CVSA Brings 2030 Sustainable Development Goals to Member Organizations: Nationwide Community Education Campaign Launched

In February 2016, CVSA launched a nationwide community education and mobilization campaign to implement the 2030 Agenda for Sustainable Development in the U.S. and world-wide.

The 2030 Agenda for Sustainable Development was adopted September 25, 2015 unanimously by all 193 nations of the UN, including the U.S., as a global policy priority each nation will implement. It contains 17 goals that include: eradicate all poverty everywhere, tackle inequality and injustice, stop the destruction of the planet’s forests, land, oceans and atmosphere, and build sustainable economic systems that afford access to education, health care, water, sanitation, housing and productive employment for all. These Sustainable Development Goals (SDGs) are further defined by a series of 169 time-framed targets. Each nation committed to carrying out the 2030 Agenda domestically and in cooperation with each other. National leaders each spoke at the UN about this historic plan of action with the understanding that the resources do exist to carry it out, and that the very survival of humankind and the planet is in grave danger if these goals are not met by 2030.

“Despite U.S. government representatives’ commitment to this historic Global Agenda, they have not inspired press coverage of that commitment to this historic Global Agenda in the mainstream U.S. media. No government official has spoken about it in public, so it is no surprise that most people who should be stakeholders in carrying out the 2030 Agenda don’t know about it in public.”

Low-Income Community Credit Unions Under Attack

CVSA Member Calls for Revitalization of the Movement

On September 18, 2015, Bethex Federal Credit Union, formed 46 years ago by and for women in the Bronx who received welfare, and a recipient of many public recognitions for its success and service to the community, was put into conservatorship status by the National Credit Union Administration (NCUA), the federal administrative agency established by Congress in 1970 to regulate the nation’s then growing body of credit unions. On December 18, 2015, NCUA announced the liquidation of Bethex.

The closure of Bethex came after a two-year investigation by NCUA during which Bethex was required to pay the cost of the investigation, including $500,000 in legal fees. NCUA added expenses to Bethex’ operating costs which drained the credit union’s assets and required additional fees for services, causing loss of membership and capital. NCUA failed to find any wrong-doing by Bethex. No charges were ever filed as a result of the investigation, including $500,000 in legal fees. NCUA added expenses to Bethex’ operating costs which drained the credit union’s assets and required additional fees for services, causing loss of membership and capital. NCUA failed to find any wrong-doing by Bethex. No charges were ever filed as a result of the investigation.

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Organizations featured in this issue:
Adaptive Design Association, New York, NY
Community Food Advocates, Nashville, TN
Heifer International Ranch and Learning Center, Perryville, AR
HOUR Children, Queens, NY
No More Deaths/No Mas Muertes, Tucson, AZ
Remote Area Medical, Rockford, TN

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Take the Lead: Take Ownership of the SDGs!.................pg 2
How the 2030 Sustainable Development Agenda Was Written.............pg 6
Seeing the Country Through the Eyes of Those Changing It..............pg 13
**Editorial**

**Take the Lead: Take Ownership of the SDGs!**

Imagine the founding fathers of the United States of America wrote and signed the Declaration of Independence from the British Empire and then did not post or publish it anywhere, did not speak about it in public, did not put out press releases to the local newspapers with its content, and did not immediately put the new government into action. The people would not be rallied to the fight and the declaration would be a piece of paper with no effect.

The 2030 Agenda for Sustainable Development, written and debated over three years’ time and finally unanimously accepted by all 193 nations, is a declaration and plan that warrants no less open, public and broad involvement by the people of the United States. It is an agenda that declares our inter-dependence with each other, between people of different nations, and between people and the planet. It is a commitment to make those interrelationships just, equitable, and sustainable; acknowledging that the alternative is perpetual war, destruction and extinction. It is an acknowledgement that what one person does to make a living has a direct effect on the lives of many other people; what one nation does to create and use energy and food affects many other nations; how one generation uses the resources of the earth and educates its children directly impacts future generations.

Those founding fathers with the Declaration of Independence did widely publicize it, distribute copies as handbills, organized public meetings to explain and discuss it, enlisted people to defend it; taking ownership to make it a reality. So too must we do with the Sustainable Development Goals.

The definition of “sustainable development” was accepted internationally in 1987 at the World Commission on Environment and Development as: “Development that meets the needs of the present without compromising the ability of future generations to meet their own needs.”

Sustainable development is the criteria for achieving social and economic progress in ways that will not exhaust the earth’s finite natural resources and not exploit or impoverish one grouping of people for the enrichment of another.

Sustainable development promotes the idea that social, environmental, and economic progress is attainable for all within the limits of properly managing the earth’s natural resources. Sustainable development approaches everything in the world as being connected through space, time and quality of life.

The U.S. needs sustainable development as urgently as do developing and poor countries in the world, and we need it now.

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CVSA's Community Education Campaign in Support of the Implementation of the SDGs is to bring the Sustainable Development Goals to volunteer organizations across the country who have a direct interest in seeing that these goals are implemented in the U.S. CVSA is calling on these organizations to promote the SDGs in their communities and build the groundswell of support for the SDGs to keep the U.S. government accountable to its pledge to work in solidarity with all the other nations striving to achieve these goals around the world.

“Those of us ‘on the ground’ in the communities that urgently need these goals fulfilled are stronger when we work together. This campaign starts with making sure everyone knows what the SDGs are,” Alonso explained. “This is a timely opportunity for organizations to gain leverage to effect change in official policies, based on their local and specific experience and knowledge of the problem, and their efforts to alleviate or solve the problem,” he explained.

The SDGs Apply to the U.S. Too

CVSA's campaign started in February when CVSA organizers gave presentations on the Sustainable Development Goals to four groups in New York City. CVSA spoke to the staff and volunteers of Adaptive Design Association; to The Floating Hospital about how she can help promote the SDGs.

spelled out in the Sustainable Development Goals,” Alonso explained.

CVSA will provide each organization listed in INVEST YOURSELF with the necessary tools to carry out the campaign in their communities, mobilizing their constituencies to inform and involve more people. CVSA invites any nonprofit or non-government organization, faith-based organization, schools and colleges to join with CVSA in this campaign.

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Goal #1 to “End poverty in all its forms everywhere” and Goal #10 to “Reduce inequality within and among countries.” Where do we stand in relation to these goals? In the U.S., the top 1% control nearly as much wealth as the bottom half of the U.S. population. Meanwhile, the bottom 80% is left to compete for just 7% of the remaining resources in the country.

In 2010-2011 the mean net worth of households in the upper 7% of the wealth distribution rose by an estimated 28%. The top 1% of Americans received 95% of the income gains in the economic “recovery” from 2009 to 2012. While CEO salaries have risen to 400 times that of the average factory worker, the share of national income going to the entire bottom 99% of workers has shrunk by 15% since 1980. Fully one-half of Americans are either poor or low-income (defined as up to 200% of the U.S. federal poverty level).

We are in a trajectory of deeper poverty, wider inequality, and an unsustainable, fractured society. This situation demands serious policy changes.

Goal #2 is “End hunger, achieve food security and improved nutrition and promote sustainable development.” Nearly 50 million people — one in six Americans — suffer from hunger and lack of adequate nutrition: one-third of them nationwide are children. African-Americans and Hispanics suffer at twice the national rate. More families are requesting food assistance, of which over 25% are employed, nearly 20% are elderly and 11% are homeless.

How do we achieve the SDGs? We look at the root causes of hunger and homelessness. In 1999, at the urging of Goldman Sachs, the U.S. government deregulated the futures market for food commodities. For the first time since the Great Depression, banks and other financial entities could make unlimited investments in food commodities. Goldman Sachs created an investment derivative product called “commodity index funds” which became popular among the world’s largest financial institutions as a “low risk” speculative investment. Investment in commodities futures increased from $13 billion in 2003 to $318 billion in July 2008, which drove up the prices of food commodities, which attracted more investment, which drove up food prices still higher. That is why global food prices more than doubled from 2003 to 2012. Hunger increased around the world and in the U.S., not for lack of our ability to produce enough food to feed everyone, but because our government lacks the political will to stop these murderous corporate policies. In 2008, the year speculators invested record amounts in commodity (food) markets, the number of people in the world going hungry jumped from 250 million to over one billion for the first time, while speculators like Goldman Sachs made hundreds of millions of dollars. The U.S. government then passed its 2014 Farm Bill which reduced food stamp benefits for 850,000 households by $8.7 billion over 10 years, eliminating 34 meals per month per family, while doing nothing to control Wall Street speculators.

We must organize to change these policies or we will never achieve the SDGs – not in the U.S. and not in other parts of the world.

Goal #8 is “Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all.” In the U.S. at this time, most workers — including those with university educations — labor longer with no job security, few if any benefits, for less pay than thirty years ago. Americans work multiple jobs under conditions of extreme insecurity: rising prices, loss of housing, too little food, higher taxes, government service cuts, inadequate or no medical care and little or no legal protection in a climate of ever-increasing fear for the future.

To speak of work in the U.S., we must speak of the prisons. With only 5% of the world’s population, the U.S. has 25% of the world’s prisoners. The number imprisoned has grown nearly 800% in the past 40 years. The private prison population is 17 times larger than it was 20 years ago. The two largest prison
SDG Community Education Campaign

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Care for Credit Unions, a consortium of 20 community-based credit unions; to staff members of Hour Children, a nonprofit in Astoria, Queens founded by the Sisters of St. Joseph that provides a supportive community for formerly incarcerated women and their children; and to the Seniors Forum at First Presbyterian Church of New York City.

In April, CVSA traveled to Massachusetts and made a presentation to the staffs of Women’s Lunch Place in Boston; Eastern Service Workers Association also in Boston; and My Brother’s Table in Lynn, a small city north of Boston where representatives of three other nonprofit service and community organizations attended.

More presentations are being scheduled each week with the goal of reaching every organization listed in INVEST YOURSELF. CVSA members are also planning regional conferences in select areas in order to reach more than one group at a time.

Administrators at Hour Children expressed interest in the Goals particularly relevant to the needs of the women and families they serve, which include Goal #11: “Make cities ... inclusive, safe, resilient and sustainable...”; Goal #8: “Promote... productive employment and decent work...”; and Goal #2: “End hunger, achieve food security...” A staff member of Hour Children who works with the Food Pantry pledged to provide a report on the inability of low-income women with children to access nutritious foods in the U.S. and what can be done to change this, consistent with fulfilling Goal #2.

Adaptive Design Association, whose mission is to ensure children and adults with disabilities have access to customized equipment to participate fully in home, school, and community life, is preparing a report on the unmet needs of the severely disabled in the U.S. which reflects the intent of several of the SDGs addressing basic needs for healthy productive lives.

“These goals apply right here to New York City, not just in developing countries in Africa — and for some of the same reasons. The resources do exist to improve these conditions for everyone in all nations, but the majority of the resources are controlled by a minority of wealthy people and corporations,” explained Hawa Conde, CVSA volunteer, who participated in the discussion at Hour Children.

Through this campaign, CVSA is bringing member organizations together to compile an analysis of the status of implementation of the SDGs in the United States. Over the course of this year, CVSA volunteers will gather data from members and other grassroots organizations who can supply this data and their analysis toward solutions based on their direct experiences. Reports will include how many people do not have access to basic medical care, decent housing, clean water, affordable energy in their homes, adequate food and nutrition, full and productive employment and decent work, and access to legal justice, and point to where the resources are that could reverse this situation.

“We hope to create a concrete picture of how urgently these goals need to be met here in the U.S., and internationally and some first steps we can take to accomplish them. We are urging our member organizations and anyone who wants to join us, to submit reports on progress towards achieving these goals and proposals for policy and practice changes for the U.S. government to implement to fulfill each of these goals. It’s essential that these voices come directly from those who suffer from the lack of solutions and therefore know best what needs to be done,” Alonso emphasized.

CVSA is providing tool-kits with flyers, posters, presentation formats, and discussion questions to interested

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How the 2030 Sustainable Development Goals Were Written

The UN conducted the largest, most inclusive and transparent consultation program in its history over the last three years in order to produce the 2030 Agenda for Sustainable Development with the 17 Goals and 169 Targets.

The process to develop the 2030 Agenda was led by the member states with broad participation from nongovernment and civil society organizations and with input received from thousands of local and regional consultations that were held in communities of all sizes in most countries around the world.

The conference that gave rise to the whole process was the first Earth Summit of 1992, where more than 100 heads of state, including U.S. President George H.W. Bush, and thousands of nongovernment organizations met in Rio de Janeiro, Brazil to address urgent problems of environmental protection and socioeconomic development.

The term ‘sustainable development’ was defined there. The assembled leaders and representatives of nations signed the Convention on Climate Change and the Convention on Biological Diversity, endorsed the Rio Declaration and the Forest Principles, and adopted Agenda 21, a 300-page plan for achieving sustainable development in the 21st century. The U.S. President signed this Agenda, but because it is a non-binding, voluntary agreement it was never brought to Congress. Most people in the U.S. never heard about this plan.

Included in Agenda 21 is the recognition that it will take more than the governments to carry out the goals, and identified nine “Major Groups” to participate in the process: Women, Children and Youth, Indigenous Peoples, Non-Governmental Organizations, Local Authorities, Workers and Trade Unions, Business and Industry, Scientific and Technological Community, Farmers and “other stakeholders,” e.g., education and academic entities, persons with disabilities or volunteer groups. These Groups have been open to participation by people and organizations around the world since that time and now have a role in monitoring and advocating for the implementation of the SDGs over the next 15 years.

Two decades after the Earth Summit, decrying what little progress was made on Agenda 21, the UN held the Rio+20 Summit. It was attended by 172 governments (116 sent their heads of state), over 2,400 representatives of Non-Government Organizations (NGOs) and an additional 17,000 representatives at a parallel NGO “Global Forum” in Rio.

The importance of effectively engaging the nine sectors of society was reaffirmed in its outcome document “The Future We Want,” highlighting the role that Major Groups must play in pursuing sustainable societies for future generations.

A major outcome of Rio+20 held in 2012 was the establishment of a High-level Political Forum (HLPF) on Sustainable Development to launch a process to develop a set of Post-2015 Sustainable Development Goals (SDGs).

The HLPF held its first meeting on September 24, 2013. The HLPF coordinated the writing of the 2030 Agenda over the next three years, which took place through a process of many conferences, debates, summits among national governments, and with the input of Major Groups and the local consultations around the world.

The HLPF is now mandated to conduct national reviews and thematic reviews of the implementation of the 2030 Agenda, under the auspices of the UN Economic and Social Council (ECOSOC) and the General Assembly (the main UN body of 193 member states each holding one vote), with inputs from other intergovernmental bodies and forums, relevant UN entities, regional processes, Major Groups and other stakeholders. The Sustainable Development Agenda is also a voluntary, non-binding agreement that each nation pledged to carry out, and requires the participation of the people of each country to ensure it is achieved.

More information about the history, processes and current developments of the 2030 Agenda for Sustainable Development can be found at https://sustainabledevelopment.un.org
SDG Community Education Campaign

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organizations so that they can reach out to colleges, schools, churches, businesses, and other nonprofits.

How the 2030 Agenda is to be Implemented

Each nation is responsible to plan and implement the necessary steps to achieve the 2030 Goals in their country; and to use the UN forums being created to coordinate with other nations; and to learn from the experiences of all, while advancing the 2030 Agenda domestically.

The United Nations Economic and Social Council (ECOSOC) is the main body of the UN responsible for monitoring the progress of the implementation of the SDGs and providing technical assistance, consultation, and exchange of ideas. The High Level Political Forum on Sustainable Development (HLPF), established during the 2012 Rio+20 (see page 6) is mandated by the General Assembly, under the administration of ECOSOC, as the central UN platform for engaging in systematic follow-up and review of implementation of the 2030 Agenda over the next fifteen years.

The HLPF and various UN agencies are working with the member states to determine how to measure and monitor the implementation of the goals, and how governments will be held accountable through effective reviews of progress. It is expected that this first year will focus on establishing these processes and criteria.

The HLPF’s first meeting for review of implementation since the adoption of the 2030 Agenda in September 2015 will take place July 11-20, 2016 under the auspices of ECOSOC.

By the March deadline, 22 nations — including China, Germany, Venezuela, Peru, Mexico, and Sierra Leone — registered to give reports at the July meeting about their plans and progress on the 2030 Agenda to date. The United States did not sign up to make a presentation about their plans for implementation.

What Will the U.S. Do Differently?

In an August 2015 interview conducted by Rajesh Mirchandani of the Center for Global Development, a non-government organization based in London and Washington, DC, with Tony Pipa, the U.S. Special Coordinator for the Post-2015 Development Agenda and Deputy Assistant Administrator of USAID, Pipa was asked “What will America do differently — domestically — once it signs on to the SDGs?”

Pipa answered, “The SDGs reflect a lot of what the U.S. priorities are right now in terms of our development priorities and our investments that we’re making overseas. The ‘leave no one behind’ part of this agenda… helps us think about how we make those investments and assess and stimulate that sort of progress in areas that, to now, have been hardest pressed to make progress in the SDGs. When you look at states coming out of conflict, those countries made the least progress on the Millennium Development Goals. It will continue to challenge how we use our investment dollars and think about making as much development progress in those particular countries as possible.”

Susan Angus, CVSA Executive Director, explained when speaking to the Senior Forum at First Presbyterian Church of New York City, “Pipa was asked twice by the interviewer what changes will the U.S. make domestically once they sign on to the SDGs. Both times Pipa gave no response as to the U.S. administration’s commitment to make any changes in any existing policies or programs in order to meet these Goals here in the U.S. His response reflects that their interests are focused on how they can use the Goals overseas in a manner they consider consistent with their current foreign policies, rather than in bringing these urgently needed Goals to fruition domestically.”

A Call for Action to Transform Our World:
How You Can Make a Difference

ECOSOC has put out a call specifically to nongovernment organizations, volunteer organizations, civil society, and the people of each nation to be involved in monitoring and making proposals for how government will implement the 2030 Agenda.

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The 2030 Agenda document itself issues the following call:

‘We the peoples’ are the celebrated opening words of the Charter of the United Nations. It is ‘We the peoples’ who are embarking today on the road to 2030. Our journey will involve Governments as well as parliaments, the United Nations system and other international institutions, local authorities, indigenous peoples, civil society, business and private sector, the scientific and academic community — and all the people. Millions have already engaged with, and will own, this Agenda. It is an Agenda of the people, by the people and for the people — and this, we believe, will ensure its success.

Angus explains in her presentation, “This is not just another UN declaration on paper; hundreds of thousands of people all over the world are invested and serious about seeing these goals implemented, recognizing that if they are not, the condition of the world 15 years from now is unthinkable.”

CVSA holds Special NGO Consultative Status to ECOSOC, and thus has the opportunity to observe meetings at the UN on the implementation of the 2030 Goals, raise intervening questions, as well as submit reports and proposals. Reports submitted by CVSA member organizations across the country will give them a voice and a means to offer alternate analysis and proposals towards implementing the Goals domestically. CVSA is preparing for the July 11-20 HLPF meeting by gathering reports from CVSA member organizations to present during the 10-day session.

“The goal of CVSA’s Community Education Campaign is to mobilize the thousands of committed people here in the U.S. who are already involved in building a more just world through their own community and volunteer work, to take up these Sustainable Development Goals as their own and leverage the power of a unified global movement to produce real change here as well,” she explained.

“To conduct this campaign, we are putting out a call for volunteers to help with several areas of work,” stated Alonso.

“Volunteers can be part of our Communications Team to participate in phone sessions to initiate and maintain communication with all the community-based volunteer service and advocacy organizations that are listed in INVEST YOURSELF. This team will also contact places of worship, colleges and universities, and other civic organizations who are part of CVSA’s constituency. We will inform them about the campaign, schedule speaking engagements and workshops to gain their participation in the long-term effort.

“We are teaching volunteers community outreach through information booths on college campuses, near supermarkets, at community fairs, at the invitation of places of worship and other community centers to promote the SDGs, enroll more volunteers, and distribute the INVEST YOURSELF catalogue.

“Volunteers with journalism and desktop publishing skills — or those who want to learn — can join the Publications and Reports Production Staff to produce the quarterly newsletter ITEMS, write articles, design the newsletter layout, proofread, organize sponsorships, and compile reports for publication. Graphic designers can produce posters, signs, flyers and other publicity and educational tools needed for the campaign.

“We will also be training speakers to give presentations on the Sustainable Development Goals, its progress, and our campaign around it,” stated Alonso.

On-the-job training is provided to volunteers on all of CVSA’s activities, and those who have any of these skills already can assist in training others. Volunteering with CVSA on this campaign does not require you be located in New York City. Call us from wherever you are located to work out a plan and become a part of the effort for a better world!

To schedule a date for CVSA volunteers to make a presentation about this historic 2030 Agenda for Sustainable Development, call Yael Alonso, CVSA Administrative Assistant at (718) 482-8724.
Low-Income Community Credit Unions Under Attack

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result of the investigation. Yet NCUA merged Bethex into US Alliance, a much larger corporate credit union started in 1966 for IBM employees. Alliance now has over 80,000 members across New York and Massachusetts. Assigning the Bethex charter to Alliance leaves the 7,000 members of Bethex the choice of staying on with this much larger credit union no longer rooted in their community, or quitting and having no access to the financial services they had enjoyed with Bethex for decades.

Since 1970, Bethex provided financial services and loans to thousands of low-income working people, small and minority-business owners and people living on low fixed incomes in the South Bronx as a not-for-profit cooperative.

Joy Cousminer, founder and former CEO of Bethex, and CVSA Advisory Committee member, told CVSA that since 2008 over 350 credit unions a year have been merged or liquidated by NCUA and only one new credit union a year has been chartered. She added, “In the past five years I have been approached by at least 10 different community groups seeking advice on forming a credit union. To date, none of these have come to fruition or are even actively in the chartering process because the government regulatory agencies have made the process leading to getting a credit union charter so lengthy and expensive to complete. Small credit unions across the country are being over-regulated and liquidated.”

NCUA currently requires groups who want to charter a new credit union to raise $100,000 to $300,000 of initial investment funding for every $1 million of projected assets in the first five years of the credit union’s operation. The pre-1970 requirements for starting a community-based credit union did not include having capital in hand at time of application; they simply needed documented pledges from the people who were going to join and make deposits.

Cousminer points to an increase in fees and compliance measures which require credit unions, as well as small community banks, to hire more people to handle the additional tasks and paperwork involved with showing compliance with the regulations. In addition, they must purchase new computer systems and equipment and pay for training and workshops to acquaint staff to the new body of regulations imposed on community credit union operations by the 2010 Dodd-Frank Wall Street Reform Consumer Protection Act. Cousminer cited these changes as the source of current credit union problems.

In August of 2014 during the two-year long NCUA investigation of Bethex and prior to the liquidation decision, Cousminer recounted her experience with NCUA when she spoke at CVSA’s workshop in 2014 at the 65th United Nations NGO/DPI Conference where the 2030 Agenda for Sustainable Development was being discussed. “They found faults in our office operation but nothing against the law. I do not know Bethex’s future now, but perhaps more importantly to those of you who might consider credit unions as a means for eliminating some of the causes of poverty – there is a gorilla in the corner – and it’s the federal government!”

Credit unions are not-for-profit, member-owned and operated, cooperative financial institutions. As owners of cooperative financial institutions united by a common bond, all credit union members have an equal say in the operation of their credit union — one member, one vote — regardless of the dollar amount they have on account.

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Transforming Our World: The 2030 Sustainable Development Goals

On September 25, 2015, all 193 member nations of the UN, including the United States, voted unanimously to strive for the achievement of these Sustainable Development Goals (SDGs) in every country -- developing and developed -- as national domestic and international policy priority, stating: “On behalf of the peoples we serve, we have adopted a historic decision on a comprehensive, far-reaching and people-centered set of universal and transformative Goals and targets. We commit ourselves to working tirelessly for the full implementation of this Agenda by 2030...”

The 2030 Agenda for Sustainable Development

Preamble

This Agenda is a plan of action for people, planet and prosperity. It also seeks to strengthen universal peace in larger freedom. We recognize that eradicating poverty in all its forms and dimensions, including extreme poverty, is the greatest global challenge and an indispensable requirement for sustainable development.

All countries and all stakeholders, acting in collaborative partnership, will implement this plan. We are resolved to free the human race from the tyranny of poverty and want and to heal and secure our planet. We are determined to take the bold and transformative steps which are urgently needed to shift the world on to a sustainable and resilient path. As we embark on this collective journey, we pledge that no one will be left behind.

The 17 Sustainable Development Goals and 169 targets which we are announcing today demonstrate the scale and ambition of this new universal Agenda. They seek to build on the Millennium Development Goals and complete what they did not achieve. They seek to realize the human rights of all and to achieve gender equality and empowerment of all women and girls. They are integrated and indivisible and balance the three dimensions of sustainable development: the economic, social and environmental.

A call for action

Seventy years ago, an earlier generation of world leaders came together to create the United Nations. From the ashes of war and division they fashioned this Organization and the values of peace, dialogue and international cooperation which underpin it. The supreme embodiment of those values is the Charter of the United Nations.

Today we are also taking a decision of great historic significance. We resolve to build a better future for all people, including the millions who have been denied the chance to lead decent, dignified and rewarding lives and to achieve their full human potential. We can be the first generation to succeed in ending poverty; just as we may be the last to have a chance of saving the planet. The world will be a better place in 2030 if we succeed in our objectives.

What we are announcing today – an Agenda for global action for the next 15 years – is a charter for people and planet in the twenty-first century. Children and young women and men are critical agents of change and will find in the new Goals a platform to channel their infinite capacities for activism into the creation of a better world.

“We the peoples” are the celebrated opening words of the Charter of the United Nations. It is “we the peoples” who are embarking today on the road to 2030. Our journey will involve Governments as well as parliaments, the United Nations system and other international institutions, local authorities, indigenous peoples, civil society, business and the private sector, the scientific and academic community – and all people. Millions have already engaged with, and will own, this Agenda. It is an Agenda of the people, by the people and for the people – and this, we believe, will ensure its success.

The future of humanity and of our planet lies in our hands. It lies also in the hands of today’s younger generation who will pass the torch to future generations. We have mapped the road to the sustainable development; it will be for all of us to ensure that the journey is successful and its gains irreversible.

Join with CVSA in a nationwide Community Education Campaign for the Implementation of the 2030 Sustainable Development Agenda here in the U.S. as well as around the world.

Call CVSA about bringing the Community Education Campaign for the SDGs to your community, school, place of worship or organization.

Let’s make these goals a reality.

Call CVSA (718) 482-8724

The 2016 High Level Political Forum (HLPF) will be held July 11th to 22th in New York to review overall progress to date. This session will include the first voluntary National Reviews which will be presented every four years.

Call CVSA for information on how you can help monitor SDG progress.

Goal 1. End Poverty in all its forms everywhere

Goal 2. End Hunger, achieve food security and improved nutrition and promote sustainable agriculture

Goal 3. Ensure healthy lives and promote well-being for all at all ages

Goal 4. Ensure inclusive and equitable, quality education and promote lifelong learning opportunities

Goal 5. Achieve gender equality and empower all women and girls

Goal 6. Ensure availability and sustainable management of water and sanitation for all

Goal 7. Ensure access to affordable, reliable, sustainable and modern energy for all

Goal 8. Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all

Goal 9. Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation

Goal 10. Reduce inequality within and among countries

Goal 11. Make cities and human settlements inclusive, safe, resilient, and sustainable

Goal 12. Ensure sustainable consumption and production patterns

Goal 13. Take urgent action to combat climate change and its impacts

Goal 14. Conserve and sustainably use the oceans, seas and marine resources for sustainable development

Goal 15. Protect, restore, and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss

Goal 16. Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels

Goal 17. Strengthen the means of implementation and revitalize the global partnership for Sustainable Development
Low-Income Community Credit Unions Under Attack

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Credit unions exist for the purpose of providing financial services to their members, whereas banks exist to make profit for a small number of their wealthy shareholders. Community-based credit unions are often the only financial institution providing safe and affordable financial products and services to low-income families, minority and immigrant communities, and many seniors on fixed incomes.

The first credit union in the United States opened its doors in 1908 to serve mill workers in Manchester, New Hampshire. State by state, the idea of cooperative credit spread. After the 1934 Federal Credit Union Act was passed, thousands of these nonprofit lending cooperatives were organized across the country, with membership defined by “groups having a common bond of occupation or association, or to groups within a well-defined neighborhood, community or rural district.” The act was part of the New Deal, President Roosevelt’s multifaceted plan to mitigate the crisis of the Great Depression. Credit unions could provide small loans to workers who didn’t meet the strict qualifications of larger banks.

The Dodd-Frank Act was signed into law in 2010 after the 2008 Wall Street financial collapse that caused millions to lose their homes, jobs and savings. Its stated purpose is to build a “safer, more stable financial system” and prevent the excessive “risk-taking” by large financial companies that created the crisis.

Fed Regs close 17% of Community Credit Unions

Dan Berger, founder and CEO of the National Association of Federal Credit Unions (NAFCU), says the impact of the law has fallen mostly on small banks and credit unions. Berger stated in a July 21, 2015 op-ed in American Banker, “Dodd-Frank has created a huge regulatory morass that has stifled innovation, delayed economic growth and sped up consolidation within the credit union industry. The regulatory burden and escalating compliance costs based on rules promulgated under Dodd-Frank by the Consumer Financial Protection Bureau (CFPB) have helped lead to the loss of 1,250 federally insured credit unions — more than 17% of the industry — since the second quarter of 2010. The CFPB, created under the Dodd-Frank Act, has the authority to exempt smaller institutions like credit unions from its rules. But the agency has been reluctant to use this authority to provide credit unions with relief.”

The Bethex Experience Built Material Hope for Many

In 1969 the South Bronx was one of the poorest congressional district in the U.S. Bethex founder Joy Cousminer taught Adult Basic Education to low-income mothers in the South Bronx at the time. “I learned about the role of the check cashers, pawn brokers, loan sharks in people’s lives and the fact that their welfare checks barely got them through the month. Pawned items were frequently irretrievable. Money was kept in sugar bowls and under their mattresses. Fires and robberies obviously caused many losses,” Cousminer explains.

A Catholic priest at the church where Cousminer taught the Adult Basic Education classes proposed that the women attending the classes start a credit union. After nine months of training, they were able to get their charter and all the students in the program signed up for membership. Each received a passbook and pledged to deposit at least $.50 or $1.00 weekly. Part of their role as credit union members was to enroll their neighbors to join the credit union and also to volunteer. During most of its early years, the Bethex board was comprised of the women who started it. As it grew and hired staff, the board came to represent the broad demography of South Bronx. By 2010 Bethex FCU was one of the most successful Community Development Credit Unions in the country, with $16,000,000 in assets, serving over 9,000 members, primarily people with low-paying jobs or living on low fixed incomes, and owners of small local businesses.

“No conservatorship has made me sadder than this one,” Clifford Rosenthal, former CEO of the National Federation of Community Development Credit Unions, told Credit Union Times in September. “I’ve known and worked with Joy Cousminer for more than 30 years. Joy has given every ounce of her energy not only to making Bethex run, but also to

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Seeing the Country Through the Eyes of Those Changing It

by Faith Waters

After volunteering for a year at the headquarters of CVSA in Long Island City, New York, my husband, Ed, and I were eager to have the opportunity to learn more about the agencies we had read about while helping to edit the current edition of the INVEST YOURSELF catalogue. We had plans for a cross country road trip and decided to make that our chance for visits, to tie faces to the names in the book and meet the dedicated staff members and volunteers who serve the most vulnerable across our country.

Remote Area Medical

Our first visit was on January 3, 2016 to Remote Area Medical (RAM) near Knoxville, Tennessee. We were looking forward to seeing Stan Brock, the founder, whom we escorted in February 2015 to the U.N. when he made a presentation at CVSA’s side event to the 53rd Commission on Social Development conference. RAM has very few paid staff and relies on the participation of a large number of volunteers that come from the local host community and from their cadre of volunteers from all across the country, to bring quality health care (medical, vision, and dental) to those in need. RAM is like a cyclone that touches down for a weekend in areas with many living in poverty. The services are comprehensive, respectful, and immediate.

Our visit at RAM began with a tour of their new facility and vehicles. Each truck is specially designed and outfitted for a specific purpose. For instance, 300 sets of eyeglasses a day can be made on a truck during a clinic. The dental equipment is organized so that hygienists and dentists can immediately treat patients. We were also able to see the new denture preparation room! What a difference this would make in most rural or urban areas. Key obstacles they face are state laws and policies that prevent health professionals licensed in one state from delivering medical care in another state or country to provide services for the poor or even in the case of a disaster.

Each clinic session is debriefed with the purpose of continuous improvement, and the staff is excited about the process of making meaningful change. That enthusiasm spills over into everything they do. The staff that we met — Jeff Eastman, Chris Hall, and Oriane Leake — all began as volunteers and described the commitment they felt for the organization’s mission as a driving force in their lives.

Community Food Advocates

We then headed to Nashville to visit the Community Food Advocates. We had the chance to meet Jilah Kalil, a dynamic director who after many years leading nonprofits still has such a passion for the work.

CFA’s mission is to provide “clean” food at a discounted

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price to residents in impoverished Nashville neighborhoods. CFA is the only agency in Nashville addressing chronic rather than emergency food insecurity. “Clean” food means healthy, nutritious, and unprocessed. Their Nashville Mobile Market currently makes 35 stops a week to residents who have little or no access to locally sourced, fresh produce. Supporting this initiative is a cooking outreach, where participants learn to use the ingredients available on the mobile van. CFA is reaching out to organizations and businesses such as Whole Foods, to obtain ingredients at a discounted price that are not available through farms and co-ops. It is critical that participants have easy access to all ingredients needed to produce meals. Meals can be made quickly, and the central ingredients transformed by other accompaniments, so that the core ingredients can be stretched for multiple meals. At the same time, CFA aids participants in applying for SNAP benefits (food stamps) to help them afford materials. They try to consider all potential obstacles and then preemptively build solutions. The emphasis on the need to build community that cares about and takes care of each other is striking.

We discussed the Sustainable Development Goals and Jilah quickly provided a recommendation for the UN: Food should just be food! She emphasizes changing the paradigm so when stating that “no one will go to sleep hungry; all people will have access to affordable food,” there is no need to use a modifier, such as “good” food, “clean” food, “quality” food, etc. Processed foods with unhealthy amounts of fat, salt, and artificial ingredients should not be considered food!

We then drove through western Tennessee and eastern Arkansas, and saw an increase in visible poverty, along with more use of tobacco and more signs advertising gun shows and shops. That night in Hot Springs, after seeing a homeless man sleeping near the hotel, we asked the hotel desk clerk if homelessness was a big problem here. She responded, Yes, sharing that she had been homeless as a youngster, but was proud that her mother encouraged her to work hard, love the free outdoors and to move beyond the obstacles of poverty. She felt fortunate. We just wanted to hug her. The resilience of people amazes us.

Heifer International Ranch and Learning Center

We then drove to Heifer International Ranch and Learning Center in Perryville, Arkansas and noticed dramatic extremes in socioeconomic status as evidenced by the houses. We later were told there are few “middle class” homes; you are either rich or poor.

Since 1944 Heifer International has worked to combat hunger and poverty by providing livestock and training to assist people in developing countries in achieving sustainable
income and food security in an environmentally sound manner. In the U.S., Heifer International’s education programs involve full- and part-time volunteers to help increase understanding of issues related to hunger and poverty.

At the Ranch we met Rebecca Roetzel, volunteer and program coordinator, who shared how Heifer has not just survived through organizational struggles, but is now a thriving nonprofit. She emphasized how strong leadership and a collaborative culture focused on mission and performing every responsibility with quality made the difference.

It became clear that Heifer isn’t an emergency relief organization, but one that relies on community organizing to create sustainable projects that address mitigating poverty. Heifer struggles with finding success with projects in the U.S. and is studying what needs to be different from its international program to be effective.

While touring the facility we learned animals used for teaching demonstration purposes are raised on the ranch. Organic produce is grown and sold to local CSAs (Community Supported Agriculture) to support programming. The unsold produce is donated to local food banks. Volunteers help care for the animals and manage the gardens learning about Heifer’s vision while serving.

The Global Village is used to teach children and youth about poverty and food insecurity by having them simulate conditions experienced by those living in poverty in the U.S. and internationally. Participants are randomly selected for different communities (slums to working class), and communities are given differing food allotments. Participants learn to survive through creative cooking and bartering with “neighboring communities.” Harsh lessons of privilege and poverty become realities. The curriculum has been deliberately built to allow students to discover for themselves the conditions, to grapple with the problems, and generate solutions. Ken, our tour guide, made it clear that participants need to feel empowered to begin to make change when they return home. Because of this, group processes, team-building, and problem-solving activities are integrated into the experience.

Full-time volunteers live in a community home on-site. These volunteers are diverse in age, gender, country of origin and race. The volunteers describe their lives as being changed forever by the experience.

After a short visit to the city of San Antonio, we spent the rest of that day and the next day driving Route 10... and driving Route 10... and driving Route 10. We arrived in Tucson to see the sun set over the mountains — truly spectacular.

No More Deaths/No Mas Muertes (NMD) in Tuscon

The next day we headed out to meet with volunteers from No More Deaths/No Mas Muertes (NMD). We immediately felt the passion and commitment with which the two dedicated volunteers who met with us, Jim and Maureen Marx, a retired couple, do this work. We had much to learn about this movement, since much of what we know is through voices that are far removed from the front and certainly not part of the daily, hands-on work. NMD is a humanitarian aid organization, with the mission to end death and suffering on the U.S./Mexico border. They are associated with the Tucson Unitarian Universalist Church, which provides storage space and is their fiscal sponsor. NMD provides water, food and medical aid to individuals crossing the Sonoran Desert; offers support for recently deported Mexicans who are left without ID, money, food, water, or a way to communicate with family or friends; advocates to change policies and procedures that support abuse of the vulnerable in collaboration with other Tucson organizations.

With only three meagerly stipend staff, NMD is dependent on volunteers. They prefer for volunteers to come for at least Continued on page 16

Photo: Ed Kimes

Maureen (left) and Jim Marx (right) are the two dedicated volunteers who introduced Faith Waters and Ed Kimes to No Mas Muertes/No More Deaths.

Photo: No Mas Muertes/No More Deaths

These are the trucks that No Mas Muertes/No More Deaths uses to provide food, water, sanitation, and medical aid to those crossing the Sonoran Desert.
a month, since they train them extensively. NMD does have an alternative spring break program for college students.

Our visit coincided with the capture of drug lord El Chapo, so it was interesting to hear NMD volunteers’ perceptions of the war on drugs. It was also eye-opening to hear from the staff the stories of people in such abject poverty and in fear for their lives from the cartels in Mexico and Central America that they are willing to risk everything to escape to the U.S. We went on a hike that they suggested. We wanted to get a good understanding of the conditions those that are fleeing experience. We, of course, traveled in the daylight in moderate weather, had good shoes and thick socks, water, and protein bars, no children, no pregnancies, and relatively good physical mobility. We looked at each other at the same time and exclaimed, “We would have died crossing the mountains!” We climbed for 3 hours and were soaked, tired, and thirsty. No mountain lions and no rattlesnakes… The thought of crossing at night is terrifying… This is a horrifying risk that people are driven to take for an opportunity for a better life.

NMD also provides legal help for immigrants facing deportation charges and advocates for personal resources to be returned that were confiscated during their arrest. NMD provides the service of cashing checks or debit cards issued to the immigrants by the U.S. government upon their release and deportation in place of the money the government had confiscated upon arrest. These checks or debit cards are no good to the immigrants once in Mexico and Central American countries.

A grave concern for NMD are the independent militia groups that patrol the borders claiming to help the Border Patrol. NMD reports those militia groups are vicious, slashing the water jugs left for immigrant crossers, poking holes in the cans of food, making them inedible, destroying water towers and even reportedly shooting immigrants. The U.S. government apparently does not stop them or enforce law on them.

Goal-oriented volunteer commitment

What struck us on each of the visits we made is the commitment that the staff and volunteers demonstrate, particularly their longevity within the organization and/or field. A clear vision of purpose and a devotion to core values with focus on activities that are consistent with mission and vision seems to make a difference. In addition, staff and volunteer willingness to spend time and energy on building a culture that celebrates collaboration forges sustainability amidst truly daunting circumstances and sacrifice. Our hearts ache for the pain that poverty brings, but we have hope for change as long as we have people willing to be passionate about continuing and winning the fight for equality.

We will hear more from Ed and Faith on agency visits from their trip back east in our upcoming summer 2016 newsletter.
Take the Lead: Take Ownership of the SDGs

Continued from page 4

management firms receive $74 billion in annual government funding to run the prisons and use it to raise over $4 billion in profit by contracting out prison labor to the world’s largest corporations who pay inmates pennies a day for their labor. In addition, 300 privately run detention centers hold growing numbers of immigrants. More immigrants work in federal prisons while under detention than for any other single employer nationwide. The U.S. government’s promotion of investment in prisons is a cycle that traps the 65 million Americans (one quarter of all adults) into criminal records and into poverty, and creates a growing pool of very cheap labor for the large corporations. This also relates to Goal #16, “Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable, inclusive institutions at all levels.” We have quite the opposite of this at all levels.

To achieve the SDGs here in the U.S. and abroad we need investment into enterprises in communities that will provide good paying jobs, produce products that are good for the environment and that meet people’s needs at affordable prices. It is doable.

Let’s look at one more. Goal #11 is to “Make cities and human settlements inclusive, safe, resilient and sustainable.” In 2012 the world’s largest private equity firm, the Blackstone Group, began buying foreclosed homes by the tens of thousands all across the United States through its subsidiary, Continued on page 19

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Low-Income Community Credit Unions Under Attack

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providing volunteer assistance — probably tens of thousands of hours — to other low-income credit unions in New York and elsewhere.” He added, “This is a challenging era, with regulations and compliance burdens far beyond what we all saw in previous decades. It proved a very difficult challenge for Bethex to meet.”

Feds Consolidate Credit Unions Into Fewer and Fewer Hands

Between 1945 and 1969 the number of credit unions in communities across the country grew to 23,786 with six million members. However, by 2014 the number of credit unions was down to 6,424, with 30.4% of the 102.8 million members now belonging to the top 100 corporate credit unions that are not tied to a particular community and not geared towards low-income people’s needs.

Goal #8 of the 2030 Agenda for Sustainable Development calls for governments to “Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all”; and Target #8.3 specifies: “Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro-, small- and medium-sized enterprises, including through access to financial services.”

Cousminer Calls for Revitalization of Independent Financial Institutions

In CVSA’s 2014 workshop at the 65th UN NGO/DPI Conference, Cousminer put out a call for community leadership and young people to fight for the credit union movement based on its original principles of creating stable financial institutions that make capital and financial services accessible to residents and businesses of low- and moderate-income communities by keeping money in the community for development, based on policies determined by the credit union membership. Cousminer concluded, “I urge the leaders of community-based volunteer organizations and young people throughout the country to study the history of the credit union movement and its original principles and revitalize a movement that can put independent financial institutions back in the hands of low-income and working people at the community level where it does make a difference towards sustainable development.”

CVSA member organizations and others interested in acting on Cousminer’s call, please call Yael Alonso, Administrative Assistant of CVSA, at (718) 482-8724.

1 UN NGO/DPI is the United Nations’ Department of Public Information (DPI) Non-Government Organization administrative section. See ITEMS Spring 2015 for full story on this NGO Workshop.
Take the Lead, Take Ownership of the SDGs

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Initiation Homes. By November 2013, Blackstone had become the largest owner of single-family rental homes in the U.S. after spending $7.5 billion to buy 40,000 homes. Other hedge funds followed Blackstone’s lead, to the tune of over 200,000 homes nationwide. As a result of our government allowing these practices, and while wages remained stagnant and falling, rents in the major U.S. cities went up 25.4% from October 2008 to October 2013. Today the number of U.S. households paying more than 30% of their income for shelter has risen to a record 21.3 million — about one in six nationwide; the number paying more than half their income has risen even faster, to 11.4 million, from 7.5 million. Homelessness is at record levels in every major city.

This all must change to achieve the SDGs.

The U.S. should be taking a lead role using its tremendous potential to advance these goals both internationally and domestically instead of being silent about it. There has been no U.S. media coverage of this historic agreement nor any comment or endorsement from national level politicians.

Through the 2030 Agenda for Sustainable Development, all of the adopting governments agreed to conduct reviews of their progress on achieving the SDGs and report progress and plans to the High Level Political Forum at the United Nations. But in the U.S., who is in charge of coordinating the planning and the implementation of the SDGs? Where is the plan? To date, no office or position has been assigned by the U.S. government to take responsibility for promotion and implementation of the SDGs in our nation. To be clear — No action IS an action. The 2030 Agenda calls for “Transforming Our World” — transforming a world requires leadership! Failure to provide that leadership is a refusal to materialize the goals the U.S. government committed to on September 25, 2015 at the UN.

UN member nations have begun implementing the SDGs, and 22 are scheduled to submit reports on their progress to the High Level Political Forum meeting at the UN in July 2016. CVSA calls on the U.S. government to carry out its pledge and form a national SDG Coordinating Council. State councils can be set up to oversee data collection, draw up implementation plans, coordinate policies and monitor the progress of implementation in their state and submit those to the national coordinating body. Make the process public and open. Members on the councils should include representatives from nongovernment volunteer organizations, faith-based service organizations, social service administrators, grassroots leaders from communities, educators, religious community leaders, labor leaders, poor people’s representatives, family farms, small business representatives, health advocates, legal justice and environmental specialists, as well as credit unions and community banks.

In the absence of action by our government, we call on our member organizations and others to “take ownership.” Start with the work your organization is already doing and with your community. Bring people into this discussion. Make plans to advance the SDGs. Contact CVSA’s Community Education Campaign for the Implementation of the SDGs for a Tool Kit. Provide us with information we can share with the UN.

More than ever, community-based, nongovernment organizations doing the serious work of serving people in need and building systemic solutions must have the ways and means to work together, learn from each other and own methods for effective involvement of more volunteers to increase their strength and ability to effect change.

Independent volunteer based organizations across the country can and must work to cultivate leadership to embrace the challenge and fight for that paradigm change.

The 2030 Agenda for Sustainable Development is an agreement that offers us an historic opportunity – and obligation – to bring volunteer organizations, community-based service and advocacy organizations together throughout the U.S. around the implementation of this Agenda, to achieve its realization. Organize and take ownership of the SDGs. Join us today!

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Organizing Our Volunteer Power to Build a Better World!
Volunteer with CVSA to strengthen the voluntary service & action movement

CVSA needs volunteers for these areas of work:

Membership Organization Communications, Consultations and Training
Volunteers participate in our site visits, consultations, and training workshops with member organizations of CVSA, help maintain and build more arenas of communication with member organizations around the country and collect news for the newsletter.

INVEST YOURSELF Publications Production
On-the-job training is provided in publication work sessions every Wednesday night, Saturday afternoon and all day Fridays. If you have skills in writing, editing, proofreading, desktop publishing, or photoshop — you can become one of the trainers!

INVEST YOURSELF Distribution and Circulation
Volunteers maintain ongoing contact with public libraries, colleges, universities, faith-based organizations, schools and professional organizations through phoning, mailings and meetings all year round to expand the distribution and use of INVEST YOURSELF to increase the flow of volunteers to vital projects.

Volunteer Organizer Training & Education
All CVSA volunteers and staff of CVSA member organizations are welcome to participate in our organizer training programs which include on-the-job practical training as well as classes in history, strategy and methods of organizing and current world affairs.

Volunteer Community Outreach Events
Volunteers help schedule and participate in information tables and speaking engagements. This is CVSA's most valuable means of connecting with people from all walks of life looking for meaningful and productive volunteer opportunities.

Volunteer Outreach Phoning
Volunteers phone people who give their contact information and express an interest in the current volunteer needs and activities of CVSA, a vital part of keeping the movement growing. We do volunteer phone training on Monday and Wednesday evenings, as well as weekdays.

Call CVSA at (718) 482-8724 to schedule an orientation or time to volunteer.