

IMMOKALEE BULLETIN

Serving Immokalee, Ave Maria and Eastern Collier County

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Immokalee Bulletin/Patty Brant
Alicia Duarte, left, 15, and Celeste Montalban, 14, are both headed to high school next year. Alicia was working on a "Puerto Rican Princess" sign and Celeste was painting the initials MM for her sister. Earlier in the program she made a project for her other sister and an FSU cutout for herself. For more photos, see our Facebook page.

Summer programs inspire local kids

By Patty Brant
Immokalee Bulletin

Although most classes are over for the summer at iTECH, you could still find quite a bit of activity there during the month of July.

Forty students took part in the federal and state Migrant Program known as iCAMP, which uses the exceptional facilities at iTECH during the month of July.

Two years ago Immokalee kids enjoyed the camp and it's back this year. According to Mr. Gerald Williams, Coordinator for Workforce Education at iTECH, the program this summer has been very suc-

cessful and he hopes the migrant program will continue it again next year.

The program strives to present career-oriented programs to kids who would otherwise never get the experience. There are four different programs on this "career wheel:" health, culinary arts, construction and multi-media.

Each program has its unique skill set and provides a very different experience for the kids. That way, kids get a better idea of the various careers available to them.

There were 40 students in the

See KIDS — Page 2

Immokalee Master Plan is alive and well

News of the demise of the Immokalee Area Master Plan has been greatly exaggerated

By Steve Hart
Special to the Immokalee Bulletin

Like a Phoenix rising from the ashes of internecine political squabbles and bureaucratic overhauls in Tallahassee, the Immokalee Master Plan survives and is — once again — awaiting a simple, final vote of approval by Collier County lawmakers.

The Florida Department of

Community Affairs (DCA), in a letter to Collier County, says county lawmakers have until Dec. 28 to grant the Immokalee Master Plan its final approval.

Eight years in the making the Immokalee Area Master Plan is a blueprint for Immokalee's future and will fulfill the vision of transforming the community into "Florida in the 21st Century." The plan's highlights can be found here.

Its journey was stopped a few words and one vote short of final adoption in May when two of the five Collier County Commissioners balked at approving the final adop-



tion because the plan supported closing an Immokalee trailer park often cited as illegal by the county zoning department. The plan needs four of the five county lawmakers to vote for its adoption.

Collier County is currently embroiled in a lawsuit brought by the trailer park's owners but commissioners have voted to foreclose on the property once the current suit is settled.

When the final adoption vote stalled in May, adoption of the Immokalee Master Plan seemed seriously in doubt because of new growth management rules that took effect in Florida in June. In

short, the Master Plan appeared dead.

The Florida Legislature and Gov. Rick Scott drastically overhauled the state's growth management rules in April. A new provision suggested counties have only 180 days after state approval to grant local approval to a new measure like the Immokalee Master Plan. The 180-day rule appeared to end the effort to adopt the Immokalee Master Plan because Collier lawmakers could not agree to its adoption.

But a June 15, letter from the DCA to Collier County grants the county until the December date to vote on final adoption of the Immokalee Plan. The DCA, explained the letter from plan process administrator D. Ray Eubanks, ruled the county has 180 days the

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New book depicts images of Immokalee in photography

Immokalee is a quintessential American town. That's the message that emerges from the pages of "26° 81'", a new 40-plate fine arts photography book that features rich, full-color images by Tennessee photographer Joshua Dudley Greer.

The notion of Immokalee as an all-American town, however, contradicts the stereotypical image of Immokalee as an immigrant community rife with poverty, crime and poor working conditions.

"It's true that Immokalee has its rough edges," concedes Joseph Zednik, the Bonita Springs resident who, along with the Washington, D.C.-based creative agency Poccuo, published the book. "But that's just one small part of the story. When examined more closely, Immokalee is like the new Ellis Island, where families arrive with this incredible work ethic and determination - they want to make sure their children can chase the American dream. It's remarkable."

Zednik came up with the idea for the book after several years working with children and families in Immokalee through The Immokalee Foundation, a nonprofit organization where he is a board member. The stories he encountered in Immokalee did not always match the stories he read about in the newspaper. "It's a far more interesting place than most people realize," said Zednik, who was raised in South Chicago, where hardship and stereotypes were also prevalent. "Immokalee has a story that needs to be told, but when I looked, I couldn't find anything on the bookshelves that did it justice. So, I wanted to create the definitive book to capture the story."

The book's detailed images feature unique glimpses of the town's residents (Haitian priest, machine worker, orange picker, young student), the town's buildings (migrant-laborer hovels, packing house, tire shop, idyllic subdivision) and the town's

landscape (pepper field, parking lot, trailer-park thoroughfare, mesmerizing horizon at Lake Trafford).

"Many people think of Immokalee as a stop on the road to somewhere else or a place between places," said Greer. "And yet when you get into the meat of it, there's this wonderful culture, diversity and humanity."

Greer captured his images over the course of 2010, when he made regular visits to Immokalee along with Poccuo's Christopher M. Maier, the writer who provides the book's introduction. Greer spent weeks at a time lodging at the Immokalee Inn and talking to local residents, using a large-format camera to capture images that bring a fresh sense of texture to the traditional story of Immokalee. Greer made an early-morning trip to an orange grove, did a late-night ride-along with the police chief, attended a quinceañera, and sat at the dining room table of Mildred Roberts Sherrod, daughter

of the region's pioneering cattle baron, Robert Roberts.

Together, the book's 84 pages add up to a unique and compelling portrait of a town that embodies the bedrock America characteristics of community, perseverance and pursuit of opportunity, at the same time it points to a future Immokalee that begins to inherit the familiar markings of suburban Americana. The viewer is left to consider Immokalee's present as a window into the past as well as an indicator of what's to come.

"26° 81'", is available online through Amazon.com as well as on the shelves at select locations including the Collier County Chamber of Commerce, 1300 North 15th Street, Suite 2, Immokalee. Half of all proceeds will be donated to The Immokalee Foundation. For additional information, visit www.26-81.com; or contact Maier at 202-550-3145 or chris@poccuo.com.

KIDS

Continued From Page 1

program, middle schoolers age 11-14, separated into four classes of ten each.

Each of the four classes continues for a week.

The health and culinary arts programs were put on first. When the first week drew to a close, the kids swapped - the health program kids switched to culinary arts and vice versa.

In the health portion, students learned a lot about the basics of jobs in the health industry. They learned to take blood pressure and perform CPR. Working with mannequins, they were introduced to emergency first aid, learned how the body works and became acquainted with community health services.

The culinary arts portion taught them about food safety and preparation. There was a component covering nutrition and also one that covered some basic restaurant business information.

The last two weeks were set aside for the construction and multi-media classes. The week of July 25-29 saw the end of the project.

The four-week program has been put on

at four locations in the county: Lely, Golden Gate and Immokalee and will wind up the summer in Everglades City.

John Moon is the iTech building instructor and also teaches architectural drafting. He's in charge of the construction section of the summer program.

He said these kids come in without any skills, scared of tools. By the end of the week, they have learned to use simple hand tools and even have a working knowledge of hobby tools like a scroll saw. They use the computer to come up with their own shapes to build interesting things like shadowboxes.

As the kids get progressively better, they go on to the next level of the project. He said they enjoy the class so much, they even come in early.

In the Multi-Media Class, kids get acquainted with the basics of Adobe Photoshop, the computer photography program. Instructor Kelly Stevenson, along with student volunteer Tyler "King" Lane and aide Elisette Bruno keep the kids' interest high. A recent IHS graduate, "King" was dual enrolled at iTech and plans to continue there next year.

The kids quickly took to the project and made a calendar using their own pictures, and collages using celebrity pictures.

CCSO building great citizens

In addition to iCAMP, the Collier County Sheriff's office put on a special construction class for middle schoolers. This class is taught by Dr. Joe Rakow, who shared his own "puzzle" folding chair design with the kids and offers a prize for the best chair in the class. A retired Miami shop teacher turned CCSO deputy, Dr. Joe Rakow came to Immokalee in 2005. He is now a Youth Relations Specialist. He pugs on drug relations programs and is the Do the Right Thing Coordinator for all of Collier County.

The project gives the kids a feel for using hand tools, drilling and sanding, and a taste for building a project of their own.

Commander Beth Jones CCSO said this is the ultimate SO summerfest program, one

of the activities for Collier County's middle school target group. She pointed out the project's three goals:

- Help kids develop a sense of accomplishment, taking a project from zero to completion

- Give kids the opportunity to develop good relations with deputies - relations that could pay big dividends later for the entire community, and

- Providing a sense of self esteem by giving the kids a project they can actually take home and enjoy.

She said in August the CCSO will present a Build a Boat project for high schoolers, also at iTech. After actually building their own boat from a kit, the kids get to put it in at Lake Trafford for a big splash at the end of the class.

PLAN

Continued From Page 1

new growth rules take effect to adopt the Immokalee Plan. That restores the timetable and sets the Dec. 28 deadline.

It is still not clear when the plan might return to the Collier County Commission for its final vote. The two commissioners opposing the plan's final adoption have not indicated they have changed their minds even

though the trailer park provision has been removed from the plan and the lawsuit filed by the trailer park owners has not yet been resolved.

For a history of the building of the Master Plan go to:

<http://immokaleetoday.com/news/index.cfm/2011/4/29/Immokalee-planners-remove-lawmakers-objections-to-Master-Plan>

But true to the character of Immokalee and Immokaleans, hope remains a driving force toward seeing plan reach final adoption, propelling Immokalee into its bright future.

Published by

IMMOKALEE BULLETIN

Serving Immokalee Since 1969

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To Submit News

The Immokalee Bulletin welcomes submissions from its readers. Opinions, calendar items, story ideas and photographs are welcome. Call (239) 657-6000 to reach our newsroom. The deadline for all news items is 11 a.m. on Monday prior to the following Thursday's publication.
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Our Purpose...

The Immokalee Bulletin is published by Independent Newspapers of Florida. Independent is owned by a unique trust that enables this newspaper to pursue a mission of journalistic service to the citizens of the community. Since no dividends are paid, the company is able to thrive on profit margins below industry standards. All after-tax surpluses are reinvested in Independent's mission of journalistic service, commitment to the ideals of the First Amendment of the U.S. Constitution, and support of the community's deliberation of public issues.

We Pledge...

- To operate this newspaper as a public trust
- To help our community become a better place to live and work, through our dedication to conscientious journalism.
- To provide the information citizens need to make their own intelligent decisions about public issues.
- To report the news with honesty, accuracy, purposeful neutrality, fairness, objectivity, fearlessness and compassion.
- To use our opinion pages to facilitate community debate, not to dominate it with our own opinions.
- To disclose our own conflicts of interest or potential conflicts to our readers.
- To correct our errors and to give each correction the prominence it deserves.
- To provide a right to reply to those we write about.
- To treat people with courtesy, respect and compassion.

Local Red Cross needs volunteers

Florida's Southern Gulf Coast Region has created a class to help train Immokalee volunteers to be workers and managers in local Red Cross hurricane shelters. The class, Shelter Operation, will be offered Tuesday, Aug. 16 from 6:30-8:30 p.m. at the One Stop at 750 South 5th Street, Immokalee.

Participants in the class will learn shelter procedures, call-out policies and management strategies. Many Red Cross volunteers are seasonal residents, so the local agency

needs to recruit year-round residents who may be available during hurricane season. Participants must be at least 18-years-old and be willing to complete a background check before beginning service in a shelter.

Any Collier County resident interested in this community service is urged to phone the Red Cross Chapter office at 239-596-6868 to register. There is no charge for this course, but pre-registration is encouraged.

New Hope Ministries provides summer outreach to Immokalee kids

By Rick Heers

Special to the Immokalee Bulletin

A group of loving and caring individuals from the "School of the Bible" at New Hope Ministries on Davis Boulevard in Naples have been coming out to Immokalee on Saturdays during the summer to provide free movies and snacks for children on Saturday afternoons at the Immokalee Community Park on 1st Street. Last Saturday they

had several dozen children and their parents attend, and then, on Aug. 13, they will be having their last summer showing-but will continue to provide this special service on the second Saturday of each month throughout the year. All families are welcome, and, if parents have other things to do, they can drop off their children with the assurance that they will be supervised properly while they are being entertained.

Weather Forecast

Weather forecast for Collier County from the National Weather Service

Local Forecast

Thursday: A 50 percent chance of showers and thunderstorms, mainly after noon. Mostly sunny and hot, with a high near 96. Calm wind becoming south between 4 and 7 mph.

Thursday night: A 30 percent chance of showers and thunderstorms before 11 p.m. Partly cloudy, with a low around 73. Light and variable wind.

Extended Forecast

Friday: Scattered showers and thunderstorms. Mostly sunny and hot, with a high near 97. East wind between 3 and 6 mph. Chance of precipitation is 50 percent.

Friday night: Scattered showers and thunderstorms. Mostly cloudy, with a low around 78. East wind between 6 and 9 mph. Chance of precipitation is 50 percent.

Saturday: Scattered showers and thunderstorms. Mostly cloudy and windy, with a high near 93. Chance of precipitation is 50 percent.

Saturday night: A 30 percent chance of showers and thunderstorms. Mostly cloudy and breezy, with a low around 80.

Sunday: Scattered showers and thunderstorms. Partly sunny and breezy, with a high near 93. Chance of precipitation is 30 percent.

Sunday night: Scattered showers and thunderstorms. Partly cloudy and breezy, with a low around 79. Chance of precipitation is 30 percent.

Monday: Scattered showers and thunderstorms. Mostly sunny, with a high near 92. Chance of precipitation is 40 percent.

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Church News in Brief

First Baptist announces Vacation Bible school

Come to "Hometown Nazareth where Jesus was a Kid" is the theme for this summer's exciting Vacation Bible School at First Baptist Church from Sunday, Aug. 7-Thursday, Aug. 11. Each evening, from 6:30-8:30 p.m., any children from kindergarten through grade 6 can come to First Baptist from 6:30-8:30 p.m., to enjoy an evening of food, Bible lessons, crafts and games. For those who come between 6 and 6:15 p.m., a free light dinner will be provided. Children will get an up-close look at what it may have looked like for Jesus as a child growing up in Nazareth. They'll visit shops-carpenters, food, crafts and even a synagogue. The church is located at 1411 Lake Trafford Road, and children are invited to come to the gymnasium behind

the sanctuary where this year's activities will take place.

Christian Fellowship to host special service

The International Christian Fellowship formerly known as 1stUnitedPentecostalChurch will be celebrating 30 years of ministry in LaBelle. The founding pastor and his wife, Rev. and Mrs. Jerry F. Dean will be ministering Sunday morning, 10:30, Aug. 14. All are invited to help celebrate this event. A special invitation is given to all who have been a part of this local congregation throughout its existence. A delicious dinner and fellowship will follow the morning service. For more information, contact pastors Sammy and Tracy Co at 863-675-1112.

CHS to host open house event

CHS Healthcare will be celebrating "National Health Centers Week" in August with open house events. The community is invited to visit our Immokalee campus on Wednesday, Aug. 10, from 10 a.m.-2 p.m. In Immokalee, both Marion E. Fether Medical Center, at 1454 Madison Avenue, and CHS/FSU Primary Care, at 1441 Heritage Blvd, will be open for tours. There will be activities and refreshments. Educational material will also be available. For more

information call 239-658-3187.

CHS Healthcare is a Federally Qualified Health Center (FQHC), a "safety net" primary health care organization. CHS provides primary medical and dental care services to over 48,000 patients' in our community each year. For information on all of our locations, visit our website at www.collier.org. This event is sponsored by Integral Quality Care and Henry Schein, Inc.

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Household budgeting - Tools for saving money

By Dottie Cook

Special to the Immokalee Bulletin



Dottie Cook

In the last article, we talked a little about needs versus wants. This is an important concept and understanding it helps us control our spending. A need is something you must have like food, a safe place to live, utilities, etc., whereas a want is something that would be nice to have but isn't absolutely necessary. If your money is limited, it's important to stop and think about your purchases and whether they are needs or wants. Also think about what you might have to give up or not buy, if you buy that item.

How many times have you walked into a store planning to buy just one or two things and left with much more than you planned to buy? Stores are great at placing their merchandise in places and ways that will tempt us to buy things impulsively. For this reason, stop and think about what you're buying and whether you really need it. It also helps to make a list before you go into the store of what you really need and stick to your list.

We may think that being on a budget means we have to cut out everything we enjoy or that we won't have any fun if we have to constantly watch our spending. But as we talked about before, we shouldn't try to cut everything from our budget we enjoy or we'll get frustrated and give up. Rather, do

some of these items in moderation and think of other things that are fun, but cost less. For instance, taking a whole family to the theater for a movie night along with refreshments can easily run \$50-\$60 depending on family size. Instead, try doing movie night at home since many movies are available from the library or for rent for just a few dollars. This can be a fun family night with popcorn and snacks at home for everyone for under \$15. Beaches and parks are another great idea for together time with kids and they are free.

When we have children, we can easily get hooked on the habit of always buying them things and taking them places to make them happy. But if you think back to your own childhood, probably some of the best memories you have are of time spent with your parents, grandparents, or siblings doing fun things together. You can help create similar memories for your children by spending together time with them doing things and you don't have to spend a lot of money.

By controlling our spending, we also are teaching our children about managing money. If they see us handling money responsibly and saving for things, they'll learn the value of money and working toward goals. After all, most of us cannot afford to buy everything we want whenever we want, rather we have to save toward some things. We should help our children learn this as well so they grow up with realistic expectations.

Some other tips for saving money include having paychecks directly deposited into your account, with at least a small part

going into your savings account. Also, paying bills on time to avoid late fees and being sure you have enough money in your account so you don't get charged fees by your bank for insufficient funds. Late fees can be anywhere from \$5 up to \$35 and are like throwing money away since you're not getting anything in return for them. The same is true with Insufficient Funds Fees. To avoid this, track spending carefully and try to leave a small cushion in your account to cover those charges and not let your balance get too low. Another way to save money is to pay off the credit card in full each time the bill comes so there are no interest fees. This not only helps save money, but also helps build your credit score since you are showing you can use credit responsibly.

In the final article in this series, we'll talk about achieving our financial goals and the importance of an emergency fund.

The Empowerment Alliance of Southwest Florida is a 501(c)(3) non-profit organization based in Immokalee but serving all of Southwest Florida. The Empowerment Alliance is a HUD-approved Housing Counseling Agency. We provide free one-on-one budget, credit, homebuyer, and foreclosure prevention counseling that is funded through grants by Collier County, HUD, and private sources. For more information, call us at 239-658-3315 or e-mail us at: east@earthlink.net.

School News

Lake Trafford Elementary hosts open house

It's time again for the annual Open House and Annual Title I Meeting on Friday, Aug. 19, from 1-2:30 p.m. Parents and Students are welcome to come and meet their teacher.

Lake Trafford holds school uniform sale

In the main hallway of the school, Lake Trafford Elementary School Uniform Sale on Saturday, Aug. 6, 9 a.m.-noon.; Saturday, Aug. 13, 9 a.m.-noon. and Saturday, Aug. 20, 9 a.m.-noon. They will be selling Uniforms and taking orders. Tops—Polo shirt Colors: Forest green, Gold or White Bottoms—Khaki/Tan or Navy . Open House - Friday, Aug. 19, at 1-2:30 p.m. Parents and Students are welcome to come and meet their teacher.

Students' immunizations - Avoid the rush - Get them now

The 2011-2012 school year is fast approaching. Why wait until the end of summer to get your child immunized for school? To avoid the lines and extended waiting periods, we encourage you to visit your local health department or private healthcare provider as soon as possible. Avoid the lines and get your child's vac Additional information can be obtained by calling 239-252-8595 or 239-252-2564. You can also visit the Collier County Health Department web site at: <http://www.collierhealthdept.org/> for more information.

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By David Morgan
STAFF WRITER

A spokesperson for the event said he expects to spend in excess of \$200,000.00 this week for vintage items and precious metals from local residents.

At previous events:

One person sold an old Gibson guitar that was purchased in the 1960's for less than \$250.00. A collector at the event paid him \$2,175.00 for it.

Another person had a pocket watch collection that sold for \$4,600.00, with one of the watches making up \$375.00 of the \$4,600.00 total.

A husband and wife brought in a box of old jewelry, wrist watches, coins and 2 German daggers from WWII and left \$785.00 richer.

This is cool that something like this would come here to our town. Where else would this stuff ever be sold? The Refinery has teamed up with the collectors for a 24 month tour of the United States, both big and small towns, to dig up hidden gems.

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Elgin, Bunn Special, Railroad, Ebel,
Illinois, Hamilton & all others

JEWELRY: Gold, silver, platinum,
diamonds, rubies, sapphires, all types
of stones and metals, rings, bracelets,
necklaces, etc. (including broken and
early costume jewelry)

WAR MEMORABILIA: Revolutionary
War, Civil War, WWI, WWII, etc.



Above: Refinery representatives will be on hand through Saturday to purchase all gold, silver and platinum items, as well as coins. Public welcome!

DOZENS CASH IN YESTERDAY WITH JEWELRY, RAILROAD WATCHES AND GUITARS. AN ESTIMATED \$200,000 IN LEHIGH ACRES.

By David Morgan
STAFF WRITER

The first days of the 5 day reclamation drive in **Lehigh Acres** were a hit with those looking to sell their gold and silver coins. An estimated 55 people left the event with over \$200 from old class rings, wedding bands, herringbones and gold teeth. Coins dated 1965 and earlier were bringing big premiums as well. Silver dollars, halves and quarters arrived in large quantities. Lots of gold coins were also brought in.

On the other side of the room were representatives from the International Buyers Association. They were purchasing all types of guitars, large currency bills

dated before 1923, military items and pocket watches. One watch was purchased by a collector in Montana for \$835.00. There were piles of sterling silver items like old silverware sets and tea pots. Company officials reported spending over \$90,000 the first day of the event, alone. Brian Eades, with the Ohio Valley, said, "We have had an overwhelming turnout this first day, and we expect to get more busy every day this week." The event continues today and runs through Saturday. It is free and the public is encouraged to attend.

**WE BUY SCRAP
GOLD & GOLD
JEWELRY**



Mortgage help available for those who lost jobs

If you lost your job through no fault of your own, and are facing foreclosure on your home, a federally-funded program could help.

The federal government has allocated funding to help pay the mortgages of qualified homeowners who are unemployed or underemployed through no fault of their own. Troubled homeowners in all 67 counties who want to apply for HHF financial assistance will be able to do so via the web site at www.FLHardestHitHelp.org.

Florida Housing Finance Corporation (Florida Housing) was directed by US Treasury (Treasury) to create and administer foreclosure prevention assistance programs that address the unique issues of our state. Treasury requires that Florida use a portion of these funds specifically for targeted unemployment programs that provide temporary assistance to eligible homeowners.

Funds can be used to help a homeowner who is in danger of foreclosure catch up on back mortgage payments or to help make mortgage payments for up to six months.

Applicants must meet all of the Florida Har-

dest-Hit program requirements to be eligible. An eligible homeowner:

- Must be a Florida resident;
- Must occupy property as primary residence (the property cannot be vacant, abandoned or rented);
- Borrower/co-borrower must be unemployed or underemployed through no fault of his/her own, which makes the first mortgage unaffordable;
- Must have documented total household income at or below 140% of the area median income (AMI), adjusted for household size;
- Must have an active checking/savings account that can be debited by the ACH method of funds transfer;
- May not have unencumbered assets of \$5,000 or more, or three times the current monthly mortgage payment (whichever is greater);
- Cannot have a bankruptcy that has not been discharged or dismissed; and
- Cannot have been convicted of a mortgage-related felony in the last 10 years.

The current mortgage:

- Must be serviced by a participating lender, who agrees to accept payments on behalf of the homeowner;
- Must not be more than 180 days past due at the time of application;
- Must have been originated on or before January 1, 2009; and
- Must have an existing principal balance of less than \$400,000.

An eligible property must be the homeowner's primary residence, must be located in Florida and can be any one of the following structures:

- A single-family home;
- A condominium [unit must be listed on current Federal Housing Administration (FHA), Freddie Mac and Fannie Mae approved list];
- A townhome;
- A manufactured or mobile home on a foundation permanently affixed to real estate owned by the homeowners; or,
- A two-, three- or four-family dwelling unit of which one unit is occupied by the homeowner as the primary residence.

The property cannot be abandoned, va-

cant or condemned. The homeowner cannot have more than one property other than their primary residence.

Applications for the program can be made online at www.FLHardestHitHelp.org.

Consumers are warned that some scammers have been using the words "Hardest Hit" to make other web sites look like part of the official program. Please be aware that www.FLHardestHitHelp.org is the OFFICIAL website for Florida's Hardest-Hit Fund (HHF) information and to apply for assistance. Consumers are urged to verify that the website you are using is, in fact, the official Florida HHF website BEFORE you provide your personal information. If you are suspicious that the web site you are using is not the correct site, contact the HHF Information Line toll-free at 1-(877) 863-5244 to verify the web site address. Application for the Florida's Hardest-Hit Fund program is FREE-OF-CHARGE and you will not be asked to pay for any eligibility determination services in conjunction with applying for the Florida HHF.

Concerned about your credit?

Learn how to improve your credit score.

Do you know your credit score and how it affects you? Do you know how to dispute incorrect items on your credit report and repair negative ones? These issues and others will be discussed at the Understanding Your Credit Workshop to be held Monday, Aug. 8, from 6 to 7:30 p.m. at Empowerment Alliance office at 750 South Fifth Street in Immokalee.

Many people don't realize that credit history affects more than just the interest rate on a loan for a house or a car. More and more, landlords, insurance companies, and even employers are reviewing credit reports before deciding to rent apartments, set insurance premiums, or even offer jobs to prospective employees.

Due to the economy, medical issues, or other unforeseen circumstances, many people have negative items on their credit report. It is important to review your report periodically, to make sure there are no errors on it from misreported items, as well as to know where your credit stands. This is especially important if you are thinking about making a large purchase such as a car or house in

the future. Spending some time rebuilding your credit score before applying for a loan can save you substantial money through reduced interest rates that are available only to buyers with good credit scores. In the workshop, we will focus on how credit scores are calculated and what affects them. We will also cover how to dispute any incorrect information that appears on a credit report and strategies for repairing and rebuilding damaged credit. We will also briefly discuss ways to establish credit for teenagers and young adults. The workshop will be offered by the Empowerment Alliance of Southwest Florida and is sponsored by Florida Community Bank and the Collier County Housing, Human, and Veteran Services. The Empowerment Alliance is a 501(c)(3) non-profit organization and is a HUD-approved Housing Counseling Agency. It has been offering budget, credit and foreclosure prevention counseling in Immokalee and the surrounding areas for more than seven years.

The workshop is free. To register, please call Angela Johnson at the Empowerment Alliance at 239-658-3325.

Entrepreneur Day Rummage Sale planned

A rummage sale to benefit Outreach Ministry is planned for Saturday, Aug. 6, beginning at 7:30 a.m. Limited table space is available at the House of Prayer, 401 South Second Street, Immokalee. Set up fee is just \$10 donation to benefit the ministry. Bring your own tables, chairs and tent. Come out and show your support.

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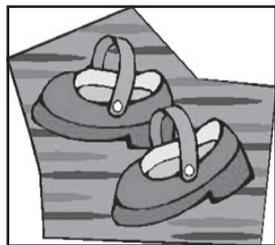
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Belle Glade Sun & The Glades County Democrat



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Annual Back to School Shoe Program accepting applicants



Guadalupe Center of Immokalee will be hosting its annual Back to School Shoe Program during the week of August 15-19. Parents with children in kindergarten-eighth grade are encouraged to apply to see if they qualify. Applications are being **taken only until tomorrow, Friday, Aug. 5**, from 8:30-10 a.m. and from 1:30-4 p.m. at the Guadalupe Soup Kitchen at 211 S. 9th Street. Parents or legal guardians must bring a form of ID, two months proof of income of both parents and their children's birth certificate or legal custody form. For more information, please contact Merline Dieujuste at 239-657-3202.

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Some 800 and 900 telephone numbers may require an extra charge, as well as long distance toll costs. We will do our best to alert our reader of these charges in the ads, but occasionally we may not be aware of the charges. Therefore, if you call a number out of your area, use caution.

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