

Mockingbird Times

FOSTER CARE AND HOMELESS YOUTH SPEAK OUT ACROSS THE NATION

July 2008

Building a world class foster care system through collaboration, innovation and advocacy.

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The Capitol Hill Homeless Summit BY GEORGINA RAMIREZ

The Capitol Hill homeless community brought their voice, life experience, and dedication to initiate change to the Peace for the Streets by Kids from the Streets (PSKS) Capitol Hill Homeless Summit. PSKS is a non-profit organization that focuses on advocacy for Seattle's homeless community. PSKS is a community based organization that provides a wide range of resources that prepares its participants for transitions from the street to homes. They help their clients with programs that focus on case management, substance intervention, employment, and education.

At the summit I met **Blue** who has been an active participant of PSKS and gave me some background information on the culture of the homeless community and what the organization does. Some of the things that Blue liked about the organization was he felt it was not an organization that enables youth and adults to be on the street but was a resource they could utilize if they truly need help. The organization has a very diverse community; he has met people of all ethnicities, orientations, individuals, street families, and couples, and of all age ranges. He also explained why much of the homeless community resides on Capitol Hill, which is because "Capitol Hill is a little more free and you don't have to worried about

being hassled or judged." The most inspiring information about the agency Blue shared was that PSKS actually is a community that cares about you and doesn't treat you like a number or data. If that is what you're looking for then come to PSKS.

The summit gave all the attendees an opportunity to hear first hand from the community what they needed to assist them with the challenges of homelessness. The panel was composed of a youth and an adult who are currently homeless and a youth and an adult who are no longer homeless. They discussed the current trends that are affecting their community among youth who were under the age of 26. They found that there were the same amount of female and males, mostly of European descent, and some Native Americans.

Some factors that contributed to the youth being homeless were family problems and substance abuse. Finally, most youth were "couch surfing" as a way of life. The homeless adults were defined as being in the age range of 27 and above. Trends when it came to the gender ratio were there were three times the number of males than females and they were primarily of European decent. Some of the factors that contributed to adults becoming homeless included having health problems,

having a criminal background, and unemployment. Most of the adults were squatting or living in cars.

The panel spoke about the barriers that impede the progress of the homeless community on two basic levels. The first level is individual barriers such as addictions, bad credit, pets, lack of storage, budgeting, and personal choice. The second level is systemic barriers like lifestyle creating criminal records that block future resources, needing medical assistance, inability to meet program criteria due to lifestyle or age restrictions. After hearing the panelists speak about all of the barriers they face on a consistent basis, it is evident that there is a need for more resources that will assist the community in breaking the cycle of homelessness.

Elaine Simons, Executive Director & Co-founder of PSKS states "The Capitol Hill Homeless Summit was a great success. We now have some action steps that we hope to focus on and have a joint summit of both the homeless community and the folks who can help implement change. The panelists did an awesome job representing both the current and former homeless community. I am so proud of **Mama Sara, Raven, Cassidy** and **Jaclyn**; they are such strong women."



Senior Year Reflection BY SAMUEL MARTIN

Perseverance is a word that many people use but so few become comfortable with. I wouldn't call myself an expert, but looking back on these past four years, I see it has taken a huge amount of perseverance to get through. Honestly, I didn't know that I would make it; there have been roadblocks that were unreal. I have finally completed a monumental task: I have graduated high school. I didn't realize that it would be this hard. One of my friends made the comment, "It's always something with you, but you finally made it." There has been a lot of struggle, tears, anger, happiness, and love put into these past four years. Now it is time to reflect on this journey, how it progressed, and how it finally finished. Like I told you at the beginning, I knew this wasn't going to be a Disney movie. I dealt with a lot of real life fears and had my hopes dashed a few times. I really hope I gave you an adequate perception of what struggles I went through.

I had a hard time telling people publicly that I had failed classes and that I might not graduate or go to college. I hope my honesty has helped people understand some of the struggles that are real with youth. I don't really believe it when people say, "If I can do it, you can too." That may not necessarily be the case. Every situation is different. I do hope my experience has inspired you to go out and make the best out of your situation because you can make it.

Back in the fall I was very inspired and motivated. I had what I referred to as a flame that burned strong. I had gotten back into football, Running Start, and going to school. But as that quarter progressed, I eventually stopped going to class, doing work, and trying all together. My fire was a smoldering ember. I did go back to football and became a varsity starter. That was the only thing I really had going for me then. It ended up that I got the worst grades I had gotten all during

high school. I got two F's and it was one of the worst feelings I have ever experienced.

Then, in January, I had a fresh start. I had that same motivation and hope. Football was over so I didn't have as much physical exhaustion. I talked about the New Year and how I hoped that I wouldn't be one of those people who lose their New Year's motivation quickly. Of course, I did eventually but I talked about stuff I was very excited for, like graduation, prom, college, and the rest of my life. Unfortunately, life wasn't easy. The worst of it all was trying to deal with the death of my best friend.

As the year continued, it got a little more confusing and a bit more irritating. I began to try to piece together the puzzle of my past. I was finding out things that I didn't know before, why things were the way they were. It was eye-opening but also caused a lot of emotional moments for me. I am happy, though, because I learned a little about my past.

I was also trying to figure out how to deal with what was going on in my life right then while still developing the tools that will help me to grow in the future. I had the mentors and coaching to get me to exactly where I needed to be. I went to school and did okay, although still not performing at the level I would have liked. Around April, I made the decision that I did not want to go to participate in Running Start anymore. I knew it was not the smartest thing I could have done but it got to the point where it was too inconvenient. So, I was back at Rainier Beach High School once again. At the end of the third quarter I found out that I needed an extra year of science and a year of French. It was one of the most inconvenient things that has ever happened to me. So I took an accelerated semester of Chemistry and Physics. As time went on I

still struggled but I did what it took to finally get that credit.

Along the way I received a huge amount of support from people who actually care about me. My whole life I wondered why I didn't have the support that I wanted from my family. One of my mentors made a point of telling me that this kind of support means more because the people who support me outside of my family do it because they want to, not because they are obligated. It is a sad but realistic fate of youth in care, even kinship care, that they are often dealing with family that doesn't really care about them or aren't there for them. This, in my opinion, is the most upsetting thing about care in general: youth need more than just food and shelter, we all need love and care. There is a theory called Maslow's Hierarchy of Needs which is a triangle of the things that everyone needs to survive. Food and shelter are at the bottom but there is much more above it, such as safety, love, and self-esteem. If you don't get any more than the basics, you're not going to grow and become healthy.

All in all, I finally ended up a graduating with Honors and will be attending the University of Washington. It is almost too good to be true. I am proud of my accomplishments after this difficult year. My one last piece of advice is to live your life. Don't stress, just handle your business, make good decisions, and try to do your best. Life never goes the way we plan it to. I tried to make fantastic decisions and thought I could plan every step. Life doesn't work that way. It's about your ability to deal with roadblocks that makes you successful in this world. I know it takes awhile to get there but remember: control what you can and accept what you can't. That is self-actualization, and, in my opinion, the key to success.

"In the confrontation between the stream and the rock, the stream always wins, not through strength but by perseverance."

~H. Jackson Brown



Letter From the Editor BY JIM THEOFELIS

I begin this monthly message by saying how much I appreciate being able to simply STAND UP! In mid-May I ruptured my Achilles tendon, which resulted in my having surgery the day after my 52nd birthday. Now, some of the youth I serve may point out that at 52 I'm lucky to be able to do anything including lay down and have a doctor "cut on me." However, at the time of the surgery, I was not quite in touch with how lucky I was. In fact, I was in a lot of physical pain and experiencing a great deal of anxiety regarding my ability to fulfill my responsibilities at work and other areas of my life. But there is something about the words: "...and then put that gown on and lay down on your tummy. The Doctor will be in shortly," that put this 52 year old goat firmly in touch with the present. I realized at that moment how truly fortunate I am. I was reminded repeatedly how blessed I am to have family and friends who provide me with so much support.

I also was reminded just how critical it is to have health insurance which allowed me to navigate the health care system without undue barriers. Up until last week, my main mode of transportation has been crutches and wheel chair, although not necessarily at the same time. The wheel chair experience is not for the

faint of heart. People are mostly nice and friendly whether motivated by compassion or guilt. Nearly everyone was respectful and even helpful. At the risk of sounding condescending, I have so much more empathy and respect for folks who must rely on a wheel chair full time. Despite patting ourselves on our collective backs, this is not a very "accessible" world. While at a conference I found myself unable to open the very heavy and large restroom door. I found myself in the humbling position of asking strangers to assist me in opening the restroom door—quickly!

Throughout this entire experience I was haunted by the thought of a child or teenager in foster care being sick or injured and in need of extra support. I send a special "thank you" to the thousands of foster and kinship caregivers who take such good care of our children during these times. I draw strength from the courage and resilience of these children and youth and I strive to return this most valuable gift by remaining steadfast in our commitment at The Mockingbird Society: to build a world class foster care system and STAND UP for and beside the children, youth and families we serve.

Jim Theofelis

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On the Good Side BY RHONDA SMITH

Most young people, when asked about their experience in the foster care system, say it was awful and it was the worst experience that they have ever had. I do agree that there is a lot of stuff that happens that is not right, that no child should have to go through. But I also believe that there are some good things that happen, such as the people who have stayed in the child's life from start to the finish. I am well aware that this doesn't happen very often but I'm saying it does and I'm pretty sure there are more foster youth than just me that have had a tight support system. It just seems to me that everybody focuses on the negative sides of the foster care system when there are some good things and some good people who really care and want what's right for the child.

I'm not going to say that the foster care system is top notch and needs no changing because the system is all messed up. Some of the foster parents really don't care and are very hurtful but not all of them are like that and not all workers have such booked case load that they can't see their clients. Although in my experience in foster care, the cons outweighed the pros by a lot, I'm tired of only hearing about the negative. I moved around a lot that's for sure. But I had a great support system.

I had a wonderful social worker who I had for about 6 years. I had the same Guardian ad Litem (GAL) [now called a Court Appointed Special Advocate (CASA)] for a long time until she got pregnant when I got a replacement who was also great. I had monthly visits with my GAL and social worker. My social worker used to take me out to eat, buy me magazines, and was just always there for me even when I didn't want her to be. I still talk to her and I'm thankful for the providers that helped me out even when I didn't think it was the best for me.

Since I have been working at The Mockingbird Society (MBS), I have heard a whole bunch of stories about foster kids never seeing their social workers or GALs. This was surprising to me because I didn't ever have those problems. I was always at my dependency court hearings and I always had my visits whether I was locked up in juvenile detention or where ever.

I just feel we should give thanks to the social workers and GAL workers and all the other people who have been there for the youth. Its not all bad in the system. I know there are some terrible foster homes out there and there are bad workers. But I don't think we should give the good workers a bad name just because of those ones that did youth wrong. I want to let people know there are great people out there who

"I just feel we should give thanks to the social workers and GAL workers and all the other people who have been there for the youth. Its not all bad in the system."

really care about foster youth. Even though the system needs a lot of improvements on a little bit of everything, I feel we should not put

down the social workers and the GALs and whoever else might be working with foster children. They have a lot of responsibilities. I am not trying to make excuses for the social workers who don't communicate with their clients. It is possible to do a good job because mine communicated perfectly. My point is, I'm tired of hearing about the bad things about the system. We need to show the providers who do work hard every day for the foster youth some love.

SAVE THE DATE

Join The Mockingbird Society for our **Second Annual Benefit Luncheon.**
Wednesday, October 1, 2008 • The Westin, Seattle

To be a table captain, reserve a seat, or sponsor this event, please contact Darcie Gray, darcie@mockingbirdsociety.org or 206.323.KIDS (5437).

We believe we can fly
2008 BENEFIT LUNCHEON | THE MOCKINGBIRD SOCIETY

THANK YOU!

STEVE AKERMAN; JOYCE ANDERSON, LESCHI FOOD MART; ANONYMOUS; JUDY AND JOSEPH CONFORTI; KAREN COWGILL; FRANCES DeMARCO; MARGARET AND RICHARD FREDERICK; JIM AND SITTREA FRIBERG AND ARNOLD AND BEA GOMEZ, WHO DONATED THROUGH GROUNDSRING; HENRY AND JENNIFER GORDON; FRED AND SUSAN INGHAM; STELLMAN KEEHNEL; NOREEN SIAO; DENISE TOAL

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We welcome you to join us in making a difference in the lives of our nation's most vulnerable children, youth, and families. As a supporter, you'll receive a monthly edition of the *Mockingbird Times*. Thank you for your contribution.

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Please mail this completed form and your check to: The Mockingbird Society, 2100 24th Ave South, Suite 240, Seattle, WA 98144. For questions or more information, call (206) 323-KIDS (5437) or visit www.mockingbirdsociety.org.

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China's Earthquake and Me BY LEONA BILL

As I continue to go about my life, thoughts of thankfulness are always running through my mind. Thankful that I'm inside every night, thankful that I'm able to eat, and, most of all, thankful that I'm not sleeping outside like I've had to do in the past. Recently, what made me value what I have more than I actually do normally is an article that I read one morning about the horrific disaster in China.

On Monday May 12, 2008 at 2:28 PM local time, a 7.9 magnitude earth quake struck China. The Quake was on a level the region sees once every 50 to 100 years. More than 1,000 after shocks jolted the region. In Mianyang the day after the quake, all buildings were deserted and dark after the government had ordered people out of the buildings because of fear of more aftershocks. With over 40,000 people already confirmed dead and another 32,000 people missing, the remaining tens of thousands were left homeless and had to spend the night outdoors. Some people slept under plastic sheeting while others were bused to a relief stadium in the city.

By Tuesday May 20th, Vice Minister for Civil Affairs **Jiang Li** said 5 million people were left homeless and the government was setting up temporary housing for victims. A kind of tent city was created. Nearly 280,000 tents were shipped to the area, 700,000 more had been ordered and the factories were working overtime to create more. The camp had a clinic, food distribution points, toilets and a trash dump. There were even plans for a temporary school. Each person in the camp received regular but meager rations: 3 bottles of water, a package of instant noodles, bread and some crackers. Families also received small radios and copies of the local Mianyang Daily News Paper. **Dr. Ye Mao**, a 51-

year-old orthopedic surgeon from Guangdong Province, said the medical staff sees about 1,000 patients a day. The clinic is staffed by eight physicians and six nurses, all volunteers with China's Red Cross. The clinic runs from 6 a.m. to 11 p.m.

In conditions similar to the disaster relief camps, here in Seattle the homeless are kind of set to a certain schedule if they want to see a doctor or a dentist. Dinner times are always set and provided by volunteers. Lately, feeds have been shutting down because of lots of random mischief. It's really frustrating when the drop-in's get shut down, especially for those who didn't have anything to do with any of the vandalism.

Lately, I've been thankful and grateful that I've been able to take care of myself while feeds are getting closed for a night or two. However, I feel bad but yet at the same time I have to put this guard up when I'm out and about on the streets because if I don't, then I'll end up giving too much and end up putting myself in a bad situation. I find it hard a lot of times to say "no" but I know if I don't, I will go hungry. For example, one of the nights the feed was shut down I headed to Safeway to pick up some bagels and cream cheese to kind of hold my stomach for a little bit. All my friends were talking about what they were going to do for food. When I was asked if I could share my food, my first thought was, "How much do I have left?" because I was worried how much I would have to eat.

I live day by day and constantly have to remind myself to tell others "no" when they ask for my food or to come stay with me at a hotel. I hate living like I do, but at the same time I'm grateful for what I have and for what I work for, because all it takes is just one small thing, like the natural disaster in China, to change things from good to bad or from bad to worse. I have sympathy for those who had homes and are now living in poverty because of this earthquake. I also sympathize for those who lost loved ones in the quake and I'm thankful to still be able to make one phone call just to say hi to my little sisters and baby brother.

After I read an article about the quake, I started thinking and became more grateful for what's provided to me, even if it's very little. It also opened my eyes to be more grateful when I at least have a blanket provided to me by one of the drop-in centers here in Seattle when I may need it. There have been times where I wasn't able to get a hold of a blanket and those night's were pretty cold. I can't believe what has happened to the people in China but because of my experiences on the streets I can relate to some of the things they are going through.

(All facts in this article regarding the China earthquake were found at www.usatoday.com.)



Meet the Staff: Kara Sanders & Stevie Glaberson BY LEONA BILL

The Mockingbird Society (MBS) is currently going through some positive changes and is growing. As a result, we have gained some great staff. In the next few issues I will gladly be introducing six new staff. In this issue I'll be introducing **Stevie Glaberson** and **Kara Sanders**.

Stevie Glaberson is The Mockingbird Family Model (MFM) Administrative Assistant. Stevie started working with MBS in April. In March, before she joined MBS, she returned from a trip around the world.

MT: What attracted you to MBS?

SG: I admired the commitment that MBS has, to the model becoming evidence-based, the goals MBS set and the way MBS goes about achieving them.



Going Green BY DIAMONIQUE WALKER

Going green used to be just simply recycling. Now it is so much more than that. Recycling is still a major part of it, but the ideas are broader than that. Here are some simple everyday things that you can change to live a greener life and make a greener planet. Going green is important because our earth is extremely polluted. Every little thing helps and if we all do something green it will impact our planet in a positive way.

Water is the most precious resource. No resources are misused, abused, wasted, and misunderstood like water. To help conserve water, make sure you don't have leaks in appliances such as faucets and toilets. If you have a sink that is leaking get a wrench and tighten the washers. A dripping faucet can waste up to 20 gallons of water per day. Also, bottled water is a scam. There are more regulations on tap water than bottled water and most bottled water comes from a tap. Dasani water adds salt to make it taste better, just like with fast food. If you don't like how your tap water tastes, get a water filter for your kitchen sink. Also, don't flush chemicals down drains. Whatever you flush can end up going back and contaminating the fresh water. It could even come back to you in a diluted form.

Electricity is getting more expensive as well as being environmentally unhealthy. Most of the energy used in America is generated from coal. A simple way to save electricity is by turning lights, appliances, and electronic devices off when they are not needed. The last person out of a room should always turn off the light. Even when a device is on "stand by" it still pulls in an electric current so make sure your computers and other devices are completely powered down. Heating and cooling are other ways energy is consumed. Try to use natural ventilation and ceiling or room fans. To make heating more effective, cover your windows with insulating clear plastic barriers. When buying new appliances, always look for the most energy efficient models. Check for the Energy Star label.

Cars are one of the most great and destructive inventions of our time. They are a wonderful invention and at the same time

a threat to human kind. In the U.S., 20% of green house gas emissions come from cars and SUVs. To lighten your ecological footprint, as far as cars and transportation are concerned, you can do a number of things. For one, there are now hybrids, which give off cleaner emissions and save a lot of money on gas. However, if that is not your choice, be sure to find a car with the best Miles Per Gallon (MPG) possible. Also, getting regular tune ups on your car is important. When your filters are clean you burn less gas, pollute less, and prevent car trouble. Keep the air in your tires pumped up as well. (If every American kept their tires properly inflated, we could save up to 2 billion gallons of gas a year). Of course, the obvious suggestion would be to use mass transit (bus, train, light rail, etc.) or simply car pool with a friend or ride a bike. If that isn't possible, then perhaps you can drive part of the way and ride the bus the other part.

Cleaning products we use can be worse than the germs but there are natural and non-toxic alternatives. There are many that are biodegradable, non-toxic, and made from renewable resources, unlike most cleaning products that are petroleum based. You can save money by making cleaning products from home. Vinegar and baking soda can clean just about anything. Mix either of the two with some warm water and you got yourself an all-purpose cleaner. Homemade things tend to be green, so if that's your choice, instead of buying your air-fresheners in the store, try boiling cinnamon, cloves, or any of your favorite herbs. Although plants may not have a smell, they are good for filtering air. Baking soda is not only good for absorbing the smells in your refrigerator, but if you sprinkle it on your carpet it does the same thing, then just vacuum it up. Toxic cleaning products shouldn't be disposed of by dumping them down the drain or in the trash. Most communities have toxics and electronics recycling days. They will take care of all that for you.

To learn more about going green visit the following sites:

www.thedailygreen.com/going-green/

www.treehugger.com/gogreen.php

www.thegreenguide.com/articles/

(All facts in this article were found at the above sites.)

The Mockingbird Society: The Story Behind the Name

The 1962 American classic *To Kill A Mockingbird* by Harper Lee is the inspiration for our name, **The Mockingbird Society**. Atticus, the widowed father of Jem and Scout, joins Miss Maudie in teaching his kids that it's a sin to kill a mockingbird because "...Mockingbirds don't do one thing but make music for us to enjoy. They don't do one thing but sing their hearts out

for us."

What if we created an organization, a community, indeed a world, in which our most vulnerable children and youth were protected and valued with the same commitment that Atticus had for mockingbirds? Join The Mockingbird Society today and help us give young people a safe place to nest and sing.

Foster Youth and Alumni Leadership Summit

ONE UNITED VOICE FOR CHANGE

October 25 & 26, 2008

Current and former foster youth ages 14 to 24 and their supporters will:

- Discuss the stigma related to growing up in foster care.
- Learn to use their voice effectively.
- Establish local youth and alumni action groups to address issues important to them.
- Identify pressing issues to discuss with state policy makers.

Apply on-line at
www.mockingbirdsociety.org.

If you have any questions, email:
leadershipsummit@mockingbirdsociety.org
or call 206-838-6660.



Change

STEPHEN PHAN

Change
 From a time I finish writing my poems,
 To a time you finish reading my text.
 From old-fashion letters,
 To new-fashion texting.
 Within every new,
 There's a little old.

Faith,
 Hope,
 Love,
 Fear,
 Time,
 Change,
 Is something we just can't change.

"Flow like a butterfly,"
 "Sting like a bee,"
 "You can't hit,"
 "What you can't see."
 From a time a butterfly decides to land on
 your shoulder,
 To a time a butterfly decides to leave,
 There's change

Get Published ~ Get Paid!

We pay for articles, poetry, artwork and photography from youth who have experience in the foster care system and/or with homelessness. If you want to be published in the *Mockingbird Times*, contact us at 206-323-5437 or via email at news@mockingbirdsociety.org.

Angel Heart

EMMA CUMMINGS

The angels cry from above
 they remind us of a forgotten love,
 between two people,
 who were meant to be,
 but one had to set the other free.
 The tears falling from her eyes,
 made her want to join everyone
 who dies,
 you see she had loved and lost,
 because everything has got its cost.
 His heart belongs to another now,
 and all she wants to know is how,
 how could he treat her this way?
 how could he break her heart
 today?
 why couldn't it be someone else?
 These questions will eat away,
 at her every day,
 for you see,
 she had loved with all her heart,
 and lost everything from the start.

Dew Drops

T. S. BERRY

As the moon waves good-bye
 The stars start to cry
 Their tears are left on the grass
 To the earth, the moon starts to crash
 The tears glisten in the brand new light
 As the birds take in this sight
 Every morning this it shall do
 For the tears of the stars is the dew.

Booze Rap

ANTHONY VANATTA

You think I drink booze booze gives you the blues it makes things scary my name is Gary you ask me to carry all these scary thoughts about me drinking all these shots now I'm seeing all these white spots you want to share but I don't care I also say that's not fare while I shoot up this flare for people to help me God just give me the key so I can see all these opportunities and possibilities in these dark cities instead of having all these people thinking pity of me including my family please stop drinking cuz your stinking at life put down that knife life is worth living you don't know what you are doing life's worth giving so give it a chance and stay away from lance he's giving you too much beer you remember you hit that deer by drinking all that beer it left you with stitches and bruises you almost died in your brand new ride thank goodness God was there so he can guide you in the right direction you want to glide for what's right you want to fight all these booze so you don't have the blues its like you don't care its not fair to me I am your son we're suppose to have fun but now that you're drinking your life is done you expect me to take all this in I see you're driving again but all I see is a sin so does that make me win

Free Applied Suicide Intervention Skills Training

Monday and Tuesday
 August 4th & 5th 2008

9:00 a.m. - 4:30 p.m.

To register online, go to
www.yspp.org/training or call Raquel
 Reyes at raquel@yspp.org or
 call (206) 297-5922 ext 4

Registration deadline: July 25, 2008



"When I dare to be powerful - to use my strength in the service of my vision, then it becomes less and less important whether I am afraid...I have come to believe over and over again that what is most important to me must be spoken, made verbal and shared, even at the risk of having it bruised or misunderstood."

~ Audre Lorde

**Being Aware of Your Financial Responsibility** BY GEORGINA RAMIREZ

I thought that with all the graduations that have taken place in the last month that it is my duty as an alumnus to share one of the difficult realities I have had to face. When I graduated from high school, I was so excited about the fact that I was going to attend college I didn't do one of the most important tasks when preparing to go to school. I did not read my student loan paperwork. In retrospect, how was I supposed to know about financial responsibility at that age? No one ever discussed it with me. All I knew was that I was supposed to fill out a Free Application for Federal Student Aid (FAFSA) and sign my student loans so I could attend class in the fall. Instead of reading the loan paperwork from the lender, I just let a relative fill it out and I signed the paperwork without thinking about it twice. It turns out that I signed a contract that that would obligate me to start repayment before graduation.

When it was time to pay for my loans I

did not have the money and initially I just ignored the bills. Finally, I contacted the student loan lender and told them that I didn't know I would have to start paying the loans back and I thought I didn't have to start repayment until I finished school. They were extremely firm when they delivered the message that they pretty much didn't care if I didn't know what my financial obligation was and they wanted the money.

As soon-to-be scholars, you need to make the connection between student loans, credit and debt needs now so you are prepared to handle one of the most serious obstacles that comes along with transitioning out of care and college, which is financial responsibility. Preparation is essential to accomplishing any great task so I am here to give you a short financial literacy session on the connection between credit, debt, and student loans.

Let's start with student loans, which are a type of financial aid that must be repaid

with interest. Most students apply for student loans through FAFSA. Don't worry, it's a process that a large percentage of college students go through. However, make sure that you keep all of your loan documents to refer to when it becomes time to repay your loans. If you are unsure about what type of loan you have or want to obtain and what responsibilities are associated with it, go to the FAFSA Web site or talk to a counselor at a financial aid office at any college campus. Many students think financial aid is free money but that is not always true. The more assistance you ask for that doesn't come in the form of grants or scholarships is money you are going to have to pay back. You are financially responsible for all the money that is loaned to you and repayment is not dependent on your graduation. Whether you graduate or not, you are responsible for the allocated funds.

Which brings us to debt. You are obligated by law to repay these funds and

will be until they are paid off. Debt is the amount of money that you have borrowed that hasn't been paid back yet. If you do not repay your lender as stipulated in your loan documents, various penalizations can take place, such as additional fees or garnishment of your wages. Regardless of how the lender penalizes you, the end result is damaged credit. Credit is your "financial trustworthiness" and your credit score summarizes how you manage your money and finances. You want to protect your credit because it will be needed for future endeavors such as purchasing a car, getting a home loan, or renting an apartment, and even some employers run credit checks. If you would like more details about credit you can find information on the Federal Trade Commission Web site (www.ftc.gov).

Protecting your credit is a simple task but can be difficult to execute because it take a great amount of patience and dedication. The first step is to express caution when you borrow money you can't pay back. Secondly, if you do borrow funds, make your payments on time. I am providing this information not to detour your future scholastic endeavors but to make you aware of the financial responsibility that comes along with school. Stay dedicated and focused while you're in school to finish on time or early. You would be surprised at the difference a term or two makes financially. When it's time to repay your student loans, do your best to pay them back on time. Having good credit is one of the first steps toward establishing wealth. If you put in a little effort now, you can reap great rewards later.

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