



Know Your Credit

Independent Living Programs for Maryland's Youth

New Pathways News October 2007 Vol. VII Edition IV



WORD OF THE MONTH
"Creditability"
By: Ms. Sharnett Kelly

Two of the meanings for the word, "creditability" are – bringing or deserving credit, honor or esteem; to be a source of honor or distinction for someone. Did you know that your personal name, the name that everyone knows and calls you by and refers to you as holds credit? What are you allowing others to call you? What are you answering to? When someone hears your name what do you think they are thinking? Do they say, "Oh I know this person! They are very dependable, honest, trustworthy, loving, understanding, peaceful and hard working." Or do they say, "Oh I know this person. They are unreliable, dishonest, untrustworthy, hateful, misunderstanding, like drama, and are lazy." So I ask you, "What kind of credit does your name hold? How will people relate to you as they hear your name?" Here are few tips to build your names credit.

TIPS TO BUILD THE CREDITABILITY IN YOUR NAME:

- Properly speak and write – there's nothing wrong with being proper
- Stay in school, read a book, or research to build your vocabulary
- Be careful of the company you keep – you also can be labeled by association
- Be a leader , be your own person – there's nothing wrong with rejecting wrong
- Hang around people who are going places in life
- Choose and think yourself to be a winner at everything and every time
- Failure is not an option – try and try until you get it right

When people see these positive things active within your character then you're on the right track. But this is a life time process. Don't start now and then quit later on. Make it a part of your life. Get into the habit now before it's too late. Just like with credit cards, it's hard to get your credit back on track once you've messed up. So don't delay. Build your creditability today. The best part is this process is free and will cost you some great things in the future.

BEWARE OF IDENTITY THEFT



Mr Jeff Lambert

How can someone steal your identity? By co-opting your name, Social Security number, credit card number, or some other piece of your personal information for his or her own use. In short, identity theft occurs when someone appropriates your personal information without your knowledge to commit fraud or theft.

Following are some examples of how identity thieves work:

- They open a new credit card account, using your name, date of birth, and Social Security number. When they use the credit card and don't pay the bills, the delinquent account is reported on **your** credit report.
- They call your credit card issuer and, pretending to be you, change the mailing address on your credit card account. Then, your imposter runs up charges on your account. Because your bills are being sent to the new address, you may not immediately realize there's a problem.
- They establish cellular phone service in your name.
- They open a bank account in your name and write bad checks on that account.

Minimize Your Risk

In the course of a day, you may write a check at the grocery store, charge tickets to a show, rent a car, mail your tax returns, call home on your cell phone, order new checks, or apply for a credit card. Everyday transactions that you may never give a second thought to are the identity thief's methods of operation. Each of these transactions requires that you share personal information such as your bank and credit card account numbers, your income, Social Security number and name, address and phone numbers, just to name a few. While you cannot prevent identity theft, you can minimize your risk by managing your personal information wisely.

Catching Identity Theft Early

Sometimes an ID thief can strike even when you've been very careful. One of the best ways to catch identity theft is to regularly check your credit record. Order your credit report from each of the three major credit bureaus each year to make sure all the information is correct. Also, follow up with creditors if your bills do not arrive on time. A missing credit card bill could mean an identity thief has taken over your credit card account and changed your billing address to cover his tracks.

If You're a Victim

1. Contact the fraud departments of each of the three major credit bureaus and report that your identity has been stolen. Ask that a "fraud alert" be placed on your file and that no new credit be granted without your approval.
2. For any accounts that have been fraudulently accessed or opened, contact the security departments of the appropriate creditors or financial institutions. Close these accounts. Put passwords on any new accounts you open. A common password people use is mother's maiden name. Do not use it.
3. File a report with your local police or the police where the identity theft took place. Get a copy of the report in case the bank, credit card company, or others need proof of the crime later on.

Other Information

The Federal Trade Commission (FTC) is the federal clearinghouse for complaints by victims of identity theft. Although the FTC does not have the authority to bring criminal cases, the Commission assists victims of identity theft by providing them with information to help them resolve financial and other problems that can result from identity theft. The FTC also may refer victim complaints to other appropriate government agencies and private organizations for further action.

If you've been a victim of ID theft, you can file a complaint with the FTC by contacting the FTC's Identity Theft Hotline.

By phone:

Toll-free 1-877-ID-THEFT (438-4338); TDD: 202-326-2502

By mail:

Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Ave, NW
Washington, DC 20580

Online:

Go to <http://www.consumer.gov/idtheft/index.html> and follow the links to the complaint form.

Check your credit report regularly by going to www.annualcreditreport.com for a free review of what's in your credit file.

FINANCIAL TIP OF THE MONTH



Dear Penny Bank:

What is a credit report? What is a credit score? Do I have these?

Credit

Dear Credit:

A credit report is a record of your personal financial history. It includes where you live, where you work, loans you have made and how you pay/paid for them, credit cards you have applied for and how you paid the ones you have, banks you have opened and/or closed accounts with, companies who have reviewed your account history that want to offer you a credit card with their company, whether you've been sued, arrested, or filed for bankruptcy. A credit score is a number that represents your financial history. When you apply for credit, a company will look at your credit report and your credit score before they approve your loan, credit card, etc.

If you are 18 or over, your credit history has begun. One time per year, you may ask each of the three major Credit Reporting Agencies (Equifax – Experian – Trans Union) for a copy of your credit report at no charge. You can call them directly or go online and request a copy of your credit report.

Be "AWARE" the choices you make financially now will affect you later. Make smart choices and educate yourself.

Penny Bank

Do you have a question or problem about bill paying, saving money, budgeting or other money related question? If so, please send your questions to Penny Bank NP News c/o Main Office (this can be done via your case manager or other staff member) and we will be happy to answer your question in the next issue. Answers to Penny Bank will be kept simple.

New Pathways News

In this issue we address the topic "Credit", we say farewell and hello to new members of the New Pathways family, and learn new ideas in life skills.

CHRISTOPHER COLUMBUS DAY



“A Controversial Holiday”

By: Shawnece G.

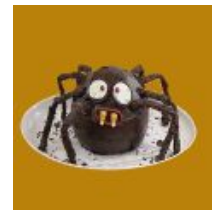
Christopher Columbus was known as this very famous Spanish explorer. After years of trying to find someone to support and pay for his voyage to find Asia he finally got permission from Queen Isabel and King Fernando. On August 3, 1492 he traveled abroad to find Asia (a vast land he thought to have had many riches and natural resources). You might know the name of his three ships. Their names were the Nina, the Pinta, and the Santa Maria. He also had a crew of 90 members. They landed on October 11, 1492 on what he thought was Asia but was actually the Caribbean Islands off Southern America. The Islands were inhabited by Tino Indians, many of whom were captured by Columbus and his men, and sold into slavery. While traveling throughout the islands and looking for gold to loot, they also took full advantage of the Native people (women of course). While doing all of this knavery and plundering, Columbus and his men made a whole race go extinct. So Columbus Day is so controversial because of this. Should Columbus Day be a holiday? You tell me....

HALLOWEEN A DAY OF EERIE IMAGINATION Shawnece G.

Halloween, originally known as Hallows Eve is generally associated with candy, witches, spiders, pumpkins, ghosts and all kinds of other scary things. But did you know that night any and everyone is expected to cause mischief and mayhem; and, that night is supposedly the devil's birthday and was originally started by Christians? Yup, Hallon is the same word for "holy" (which is found in the Lords Prayer) and e'en is the contraction for "evening." Also did you know that the word Halloween itself is also

the shortened form of the term "All Hallows Eve," which is also the day before All Saints Day, which is a day that we are supposed to be deepening our understanding of our faith. So this Halloween before you get ready to go "trick or treating" and you get ready to meet "ghosts, goblins, and witches" on the streets give thought to this article and remember that sometimes there is more meaning to a word or words that sometimes meet the eye...Until next time... Trick-Or-Treat.

RECIPE OF THE MONTH



Creepy Crawler Cup Cakes

1 Box Chocolate Cake Mix & Ingredients needed to bake the cake*
1 can Chocolate Frosting*
Licorice twists for legs
Candy for Decoration

(*You can choose a different cake and canned icing)

Bake cupcakes according to package directions and cool.

To decorate, remove cupcake from the paper cup and invert onto a plate. Cover with your chosen frosting and decorate by attaching licorice twist legs and candy for face.

This is a simple way to create a fun desert for dinner or snack and get your creative juices flowing.



**Parenting October 2007
Halloween Safety
Ms Sheena-Marie Hill**

As we get ready for fall, it is important to remember that safety is central to having a fun Halloween. Even if you are too old to go trick-or-treating, you may engage in activities where safety should be at the forefront of your mind. Enjoy your holiday.

Pumpkin Carving

- Children can help with pumpkin carving without using sharp knives by drawing on faces with a marker or by using stickers.
- Votive candles are the safest for carved pumpkins
- Candlelit pumpkins should be placed only on a sturdy table or surface and should not be left unattended.

Dressing Up

- Make sure that costumes fit well and do not have loose items.
- If a costume is home-made, make sure all pieces are securely attached.
- If a costume is store-bought, look for flame-retardant material.
- Young children should not use masks, which may impair their vision. Make-up is a great alternative to masks. Just follow package instructions and stay away from eye area.
- Any child trick-or-treating after dark should have flashlights and wear reflective tape on their costumes

Trick-or-Treating

- Always serve children dinner or a healthy snack prior to going trick-or-treating so that bellies are full.
- Children should not eat candy while trick-or-treating. Wait until you get home and an adult can check the candy first.
- Look over candy for signs of tampering, such as holes in wrappers and discoloration.
- Do not eat loose candy that is unwrapped.
- Children should always go out in a group with an adult
- Walk on sidewalks and cross the street at crosswalks
- Stop only at well-lit houses and NEVER go inside a house of someone you do not know well.
- Children under 7 should not be given candy with nuts, hard candies, or gum. All of these are choking hazards before the age of 7.

Decorating Your Home

- Remove anything from your yard, steps or porch that could be a tripping hazard.

- Make sure your yard and porch are well-lit.
- Try offering trick-or-treaters something other than candy: stickers and pencils are a good alternative to candy.

Driving on Halloween

- Stay alert for children crossing streets or wearing dark clothing



**MENTORING PROGRAM
Courtney L and Xia W**

Youth As Resources came to the Reisterstown Square Staff Office for our site visit. The evaluation consisted of seven staff/Board Members who asked many questions. The bottom line is we did GREAT and we were told to re-apply next spring for another grant. Thank you to Courtney L and Xia W. and to all staff and clients who work so hard making the program a success. We are going to begin external mentor training next month at Enoch Pratt Free Library on Wednesday November 7, 2007 from 6:00pm.-8:00pm.

Mentoring 101: How to Be a Great Mentor

A mentor is defined as a wise and trusted friend or guide, but what does it take to establish a peer-to-peer relationship between two young adults who might ordinarily be connected? Designed for new mentors, this workshop will examine mentoring stages of development, effective communication techniques, building trust, diversity issues and activities to keep your mentee engaged. There is no charge for this training. Please sign up with Ms. Courtney or Ms Xia ASAP.

YOUTH ADVOCACY PROGRAM

NPW's is in the process of forming one Youth Advocacy Council. All staff is urged to ask their clients to volunteer as council members if anyone wants a stronger voice in the NPW's community.

AFTERCARE

The NPW's Aftercare Program is growing. We received a Casey Grant on 9/28/07 which will enable 10 NPW's graduates an opportunity to receive a 12 week training program "Getting Beyond the System-Self Advocacy" sessions. All interested NPW's graduates please contact our Mentoring Coordinator, Thomas Mumaw at 410-207-3481.

THE MESSAGE BOARD

Dear New Pathways & Friends,

I just want to take this opportunity to just say "Thank You" to everyone at New Pathways that played a **BIG** part in my four year journey here. (If I must add a fairly smooth journey,) I have learned so much, and gone places I thought I'd never go, like the Apollo. I remember when there was a time when I thought I would never finish my life skills classes. It seemed like those classes never ended. You have helped me achieve so much, but most of all you have help me achieve my **INDEPENDENCE**.

To the clients, I just want to let you all know that you are VERY blessed & fortunate to be amongst people that have your best interest. Please take full advantage of the resources that you have available, because you're NOT going to get them anywhere else. In my four years here, I have seen a couple of my friends leave NPW and it's not because they aged out, and every time I talked with them they say, "Brandy, I wish I would've stayed at New Pathways." Please don't let this be you.

To the staff, please continue to help. The things that you'll do **ARE NOT** in vain.

Once Again I would like to say, "Thanks" and I will be in touch.

Brandy



A big Happy Birthday CheRae C, Monique C, Courtney L, David G, Dakita J, Cimerae R, Ms Ericka, Mr JR, and Ms Gloria.



Congratulations to all clients working and continuing with their education. Keep up the good work!

CONGRATULATIONS

Mercedes B.




Victoria

Born: September 14, 2007

At: 2:58 p.m.

Weight: 8 pounds, 4.8 ounces

New Pathways  Inc.

Independent Living Programs for Maryland's Youth Mission

New Pathways is committed to the development of self-sufficiency in young adults. We prepare youth to become empowered, educated, and economically independent adults, who are able to meet the daily challenges of life and make positive contributions to the community.

GREETINGS

Hello! My name is Aaron Milton and I am very happy to say that I am a new Case Manager here with New Pathways. I was born and lived in Detroit, Michigan for most of my life, moving to Ohio for undergraduate education at Bowling Green State University. From Bowling Green State, I received my Bachelor of Science in Social Work, moving on to attend the University of Maryland-Baltimore to get a Master of Social Work degree specializing in Clinical Mental Health/Families and Children. My prior social work experience has been in the psychiatric arena, working several years for a crisis agency, as well as at two psychiatric hospitals. I am looking forward to working with everyone and making many happy memories here with the agency.

Hello! My name is Mr. Nathan. I am a Penn State Graduate. I will be starting as a Relief Life Skills Counselor this month. I have recently added a new little boy to my family. Dylan is six weeks old. I believe children need supportive and understanding guidance and role models in order to make a difference and to enjoy life. I look forward to meeting everyone.

New Pathways would like to welcome Angenette and her son, Devontay, as well as Dontae and Troy.

"BIG UPS TO"



Big Ups to Shawnece G. for passing her GED test and getting her high school diploma!! We are proud of you.

Ms Laura Fertig

Big Ups to Emilly for employee of the month

Ms Laura Fertig

Big Ups to Amber for her new job!

Ms Laura Fertig

BIG Ups to the following clients who came in and got off orientation phase so quickly: Shalise H., Kason L., Tiffany M., Brittanee R. and Christopher T. In addition I want to congratulate Xia W. and Courtney L. for completing their life skills curriculum. I'm proud of you guys. Keep up the good work!!!!

Ms Christne Adams

BIG-Ups to Dakita J for passing the Baltimore City Police Cadet Program Test and for generously assisting staff when asked.

Ms Ericka Morgan

What is "BIG UPS TO" you ask? It is your opportunity to acknowledge something good about a staff member or client at New Pathways. Did someone do something nice for you? Did you enjoy an event or class at New Pathways? Do you have something nice to say about someone at New Pathways? This is your chance to share your thoughts and feelings. Please write down your Kudos and forward them to the NP News c/o Main Office (this can be done via your case manager or other staff member). Thank you.

NP NEWS OCTOBER 2007

T R A N S A C T I O N S A G O
 J N X I A M D H C J D K C N C
 C U O M N I I H O E N S T I H
 F O A I P H O N C O E I I T A
 D R N L T C A O I U S R V S L
 D E O T O A R B Q M N E I E L
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 S T O I T H C D A G E G E U G
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 I L T I H O N C N O I S I V E
 W Q O C B E L B A D N E P E D
 H A L L O W E E N B I G U P S
 C A N D Y A D H T R I B N N G

- ACTIVITIES
- APOLLO
- BIGUPS
- BILLS
- BIRTHDAY
- CANDY
- CAPTURED
- CHALLENGE
- CHILDREN
- CHOCOLATE
- CHOOSE
- CONTRACTION
- DECORATING
- DELAY
- DEPENDABLE
- DIPLOMA
- DRAMA
- ENGAGED
- EVALUATION
- HALLOWEEN
- INHABITED
- MINIMIZE
- RISK
- SUGGESTING
- TECHNIQUES
- TRANSACTIONS
- VISION
- WISE

Still want to search for words?
 Find the list of words in the NP News and circle
 them for an additional
 Word Search Challenge

Sudoku

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | | | 9 | 8 | | 5 | | |
| 5 | | | | | | | 8 | |
| | | 9 | 5 | | | | 4 | 3 |
| 8 | | | | | 4 | 1 | | |
| | | | | | | | | |
| | | 7 | 1 | | | | | 2 |
| 4 | 5 | | | | 7 | 6 | | |
| | 3 | | | | | | | 1 |
| | | 6 | | 5 | 8 | | | |

Fill in the grid so that every row,
 every column, and every 3 x 3 box
 Contains the digits 1 through 9.



LETTERS TO MR. BOB

Dear Mr. Bob:
 I hate change. The season is changing. School
 is hard this year. Please help.

Hate Change

Dear Hate Change:
 Change used to scare me because as a child, I
 never felt that I had any control over my life, but now I
 don't have to hate or fear it so much because my support
 system is much better. There is a lot of media information
 around today suggesting that we turn negatives into
 positives life can be much more content and happy. If you
 identify 3 or 4 good sources of support and use them, you
 will find that change is not so hard.

Good luck,

Mr. Bob

Do you have a problem or question and don't know where to turn
 for an answer? Send your problem or question to the NP News
 Desk at the main office. We will respond in the next issue of the
 NP News. All submissions will be discrete and no names will be
 published.

**CALENDAR OF EVENTS & HOLIDAYS
October 2007**



Know your Credit

- 10/6/2007 Shopping Trip
- 10/11/2007 All Client Meeting & Activity Night
- 10/8/2007 Columbus Day Observed
(Actual Day is October 11)
- 10/26/2007 National Boss Day
- 10/19/2007 Fright Fest at Six Flags
- 10/24/2007 United Nations Day
- 10/31/2007 Halloween
- Watch for Thanksgiving Events and
December Holiday Celebration

****ALL DATES SUBJECT TO CHANGE**



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Jeffrey Lambert, Acting Executive Director
Lois M. Peach, Financial Director
Echo G. Hester, Administrative Assistant
Angel Lyles, Secretary
Barry Smith, Safety & Operations Coordinator
Angela Womack, Housekeeper
Brenda Campbell, Dir of Training & Voc Svs.
Jazmin Cryor, Life Skills Trainer
Sheena Marie Hill, LS Crdtr/Parenting Trnr.
Thomas Mumaw-Mentoring Coordinator

Independence Plus

Jennifer Johnson Pettis, Program Director
Christine Adams, Case Manager
Aaron Milton, Case Manager
Ericka Morgan, Case Manager
Dara Alper, Intern Case Manager
Vonzell Barker, Life Skills Counselor
Kenneth Barnes, Life Skills Counselor
Karen Brown, Sr. Life Skills Counselor
Cornell Dews, Life Skills Counselor
Kelly Ellerbe, Life Skills Counselor
George Hairston, Life Skills Counselor
Yolanda Hawkes, Life Skills Counselor
Sharnett Kelly, Life Skills Counselor
James Richard Jr, Sr. Life Skills Counselor
James Sippio, Sr. Life Skills Counselor
Christopher Sutton, Life Skills Counselor
Gloria Taylor, Life Skills Counselor
Nathan Toth, Life Skills Counselor
Daphney Williams, Life Skills Counselor
Deborah Young, Life Skills Counselor

Second Generations

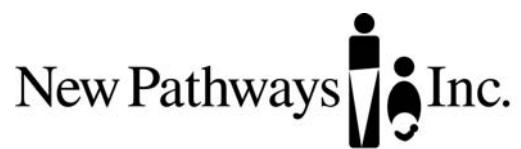
Laura Fertig, Program Director
Makda Belay, 2G Life Skills Counselor
Desirea Claiborn, Life Skills Counselor
Tonya Cook, Life Skills Counselor
Tia Dickson, Life Skills Counselor
Judith Dukes, 2G Life Skills Counselor
Deanna Murray, Life Skills Counselor
Brenda Phelps, 2G Sr. Life Skills Counselor

NP News Staff

Echo G. Hester - Jeff Lambert – Jennifer Pettis

The New Pathways News is a monthly publication for staff and clients. Any client or staff member may submit articles, stories, poetry, etc. for publication. Articles must be submitted by the third Friday of the month for the next month edition.

A special thank you to all clients and staff that make the NP News possible.



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