

NOTICES

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12. What documentation will I need?

It will help your lender if you gather some information and documents before you call. You will need:

- Information about the monthly gross (before tax) income of all the borrowers on your loan, including recent pay stubs if you receive them or documentation of income you receive from other sources.
- Your most recent income tax return.
- Information about any second mortgage on the house.
- Account balances and minimum monthly payments due on all of your credit cards.
- Account balances and monthly payments on all your other debts, such as student loans and car loans.

13. I am delinquent on my mortgage. Will I qualify for a Home Affordable Refinance?

No. Borrowers who currently are delinquent or have been 30 days overdue more than once during the past 12 months will not qualify. You should contact your servicer to see if a Home Affordable Modification is an option for you.

14. Will I need mortgage insurance?

If your existing loan has private mortgage insurance, you will need the same amount of insurance coverage for the refinanced loan. If your existing loan does not have private mortgage insurance, it will not be required as part of the Home Affordable Refinance.

15. How long will the Home Affordable Refinance be available?

The program expires June 10, 2010. Your refinance transaction must be closed and funded on or before that date.

Confederated Tribes of Siletz Indians Memorial Day Ceremony

May 25, 2009 • 11 a.m.
Government Hill • Siletz, Oregon

Opening Song: Dancing Again Singers

Procession to Veterans Memorial – Honor Guard

Invocation: Lord's Prayer – Siletz Royalty

Welcome: Delores Pigsley

Memorial Day Address: Denise Kraxberger

Presentation of Flowers

Gun Salute – Honor Guard

Taps

Closing Song: Dancing Again Singers

Lunch at the Tribal Community Center

Provided by the Cultural Heritage Committee – Noon

Siletz
Community



CHAA-MAY WEE-YA' – MEDICINE TALK

Tooth Talk

by Mary Ellen Volansky, RDH, MS

SVS/SCHC Sealant Clinic 2009

The rate of decay is not going down, nor are the costs for dental care. "Pain and suffering due to untreated tooth decay can lead to problems in eating, speaking and attending to learning ... including missed days at school."¹ Parents, that could mean missed days of work caring for your child.

Now, consider that while dental decay is "largely preventable, it remains the most common chronic disease of children ages 5-17 years – five times more common than asthma (59 percent vs. 11 percent)."²

All this impact on our children is based on information collected before the current economic downturn, before families lost homes, jobs and health insurance. What might those numbers be today? We don't know, but we congratulate the families with children who participated in the Annual Siletz Valley School/Siletz Community Health Clinic Sealant Program (SVS/SCHC) held in February.

One hundred and nine children received 508 sealants, plus screenings, fluoride varnishes, home care instructions and supplies.

If your child participated in the Sealant Program, you know the value of these oral health services. You know that a sealant costs \$36 or more per tooth and each child eventually will need at least 20 sealants.

By having your child participate in this annual event, you increase your child's

resistance to decay. And you are doing it for free, not the \$720 it would cost elsewhere.

You can add to that \$720 the cost of a screening/examination fee by a dentist – an additional \$90. This is necessary to determine if teeth are ready for sealant placement. Fluoride varnish would add another \$36. The homecare supplies, also given free, can cost about \$9 at the store.

The 109 courageous students received 508 sealants (\$18,288). Each student received an F2 varnish for \$3,954 in services. Add to that the cost of screenings and homecare supplies, and the Dental Clinic and Siletz Valley School staff made a huge contribution to the health and well-being of our community members – \$26,316. This figure does not include the cost of transportation (driver, van and gas), nor does it include the cost of work provided by SVS employees or all the volunteers listed below.

Lourdes Jackson again used her incredible skills to coordinate students' and teachers' schedules, allowing for eight students to arrive by Tribal transport every 30 minutes.

Lourdes also arranged for consent forms to be part of the registration packet prior to each child becoming a student at SVS. A great job! Thank you, Lourdes.

Judy Lyons and Mary Parker, volunteers from SVS, monitored the students in the clinic conference room while they waited to be seen or driven back to

SVS. Misty Reed provided the movies each day.

Dr. Molly Francis received a product grant from the American Dental Association's Give Kids A Smile Day Program. The intent is to increase access to dentistry for children during Children's Dental Health Month in February. Great job, Dr. Francis – second year in a row!

Maggie Norton from Tribal Human Resources volunteered for a second year to work the demanding and sometimes tedious task of maintaining dental records for 108 patients. In other words, making sure providers registered the work done and recorded it correctly, then tallying the progress and making sure no one was left out. Thanks a bunch, Maggie!

Marika Pullam, summer intern, returned for one day of the clinic. She provided support to providers as they applied sealants. We keep encouraging Marika (hopefully she doesn't hear this as nagging) to apply for dental or hygiene school and then come back to work with us!

Jason Werth, transport driver, came to the clinic and SVS to introduce himself and review the transportation process for the clinic. I was impressed with his initiative, calmness and thoroughness. Thank you.

Wendi Schamp, administrative assistant, organized lunch for all the volunteers for the two days. I am so sorry I was not here to enjoy the great food. Thank you, Wendi.

As you can see, this free clinic for SVS students is a group effort. Each person's contribution made this oral health prevention effort a success of which we can be proud. We already have begun planning for 2010.

One last thought. There were 172 children at SVS whose parents signed them up to participate in this year's Sealant Clinic. Yet a number of high school students opted to not participate.

Being that fluoride is not in the larger community's drinking water, the absence of sealant could cost these children not only dollars, but also tooth pain, fillings and time going to a dental office in the future.

Take care, parents of children at SVS – your children are in a far better place for healthy teeth and smiles in the future. We look forward to seeing your child next February.

P.S. Besides the effectiveness of water fluoridation in preventing cavities, it has one more advantage, as I see it. Drinking water reaches everyone, regardless of income, parental involvement, location, etc.

The cost isn't too shabby either: "The national average cost to fill one cavity with dental amalgam is approximately \$65 – the approximate cost of providing fluoridation to an individual for a lifetime."³

- 1 www.cdc.gov/nccdphp/publications/factsheets/Prevention/oh.htm
- 2 www.cdc.gov/nccdphp/publications/factsheets/Prevention/oh.htm
- 3 www.cdc.gov/fluoridation/faqs.htm



Clinic
Health