD's Public Nuisance Officer John Abel says it's an outstanding "Yes!"



Here are a few of the comments Officer Abel has heard:

"It's a good thing and I feel safer with it here."

"Please leave it over the weekend-this is the best sleep I've had in years!"

"There have been no problems since it's been here."

Officer Abel says that most of the complaints he gets are from the people whose illegal activities have caused its deployment.

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Marron McLeod wins Dorothy Richardson Award

Marron McLeod received the 2010 Dorothy Richardson Award for Resident Leadership. He was honored at a dinner reception at the NeighborWorks® America Annual Awards reception on Thursday, December 9, 2010 in Washington, D.C.

"His service in the housing and community development field and dedication to the residents of Utica have helped transform lives," said Kenneth Wade, CEO of NeighborWorks® America. "We are proud to honor (him) for (his) generous service to others."

McLeod was nominated by The UNHS NeighborWorks® HomeOwnership Center and is the fourth local winner. The past recipients of this prestigious award are Kelly Walters, Lucretia Hunt and Utica Councilman James Zecca. "The high number of winners from our small area is an obvious reflection of the quality of our leadership training program and dedication to revitalizing and growing neighborhoods through homeownership, housing rehabilitation and community empowerment," said Janice Forte, CEO of The HomeOwnership Center.

McLeod serves as the Garden Coordinator for his block association, having worked for more than 20 years to maintain and care for the Cornhill Community Garden, the oldest on-going neighborhood garden in Utica. He has inspired his neighbors to actively farm and tend after the local garden, providing not only food, but also a positive learning experience for area youth. The project has also been a constant source of inspiration to stabilize and revitalize the surrounding neighborhood.

Created in 1991, the Dorothy Richardson Award for Resident Leadership honors residents who exemplify the qualities of Dorothy Richardson, a Pittsburgh activist who helped advance the community-based development movement.



Financial Support Received

July 1, 2010 - December 31, 2010

Community Pillar

Bank of Utica Foundation, Inc.
First Source
HSBC
NBT Bancorp

Community Developer

Janice Forte

Community Leader

George Acee
Arlott Office Products
Debbie Dorsino
Dave Grosse

Community Builder

Wendy Clarke
Judith Goldstone
Mr. & Mrs. Harrison Hummel III
Susan Korosec
Helen Madden
Joe Metacarpa
Octagon Engineering
Frank E. Przybycien

Community Builder, cont.

Rose Marie Roberts
Rose Starer
WRH Consulting Group, Inc.

In Memory of:
Maryjane Eisnor
by Eisnor Insurance Agency

In Memory of:
Gary Hamilton
by Robert E. Rice, Jr.

Community Advocate

Sherry Goldstone
Julie Jalowiec
Darby O'Brien
Robert Ohmann
Kelly Walters

In Memory of:
Gary Hamilton
by Mr. & Mrs. Michael Brown

Community Supporter

Shelly Betrus
Mr. & Mrs. Norman W. Burch
Gloria Dybas
Greg Dziwis
GoodSearch by Yahoo
Craig Grant
Simona Henry
Mr. & Mrs. Norman Hill
Mr. & Mrs. Carl Klossner
Morris Pearson
Victoria Steele

In Memory of:
My father Baum McLeod
by Marron W. McLeod

In Memory of:
Mrs. Annie Bell Jones
by Mrs. Mildred Harris

Grants

NeighborWorks® America
NYS Homes & Community
Renewal
NYS Energy Research &
Development Authority

Back to School Party

Time Warner Cable

Women and Investing: Finding the Extra \$\$\$ to Save

Many American women spend less time in the full-time workforce, as they juggle family and work responsibilities. Multiple demands on their time and money mean they may have fewer opportunities to accumulate pensions and retirement savings. And despite some progress, women generally still earn less than men in comparable positions. They also live longer than men. This is not a good combination for creating financial security in retirement. Overcoming these odds takes an attitude shift that makes saving for the future a priority, a plan of attack with defined goals, and the discipline to stick with it.

Refocus Your Priorities

Samuel Johnson once said, **“Resolve not to be poor, whatever you have, spend less.”** Two good thoughts there: first, make a conscious decision to break the spending habit and change your mindset into a saving state. Secondly, find creative ways to save additional money that you can then invest for retirement. Here are a few ideas to get you started:

Pay off outstanding credit card debt as soon as possible. Get out from under the burden of high interest rates and finance charges. Resolve to pay cash whenever possible.

Have your paycheck deposited directly into your bank account and set up automatic monthly deductions for investment accounts if you can. Although automatic deductions make it easy to stay on track, please remember that they do not assure a profit or protect against a loss in declining markets.

Shop around — for a car, a mortgage, shoes for the kids. Don't pay more than you have to. Negotiate on



everything — you may be surprised to find you can pay less for things, just by asking for a deal. Re-use, recycle, repair whenever possible.

Borrow instead of buy. Your public library is a great source for free books, magazines, music and movies.

Re-examine your monthly accounts for phone bills, television, Internet access, cell phones, and more. Are there cheaper alternatives? Investigate using a package of services from just one provider with a single, consolidated smaller bill.

Simplify your life. Sell unused furniture, cars, clothes, jewelry, books, toys and household items. Yard sales and online auction sites have taught us that there is a buyer for virtually anything.

Invest, rather than spend, any windfalls you may get, from lottery or gambling winnings, bonuses, gifts, income tax refunds, inheritances, or yard sale profits.

Consider raising the deductibles on your insurance coverages. Your premiums will be less, and you can invest the difference.

Discipline Makes the Difference

Start small — don't try to accomplish everything all at once. Educate yourself about saving, investing, and financial strategies. See a financial professional to get started right, and then stick to your strategy and revise it as your situation changes. There is a wealth of resources available online, in the library, and in the phone book.

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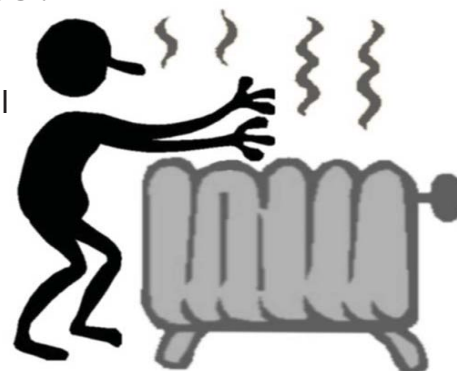
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The HOC offers weeknight classes (two consecutive Tuesdays and Wednesdays) and weekend classes (one Saturday). Each course is a total of 8 hours. Call 724-4197, or go to www.unhs.org, for further information.

Month	Tuesdays & Wednesdays 5-7 P.M. (2 consecutive weeks)	Saturdays 9 A.M. - 5 P.M. (45 min. lunch on your own)
Feb.	2/1, 2, 8 & 9	2/12
Mar.	3/15, 16, 22 & 23	3/12
Apr.	4/12, 13, 19 & 20	4/9
May	5/3, 4, 10 & 11	5/7

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