

**Vincent J. Tufo**

*Chief Executive Officer*

**Natalie Coard**

*Executive Director*

**Jonathan Gottlieb**

*Vice President, Rippowam Corp.*

**Lisa Reynolds**

*Chief Financial Officer*

**Christine Young, Editor**



*Exterior of Park 215 under construction. Occupancy is planned for July 2018.*

### **Board Meetings for 2018:**

- **February 28, 2018**
- **March 28, 2018**
- **April 25, 2018**
- **May 23, 2018**
- **June 27, 2018**
- **July 25, 2018**
- **August 22, 2018**
- **September 26, 2018**
- **October 24, 2018**
- **November 14, 2018**
- **December 12, 2018**

*The meeting will begin at 6:00 p.m. at Post House, 40 Clinton Avenue in the first-floor meeting room.*

## ***A New Year, a New Financial Plan***

If your mood has fallen as fast as the thermometer, join the club. With the holidays gone, bills may have piled up and added to your winter gloom. Dealing with financial stress can be a huge source of anxiety for many people and detrimental to your overall wellbeing if not properly addressed. Even though the new year is already upon us, it's not too late to think about balancing your finances as a winter resolution.

Taking charge of your financial standing can help alleviate stress and make you a happier individual. Small lifestyle changes can help elevate your spirits and ease tension. Committing to simple changes such as a realistic **budget, saving money** and having **"no-spend days"** are all financial changes you can begin making.

Debt, financial stress and unhealthy spending behaviors are a major cause of relationship problems and contribute to many divorces and breakups. Worrying about money and debt also causes increased anxiety, sleeplessness, depression and stress that taxes our hearts, contributes to high blood

pressure, aggravates stomach issues like acid reflux and ulcers, and can lead to strokes and heart disease. The weight of all that anxiety can become more apparent in our performance in the workplace as well.

Creating a sensible **budget** should be one of the first items on your financial game plan. Track your income, calculate your fixed expenses, pay down credit card debt, and keep close track of your monthly bills and spending habits. If your expenses are more than your monthly

income, re-evaluate your spending and cut some expenses. This can be as simple as purchasing fewer coffees or take-out meals. Longer term expense choices should be made carefully.

Evaluate and research all, monthly contracts and cancellation fees and be sure you're prioritizing debt management before adding more bills to your plate.



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## Employee Profile: *Brittany Lawrence*



Brittany joined COC as an assistant property manager in October 2017. Brittany focuses her work on COC's elderly sites -- Post House, Clinton Manor, Wormser and Taylor Street. She began her property management career working with the elderly and disabled in Danbury while attending college at Western Connecticut State University (WCSU).

After graduating from WCSU, she pursued her career at Vesta Corporation in Norwalk. But, Brittany always wanted to work at COC. A career

consultant informed her of a position at COC, and she jumped at the opportunity! Brittany states, "I enjoy the hands-on approach here and being able to work in conjunction with the Resident Service Coordinators (RSCs). Social services are a key feature contributing to a resident's success."

Born and raised in Bridgeport, Connecticut, she attended college in North Carolina and Danbury. Now, Brittany is happy to call Stamford home. She enjoys her commute most days by walking to work. Also, she is fortunate to be able to walk to her grandmother's apartment and visit.

Brittany has enjoyed volunteering for food pantries and delivering food to nonprofits in the area. She describes seeing the need for food surprising and how many people don't have a lot. "It is beneficial and rewarding to help people in need," she says, "It is a valuable service to our community."

Brittany loves to travel and has been to London eight times! She has also been to Belfast, Ireland. While she likes other parts of England, Brittany enjoys London the most for its various cultural events -- including Black History month, Oktoberfest and Comedian Kevin Hart's 'HartBeat' weekend that included tickets to the Pharell concert! Fortunately for Brittany, her sister is in graduate school in London. Last year she and her sister visited many famous sites and then took a train to tour Paris.

Enjoying concerts and music, Brittany traveled to Philadelphia this past Labor Day weekend for the 'Made in America' festival. Brittany said, "Jay-Z's concert was the best ever, and it will be a difficult one to top!"



## *Team COC Participates in Scrabble Event*

A team of Charter Oak Communities' (COC) employees entered the 2017 Literacy Volunteers Family Centers Annual Scrabble Challenge in November. The event brought together families, school groups and members of the business community for an evening of friendly competition. The COC team, along with 39 other teams,



*COC employees from left to right: Elvin Rodriguez, Jamie Perna, Brittany Lawrence, Dan Persaud and Chris Warren.*

showed off their competitive skills and genius moves using all tiles and striving for "Scrabble Supremacy."

All proceeds supported Literacy Volunteers' English-language, literacy and education services offered to more than 820 residents throughout Fairfield County.



## Change is in the Air

Charter Oak Communities (COC) will be adopting a smoke-free policy by July 30, 2018. The policy prohibits the use of “prohibited tobacco products” in all indoor areas, including living units, common areas, administrative offices and outdoor areas within 25 feet of the property. Prohibited tobacco products are items that involve the ignition and burning of tobacco leaves, including but not limited to cigarettes, cigars, incense and pipes.

When smoking indoors, everyone is exposed to second- and third-hand smoke, and there is an increased risk of fire. Second-hand smoke includes smoke from the end of a burning cigarette, called sidestream smoke, and smoke exhaled by the smoker, called mainstream smoke. Third-hand smoke is the name given to the toxic particles from cigarette smoke that settle onto surfaces in the home and remain long after smoking has stopped. Passive exposure to smoke poses health risks to you and everyone around you while smoking-related fires kill and injure hundreds of people each year.

Smoke-free policies provide residents and employees a healthier and safer living environment. Since the movement of smoke between apartment units cannot be controlled, and no level of exposure to tobacco smoke is safe, smoke-free policies are the only way to prevent exposure to second-hand and third-hand smoke in our communities.

Given the benefits of a smoke-free community, we are excited to roll out this new policy. However, we understand the challenge it may present. COC has partnered with Family Centers to offer smoking-cessation resources as well as guidance on how to prepare for this new policy. Please be sure to attend resident meetings for more information or contact your Property Management office with questions.



**Charter Oak Communities** is pleased to announce our new office hours. As of January 1, 2018 the office hours are Monday through Friday from 8:00 a.m. to 5:00 p.m. Our offices will be closed during all federal holidays. Please visit our website at [www.charteroakcommunities.org](http://www.charteroakcommunities.org) for any updates.

## A New Year, a New Financial Plan

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**Saving some money** is important. Your retirement savings can never begin early enough and will pay off in the long run. An emergency savings account equal to about three months of living expenses in case of a job loss or financial emergency can be a “lifesaver.” Making savings a “bill” to pay every month will produce positive results over the year. An additional option is to save for a specific goal. Whether it’s a down payment for a car or a trip, having a solid goal with an exact amount can help ease your stress.

Commit to “**no-spend days**” for two reasons. First, it helps to change your financial habits and mindset and demonstrates that you can do something fun without spending money. Second, it helps reduce your spending

and supports your budget goals. Enjoy spending time outdoors, have a day inside and rework your mindset so that you don’t associate money spent with stress. Make home-cooked meals, discover a hobby and learn to look forward to the days you don’t need to spend money in order to enjoy yourself.

As we progress through winter, think about your financial resolutions and investing in yourself by reducing your financial stress and increasing your wellbeing. Whether it is a budget, starting a savings account or eating out less, your financial habits can become something that makes you feel secure and at ease and contribute toward your financial happiness and general health.





## *Pellicci Pergola to be Built at Fairgate Farm*

Volunteers from the community will be donating their time this spring to build a grape arbor or “pergola” in memory of our friend, restaurateur and West Side native Anthony Pellicci. The pergola will create a beautiful and enduring asset for all to enjoy at Fairgate Farm.



The grape arbor will be a shaded structure where children, seniors and all local residents can mingle while enjoying the outdoors and participating in gardening and health classes, cooking demonstrations, nutrition and outreach programs, and everything else the farm has to offer!

**PLEASE VISIT <https://www.youcaring.com/fairgatefarm-1062945>**  
to watch our video, find out more information and consider donating to this great cause

### *Homework Help Club Highlight*

#### *“A Year in Review”*

*By Nicole Beckham, Family Centers Resident Service Coordinator*

It’s hard to believe I’ve been here a year, and what a year it has been! There were some challenges, which is to be expected while trying to build trust and relationships as a new Resident Service Coordinator.

I want to focus on the participants of the Homework Help Club held at Palmer Square mainly comprising of middle and high school students. There were challenges in the beginning, but what a difference a year can make. A conscious effort was made to ensure an environment of support and respect that included valuing opinions and being an active listener. Every participant signed an agreement on the rules and expectations, and they held each other accountable for their actions.

Watching this group of young people grow, mature, become more responsible, self-confident, and most importantly, take pride in themselves and their community has been rewarding. The “**Youth Ambassadors**” took ownership of the summer breakfast and lunch programs and made sure everyone that signed up received their meals, rain or shine. They also checked on some of the seniors making sure they were okay and taking time to talk with them.

Academically, this has been a **GREAT** year. Each student bought up their grades and two made the honor roll. The growth over the last year and our commitment to each other reminds me of one of my favorite quotes, “**An encouraging word can be the difference of someone giving up or going on.**”

I want to thank the parents for entrusting their children to my care and believing in this effort. I also am appreciative to both COC and Family Centers for allowing me to be a part of the Fairgate, Greenfield, Westwood and Palmer Square team.

I’m looking forward to another great year!



*Ariel, 8th grade student, engaged in completing her homework.*