

News You Can Use

Lancaster Outreach Center

Spring 2003

How to Pay Monthly Bills . . . on Time!

Paying your bills promptly will help you avoid late fees, interest charges and termination of service. Follow these steps to ward off procrastination and keep your finances in good order.

Steps:

1. Set aside a special place to put your bills when they arrive, such as a desk cubbyhole, a special section in a drawer or a bill inbox. As soon as you receive them, open your bills, then put them in this special place.
2. Set aside two times a month, two weeks apart, to pay bills. The middle and end of the month are good times.
3. Call the companies that send you bills and have them revise your payment due dates to correspond with one of the two times you plan to pay your bills each month.
4. Mark your calendar to remind you of bill-paying dates and to help you keep to your schedule.
5. Pay your bills with checks or money orders, then note the check number, the date and the amount paid on the receipt portion of each bill.
6. File these receipts away and keep them for seven years.
7. Place the envelopes containing your payments next to your keys so that you will remember to take them with you and mail them immediately.

Tips:

Some credit card companies, mortgage lenders and automobile financing companies change due dates. Check the due dates for such bills when they arrive.

Many banks allow you to arrange for automatic bill payment from your checking account.

Miserly Tip . . .

To save money on magazine subscriptions, exchange magazines with friends when you've read them. One friend subscribes to *People*, another subscribes to *In Style* and you subscribe to a couple of home magazines. Each gets to read several magazines every month while avoiding paying for multiple subscription fees.

Granny's Storehouse

Our Thrift Store, located near the office at 123 Alexander, is open Monday—Saturday from 9am to 1pm. We have a wide range of clothing, furniture, appliances and other household items. Prices are very reasonable, with special sales and discounts on a regular basis.

What to do when bills are out of hand.....

- Pay something on your bill every month even if you cannot pay the full amount.
- If you have a Termination Notice believe it!
- Call immediately to make deferment arrangements. If you make arrangements you **MUST** stick to the terms agreed.
- If you have a termination date, payments need to be made at least two days prior to the date. Once a work order has been issued, it is difficult to stop it. If you are disconnected, you will have to pay a reconnect fee.
- When you call, expect to stay on hold a long time. Stay on hold as long as it takes!

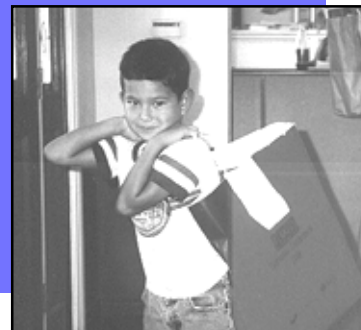
Websites to Check

www.miserlymoms.com
www.ehow.com
www.stretcher.com
www.thriftyfun.com
www.savingsecrets.com

LOC Program Information

RESIDENCY - Clients must be able to **prove** they have lived in Lancaster, Wilmer, or Hutchins for 30 days, or be a transient referred by police, or other group.

INCOME – Since financial assistance is given only once in a 12 month period, clients need to have some form of sustainable income to receive assistance and avoid eviction or disconnect. Household income must fall below 150% of the annual Federal Poverty Level, unless otherwise



stated. Assistance is occasionally provided for families at 200% of the Poverty Level in approved situations. A *Household* is determined by the total number of people living in the same structure whether related or unrelated.

IDENTIFICATION – Clients must provide a picture ID and Social Security card for themselves, a Social Security card for **all** other adults (related or unrelated) living in the house, and Birth Certificates and Social Security cards for **all** children (related or unrelated) living in the house. Those unable to produce required documentation will not be considered a member of the household in determining assistance.

Summary of Services Available

Food Assistance
 Shelter Assistance
 Utility Assistance
 Clothing, Household and Furniture Assistance
 Gasoline Vouchers
 Prescription Assistance
 Counseling Services
 Case Management
 School Supplies
 Christmas Shoppe
 LISD Social Work
 Job Placement Services

How to Avoid Mail Fraud

We all know that stealing from the mail and using the mail to defraud are federal crimes. Yet, scams still occur. Be wary and alert.

Steps:

1. Refrain from entering sweepstakes or other games of chance if you do not know the sponsoring organization.
2. Ignore promises of easy money.
3. Send no money if you have “won” something or it is “free.” Being asked to pay a fee to get something free or to claim a prize is another warning sign of fraud.
4. Send only checks or money orders through the mail - never cash.
5. Give only to charities you know.
6. Guard your personal information. Refuse to give out your credit card or bank account numbers in response to mail from an organization you do not know.
7. Toss away a solicitation for money that looks like a government document. The government does not solicit.
8. Document your transactions and keep the envelopes. They are proof that mail was used for fraudulent solicitations.

Tips:

No one can legitimately guarantee that you will win a lottery or sweepstakes, earn high returns on investments with little or no risk, or make big earnings with little or no work.

If you really win a sweepstakes, you pay taxes directly to the government, not through a company.

Warnings:

Contact your local post office or the postal inspectors if you suspect mail fraud.

Volunteers Needed

Caring people who want to get involved and give back to the community are always welcome here. Contact Teresa McKeever at 972-227-0138 if you can volunteer in the Store, as a receptionist, or in the Food Pantry. Days and hours are flexible.

Upcoming Events

First Thursday Each Month--Immunization Clinic at Cedar Valley College

June 9-27--Call for School Supplies Appointment

July 1-25--Registration for School Supplies program

August 1--Distribution of School Supplies

The Counseling Center

LOC is blessed to have a wonderful Counseling Center with licensed counselors to deal with a wide range of issues for all ages. Fees charged are minimal and based on income and size of household. Call **972-227-0190** for an appointment.

Lancaster Outreach Center
1120 Randlett St.
Lancaster, TX 75146



Non-Profit Organization
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Lancaster, TX 75146

Lancaster Outreach Center

Address

1120 Randlett Street

Phone

Office: 972-227-0138
Counseling Center: 972-227-0190
Fax: 972-227-5117

Office Hours

Monday-Friday
9:00-1:00

Store Hours

Monday-Saturday
9:00-1:00

Counseling Center

Call for an Appointment

Website

www.l-o-c.org
info@l-o-c.org

Mission Statement

LOC is an interfaith social service agency committed to relieving suffering, restoring dignity, and promoting self-sufficiency by providing assistance and support to the people of South Dallas County.

LOC Staff

Ronnie Lowe, Executive Director
Kathy Gaither, MSW, Case Manager
Susan Stacy, LPC, Mental Health Director
Monica Burris, Administrative Assistant
Teresa McKeever, Volunteer Coordinator
Alice Baker, Food Pantry Supervisor
David Anderson, Maintenance/Security
Johnny Williams, Truck Driver

*Printing Provided by Amelia Printing Company
Dallas, Texas*