



COMMUNITY CONNECTIONS,
A DIVISION OF PATHFINDER SERVICES, INC.

Pathfinder Services, Inc. envisions a community in which all people are valued and accepted and have control over their own destinies.

In This Newsletter

- Budget & Money Mgt.- 2
- Free Taxes at CC- 2
- Foreclosure Counseling-2
- Genius at Breakfast-2
- New Normal?-3
- Tax Preparation Info-3
- Home Maintenance-3
- Cut Your Grocery Bill-3
- Residential Energy Credit-4
- Call Community Connections at **(800) 310-9510** in Huntington, or **(866) 892-0513** on how we can help you.

“The Path to Homes People can Afford”



Notes From the Director



I hope you are enjoying the new web format of our newsletter. This will help us save paper, time and postage costs plus enable us to share our newsletter with potential buyers, lenders, builders and realtors. If you want to receive the newsletter via email, just send your email address to kwood@pathfinderservices.org, and we will put your name on our newsletter email list.

This edition has several articles to help you deal with the current economy and save money, including information about the energy tax credit, ways to cut your grocery bill, money-saving websites, and information about our Foreclosure Counseling service.

Mark your calendars for the upcoming area Money Smart event on Saturday, October 10 from 10 AM to 3 PM at Abundant Life Tabernacle Church at the corner of Coliseum Blvd. and Hobson Rd in Fort Wayne. This event is free of charge, open to anyone, and will have breakout sessions addressing budgeting, foreclosure counseling, how to file for benefits if you are unemployed. There's no need to pre-register, just show up and learn!

We will also soon have three VISTA volunteers to help us with our Foreclosure

Counseling service and two new programs we are implementing. One is our free tax preparation service in Huntington for people who qualify for the Earned Income Tax Credit. More details about this program are in this newsletter. Another new program is our acquisition/rehab/resell program in which we will buy vacant and foreclosed homes, rehab them to be energy-efficient, and then sell them to our customers. We are looking forward to serving more people with these programs.

All of us probably have friends and relatives who could use the help available in one or more of the services Community Connections provides. Be sure to pass along to them our contact information so they can get the help they need. If we don't provide the needed help, we will refer them to others who do. We all need to work together to get through these tough times.

Jan Baumgartner

Jan Baumgartner
Director,
Community Connections



Fall Home Repair, “Do It Now!”

Those big yellow bushes are back and it's time to give up the lazy days of summer. Just what does that mean in terms of your home? Well, there are certain chores for which this is the perfect time of year to get them done.

- Painting—paint your interior walls now, while you can still leave your windows open to speed up drying time without the smell.
- Heating units—check and replace your filters. Have any service work done by a qualified specialist.
- Weather-stripping—inspect and replace any cracked or broken strips in order to keep the cold air out.
- Gutters—need to be cleared to allow water from the fall rains to flow smoothly away from the home.
- Smoke Detectors and Carbon Monoxide Detectors—change the batteries in both types of detectors every 6 months.
- Water Hoses—at the end of the season, be sure to drain and detach hoses to prevent freezing and breaking.

Go Green Save Water

- Install a low-volume flush toilet that only uses 1.6 gallons per flush & faucet aerators to reduce water consumption
- Scrape dishes clean prior to dishwashing

Go Green Save Energy

- Use natural lighting when possible
- Use lighter colors when painting
- Consider installing a programmable thermostat.

Budget and Money Management Tips

Free Taxes at CC

Community Connections would like to take a moment to offer you the following budget and money management tips which might help in achieving financial freedom.

Managing your money is like so many difficult chores in life: You would probably rather be doing something else, but it has to be done. Money management can help you reach your goals, especially the goal of homeownership.

Many find that a monthly spending plan, also known as a budget, is the best way to control spending and ensure savings. Not only will your monthly spending plan help you save for a down payment on a house, but it will also help you develop an ongoing savings habit that will come in handy for emergency expenses related to homeownership.

The Steps Involved in Developing a

Monthly Spending Plan

Before you get started on completing a spending plan, discuss your financial goals with your family, or, if single, a trusted friend. Rank your goals in order of importance and try to agree on the top few goals you all intend to work on together.

The plan has a column for each amount you plan to spend and the amount you actually do spend each month. Meet your goals by trimming expenses. Decide on what you need for basic survival, in contrast to things you desire but can live without.

Use your plan as a guide, comparing the amount you have budgeted each month in each category with the amount you have actually spent. This will allow you to determine if you are over spending in some areas and need to cut back.

Community Connections is offering a new program offering free tax preparation to families making under \$42,000 per year, or \$20.19 per hour in combined income.

The new program focuses on utilizing the Earned Income Tax Credit and is set to roll out beginning in January.

For more information on this program please call Beth Stevens at Community Connections at (260) 356-0521, or e-mail her at bstevens@pathfinderservices.org.



Community Connections Foreclosure Counseling

Genius at Breakfast

If you are like most of us, you never imagined you'd have to give the phrase "foreclosure counseling" a second thought.

With close to 1 in 10 having lost their job during this economic crisis, the word foreclosure is losing its stigma. What brings a person or family to this point varies greatly. There may have been a medical emergency that has drained your savings and beyond. Maybe the mortgage had a rate increase due to being an Adjustable Rate Mortgage. Divorce or death of a spouse can wreak havoc on the best of budgets.

The reason doesn't matter when

you are anticipating losing your home. Our identities, sense of security and stability, as well as our investment monies are all tied to homeownership.

If you have missed even one payment, call us right away. We have counselors who are certified with Indiana's Foreclosure Prevention Network. We can possibly

help you to be able to keep your home, or at the very least ease the pain if foreclosure is the only option. You don't have to go through this by yourself. We are in your corner. Call us at (866) 892-0513 to get help today!



Try any of these fun facts with the family to become an official "Morning Person"

1. Dr. Jekyll's first name is Henry.
2. "Happy Birthday to You" is the most often sung word in America.
3. As much as fifty gallons of maple sap are used to make a single gallon of maple sugar.
4. China produces over 278.5 billion eggs per year.
5. The first people to arrive on Iceland were Irish explorers in 795 C.E.
6. The average life of a nuclear plant is forty years
7. Frogs move faster than toads. Toads don't have teeth, but frogs do.
8. Boxing is the most popular sport to create a film about.
9. Maine is the toothpick capital of the world.

Tip from CC

A little WD-40 removes black scuff marks from the kitchen floor. It doesn't seem to harm the finish and you won't have to scrub nearly as hard to get to get them off. Remember to open a few windows if you have a lot of scuffs to clean up.

Tip from CC

To soften stiff paintbrushes, soak in a quart of water with a capful of fabric softener.

Do We Have A New Normal?

So what has changed for you and your household during this time of economic upheaval? Are things getting back to normal yet? How do we define normal? In the past, normal was being able to count on your local bank to be there. You could always go down the road to the local car dealership; they would always be there. That was our normal. Our normal has changed. Banks have closed. Dealerships have closed. Nearly one out of ten have lost their job. It sounds pretty bleak, doesn't it? Well, it doesn't have to.

Prior to all this mess, the average American wasn't saving any money for

the proverbial "rainy day". The rate of savings over the last year or so has grown tremendously. People are saving money by eating at home with their families more often. Stay-cations have grown in popularity. The benefits of these actions can be seen in our kids and in our bank accounts. Americans are living more deliberately by thinking through their purchases. Gone are the days of simply saying "charge it". Ignorance may have been bliss, but that bliss hasn't lasted.

Let's think hard about what we want our new "normal" to be. We are the masters of our own destiny after all.

Community Connections is continuing to a 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, or you can send them via mail to :

Community Connections,
1316 Flaxmill Road,
Huntington, IN 46750.
Please call 800-310-9510
with questions.



Tax Preparation Information

As W-2s and other income tax forms make their way to your mailboxes, NeighborWorks America advises taxpayers to be aware of the real cost of quick refund services that are being offered in today's market.

According to research done by several consumer rights organizations, the real interest cost of a quick refund loan can easily exceed 50 percent on an annualized basis or even more.

Tax payers should seek the advice of a trained tax preparer, particularly now because of recent changes to the tax code for mortgages, including the availability of tax credits for qualified first-time homebuyers. As always, it's important to see a professional who can help you determine if you are eligible for the federal Earned Income Tax Credit.

Beginning in February of 2010, Community Connections will be offering free tax preparation services for those who qualify for the Earned Income Tax Credit (EITC). Call Beth Stevens at 260-356-0521 or 800-310-9510 to obtain more information, or if you would like to give back to the community by volunteering to help with the tax preparations.

Home Maintenance Sites

Community Connections recommends visiting the following websites for your Home Maintenance advice:

- www.allabouthome.com
- www.fixitnow.com
- www.wannalearn.com



Need To Cut Your Grocery Bill?

Community Connections would like to offer the following tips to reduce your grocery bill, and eat more healthfully.

- Always shop with a list. Nothing goes into the cart that isn't on the list.
- Match your coupons to the weekly sale items. Yes, you need to cut coupons.
- Research groceries weekly circulars and find which location is doubling and tripling coupons that week.
- Try a vegetarian meal once or twice a week. Try using dried beans once in awhile.
- Be wary of shopping clubs. Who needs a 20 pound tub of cold cream?
- Shop from the bottom up on shelves, most of the cheaper items are on the bottom shelf because it is out of eye level.
- Remember to buy off brand or generic items, you can rarely tell a difference and you save a lot of money.
- Kroger, Marsh and CVS have free cards you can sign up for to receive discounts
- 10 for \$10 sales are great, but be cautious during that week of other items in that store because their price might rise during the giant sale week.

Visit these websites to find coupons and shopping discounts that will save you money.

- www.couponcabin.com
- www.couponmom.com
- www.shortcuts.com
- www.upromise.com
- www.emalz.com
- www.upromise.com



Non-Profit Org.
U.S. Postage
PAID
Permit No. 259
Huntington, IN

**COMMUNITY CONNECTIONS,
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”***

Residential Energy Property Credit

Residential Energy Property Credit (Section 1121): The new law increases the energy tax credit for homeowners who make energy efficient improvements to their existing homes. The new law increases the credit rate to 30 percent of the cost of all qualifying improvements and raises the maximum credit limit to \$1,500 for improvements placed in service in 2009 and 2010.

The credit applies to improvements such as adding insulation, energy efficient exterior windows and energy-efficient heating and air conditioning systems.

A similar credit was available for 2007, but was not available in 2008. Homeowners should be aware that the standards in the new law are higher than the standards for the credit that was available in 2007 for products that qualify as “energy efficient” for purposes of this tax credit. The IRS has issued [guidance](#) that will allow manufacturers to certify that their products meet these

new standards.

Until the guidance is released, homeowners generally may continue to rely on manufacturers’ certifications that were provided under the old guidance. For exterior windows and skylights, homeowners may continue to rely on Energy Star labels in determining whether property purchased before June 1, 2009, qualifies for the credit. Manufacturers should not continue to provide certifications for property that fails to meet the new standards.

Residential Energy Efficient Property Credit (Section 1122): This non-refundable energy tax credit will help individual taxpayers pay for qualified residential alternative energy equipment, such as solar hot water heaters, geothermal heat pumps and wind turbines. The new law removes some of the previously imposed maximum amounts and allows for a credit equal to 30 percent of the cost of qualified property.



***Watch for Pathfinder
Community Connections New
Look as we continue
“Building Assets For
People And Communities”!***

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**