

Community News

This issue of Community News is brought to you by the
Union-Snyder Community Action Agency.
(570) 374-0181 in Snyder County
or (877)497-1257 in Union County.

Where are you going to file your TAXES next year?

Union-Snyder Community Action Agency is offering **free tax preparation**. CAA has partnered with the IRS to help low-income families with their tax returns if they do not itemize. We file tax returns electronically so you will receive your refund quickly. You may choose to have your tax return deposited directly to your account or mailed to you.

Tax Preparation Service will begin in January 2009. Phone Wendy at the Union-Snyder Community Action Agency at 570-374-0181 to make an appointment and find out what you must bring to your meeting.



Quick references from this issue:

Go Direct 800-333-1795

LIHEAP: www.compass.pa.us

Martha's Table of All Saints Episcopal Church 570-374-8289

Snyder County Assistance Office: 570-374-8126

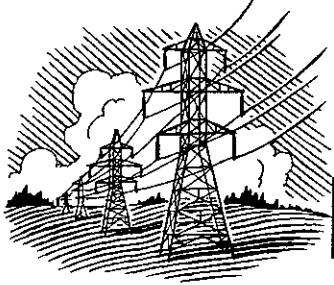
SEDA Council of Governments 570-524-4491 or 800-332-6701

Union-County Assistance Office: 570- 524-2201

Union-Snyder Community Action Agency: 570-374-0181 or 877-497-1257

This issue of the Community News is funded in part by a Community Services Block Grant from the PA DCED and the Human Services Development Fund from the PA Department of Public Welfare.

Low Income Home Energy Assistance Program (LIHEAP) Raises Income and Grant Limits



Do You Qualify?

LIHEAP is a heating assistance program for families who meet income limits. These limits have been raised to allow more people to receive grants. Income before taxes must be less than:

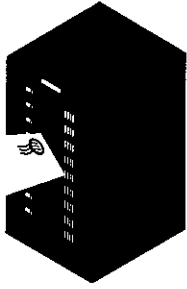
Family Size	Gross Annual Income
1	\$23,110
2	\$30,221
3	\$37,332
4	\$44,443
5	\$51,554
6	\$58,665
7	\$59,998
8	\$61,332
Each additional person	Add \$5,400

A family may own or rent their home. People do not need an unpaid heating bill. They do not need to receive any public assistance.

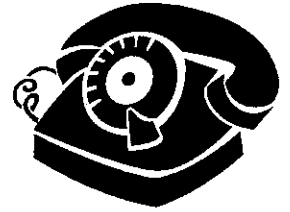
What Kind of Grant?

The program has two parts:

1. **Cash grants** help pay heating bills. The grant is given once a year and is sent directly to your utility company. The smallest grant is \$300.
2. **Crisis grants** help families who have an emergency and are in danger of being without heat. Emergencies include broken heating equipment, low fuel or termination of service.



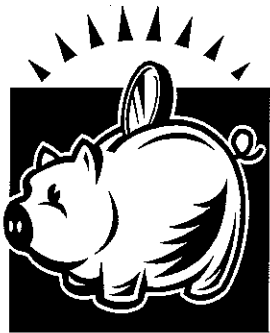
How Do I Apply?



Both grants open **November 3, 2008** and close **March 31, 2009**. Apply early because it takes up to five weeks for the utility company to get a check. If a family received a grant last year, they will receive an application in the mail. If they did not receive LIHEAP last year, they may request an application from the Union County Assistance Office at 524-2201 or the Snyder County Assistance Office at 374-8126. A family may also apply on line at: <http://www.compass.state.pa.us>.

The County Assistance Office will review the application and request the following documentation:

- Recent fuel bill
- Proof of income received in the last ninety days.





Family Savings Account

If you are looking to grow your money, consider the

FAMILY SAVINGS ACCOUNT PROGRAM

offered by the Union-Snyder Community Action Agency

 As a saver you can bank money toward a home purchase, home repair, post secondary education, or starting your own business.

 This two year program allows you to save a minimum of \$10.00 a week and have that amount matched dollar for dollar up to \$2,000.



Call (570) 374-0181 to get enrolled today!

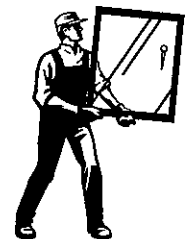
Commonwealth Begins Outreach to Encourage Pennsylvanians to “Turn Down, Seal Off, and Save Up”

An ad campaign asking people to turn down their thermostats and seal off drafts to save energy began this fall. Saving energy can help families make their heating money stretch. The website: www.turnsealsave.org offers tips on how to stay warm and how families can find help during this heating season. Visit the website if you have a chance.



Here are just a few of the tips from the Commonwealth:

- You will save money by lowering the water temperature setting to 115 degrees on your water heater. **To be safe:** Do not lower it below 115 because bad bacteria can grow.
- Wrap your water heater with a blanket made to insulate water heaters. **To be safe:** Wrap only the sides of a gas tank. Wrap the sides and top of an electric tank.
- Clean heaters and vents. Make sure that no furniture or other things are blocking your heat vents in areas that you are heating. Close the vents in rooms you are not using unless you have a heat pump. If you have a heat pump, check with your service company. **To be safe:** Watch for mold growth in rooms you do not heat.
- Clean your lint filter on your clothes dryer every time you use it. Check your dryer vent often to make sure it is not blocked.
- Weather-strip all doors and windows or install storm windows and doors to prevent drafts. A ¼ inch gap at the base of a three-foot wide outside door leaks as much air as a three inch hole in the wall of your home. Use caulk to seal small openings to the outside or unheated areas.



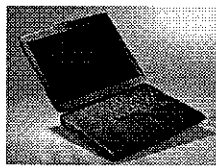


- Your furnace requires maintenance, some from you and some from a furnace professional to keep it safe and to keep energy use low. Check your air filters often. Some filters need cleaned. Some need replaced.

- Wash full loads in the dish washer and the clothes washer. Using cold water to wash clothes will lower your energy bill and prevent shrinking and fading.



- It takes far less energy to lower the thermostat and then raise it later than to keep it set at the same setting at all times. During the winter, keep your thermostat at 65 degrees when you are home and awake. Lower the thermostat to 60 degrees when you are sleeping or not at home. To be safe: Ask your doctor before lowering the thermostat below 65 if you are not in good health or an older person.
- Vacuum and brush off dust and dirt from the back of your refrigerator at least yearly. Leave a gap between the wall and the refrigerator to allow air to flow.
- Use sleep features for your computer or turn them off when not in use.

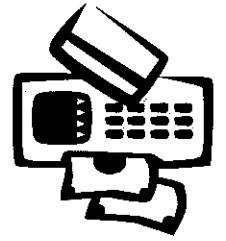


For more information on steps to save on energy costs or programs which may help you pay some of your utilities, visit www.turnsealsave.org.



Pointers for Parents The Season of Giving

It's almost here- that most wonderful time of the year- THE HOLIDAYS! Whether your family celebrates Christmas, Hannukah, Kwanza, Yule or some other day- they all bring great times, great food, great get togethers, great cost, and usually great stress. After they are over, we are tired, unhappy and a lot poorer than we were before them. But does it really have to be that way?



I remember when I was a kid, writing my letter to Santa which was really just a list of all the stuff I thought I had to have at that particular moment. Later, when my kids were little, they made their "list" by looking at the SEAR'S *Wishbook*. Today, I think kids see TV commercials for toys and think they have to have them.



Many parents feel that they have to do their best to make sure those special toys are under the tree. Sometimes we dig ourselves into a real financial pit to do this. Yet, how many times do we see kids ripping off the paper, chucking the gift on the floor and going right on to the next one? This shows us that stuff doesn't bring us joy. Stuff makes us want more stuff which still doesn't satisfy.

How about teaching our kids the joy that comes from giving instead of getting? I'm not saying that we shouldn't give our kids any holiday gifts, but how about helping them to be the giver?

One family chose to do this: Mom and Dad told their 5 kids that, this Christmas, they would play Santa to a family whose dad had lost his job. This meant that they would give gifts to this family instead of getting any gifts themselves. I remember thinking- about how my own boys would probably react. "WHAT?? NO PRESENTS FOR US??"

That was not what these 5 kids said. They were so excited to do this that they never talked about getting presents themselves. Their mom told me that they cooked, baked and made gifts. They used their allowance to buy little items, and wrapped it all in a big box and put it on this family's porch late Christmas Eve, without ever telling who it came from. She said it was the best Christmas they ever had.



This is a big change. You might not want to start so big. Start small. You can ask your kids to pick 2 toys of theirs that are in good shape that they don't play with so much to give to a homeless shelter. Or ask them to take part of their allowance to buy a small toy to give to "Toys for Tots". This does not have to cost a lot. Or ask them to give a gift of "Themselves" - shovel snow for the old lady across the street, walk grandma's dog, rake leaves. They could make "coupons" - for housecleaning, babysitting, doing dishes- anything they are good at to give as gifts for family or neighbors. Let them see you doing this - helping neighbors, volunteering in your community. It will make an impression.

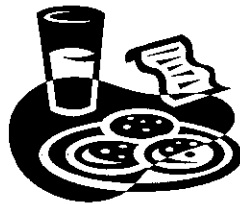


Finally, we as parents, can set the example. We can SIMPLIFY our holidays. Focus being with those we love and doing fun activities together rather than a pile of stuff under the tree. We will probably feel a lot better when it's all over. HAVE A SIMPLE, HAPPY HOLIDAY



Jeanne Trego, Parent Educator, Union-Snyder Community Action Agency

**MARTHA'S TABLE OF
ALL SAINTS EPISCOPAL CHURCH
129 Market Street, Selinsgrove**



**FREE COMMUNITY MEAL
1ST AND 3RD WEDNESDAYS
5:30 to 7:00 PM
Anyone wishing a hot meal is welcome.**



**For more information or to volunteer,
Call 374-8289.**

Help to Weather Proof Your Home

SEDA-COG will perform an energy audit to help qualified homeowners and renters for no fee. Families must live in **Columbia, Juniata, Mifflin, Montour, Perry, Snyder, or Union County**. The income requirements are the same for **LIHEAP**. If a family qualifies the agency will:

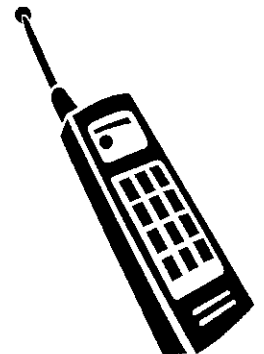
- look at their heating bills for a one year period
- use equipment to test for air leaks
- help families find ways to save money on heating using forced air or hot water distribution systems.



Based on the energy profile and testing, families may qualify for the following:

- repair and adjust heating systems
- sealing and insulating distribution system
- insulating and decreasing energy used for heating water
- insulating where needed when practical
- install high efficiency lighting
- install digital thermostat
- test for indoor air quality.

Homeowners and renters who have a higher income may receive services for a fee. For more information call, **(800) 332-6701** or **(570) 524-4491**.





AMERICORPS MISSION: "GETTING THINGS DONE"

Training: Core Susquehanna AmeriCorps has begun their new program year, training twenty-two (22) members in First Aid, CPR, Community Emergency Response Team & Team Building



Group Service: Core Susquehanna members met at Action Health in Danville on October 9th to complete their first group Service Project. They spent the day painting the offices and moving furniture.



Individual Service: AmeriCorps members provide one year of service by helping local non-profit organizations get things done within their programs and in their communities.



Earning: AmeriCorps members receive a living stipend during their service and an educational award after completing their service.



Being Honored: Members traveled to Philadelphia to the National Constitution Center to participate in the Pennsylvania National and Community Service Launch Program. They were honored for their decision of making a year's commitment to serve those in need through placement at Partner Sites.

When you see these committed members providing service at their Sites, talk to them about how you can get involved and how you can help them make a difference in your community.

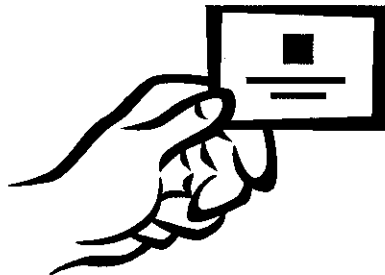
To find out more about CORE Susquehanna, contact Dennis or Robyn at the Union-Snyder Community Action Agency 570-374-0181.



The Direct Express® Debit MasterCard® card is now available for Social Security Administration Payments

Have you ever worried that your Social Security check will be lost or stolen? Are you nervous about carrying around cash?

You should know about a new safe and handy option the **Direct Express® Debit MasterCard®**. Your Social Security payments can be placed on a debit card even if you do not have a bank account. Sign-up is free and no credit check is needed.



The Direct Express card is easy to use. Your federal benefits will be posted to your account on pay day each month. The card can be used to make purchases, pay bills and get cash at stores and ATMs nationwide. It is possible to use the Direct Express card for free - there are no monthly fees and most services are free.

The Direct Express card is a safe way to receive your money, so that you will not need to carry a lot of cash or take your check to the bank. The money on the Direct Express card is FDIC-insured (up to the maximum allowed by law), and the card account is protected by a Personal Identification Number (PIN) for ATM withdrawals and at retail locations. If your card is ever lost or stolen, it will be replaced.

The Direct Express card is being issued by the U.S. Department of the Treasury's financial agent, Comerica Bank. The Treasury encourages anyone who is eligible for Social Security or SSI benefits to use the Direct Express card.



Signing up is quick and easy.
Call toll free 1-877-212-9991
or visit www.USDirectExpress.com.



FOSTER GRANDPARENTS NEEDED and WANTED

Who: Foster Grandparents Applicants must be at least age 60 (there is no upper age limit), healthy enough to serve 20 hours per week and enjoy working with children.



What: Foster Grandparents assist in classroom settings, building friendships and trust with children, acting as tutors and mentors. A Foster Grandparent is considered an extra pair of hands to the classroom teacher and is not in charge of children.

When: Foster Grandparents serve 20 hours a week, (no weekend or evening hours. The Program offers sick, vacation, and holiday time. Foster Grandparents find that the commitment does not interfere with other responsibilities in their lives.

Where: Foster Grandparents serve at schools, day care centers, Head Start Centers, Selinsgrove Center and alternative education sites. A Foster Grandparent is placed at a site as close to home as possible, with transportation assistance. A daily meal is provided at the site.



Why: Foster Grandparents find that they benefit from the daily commitment since they have something to look forward to each day. **Contributing to the community, meeting new people, and gaining the sense of feeling needed and wanted** are a few of the benefits that Foster Grandparents receive in addition to a small monetary reimbursement.

How: Contact the Foster Grandparent Program of Central Pennsylvania for an application. Orientation classes are held regularly at the office in Selinsgrove.



Call 374-9196 or toll free: (866) 374-9196

American Red Cross Blood Drive for
Snyder County



Snyder County Blood Drives:

November 26	Wednesday	Middleburg Moose	1:00 - 6:00
November 28	Friday	Freeburg Fire Company	1:00 - 6:00
December 15	Monday	Beavertown Fire Company	12:00 - 6:00
December 17	Wednesday	CareerLink	1:00 - 6:00
December 26	Friday	Hope UMC-Pt. Trevorton	12:00 - 6:00
December 29	Monday	Christ Community UMC-Selinsgrove	1:00-6:00



Union-Snyder
Community Action
Agency

713 Bridge Street
Suite 10
Selinsgrove, PA. 17870

Phone: 570-374-0181 or
570-522-1350 ext. 107

Fax: 570-374-2330

E-mail:

kshrawder@union-snydercaa.org

We're on the WEB
WWW.UNION-SNYDERCAA.ORG



This publication of the Community News has been printed on recycled paper.