

# TRIBAL PROGRAM NEWS

## TLC Attitudes of Gratitude

by Lynn Whitlow

In the spring, it's much easier for some of us to begin our days with gratitude: earlier light in the mornings, warmer rain, some sunny days, spring flowers and green bursting out everywhere. A promise of warmer, dryer days.

One of the TLC residents jumped at the chance to share her "gratitudes" with you. She knows gratitude is a big part of living in recovery. That does not mean she is not going to feel down sometimes, that her life is going to be perfect. What it means is she has learned that no matter what is happening in life, there are always things to be grateful for and to focus on those gratitudes. It makes for a more positive existence.

Her gratitudes are as follows: I have gratitude for the helpful advice I get for raising my child. I am grateful for the support services I get from TLC and A&D for my sobriety. I am grateful to the SSP program for the support services they give me to help me become self-sufficient. I am grateful for the women in my life; how we love and support each other. I am grateful I can raise my son in a non-violent environment. I am grateful for all this beautiful sunshine that Creator has given us.

As TLC coordinator, I am grateful to have this job and with it the opportunity to help TLC residents realize their dreams in a sane and sober environment. We are all grateful for the wonderful volunteers we have: Alice McCain, Stephanie Rilatos, Lisa Brown, and Denise Riding In.

We also are grateful for George Nagel and Janet Wicklund for moving bed frames and springs to storage and to the Force Account folks for repairs they did to the deck cover that was ripped away during the December hurricane. It's so nice to walk on a dry deck and not worry about slipping, and to keep the head dry too!

For any of you wonderful women out there, we would love to have a few more volunteers, either those committed to one night a week or those willing to be on call for when someone cannot do the night to which they have committed. Call me at 541-444-8238 or 800-922-1399, ext. 1238, to sign up.

Also, remember that we have a Women's Talking Circle on the second Wednesday of the month at the TLC. We hold a potluck dinner at 5:45 p.m. then follow with the Talking Circle at 6:30. We welcome you to come to both but urge you to come to the circle even if you cannot attend the potluck.

## April USDA Distribution Dates

by Joyce Retherford

### Siletz

Tuesday, April 1 9 a.m. - 3 p.m.  
Wednesday, April 2 9 a.m. - 3 p.m.  
Thursday, April 3 9 a.m. - 3 p.m.  
Friday, April 4 9 a.m. - 3 p.m.  
Monday, April 7 9 a.m. - 3 p.m.

By the time this issue of *Siletz News* is published, we should have moved into our new warehouse in Siletz. I have been watching it as it comes along and it's so beautiful.

If you have not seen it, please drop by and check it out. It makes me very proud to be a part of the program and our Tribe for making it possible to have such a nice facility.

Many changes have occurred with the program in the last year. Former USDA Program Director Kitti Navarro has called it quits after eight years of service. She was known by people from all over as the cheese lady and she has been missed.

I really want to thank all the people who have helped me in the warehouse

### Salem

Monday, April 21 1:30 p.m. - 7 p.m.  
Tuesday, April 22 9 a.m. - 7 p.m.  
Wednesday, April 23 9 a.m. - 4 p.m.



in the last 10 months or so. I want to mention all of them but if I forget someone, just know that you are appreciated: Samantha Lynch, Ami Case, Monique Lane, Michael Norton, William Hunt, Andrea Retherford and Roger Rilatos. This is a very difficult job and you all made it much easier.

### Happy meals!

Joyce Retherford  
Acting USDA Program Director  
541-444-8393 or  
800-922-1399, ext. 1393

**Restoration CD** - The CD of tribal history and old photos that was shown at the Restoration Celebration still is available to tribal members at no cost.

Fill out a request form (available at [www.ctsi.nsn.us](http://www.ctsi.nsn.us)) and send it to Diane Rodriguez, c/o Confederated Tribes of Siletz Indians, P.O. Box 549, Siletz, OR 97380-0549.

## Narcotics Anonymous Meetings

Monday - 7:30-8:30 p.m.  
Atonement Lutheran Church  
2315 N Coast Highway (101), Newport

Tuesday - 7:30-8:30 p.m.  
TLC - A&D Building  
565 Old River Road, Siletz

Tuesday - 7:30-8:30 p.m.  
St. Peter the Fisherman Lutheran Church  
1226 SW 13<sup>th</sup> St., Lincoln City

Thursday - 8-9 p.m.  
St. Peter the Fisherman Lutheran Church  
1226 SW 13<sup>th</sup> St., Lincoln City

Friday - 7:30-8:30 p.m.  
Atonement Lutheran Church  
2315 N Coast Highway (101), Newport

Saturday - 6-7 p.m.  
Siletz VFW  
143 SE Egbert St., Siletz

Saturday - 6:30-7:30 p.m.  
St. James Episcopal Church  
2490 NE Hwy 101, Lincoln City

Toll-Free Help Line - 877-233-4287

## Personal Finance and Real Estate

Yvonne Messmer, Housing Finance Manager  
503-390-9494 or toll free 888-870-9051

### Down Payment Assistance Program

CTSI's program provides up to \$15,000 in down payment and closing cost assistance to qualifying below median income households and leverages other private funding.

Tribal members may apply to the Down Payment Assistance Program (DPA) at any time. Applications will be processed on a first-come, first-served basis. CTSI does not charge a fee for application or use of the DPA Program, however, there are costs associated with the purchase of a home. DPA is awarded in the form of a forgivable loan as evidenced by a recorded Trust Deed against the subject property.

### How Do I Know if I Am Ready to Buy a Home?

You can find out by asking yourself some questions:

- Do I have a steady source of income (usually a job)?
- Have I been employed on a regular basis for the last 2-3 years?
- Is my current income reliable?
- Do I have few or no outstanding debts (like car payments)?
- Do I have some money saved for a down payment?
- Do I have the ability to pay a mortgage every month, plus additional costs? If you answered yes to these questions, then you might be ready. Give me a call to find out about the Down Payment Assistance Program and what it can help you with!

### Job Well Done, Down Payment Assistance!

Cheers to the Down Payment Assistance Program! So far, the program has spent more than \$2.6 million helping first-time homebuyers purchase their first home. That's more than \$2.6 million in forgivable loans to 143 homeowners!

Furthermore, this program has leveraged more than \$16 million in our communities. The leveraged money comes from mortgage lenders as well as other down payment assistance types of programs. Wow, that's a lot of money!

The housing market has really turned around lately, making this a wonderful time to buy. Prices are falling and there are lots of programs to help qualified first-time homebuyers.

As another service to the Tribe, I have been teaching classes about financing and issues regarding financing. If you have credit hurdles to overcome, you might want to attend one of my classes. If you have questions about certain loan products or about your credit, you can always call or make an appointment with me. Because the lending market has tightened up so much, your credit is now more important than ever.

Our Down Payment Assistance Program has plenty of money available and no waiting list! Don't wait for prices to go up. If you feel you are in a ready position to buy, call me today for an application and answers about home buying - 503-390-9494 or toll free 1-888-870-9051.