



The aim of Pathfinder Services is a community in which all people, regardless of abilities, are accepted and have control of their own destinies.

# “The Path to Homes People can Afford”



## Notes From the Director



You may all be shocked to hear that we are so very busy here at Community Connections serving homebuyers that we believe we may set records for our agency! The economy might be dragging, but we sure aren't! The combination of low home prices, low interest rates, and the \$8,000 tax rebate (see article in this newsletter) have homebuyers hurrying to buy now before things change. There are many, many good housing bargains in the market today. If you know someone who is thinking about buying, encourage them to call us at (800) 310-9510 or in Fort Wayne at (260) 424-1831 to find out if we can provide Down Payment Assistance and help find them low interest loans to make their purchase even more affordable.

Community Connections is participating in the Neighborhood Stabilization Programs offered by the Indiana Housing and Community Development Authority for Wabash and Huntington, and with the City of Fort Wayne. Once all of our proposals are approved, we will be purchasing foreclosed homes, renovating them, and then selling them to buyers who qualify for our program. This is a new program for Community Connections, but we are excited to get it

started! If it is successful, we hope to expand to other areas, too.

Would you like to win a \$25 gift certificate to Lowe's? Just e-mail me at [jbaumgar@pathfinderservices.org](mailto:jbaumgar@pathfinderservices.org) and tell me you would like to receive this newsletter via e-mail. We are trying to save expenses and several trees by converting this newsletter to an electronic format. We will draw 3 lucky winners from those of you who email me by May 31! Don't delay – send me your e-mail address now!

Now that we have days of nice weather and long daylight, walk around your house to see if there are any outside repairs that need to be done, flowers planted or other landscaping that could improve the appearance and value of your home! Have a great Spring!

*Jan Baumgartner*



Jan Baumgartner  
Director,

### Spring Home Repair Check List

- \_\_\_\_\_ Clean debris from roof, gutters & downspouts
- \_\_\_\_\_ Wash outside windows
- \_\_\_\_\_ Close the fireplace damper
- \_\_\_\_\_ Lubricate locks, hinges gate hardware
- \_\_\_\_\_ Clean & organize garage and storage
- \_\_\_\_\_ Do paint touch-ups as needed
- \_\_\_\_\_ Inspect siding for any needed repairs
- \_\_\_\_\_ Check deck/patio for cracks & repairs
- \_\_\_\_\_ Replace smoke & carbon monoxide detector batteries
- \_\_\_\_\_ Inspect window screens & patch holes
- \_\_\_\_\_ Replace furnace/air conditioner filter
- \_\_\_\_\_ Uncover & clean outdoor furniture
- \_\_\_\_\_ Trim hedges; remove loose branches from trees
- \_\_\_\_\_ Check fences for needed paint or repairs
- \_\_\_\_\_ Inspect lawnmower for repairs & do tune-up
- \_\_\_\_\_ Clean up & rake debris from around edge of house

### Newsletter Info

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Call Community Connections at (800) 310-9510 in Huntington, or (866) 892-0513

with news, ideas, and comments on how we can help you.  
Budgeting guidelines or suggestions? Tell us and we'll tell everyone!  
Got questions on homeownership, maintenance, or anything else? Ask us and we'll find the answer!

## Fraud Is Alive and Well

There are plenty of non-reputable organizations, businesses and individuals still trying to make a buck from people in need. Spread the word that Foreclosure Prevention help is available **FREE OF CHARGE** from Community Connections!

NeighborWorks America tells us that there is a proliferation of foreclosure rescue scam artists around who frequently demand upfront payment for their services and “guarantee” to modify, refinance, or reinstate a borrower’s mortgage. The payment demanded can be anywhere from \$1,000-\$5,000. NeighborWorks Waco, located in Waco, Texas, recently worked with a homeowner who was bilked out of \$2,000 by a company that promised to work with the borrower’s lender to reinstate the homeowner’s mortgage. In reality, the company did nothing, leaving the borrower with the same problem and without the borrower’s \$2,000.

NeighborWorks America suggestions to avoid foreclosure rescue scams:

- If you are facing foreclosure, do not pay for help.
- Suspect any ad, person, or company that approaches you through direct mail, email, in person, or over the phone, and claims to be able to “stop foreclosure now” for a fee. Never give your financial information to a person or company you know nothing about.
- When you need help with a possible foreclosure on your home, don’t hesitate to contact your local NeighborWorks organization or other HUD-approved nonprofit housing counseling agency for free foreclosure counseling. To find a local NeighborWorks organization or other HUD-approved nonprofit housing counseling agency near you, visit [www.findaforeclosurecounselor.org](http://www.findaforeclosurecounselor.org). If you live in Northeast Indiana, Pathfinder

Services/Community Connections is the local NeighborWorks organization.

- If you feel more comfortable speaking to a counselor over the phone, call the Homeowner’s HOPE Hotline at 888-995-HOPE for free foreclosure prevention counseling by expert counselors at HUD-approved nonprofit counseling agencies. The hotline is open 24 hours a day, seven days a week, and is available in Spanish and in English. Contact your mortgage lender. Contrary to what a foreclosure scammer will tell you, you should contact your lender the minute you have trouble.



## Should We Call? Should We Wait?

If you are having any financial problems and cannot make your mortgage payments, you need to call Community Connections now. If you, your friends or family have missed even just one payment, you need to call Community Connections now. The sooner you call us, the easier it is for us to help you solve your mortgage delinquency problems. Don’t wait. Call now, toll free 866-892-0513, or in Fort Wayne, 260-424-1831.

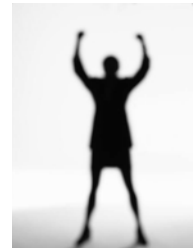
**Let us help you before it  
is too late!!  
Don’t let your dreams  
float away!!!**



## Community Connections is continuing to collect our success stories!

We want you to send us pictures of the home you have purchased through our program! The picture should include your family in front of your house, so we can share with others.

Please e-mail the pictures to Jan Baumgartner at: [jbaumgar@pathfinderservices.org](mailto:jbaumgar@pathfinderservices.org), or you can send them via mail to Community Connections, 1316 Flax mill Road, Huntington, IN 46750. Please call 800-310-9510 with questions.



**Prioritize your expenses.** Prioritize your bills and pay the ones that are most necessary for the well-being of you and your family, such as shelter, food, and utilities.

## Tips from CC

Every time you receive a paycheck, save a certain percentage of your income before spending money on anything else.

**Protect your credit score.** When you are experiencing a financial challenge, remember that making late payments or skipping them can seriously affect your credit score.

E-Mail Jan Baumgartner, Director of Community Connections, at [jbaumgar@pathfinderservices.org](mailto:jbaumgar@pathfinderservices.org) to receive this newsletter electronically and be entered into a drawing to win one of three \$25 Lowe’s gift cards. **Hurry, contest ends May 31st!**

This article is courtesy of NeighborWorks® America.....

With the recession, job loss, and the foreclosure crisis continuing to make headlines in 2009, NeighborWorks® America is offering tips to help consumers strengthen their financial know-how with a few Financial Fitness Training tips.

“Financial education provides consumers with the information and practices they need to take control over their finances and build wealth, regardless of income,” said Ken Wade, CEO of NeighborWorks America. “With education and determination families can pay down their debt and build a financial cushion that is a critical safeguard during tough economic times.”

**NeighborWorks’ Financial Fitness Training Tips**, include:

- **Create a budget.** Examine last month’s bank statement. Create a budget spreadsheet armed with information about your wages, how much you spend each month, and categorize your spending. Expense categories can include: Rent or Mortgage, Gas, Groceries, Utilities, Insurance, Car Payment, Credit Card Payment, and more. After you see how much you

## Get Back To Basics

are making, how much you are spending, and what you are spending your money on, you will be better able to create a budget that works for you.

- **Cut expenses.** Going out for lunch or dinner, daily trips to the coffee shop, and more, add up. After creating a budget and examining your spending over the last month, you will likely see expenses that can be cut, which may add up to monthly savings in your bank account. Instead of buying a daily cup of coffee, make a cup at home. Bring your lunch instead of buying it every-day. And, cook dinner at home with instead of going out. The combination of coffee at home and a bag lunch a couple of days a week has the potential to save more than \$50 each month.

- **Tackle debt.** Once you cut unnecessary expenses, you may find a little extra money that can be used to tackle any debt you may have. To be truly financially fit, work on paying down and eventually eliminating your debt by paying more than the monthly minimum payment. The monthly minimum payment may barely cover the interest the debt accrues, which means that by pay-

ing the minimum each month, it could take more than a dozen years to pay off the debt. By paying even a little more than the minimum, you are working your way toward financial fitness.

- **Build an emergency fund.**

With each paycheck, make an effort to contribute to a savings account separate from your checking account. Each contribution, no matter the amount, builds a cushion for emergencies down the road.

- **Avoid being scammed.**

If you are facing financial difficulty from foreclosure, job loss, credit card debt, and aren’t sure where to turn for guidance, seek help from a non profit HUD approved housing or credit counseling organization. Avoid scam companies that contact you first and promise to “eliminate debt” in their advertising. Nonprofit organizations have your best interest at heart and will work with you one-on-one to remedy your situation. The old adage, “You get what you pay for,” does not apply with reputable nonprofits such as Community Connections.

## Genius of the Breakfast Table

Try any of these fun facts at your next breakfast with the family to become an official “Morning Person”

1. Astronaut Neil Armstrong stepped on the moon with his left foot first.
2. Albert Einstein was offered the presidency of Israel in 1952.
3. Giant flying foxes that live in Indonesia have wingspans of nearly six feet.
4. If it takes just a second to pick up a penny, a person could make \$36.00 per hour just picking up pennies.
5. The average cough comes out of your mouth at 60 MPH.
6. American car horns beep in the tone of F.
7. In 1977, a 13 year old child found a tooth growing out of his left foot.
8. There is about 1/4 pound of salt in every gallon of seawater.
9. Humans only use 10% of our brains
10. The king of hearts is the only king without a moustache.



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A DIVISION OF PATHFINDER SERVICES, INC.**

1316 Flax mill Road  
Huntington, IN 46750

Phone: (260) 356-0521  
(800) 310-9510

**RETURN SERVICE REQUESTED**

***"The Path to Homes  
People can Afford"***

## Save Money, Grow Your Own Vegetables

According to the Purdue University Extension Service consumer horticulture website, [www.hort.purdue.edu/ext](http://www.hort.purdue.edu/ext) you can save money by growing your own vegetables, even if you have very little space. If you've got space for a pot of flowers on the patio or balcony, then you too can grow vegetables. Preferably, you want to create a garden where conditions are ideal for growing vegetables: full sun, well-drained soil, away from trees and shrubs, close to a source of water, and reasonably level ground.

There are several techniques for getting the most production out of a limited amount of space. Place plants in short blocks of wide bands instead of far apart. Interplant a fast growing crop with a slower growing crop, so that by the time the slower grower needs more space, the faster one has been harvested. Look for dwarf varieties when choosing seed or transplants; they may

be described as compact, patio, or bush-type plants. Plan to replace early crops like lettuce and radishes with beans or chard in mid summer. Most cool-season spring crops can be planted again in late summer for a fall harvest.

If your soil is too compacted or poorly drained, consider making a raised bed garden. Even raising the soil just a few inches will improve drainage of water. Raised beds also tend to warm up and dry out sooner in spring, allowing for earlier planting. And if you have limited mobility, you can make the bed tall enough to make it more accessible, so that you don't have to bend to the ground or kneel.

Container gardening is similar to raised beds, but perhaps on a smaller scale. You'll be amazed at what a few containers on the patio or balcony can produce. Container gardens tend to dry out

a bit faster than a traditional ground bed, so you'll definitely need to be close to a source of water. Container gardens can be made of almost any material; plastic, clay, wood, cement or even metal. Many household items can be modified for growing plants, including tubs, crates, buckets, bushel baskets, whiskey barrels, tires, wheel barrows or cinder blocks. Just make sure that whatever you use, the bottom of the container has openings for excess water to drain away from the roots.

If you still want more space, check to see if your local area has a community garden, where, for a reasonable fee, you can rent a small plot. Usually the plot will be tilled for you, and frequently there is a community water source for you to haul water in buckets or possibly run hoses. Community gardens are a great way to share space, resources, knowledge and perhaps even your har-

### Community Connections

**Huntington Office: 1316 Flaxmill Rd , Huntington IN 46750  
(800) 310-9510**

**Fort Wayne Office: 227 E. Washington Blvd. Suite 304 & 305, Ft. Wayne, IN 46802  
(866) 892-0513  
[www.cchomes.org](http://www.cchomes.org)**