



Beacon of Hope

Brought to you by Creative Partners

SPRING 2010

WELCOME

"I stuck my head out the window this morning and spring kissed me bang in the face."
~Langston Hughes

April prepares her green traffic light and the world thinks Go. ~Christopher Morley, John Mistletoe

Changes. A hallmark of Spring. Rapid, swift, many.

Are you prepared? Are you set to get kissed "bang in the face?" Engines idling for the green light?

Family Self Sufficiency will help foster changes in your life if you're ready for it. This is a program that's all about you and the possibilities. The special talents are there waiting. The knowledge is out there to be harnessed. You have the power. You can stir the passion.

What can we do together? Obtain an education. Learn job skills. Plan a pathway to employment. Take control of your financial life. Have money in the bank. And the ultimate - purchase a home!

Spring. Changes. Possibilities. Let's do it!!!

Respectfully, Your FSS Coordinators, Joni, Mary, and Jamie

JOB FAIRS

Portland Area Job Fairs:

Wednesday, April 7th
Portland CareerCenter
1:00 - 4:30

Thursday, April 8th
University of Southern Maine
Sullivan Gym Portland campus
12:00 - 4:00

Monday, April 12th
Italian Heritage Center
sponsored by Maine Jobs/
Monster
10:00 to 4:00 pm.

More information on employers who are attending and job fairs in other areas can be found at www.mainecareercenter.com.



Competitive Skills Scholarship Program

Applications available

MARCH 30, 2010—APRIL 15, 2010

Portland Career Center, 185 Lancaster Street

Please note:

Applications for the Competitive Skills Scholarship Program are not available until March 30, 2010. Please check back with your local CareerCenter on that date.

MAINE COMPETITIVE SKILLS SCHOLARSHIP

The Competitive Skills Scholarship helps workers learn new skills and succeed in a changing economy.

The program is open to all qualified Maine residents and pays for education and training (including apprenticeships) for jobs in demand in Maine.

The Competitive Skills Scholarship will reopen for applications from

March 30, 2010 to April 15, 2010.

The application will be available at all CareerCenters on March 30, 2010.

Upgrades worker skills

The Competitive Skills Scholarship pays for things not covered by other education grant and loan programs, including:

- tuition and fees that are not paid from other sources, including federal financial aid
- educational supports for workers in training including, child care, transportation, books, supplies, equipment, and remedial and prerequisite training

You pick the training program that is right for you

The Competitive Skills Scholarship pays for several different education and training options including:

- apprenticeships
- certificate programs
- two and four-year degrees

To qualify for the Competitive Skills Scholarship, you need to meet the following criteria:

- Live in Maine
- Be at least 18 years old
- Legally eligible to work in the U.S.
- Are applying for education or training for a job in a high wage, in demand occupation
- Do not have a post-secondary degree
- Have income of less than 200% of the federal poverty level for the family size involved
- Have the ability to undertake and complete education or training as determined by the institution providing the education or training

SUIT YOURSELF SALE



Dress for Success Southern Maine's annual Suit Yourself Sale will be held at:

McAuley High School
 Saturday, April 10
 8:00 a.m.—1:30 p.m.



Suit Yourself Sale

This event is open to the public and features new and nearly-new women's clothing, shoes, jewelry and accessories – casual, formal and everything in between. All proceeds support the organization's annual operating budget and we are gearing up for our most successful sale ever!.

EMPOWERING WOMEN QUOTE

Green Jobs for Women
 Roundtable Discussions
 December 11, 2009

Wells Conference Center—University of Maine, Orono

Organized & Sponsored by the Women's Resource Center, University of Maine

Closing remarks by: Sharon Barker, moderator and conference organizer, Director of UM Women's Resource Center

"It is not women that are the problem. Let's not worry about fixing broken women. Women are responding in very predictable ways in a dysfunctional society that has always undervalued their work. If we applied the same standards to men that we apply to women, men would have these challenges too. But there are all these extra parts to women's lives, of bringing up children, and taking care of families, that are just automatically applied to them.

I challenge each and every one of you to think about your own biases. Why is it only exceptional women that can succeed? Why is it only women who are willing to sacrifice their lives that are capable of working in some of these fields? . . . I say we will succeed not when all exceptional women are let into these fields, but when mediocre women are let in at the same rate as mediocre men."

If anyone would like a copy of the Executive Summary from the Roundtable Discussion, please contact:
 Joni Boissonneault (207) 773-4753 or jboissonneault@porthouse.org.

ARTICLE FROM "THE FLYING HAMMER" WOMEN UNLIMITED'S NEWSLETTER VOL. 25, JAN—FEB 2009 ISSUE

Tools of the Trade

'Got It' Box

Pauline Ouellette

When I first started working in the construction industry I was as GREEN as they came. Having worked most of my life in a warm kitchen in close proximity to a bathroom with food and water at my fingertips, this new adventure proved to be a serious wake up call! "What do you mean the Port-a-Potty is 2 miles that way?" "Soap? Running water? NO?!" Time to get to work.

I decided the only way I would have what I needed when I needed it was going to be my own responsibility. So I put together a "Got It" Box. Using a small Igloo cooler, I filled it with life's necessities as well as a few items that could serve more than one purpose. These are a few examples of what I carried, but you can make one to fit your own needs.

The Basics:

- It's always a good idea to carry Aspirin, Tylenol or Advil, Imodium AD, and Tums.
- Band-Aids! The First Aid box is always empty.
- Bug Spray. You live in Maine...
- Hand Sanitizer. Do you really want to eat lunch with *those* hands?
- Toilet Paper or Tissues. One of those trees may start looking pretty good.
- Duct Tape. Need I say more?
- Razor Knife. One of these will cut anything.

Beyond the Basics:

- Small bottle of water. To drink, as an eye wash, or if you cut the top off it can be used to cover an injured eye until medical help is available.
- Wooden Matches. Used to melt the end of nylon rope to prevent unraveling. Also can be used to mend a leaky hose. Insert the match stick into the hole and when it gets wet, it will swell plugging the hole.
- Wire or Rope. Use the rope as a temporary pull cord on a saw. The wire will hold most things together until they can be repaired.
- Maxi Pads(not the thin ones). These can be used as a bandage for a serious cut, or slide them into your wet boots to soak up the moisture. In desperation, knee pads.
- Tampons. EMT's use them for nose bleeds. If you've lost the oil cap for the saw or any small engine this makes the perfect plug.
- Nylons. Great for an extra layer of warmth in the winter. Use them as a strainer for paint or oil. Tie them as a temporary fan belt to move a piece of equipment out of the road.
- Pen, Paper and Disposable Camera. A picture is worth a thousand words.

I'm sure there are many more items that can be added, but you only have a small cooler. Make one to fit your needs. You'll thank yourself in the long run.


 FSS SPOTLIGHT ...ROBYNIN HER OWN WORDS...
 


What was your situation before joining Family Self Sufficiency (FSS)? My husband died in 2000 and within 2 weeks of his passing I lost my job because I didn't have child care. I ended up maxing out all of my credit cards to stay in an apartment but ultimately lost it and ended up at the Family Shelter. I was then approved for Section 8 while staying at the Family Shelter. My family would only eat at St. Paul's Soup Kitchen because my children were afraid to eat at the other soup kitchen (rough crowd). One of the workers got to know my children and found us our first Section 8 landlord. St. Paul's gave us a \$50.00 deposit. The landlords (a bit hesitant to rent to us because we were from the shelter) but once they met us for our

initial walk through quickly changed their minds. I then was able to go to DHS and get in the Aspire program. I was able to put my three children in the Preble Street Daycare center with the help from Aspire and Camellia. Camellia, director of the Preble Street Daycare Center, took the time to show me how to fill out the forms and enroll my children. Next, I had a dream that I would not let my circumstances hold me back and I started asking questions about programs that would help me get a college degree. Frank Smith was my Section 8 worker at the time and he sent me to Joni Boissonneault.

What kept you motivated to complete your goals? A couple of things kept me going. First off, whenever I would get bombarded with "stuff" I would call Joni and ask her for advice. This usually would keep me focused, positive, and determined. But ultimately, giving my children the life that I never had always keeps me on track and realistic.

What goals did you complete? I obtained an Associate's Degree and become gainfully employed in the field that I had my degree. I decided that the law office wasn't for me and then switched up to managing my own store. Next an opening at Oakhurst Dairy for the Routing Coordinator's position became available. I heard this through networking with my customers, family, and friends. It took me 3 months of calling every day, twice a day, and three interviews to finally land the job. But I landed my first, "title" job ever in my life. I am now not just Robyn Tucker.

I am Robyn Tucker; Routing Coordinator/Distribution Administrative Assistant, Oakhurst Dairy

I have taken the last five years of my life slowly fixing the damage done to my credit report. I now have only my bankruptcy as a negative on my credit report. This will fall off this August.

Did participating in the FSS program help you? If so, how? With Joni's direction I enrolled at Andover College and worked hard to finally receive my Associates Degree in Political Science with a Paralegal Certificate. See above. My life is better than it ever has been. Thanks FSS.



What are your goals now that you've completed the FSS program? I am working with my realtor and plan on buying my first home this spring with the extraordinary help from the FSS program. Because I worked hard I was able to save \$17,000.00 through the FSS program. That was the biggest check I have ever seen in my life!

BABY STEPS TO (RE)BUILD SAVINGS



By **Kim McGrigg**, MMI Community Manager

Having an emergency savings fund gives you something priceless—peace of mind. But what happens when you actually face an emergency and have to deplete up that precious nest egg? Starting over can seem like a daunting task, so it's smart to break it down into small steps.

If you like the security of having money in savings, but have gotten sidetracked by the very thing your emergency savings account was established for, there are two small steps you can take that will help your savings grow again without causing discomfort or budget distress.

Step 1: (Re)establish the habit. Begin a pattern of setting aside money on a consistent basis. Establish a regular payroll deduction, set up an automatic payment to savings from your online checking account, or simply put all coins you collect in a jar and then regularly deposit the change into your savings account. If saving is a mental game for you, make a big deal out of each deposit. Sometimes you need the visual push that writing out the deposit slip and placing the cash on the counter provides. There is not a right or wrong method, starting (or restarting) the habit is the key.

Step 2: Increase slowly. Sometimes in our zeal to start saving, we overestimate how much we can save in a month. Plan to start small and work your way up. To ramp up over time, try the following strategies:

- When you receive a pay raise, put a portion into savings rather than increasing spending or expanding your lifestyle.
- When you receive a windfall such as a bonus, gift or inheritance, use some of it to increase your savings fast.
- Try analyzing your miscellaneous spending to see if you can find expenses you could cut to allow you to increase saving.
- Delay purchasing a new car when you pay off your old one. Instead save for a few months and build your savings.

Don't let a short-term setback impact your long-term plans. Recognize that sometimes savings will be wiped out by unavoidable circumstances such as needed car repairs, unexpected expenses, or large purchases. When this happens don't get discouraged, just reboot the system and start the habit again. The road to success is usually paved with a few potholes, but every bit of know-how you have gained can now be applied to rebuilding again.

WEBSITES OF INTEREST

Free Credit Score:

www.creditkarma.com

Transunion credit score—free! Along with other cool credit tips & tools.

Free Credit Report:

www.annualcreditreport.com

Receive your credit reports FREE once a year. You can print a single form (or call your FSS Program Manager for a copy) to complete and mail to receive your credit reports from the 3 major credit reporting bureaus, or complete requests on-line from each bureau.

Free Job Search Engine:

www.indeed.com

A comprehensive search engine that pulls job listings from all the leading sites and job boards!

Consumer Rights:

www.consumer-action.org

A non-profit organization that provides educational materials on consumer rights including but not limited to: Internet Safety, financial literacy, personal privacy, consumer services, and insurance education.

Budgeting & Credit Help:

www.MoneyManagement.org

The largest non-profit full-service credit counseling agency in the U.S. Money Management & Consumer Credit Counseling Services offers financial guidance, credit counseling, debt management assistance, bankruptcy counseling, and housing counseling.

Financial Literacy:

www.financialliteracymonth.com

30 steps to financial wellness.

Maine Employment Resource:

www.mainecareercenter.com

Employment and training services at no cost for Mainers.

Brought to you by Creative Partners

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 Bangor Savings Bank
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 Portland Career Center
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 Allies, Inc.
 Child Care Connections
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Rural Development
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 City of Portland
 Shalom House
 Maine Housing
 Dress for Success Southern Maine
 Seacoast Law & Title
 United Way of Greater Portland
 Morrison Real Estate
 Goodwill Industries of Northern New
 England

APRIL is...

2010 Fair Housing Month
 "It's Time to Act"



FINANCIAL LITERACY
 MONTH

<http://financialliteracymonth.com/>

**40TH Anniversary
 FAIR HOUSING ACT
 1968 - 2008**

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

**FAIR HOUSING
 IT'S NOT AN OPTION
 IT'S THE LAW**

EQUAL HOUSING OPPORTUNITY

www.hud.gov
espanol.hud.gov

ALPHONSO JACKSON, SECRETARY
 KIM KENDRICK, ASSISTANT SECRETARY PHIG

HOUSING DISCRIMINATION HOTLINE
 1.800.669.9777 (VOICE) 1.800.927.9275 (TTY)