



Volume 18

Summer 2010

### Vision

We envision vibrant, safe and stable neighborhoods where people take pride in their homes and are engaged and rooted in their community.

### Mission

Pathfinder Community Connections, through comprehensive community development, is working to build assets for people and communities in Northeast Indiana.

## Notes From the Director

**ALERT!** It seems that if there is a profit to be made hurting others, someone will find a way to do it. I want to tell you about the latest large money-making scheme sweeping the country. It's Mortgage Loan Scams. The areas hardest hit by these scam artists are those facing the most home foreclosures and northeast Indiana is no exception.

Pathfinder Community Connections has had customers call our Foreclosure Prevention Counselors with stories of spending \$500, \$1,500, and even \$2,000 to a disreputable organization claiming to provide mortgage loan help for owners facing foreclosure. Instead, these Mortgage Loan Scam artists take the up-front payment, maybe make a phone call or two, then tell the customer there is nothing that can be done.

Warn your friends, family and neighbors to stay away from any foreclosure prevention service that:

- Asks for a fee in advance to work with your lender to modify, refinance or reinstate your mortgage;
- Guarantees they can stop a foreclosure or get your loan modified;

- Advises you to stop paying your mortgage company and pay them instead;
- Pressures you to sign over the deed to your home or sign any paperwork that you haven't had a chance to read, and you don't fully understand;
- Claims to offer "government-approved" or "official government" loan modifications;
- Asks you to release personal financial information online or over the phone.

For free, confidential Foreclosure Prevention help, call Pathfinder Community Connections at 866-892-0513, or attend one of the events listed on page 3 of this newsletter.



*Jan Baumgartner*

Jan Baumgartner, Director

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Call Pathfinder Community Connections at: (800) 310-9510, Huntington, or (866) 892-0513, Fort Wayne, on how we can help you.

## Home Maintenance

In between swimming and softball games, you need to keep up with your home maintenance. The following is a list of things to consider for this summer:

- Check underside of roof where accessible (or attic) for water stains or dampness,
- Check for damaged flashings around vents and chimneys,
- Check vents, louvers and chimney caps and housings for cracks and debris
- Check fascias and soffits for paint failure and decay
- Check all interior joints in ceramic tile,

laminated plastic and similar surfaces

- Check areas where wiring is exposed and replace at first sign of damage
- Clean dirt and dust from around furnaces, condensing unit, grills and registers
- Replace filters in heating and air units

By maintaining your home throughout the year, you will reduce the likelihood of major issues which can drain your checkbook and fray your nerves.

## Medical Identity Theft

Medical identity theft is as bad as if not worse than the identity theft which seems to be so prevalent. In order to protect yourself from this type of fraud, you need to read your explanation of benefits (EOB) taking care to notice the physician's name, diagnosis and date of service. If you see any discrepancies, you need to report them to the physician or the insurance company right away.

You should also pull your credit at [www.annualcreditreport.com](http://www.annualcreditreport.com) every year. Search for identification information that is not yours, such as the address, date of birth or social security number. Also look for credit issues that don't belong to you. If your medical identity has been stolen, it is possible that your financial identity has been stolen as well.

Due to the Health Insurance Portability and Accountability Act (HIPAA) you are guaranteed access to your medical

information. In the same manner that you would check your credit report, you need to verify the information in your medical file. If you suspect you are a victim of medical identity theft, you need to address the possible problem before seeing a physician.

A person that gains access to your information can then gain treatment for their illnesses. Their information would then be entered into your medical file with the possibility of having your information deleted. This can cause errors in later diagnoses for you, which may cause drug interaction, mis-diagnosis or worse.

For more information on protecting your information, go to [tc.gov/idtheft](http://tc.gov/idtheft).

## Gardening Tips

In the summertime there is another option for cutting your grocery bill. A few seeds and a plot of dirt and you've got veggies for the family. Although it's too late to start a garden now, you may want to consider this as people offer you their overabundance of vegetables.

Here in Indiana, zucchini grows with little to no effort put in by the gardener. You can eat it fresh for a couple of months and then when you get tired of it, you can freeze it. Shredded frozen zucchini can be used to make zucchini bread. One loaf of the bread will make a great breakfast for the average sized family. Diced frozen zucchini can be used in stir fry or soups throughout the winter.

If you like to carve pumpkins in the fall, keep a couple of the seeds and grow your own the next season. They are easy and fun to grow. Not only are they fun to carve, but they make great pies and muffins. Tomatoes, cucumbers, peppers (sweet and hot), beans, peas and onions are just a few of the other veggies that freeze or can easily. There's nothing quite like homemade salsa or pickles.

The health benefits of gardening are numerous, not to mention the memories created by spending time with the family growing your own food.

Effective August 23rd Pathfinder Community Connections  
Has Moved!

Our New Huntington Office Location is:

2824 Theater Avenue, P.O. Box 1001, Huntington, IN 46750

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

Fax: (260) 356-1369

## Lunch Savings Tips

The following tips are courtesy of [FeedthePig.org](http://FeedthePig.org) and Pathfinder Community Connections on saving on lunches:

- When you go out for lunch, order water instead of drinks. Restaurants make a lot of money from the high markups on beverages.
- If you go out with other people, consider splitting an entrée.
- Store some food at work, like snacks, frozen entrees and canned soup.
- If you forget lunch, go to the grocery instead of a restaurant.
- Cook extra when you make dinner and freeze in individual containers.
- Have a lunch cooking party with friends and cook in bulk and freeze.

## Genius at Breakfast

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

1. The Queen of England has two birthdays— one real and one official.
2. Nick Mason is the only member of Pink Floyd to appear on all the band's albums.
3. The all-time bestselling electronic book is Stephen King's *Riding the Bullet*.
4. About three hundred years ago, most Egyptians died by the time they were thirty.
5. Buckingham Palace has more than six hundred rooms.
6. In the United States, there are more than ten thousand golf courses.
7. Hot water is heavier than cold.
8. An iceberg contains more heat than a match.
9. The great horned owl can turn its head 270 degrees.





INDIANA FORECLOSURE PREVENTION NETWORK



# Borrower Outreach Events

*The Indiana Foreclosure Prevention Network and the Indiana National Guard invite you to attend one of eight borrower outreach and education events.*

*\*\*\*\*\*These events are FREE and open to the public\*\*\*\*\**

**DATE: SEPTEMBER 1, 2010**

**TIME: 3:00 pm – 8:00 pm**

**\*\*\*PLEASE NOTE ALL EVENTS WILL TAKE PLACE AT LOCAL TIME\*\*\***

Stop by anytime between 3:00 pm and 8:00 pm to attend a free workshop, speak with a counselor and begin preparing to work with your lender. No registration required.

**LOCATIONS: Indiana National Guard Armories at the following locations:**

**Indianapolis:** 3612 West Minnesota Street, Indianapolis 46241    **Hammond:** 2530 E. 173rd St, Hammond 46323 (CST)

**South Bend:** 1901 S Kemble Avenue, South Bend 46613

**Fort Wayne:** 130 Cook Road, Fort Wayne 46825

**Columbus:** 2160 Arnold Street, Columbus 47203

**Evansville:** 3300 E. Division, Evansville 47715 (CST)

**Terre Haute:** 3614 Maple Avenue, Terre Haute 47804

**Richmond:** 1200 W Main Street, Richmond 47374

***To make the most of this event, please bring copies of the following:***

- Monthly mortgage statement;
- Information about other mortgages on your home, if applicable;
- Two most recent pay stubs, documentation of income you receive from other sources or most recent quarterly profit and loss statement if self-employed;
- Two most recent bank statements;
- Account balances and monthly payments for credit cards and other debts;
- Utility bill in mortgagee's name showing current address
- Estimates of other monthly expenditures including utilities, insurance and medical bills

**For more information, please visit [www.877gethope.org](http://www.877gethope.org)**





2824 Theater Ave., P.O. Box 1001 | Huntington, IN 46750

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## Seven Deadly Financial Sins

There are plenty of consequences for your financial actions in this life. It is possible to live a life free of guilt...if you know what to avoid.

**Envy** – It is easy to think that what you see on television is reality. It may be reality for someone, but not for the average household. What is portrayed as reasonable financial consumption for that perky sitcom family is not the reality that the majority of this nation lives in. Trying to keep up with the Joneses can make anyone go broke.

**Pride** – Pride can get in the way of preparing for the worst-case scenario. Erroneously taking pride in your ability to always, no matter what, repay your debts, stay healthy and never have to live Murphy's Law (anything that can go wrong, will). It should be obvious that unexpected things like, cavities, the car needing new brakes and the kids outgrowing their clothes can and do happen. Everyone, no matter what their income, needs an emergency fund.

**Sloth** – Financial complacency is a term used to describe the people that don't take the time to understand their financial situation. Financial matters can be overwhelming. Failure to understand loan terms and due dates can be devastating.

**Greed** – Over-buying is a tendency everyone has had to fight. It is easy to think "why buy what I can easily afford, when I can get twice the product for only a few dollars a month more". Look at the final total to include interest on the items you want to purchase. What better things could you have done with that money?

**Wrath** – The tendency is to blame someone else for our financial mis-steps. Realize that you are solely responsible for yourself and the financial situations you allow yourself to get into. The sooner one takes responsibility for issues, the sooner they can be resolved.

**Gluttony** – Does anyone really need 50 pairs of shoes or 3 sets of golf clubs? Why not keep it at 10 pairs of shoes or 1 set of golf clubs and put the money saved into a retirement account?

**Lust** – Too much time, effort and money are spent on trying to obtain those things for which we are lusting. Put on the proverbial blinders and take care of your own household thereby freeing yourself mentally and financially.



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### Mission

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## Pathfinder Community Connections

Huntington Office: 2824 Theater Avenue, P.O. Box 1001, Huntington, IN 46750 | (800) 310-9510

Fort Wayne Office: 3326 S. Calhoun St. Ste. 102, Ft. Wayne, IN 46807 | (866) 892-0513