

# THE PENQUIS JOURNAL

A publication of Penquis ~ Helping Today. Building Tomorrow.

August 2009

**Penquis** is a community based, private nonprofit organization whose mission is to assist individuals and families in preventing, reducing or eliminating poverty in their lives. Penquis provides a large number of programs and services in areas such as child development, housing, family enrichment, health and transportation.

## Penquis Head Start and Child Care Centers Have Openings!!

Are you looking for a quality early education program for your child that will prepare him or her for kindergarten? Do you need a safe place to care for your child while you work or attend school? If you answered yes, then Penquis Child Development services are for you!

Penquis Head Start and Child Care Centers in Penobscot, Piscataquis and Knox counties provide children with a broad range of educational, medical, dental, mental health and nutritional services, social and emotional development opportunities, as well as services that support the whole family.

A leader in early childhood development, Penquis Head Start partners with several public schools, including school districts in Parkman, Newburgh, Newport, Lincoln, Brewer and Howland, to provide Pre-K programs.

Penquis Child Development centers are designated "quality" centers by the State of Maine which allows parents to receive a double State of Maine Income Tax Child Care Credit.



**Continued on page 2.**

"This program is awesome! My child has learned so much since she has started attending school here. She has grown intellectually and socially and she has so much more confidence in herself."

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# Tips for Parents: School Success for Young Children

As a new school year approaches, a question on many parents' minds is "How can I help my child succeed in school?" Every child has the power to succeed in school and in life, and every parent, family member and caregiver can help. As a parent or caregiver, no one cares more about your child's education than you. Get involved in your child's education at home. Here are simple tips that may be useful to you:

## What You Can Do at Home

**Encourage Your Child to Read.** It's the single most important thing you can do to help your child succeed in school. Read aloud to your baby right from the start, and make reading together part of your daily routine.

**Encourage Healthy Habits.** Research shows that regular sleeping times, good eating habits and physical exercise are critical for student success.

**Monitor Homework, TV Viewing, Computer Use and Video Game Playing.** Have a special place and regular time for your child to study, and check to see if your child needs help. Set limits on time spent watching TV, using the computer and playing video games.

**Praise Your Child.** Provide consistent, encouraging words to help motivate young children.

## Working with Teachers and Schools

**Learn everything you can about your child's school.** You know your child best and understand her needs. Ask for a school handbook and read it over. Ask the principal and teachers about the school's expectations of your child and how it will prepare your child to succeed in life. Visit the school's Web site for more information. Ask for information in your native language.

**Talk with your child's teacher** early and often—and start talking right at the beginning of the school year. Contact the teacher immediately if you notice a change in your child's behavior or school performance or if your child doesn't understand an assignment. If you don't understand a school rule or the teacher's assignments, set up a meeting to talk about the issue.

**Stay involved in your child's school activities.** Attend school events. Go to sporting events, back-to-school nights and parent-teacher meetings. Volunteer in your school.



## Head Start/Child Care continued.

Head Start and Child Care services are available for children ages 6 weeks to 5 years. Before & After School Care is available for children ages 5-8 years.

Full Day/Full Year: Bangor, Exeter, Dexter, Old Town & Rockland

Part Day/Part Year (school calendar): Bangor, Brewer, Dexter, Dover-Foxcroft, East Millinocket, Exeter, Howland, Lincoln, Milo, Newburgh, Newport, North Haven, Old Town, Parkman, Rockland & Union

Before and After School Care: Dexter & Exeter

**Head Start services are free of charge to income eligible families.** There is a fee for child care services. Child care subsidies are available on a sliding scale to eligible families.

Call 973-3567 or 1-800-215-4942 for more information or to get an application for any of our centers. Or visit [www.penquis.org](http://www.penquis.org).



# Help With Home Work

- Is homework a stressful time in your home?**
- Is homework a source of strife between you and your child?**
- Do you ever wonder why your child has homework?**



If you answered yes to any of the above questions, you are not alone. With the daily pressures of work, household demands and extra curricular activities, homework can create challenges for both parents and children. As your child begins a new school year, try to keep in mind that homework is an important part of your child's education. There are things you can do to support your child and ease the stress of homework. In discussing ways that you can help your child with homework, it is important to discuss why teachers assign homework and how it benefits your child.

**Why Do Teachers Assign Homework?** Homework can help your child:

- review and practice what they've covered in class
- get ready for the next day's class
- learn to use resources, such as libraries, reference materials and computer web sites to find information about a subject
- explore subjects more fully than classroom time permits
- extend learning by applying skills they already have to new situations
- integrate their learning by applying many different skills to a single task, such as book reports or science projects
- help students to develop good study habits and positive attitudes
- teach them to work independently
- encourage self-discipline and responsibility (assignments provide some children with their first chance to manage time and to meet deadlines).

**Set a Regular Time for Homework.** Having a regular time to do homework helps children to finish assignments. The best schedule is one that works for your child and your family. Your child's outside activities, such as sports or music lessons, may mean that you need a flexible homework schedule. Your child may study after school on some days and after dinner on others. If there isn't enough time to finish homework, your child may need to drop some outside activity.

**Pick a Place.** Your child's homework area doesn't have to be fancy. A desk in the bedroom is nice, but for many children, the kitchen table or a corner of the living room works just fine. The area should have good lighting and it should be fairly quiet. Your child may enjoy decorating a special area for homework.

**Remove Distractions.** Turn off the TV and discourage your child from making and receiving social telephone calls during homework time. Some children work well with quiet background music. If you live in a small or noisy household, try having all family members take part in a quiet activity during homework time. You may need to take a noisy toddler outside or into another room to play.

**Provide Supplies and Identify Resources.** Have available pencils, pens, erasers, writing paper and a dictionary. Other supplies that might be helpful include a stapler, paper clips, maps, a calculator, a pencil sharpener, tape, glue, paste, scissors, a ruler, a calculator, index cards, a thesaurus and an almanac. If possible, keep these items together in one place. If you can't provide your child with needed supplies, check with her teacher, school guidance counselor or principal about possible sources of assistance.

For more information on this topic you can visit <http://www.ed.gov/parents/academic/help/homework/part5.html>

## A Career Opportunity For You!

For some people teaching and caring for children is a dream come true! If you think you may be one of those people and you live in Penobscot or Piscataquis County, MaineStream Finance and the Penquis Child Care Resource Development Center (RDC) have an opportunity for you!

We can help you start your own home-based Family Child Care through our Early Education Profession Project. As a Family Child Care provider you could be your own boss, set your own schedule and help other families in your community.

Family Child Care providers care for 3 to 12 children in their homes, depending on the children's ages and the size of the home. In Maine, anyone caring for more than 2 children (besides their own) must hold a State Certificate. We can help you get that certificate and start your business by providing you with resources and valuable training. We will help you learn how to plan learning activities and arrange your home for the children in your care, and help you establish a budget and a realistic business plan. You will meet other Family Child Care providers to share ideas and to develop friendships. The Early Education Profession Project also has some funds available to help you start your Family Child Care business. We will help you make the best decisions for everyone - you, your family, the children in your care, and their families. The income guidelines to qualify for this project are as follows:

Persons in Family or Household	Yearly income
1	\$10,830
2	14,570
3	18,310
4	22,050
5	25,709
6	29,530
7	33,270
8	37,010

This project is funded by a grant from the U.S. Department of Health and Human Services and geared to help individuals achieve economic self-sufficiency. If you would like more information about this project, please contact Amanda Pate at 973-3539, 1-800-215-4942 ext. 539 or [apate@penquis.org](mailto:apate@penquis.org).

## After School Care

If you need after school care, let the Penquis Child Care Resource Development Center help you with your search. Our database includes all child care providers in Penobscot and Piscataquis counties. At no cost, we can provide you with a list of child care centers, family child care providers or Care for ME (legal, unlicensed) providers in your area. We will also supply you with a list of questions to ask the child care provider before you enroll your child and information on help paying for child care.

Referral Specialist Karen Hall is prepared to help you find child care! You can call her at 1-888-917-1100 or 973-3505 or visit our web site at [www.penquis.org/rdc](http://www.penquis.org/rdc).

*Good beginnings last a lifetime!*

## Call Now to Apply for Fuel Assistance

Penquis is accepting fuel assistance applications until April 30, 2010. If you have not applied since July 2009 or you have been denied, you can apply for the 2009-2010 heating season. If you are eligible for fuel assistance you may also be eligible for discounted electric and telephone rates. Certain restrictions apply. LIHEAP funds can be applied to any fuel deliveries made after October 1, 2009. Applications are taken by appointment only. To make an appointment please call the nearest Penquis office.

**Bangor:** 973-3630

**Lincoln:** 794-3093

**Millinocket:** 723-8155

**Rockland:** 596-0361

**Dover-Foxcroft:** 564-7116



# **An Extreme Makeover.....**

## **New Options For Replacement Housing**

Replacement housing may mean different things to people, but at Penquis it means helping those families living in homes too deteriorated to fix. Maine homes among the oldest housing in the nation and Maine also has an abundance of older pre-1978 mobile homes that are, by all accounts, ‘too deteriorated to fix’. Penquis Housing and Energy Services staff are developing new options for people living with those challenges.

Efforts underway include:

- Developing new financing approaches
- Experiments with smaller, energy efficient homes
- Working with local towns to adjust planning requirements
- Creating awareness about the negative health impacts associated with older mobile homes.

According to Carlton Pinney, Housing Services Division Manager, “it’s all about the money”. Families or individuals living in older homes too deteriorated to fix are generally living with limited incomes, sometimes complicated by poor credit or earnings history. That makes it difficult to borrow money, despite the presence of the very favorable rates available through the Rural Development 502 Loan Program. With funding from the TD Bank Charitable Foundation, Penquis is exploring a variety of different approaches to increase the number of replacement units that can be built.

Thanks to continued funding from Maine Housing and the Maine Department of Community and Economic Development, Penquis remains among the highest producers of replacement housing in the State. Funding from HUD has also allowed us to develop an enhanced replacement program in the towns of Milo, Brownville, Alton and Lagrange.

For homeowners interested, the best place to start is to complete an application, so that we can determine your financial means to support a small loan. Once we understand your situation, we can explore other potential grants to assist you. To request an application contact Lynn Holmes at 973-3557 or 1-800-215-4942 ext. 557. To improve your credit worthiness by taking advantage of the Penquis Home Replacement Counseling Program, call Roberta at 973-3624 or 1-800-215-4942 ext. 624.

**Before Home Replacement**



**After Home Replacement**



## **Get the Lead Out!**

If you live in an older home (built before 1978) and the paint is flaking or peeling, we encourage you to have it tested for lead. Elevated lead levels can do permanent damage causing developmental delays, behavioral problems, hyperactivity, lowered intelligence and decreased growth. At toxic levels, it can cause stunted growth, mental retardation, severe brain damage, coma and even death. Lead can be ingested or inhaled, with poisoning occurring most often from renovations of older homes or from the deterioration of lead paint. Children under the age of six years are most vulnerable to lead poisoning.

Families with a child under six whose household income is at or below 80% of the area median may be eligible for lead abatement services. For more information, call Penquis at 973-3552 or 1-800-215-4942, or Rockland office at 596-0361 or 1-800-585-1605.

## Transportation Assistance Available



Need a ride to the grocery store or to visit a friend, or do you just want to go out to lunch? Penquis Lynx transportation might be able to help. Penquis Lynx provides general public transportation on selected days throughout rural Penobscot and Piscataquis counties. Two (2) full days notice is required to schedule a ride. It's easy to sign up for rides and only takes about 5 minutes for first time riders. After that, arranging a ride takes less than 2 minutes of your time. Fees vary depending on town residence and where you are going. Please call 207-973-3500 or 1-888-853-5969 for more information.

## Foster Grandparents Wanted

Foster Grandparents are "low income qualified" seniors, 60 years or older, who volunteer 15 to 40 hours a week working with children who need a bit of extra love and attention to help them succeed in life.

Penquis Foster Grandparents are paid stipends for their services. For more information or an application, call 973-3684 or 1-800-215-4942 and ask for the Foster Grandparent Program. Make a difference in a child's life today!



*"Our Grammys and Grampys are a part of our school family."*

*~ Mrs. N. Asst. Principal*

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### Retired and Senior Volunteer Program

(RSVP) is a nationwide volunteer program that invites adults age 55+ to use their life experience & skills to help neighbors in need.

Join the 300 Penquis RSVP volunteers serving Waldo, Knox & Lincoln counties!

Call Penquis at **596-0361** or **1-800-585-1605**.

## Postal Carrier Alert Program Available in Knox County

**The Knox County Postal Carrier Alert Program is free** to any Knox County resident. It's simple! You enroll by providing your name, address and emergency contact information to Penquis. Your letter carrier will be notified that you have enrolled in the program and will affix a notification sticker on the inside of your mail box. If your letter carrier notices that you have failed to pick up your mail then s/he will contact Penquis. Penquis will attempt to reach you and/or your emergency contact to make sure everything is okay. If neither you nor your emergency contact are available, Penquis will call local authorities to check in on you. If interested in the Knox County Postal Carrier Alert Program, contact Penquis at 596-0361 or 1-800-585-1605

# Flu Season is upon us...

**we want to help you stay healthy!**



## **What are the differences between the seasonal (regular) flu and H1N1 (used to be called swine flu):**

Each year millions of people in the United States get the seasonal flu. Each year a new vaccine is made available to help protect us against the seasonal flu. Those most likely to become severely sick if they get the seasonal flu are the very young, the elderly and people who have very poor health. Most people who get seasonal flu recover in one to two weeks.

H1N1 flu is new to the United States. There are thousands of people who have had the H1N1 flu and that number is expected to grow. The vaccine for H1N1 flu is being developed to protect us and is not the same as the vaccine for seasonal flu. Most people who have gotten the H1N1 flu have recovered in one week. Those most likely to get the H1N1 flu are children, youth and young adults.

## **What is the same?**

Both are viruses and both are contagious between humans. The symptoms for both are: fever, cough, sore throat, runny or stuffy nose, body ache, chills and feeling tired. Diarrhea and vomiting may also occur. Severe illness and death may occur.

## **How can I help protect myself and others from both?**



Wash your hands with soap and water often and for at least 15 to 20 seconds. Alcohol based hand sanitizers also work when soap and water are not available.

Avoid touching your eyes, nose and mouth where germs can enter. Work to improve your general health. Get your yearly seasonal flu shot in the fall and, if recommended by your doctor; get the new H1N1 vaccine shot. Cover sneezes and coughs with tissues, and throw away your used tissues. Try to avoid close contact with people who are sick. Stay home from work, school and errands when you are sick. Read the papers and listen to the news so you can follow public health advice. Be prepared in case you get sick and need to stay home for a week or so; a supply of over-the-counter medicines, alcohol-based hand rubs, tissues and other related items could be useful and help avoid the need to make trips out in public while you are sick and contagious. Drink fluids, rest and take fever reducing medication for a temperature. Call your health care provider if you have questions.

## **EMERGENCY WARNING SIGNS REQUIRING IMMEDIATE MEDICAL ATTENTION**

### **In ADULTS, emergency warning signs that need urgent medical attention include:**

- Difficulty breathing or shortness of breath
- Pain or pressure in the chest or abdomen
- Sudden dizziness
- Confusion
- Severe or persistent vomiting
- Flu-like symptoms improve but then return with fever and worse cough

### **In CHILDREN, emergency warning signs that need urgent medical attention include:**

- Fast breathing or trouble breathing
- Bluish or gray skin color
- Not drinking enough fluids
- Severe or persistent vomiting
- Not waking up or not interacting
- Being so irritable that the child does not want to be held
- Flu-like symptoms improve but then return with fever and worse cough

## Penquis Health Services Welcomes You

Women's services include physical exams, Pap smears, breast exams, birth control methods, Plan B, pregnancy tests, STD testing and treatment, HIV testing, colposcopy procedures, menopausal services, and other services related to women's health. Men's services include STD testing and treatment, HIV testing and testicular exams for prostate health.

- Same day appointments available.
- All services available on a sliding fee scale.
- Payment plans can arranged, if needed.

Cash, checks, Visa, MasterCard, MaineCare, Medicare, MBCHP and most private health insurance accepted.

**Your privacy is important to us; your health information is kept confidential.**

### Teen Clinic Hours

Penquis Health Services offers teen health clinic hours at its clinics. Both walk in and scheduled appointments are available. Teens can also get an appointment during regular clinic hours. Teen Clinic hours are:

**Bangor:** Monday, 2:00-6:00

**Dexter:** Wednesday and Thursday, 2:00-4:30

**Dover-Foxcroft:** Tuesday, 2:00-4:30

**Lincoln:** Thursday & every other Wednesday, 2:00-4:30

**Millinocket:** Tuesday, 8:00-4:30

### Maine Breast & Cervical Health Program Services Available

If you are a woman in Maine and you are due for a Pap test or mammogram, help is just a phone call away. The Maine Breast and Cervical Health Program can help you get the health care you deserve. If you are 40-64 years of age, have little or no insurance (or if your insurance deductible is high) and you meet certain income guidelines, you may be eligible for a no-cost mammogram, Pap test, and gynecological exam at your choice of participating area provider.

To see if you qualify, call 973-3586 or 1-800-350-5180. The best protection is early detection!

## Health Services Clinics & Hours

Bangor, 262 Harlow St., 973-3650  
Monday through Friday, 8:00-12:15 & 12:45-4:30  
Tuesday Evening, 5:00-7:00

Clinics with Nurse Practitioner offered Mondays,  
Tuesdays, Thursdays and Fridays

Dexter, 311A Corinna Rd., 924-7383  
Monday through Thursday, 9:00-4:00  
Friday, 9:00-3:00

Clinics with Nurse Practitioner offered Wednesdays

Dover-Foxcroft, 50 North St., 564-2847  
Monday, 10:30-4:30  
Tuesday, 8:00-4:30  
Friday, 12:30-4:30

Clinics with Nurse Practitioner offered Tuesdays

Lincoln, 115 Main St., 794-3313  
Wednesday - every other week, 7:30-4:30  
Thursday - weekly, 7:30-4:30

Clinics with Nurse Practitioner offered Wednesdays

Millinocket, 20 Balsam Drive, 723-8155  
Tuesday, 8:00-4:30  
Resupplies, Plan B, pregnancy testing, STD and HIV testing available  
Additional hours available, call to verify times.

Call a number listed above or 1-800-941-2836 to make an appointment, ask a question, or check the dates the Nurse Practitioner will be providing services.

### Triple Your Savings!

The Family Development Account (FDA) program offers a \$2 match for every \$1 you save to purchase a home, continue your education, or start or expand your own business. If you have earned income, you may be eligible for this matched savings plan.

Many others across the state have reached their dreams through the FDA program. Maybe you can too! For more information, call 1-800-215-4942.

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# Rape Response Services

. . . is here to help!

Rape Response Services (RRS) strives to create an atmosphere of non-violence by pursuing a mission of social change. We believe in a comprehensive vision of sexual violence prevention which balances both a responsibility to individuals affected by sexual violence as well as to society as a whole. We believe that recognition of the connection between sexism and sexual violence is vital to our social change efforts. RRS works to support and encourage an end to all forms of oppression, and views this as an essential part of our efforts to eradicate sexual violence and create lasting, positive social change.



## SERVICES

**Primary Prevention:** Rape Response Services offers a wide array of free services for the benefit of the community, which includes both Penobscot and Piscataquis counties. Two energetic and knowledgeable educators are available to bring workshops and training to schools, hospitals, shelters, and businesses or any other organization requesting services. Workshops, which can be tailored to suit your needs, include bullying, information on gender stereotypes, media literacy, myths and facts of sexual assault, internet safety, child sexual abuse prevention, girl/women empowerment, and healthy sexual decision making and consent. If you would like to request a workshop, are curious about any of these topics, or have an idea for a topic not listed, please contact 973-3662 or [bvoigt@penquis.org](mailto:bvoigt@penquis.org), or 564-7116 or [bbryant@penquis.org](mailto:bbryant@penquis.org). You may call toll-free 1-800-215-4942 and ask for Rape Response Services.

**Hotline:** Confidential and toll-free, the Rape Response hotline is available to you 24 hours a day, 365 days a year for any person directly or indirectly impacted by sexual violence: 1-800-310-0000.

**Volunteer Advocates** work toward the RRS goal of empowering survivors and eliminating sexual violence and are available to offer support at medical exams or legal interviews. Volunteer advocates also help with RRS events and increase our presence in the community.

Starting September 28<sup>th</sup>, Sue Powers, RRS ?TITLE??. will be conducting a training for Volunteer Advocates. Training will be held on Mondays and Thursdays from 5-8pm over a six week period. If you are interested, please email [spowers@penquis.org](mailto:spowers@penquis.org) or call 973-3651 or 1-800-215-4942 ext. 651.

**Legal Advocates** are available for additional support through the legal system, including protection from abuse orders, understanding the court process, or accessing resources for ongoing follow up care.

**Support groups** are offered as a safe space for those affected by sexual violence to share experiences and offer encouragement to one another.

**Training:** Training programs tailored to the specific needs of civic groups, social service providers, health care providers, municipalities and local businesses can be provided. For more information, please email [ashaw@penquis.org](mailto:ashaw@penquis.org) or call 973-3661 or 1-800-215-4942 ext. 661.

**Events:** RRS will be hosting its Annual Auction and Awards Night at the Spectacular Events Center in Bangor on October 14<sup>th</sup> beginning at 5:30 pm. This event raises money to support Rape Response Services and its services. If you would like to attend, or if you would like to donate items or time, please email [chamel@penquis.org](mailto:chamel@penquis.org) or call 973-3633 or 1-800-215-4942 ext. 633.

a **PENQUIS** subsidiary

## Tips for Talking to Children about Sexual Abuse...

Teach children accurate names for all of their body parts. A convenient time to do this is during bath time when you are teaching children about how to wash all of their body parts. It is important that kids know all of the correct names. If they ever need to report being touched inappropriately, they will know the words to use.

Include rules about body safety with all of your other safety rules. It is as important as knowing about poisons, what to do in case of a fire or how to cross the street. Let children know that the private parts of his/her body should only be touched by an adult to help keep them clean or healthy. Examples are parents helping with baths or the pediatrician performing a check up.

Avoid telling kids that only strangers are dangerous. It is important to know that in 85% of sexual abuse cases, the perpetrators are known to the victims. Instead of saying strangers are dangerous, talk about situations that are dangerous. Brainstorm with children what they could do if they find themselves in a dangerous situation. Give scenarios and try some role plays.

Help children understand and trust their feelings. Ask them if they have ever felt “funny” or wanted to stay away from someone. Explain that when they have feelings like this, trust them, and tell a trusted adult how they are feeling.

Don’t encourage behavior that can leave your kids vulnerable. Examples may include saying “Always do what adults tell you to do,” or “Don’t hurt cousin Fred’s feelings, hug him goodbye.” Children need to learn how to say “NO!” when they don’t want to be touched. They need to have permission to tell us who or what they don’t like and why.

It is most important to keep in mind that if your child discloses abuse, it is vital to believe him/her. Children rarely make up stories of this nature. Report the abuse, and reach out for services. There are many people who can help.

For more information, call Rape Response Services at 973-3651 or 1-800-310-0000.



### Legal Assistance is Available

The Penquis Law Project is a public interest law practice that provides civil legal services for low- and moderate-income residents of Penobscot, Piscataquis and Knox counties who would otherwise be without counsel and/or representation. Legal assistance is provided in matters of domestic relations, including divorce, protection from abuse, child support and visitation.

In addition to representation, the Law Project offers one-time consultations. At a one-time consultation, you may receive general legal information and help filling out court forms. Priority is given to those individuals or families who have experienced or are experiencing domestic violence, sexual assault or stalking. Services are provided at no cost. The Law Project has office hours in Bangor, Greenville, Millinocket and Rockland.

Please call **207-973-3671** or **1-800-215-4942** to schedule an appointment.

*Do You Know Someone  
Who Needs Help?*



## Did You Know?

MaineStream Finance is a Community Development Financial Institution (CDFI). A CDFI is an American financial institution that provides credit, financial services and other services to underserved populations. Nationwide, over 1000 CDFIs serve economically distressed communities by providing credit, capital and financial services that are often unavailable from traditional financial institutions. MaineStream Finance is pleased to be offering services to individuals and families living in Penobscot, Piscataquis and Knox counties. Offering First Time Homebuyer Courses, Home Repair Loans, Reverse Mortgages, Down payment and Closing Cost Assistance and more. For more information call 1-800-215-4942.



## Reverse Mortgages

MaineStream Finance, a subsidiary of Penquis, is pleased to offer reverse mortgages to homeowners age 62 and older. So what is a reverse mortgage? A reverse mortgage works the opposite of a normal mortgage where you make to your lender each month. With a reverse mortgage, you may choose to receive a lump sum of cash, set up a line of credit, arrange to receive monthly income or some combination thereof, with repayment delayed until all owners no longer occupy the home as their primary residence. At that point, the home may be sold (reverse mortgage is paid off; home owner or heirs receive proceeds above payoff amount) or heirs may obtain a traditional mortgage to payoff the reverse mortgage debt.

For many seniors, whether already retired or soon to be retired, a reverse mortgage allows them to tap equity in their home to help with living expenses or to complete home improvements without having to sell their home.

As with any financial product, there are both pros and cons. Information and education are key components for any homeowner to pursue before obtaining a reverse mortgage. For further information, please call our reverse mortgage specialist, Dana Ward, at 973-3555 or 1-800-215-4942 ext. 555.

## Foreclosure Prevention

Newspapers, television and the internet are full of stories about families losing their homes for any number of reasons. What would you do if you found yourself in financial hardship and were in danger of losing your home?

First: DON'T deny that you have a problem. Ignoring financial hardship not only compounds the problem but also limits options you may have available. The sooner you address the situation the more options you have available.

Second: ASK for help immediately. Don't allow potential embarrassment to keep you from resources that could help you make the best of a difficult situation.

Third: DON'T ignore your Lender. Some people fear that initiating contact with their lender will somehow put a black mark on their credit or precipitate foreclosure. If you take the initiative, lenders often are more flexible in structuring a work-out situation that is mutually beneficial. The absence of payments to and communication with a lender will typically result in a lender taking steps to protect their investment.

Fourth: TAKE ACTION. Counseling will identify possible options and provide you with information to make an informed decision on a course of action to address your particular circumstances. While circumstances may limit available options, doing nothing about them will pretty much assure increased stress and a likely loss of your home.

For additional tips, please go to Department of Housing and Urban Development (HUD) website: <http://www.hud.gov/foreclosure/index.cfm>.



# PENQUIS

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U.S. Postage  
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P.O. Box 1162, Bangor, Maine 04402-1162

Phone: 207-973-3500 or 1-800-215-4942

Fax: 207-973-3699

TDD: 207-973-3520

[www.penquis.org](http://www.penquis.org)

**Drive Someone Happy**  
**Become a trained volunteer driver!**



*mileage reimbursement*



Call Penquis Lynx toll free to learn more!  
1-866-853-LYNX

Successful applicants must pass extensive background checks, have a reliable, safe, insured vehicle, and a Maine driver's license.

## Helping Today. Building Tomorrow.

115 Main Street  
Lincoln, Maine 04457  
207-794-3093

50 North Street  
Dover-Foxcroft, Maine 04426  
207-564-7116

170 Pleasant Street  
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207-596-0361 or 1-800-585-1605