

AMJAMBO AFRICA!

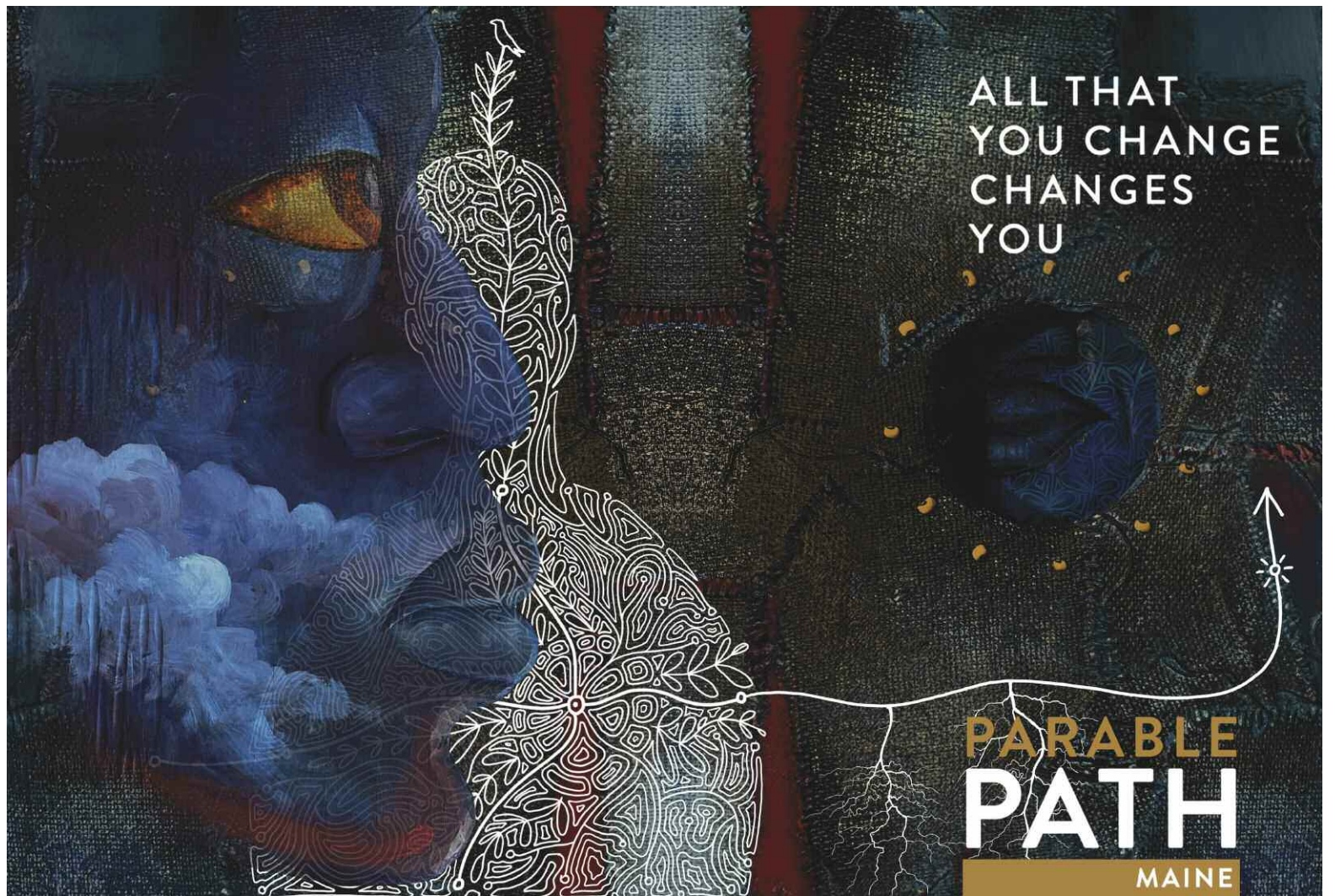


Understanding, Embracing, and Celebrating Diversity in Maine

ENGLISH | FRANÇAIS | IKINYARWANDA | KISWAHILI | SOMALI | PORTUGUÊS | ESPAÑOL

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Toshi Reagon is leading a yearlong inquiry into racial justice, climate justice, gender justice, and faith as the Joseph McKeen Visiting Fellow at Bowdoin College. Reagon brings her Parable Path framework, based on Octavia E. Butler's Parable of the Sower. Through Parable Path collaborations, Toshi Reagon creates a framework for community organizing through artistic engagement. Indigo Arts partners on community-led activities focused on interrelated social issues that impact healthy living in Maine and the world and is a Parable Path partner. Save the date: Indigo Arts Alliance and Portland Ovarions, in association with Bowdoin College present Parable of the Sower, created by Toshi Reagon and Bernice Johnson Reagon, on April 14, 2023, at Merrill Auditorium, Portland. Artwork by Daniel Minter, American artist and co-founder of Indigo Arts Alliance.

Asylum application resource center: partners make a real difference

By Stephanie Harp

Serge Asumani, who is originally from DR Congo, knows what it's like to be forced to leave home, and need help, and that's what drives his passion to help others. "I know what makes them leave their country, their home, their family, their work – leave everything they know and start a new life in a new country where you don't know the language, and don't know how things work," he said. After many years working with refugees in Africa, and then California, now he works with asylum seekers at Hope Acts in Portland.

Most recently his focus has been the Asylum Application Resource Center, a pilot program set up by Hope Acts and Maine Immigrants' Rights Coalition at the Portland Public Library to help asylum seekers submit their applications to the U.S. Citizenship and Immigration Services (USCIS). Asylum seekers must successfully submit their asylum applications to USCIS, and then wait 150 days after USCIS receives it before they can apply for a work permit.

The Asylum Application Resource Center (AARC) program started in August, in response to a critical community need: the number of asylum seekers arriving in the greater Portland area continues to increase, while the number of immigration attorneys in Maine – at Immigrant Legal Advocacy Project (ILAP) or in private practice – remains too small to meet the need. "Even though they're doing their absolute best, they just don't have the resources to help all of these people," said Hope Acts Executive Director Martha Stein.



Serge Asumani and French interpreter Daniel Grudda with applicants

Continued on page 39

Nigerian community of Maine celebrates Independence Day in style

By Jean Noël Mugabo

On October 1, the Nigerian community of Maine joined hands with other members of the Nigerian diaspora around the world to commemorate 62 years of independence of their home country from the United Kingdom. They prayed, shared food and drink, and renewed their vows to help build a better future for their motherland. The Nigerian Independence Day Celebration was organized by the Nigerians in Maine Community, a group of more than 120 Mainers of Nigerian descent, in collaboration with Oga Suya, a Nigerian catering company based in Portland that hosts pop-up events and parties.

“This is the very first time we are celebrating Nigerian Independence Day here in the state of Maine,” said Isaac Oyinlade of the organizing team. “That is because Nigerians are not so many here...all other states in the country celebrate this big day with a party. This means that we are growing in the state of Maine.”

Emmanuel Juwah of Auburn, who works in a bank as an assistant branch manager, said that despite what might be happening



Adilah Muhammed with her friend Joanne

in their home country, the celebration was a time to enjoy life, and have fun together as Nigerians.

He said it was also a time to renew faith that things will eventually work out well in Nigeria: “All over the world, Nigerians are celebrating this day...back in Nigeria there is a lot of corruption going on, there is a lot of drama, and government issues, and all of that. But despite all that is going on, we just want to be happy, and make sure wherever we are there is life, and we are happy and



Isaac Oyinlade



Three friends enjoying delicious Nigerian food.

alive – happy to represent ourselves as Nigerians – and that is really what [this] is all about!”

Participants gathered in a hall decorated in green and white, the colors of the national flag of Nigeria. Children wore T-shirts that read “Born in America Roots in Nigeria.”

“We always make sure that children keep the African culture and behavior. For instance, my 6-year-old daughter and my 4-year-old son are always like, ‘We want to go and visit,’ and I am like, ‘Yes, that really would be a good thing, but right now we just have to relax and hold on a little bit until all the corruption goes down,’” said Juwah.

Oga Suya provided Nigerian food for the evening. Dishes included jollof rice, fried rice, pepper turkey, chicken suya, and puff puff. A professional DJ played dance music. And there was lots of dancing – children’s dances, adult dances, couples dances. Raffle drawings added still more excitement to the evening, and Nigerian rapper Gazzy, who lives in Maine, also entertained celebrants.

Problems and prayers

Nigeria is the most populous Black country and the sixth most populous country in the world, and has been independent since 1962. However, according to Oyinlade, “It is not where it should be today, because of various factors – most importantly the lack of a strong leadership system that has led to mismanagement and multiple downfalls.”

Some people blame the country’s problems on the great diversity of the population, Oyinlade said. But he doesn’t think that’s the real problem: “There are over 250 ethnic groups in Nigeria, and over 500 languages. People...[say] that because we don’t speak the same language...don’t practice the same religion, that is why there are problems. I don’t think like that personally. I think that the problem is human nature. I believe that when there is someone who is very good, and has true intention for the nation, and can connect with the people – that is when the change is going to come.”

Nigeria has the largest economy in Africa, and is considered an emerging economy. However, it is also one of the most corrupt nations in the world, according to the Human Development Index. Nonetheless, Oyinlade has hopes for a brighter future based on human capacity. Speaking of the international stage, he said, “Nigerians are the most educated immigrant community in America. The person who designed the Chevy Volt is a Nigerian. We have the people power and everything that it takes to go beyond where we are.”

Dr. Ayo Adeniran, who led prayers for Nigeria during the celebration, talked about

the country’s systemic problems. But as a Christian, he believes that soon things will turn around, and a new chapter will be opened in the book of his motherland. He recalled the prophecy of an English missionary in 1930, who

prophesied about a dark period to come, but also envisioned the rise of a new, sunnier day for Nigeria.

“Sydney Granville Elton came to Nigeria and said that Nigeria would be known for corruption worldwide, but the tide would turn, and Nigeria would also be known for righteousness worldwide,” Adeniran intoned in his prayer. “I believe that the second part of his prophecy is unfolding. Let’s pray that God will give us wisdom to choose the right leadership for Nigeria.”

Corruption and insecurity

According to Transparency International, a corruption perception index, Nigeria ranked 154 out of 180 countries in 2021. “A country’s score is the perceived level of public sector corruption on a scale of 0-100, where 0 means highly corrupt and 100 means very clean,” according to the website. Nigeria’s score has been declining for a long time – in 2016 Nigeria scored 28 out of 100; in 2017 and 2018 it scored 27; in 2019, 26; and in 2022, 25.

In addition to corruption, high inflation rates, a lack of jobs, and a long history of violence have left many people frustrated with politics in Nigeria and fearful for their safety. In July, a prison break in Kuje, 40 kilometers from Abuja, the capital city, was executed by militia forces. They liberated approximately 900 inmates, including 60 people suspected of being with Boko Haram. The militia has threatened further action.

Boko Haram, an Islamist insurgency group, has been working to establish an Islamic state in Nigeria for over a decade. Members hope to overthrow the current Nigerian government and replace it with a regime based on Islamic law. “Boko Haram,” means “Western education is forbidden.” The word “boko” is a relic of the colonizers’ word for book. The group has existed in various forms since the late 1990s, and operates in Nigeria, Cameroon, Chad, and Niger. Boko Haram’s methods include murder and kidnapping; its 2014 kidnapping of 276 schoolgirls in Borno State earned international condemnation.

The gradual worsening of the security situation is what is preoccupying the Nigerian diaspora. Their hopes focus on the upcoming general elections. The current leaders of the country are term-limited and cannot run for a third term.

In early 2023, Nigeria will hold major elec-

tions; on October 1, the prayer of Independence Day diaspora celebrants in Portland – and worldwide – was that the elections will bring new leadership to the top positions of Africa’s biggest economy. Presidential elections are scheduled for February 25, and elections for members of the House of Representatives and the Senate are planned for March 11.

One of two major candidates are favored to win the presidency. These are former vice president Atiku Abubakar, nominated by the People’s Democratic Party, and Bola Tinubu, former governor of Lagos State, the candidate for All Progressives Congress. Other candidates include Rabiun Kwankwaso, former governor of Kano State; Rabiun Kwankwaso; Christopher Imumelen; Omoyele Sowore; and Dumebi Kachikwu.



Emmanuel and Patience Juwah

Hope persists

Emmanuel Fakorede, a registered nurse who works as a part-time photographer, said that feelings run high on Independence Day of his country: “It is a mix of feelings. Nigeria has gone through a lot. While we are happy about the independence, we are not where we used to be, and we are not exactly where we want to be either. Nigeria is a work in progress....”

Fakorede has faith in the people of Nigeria. “While the bad eggs tarnish the name of the country...we also have good people that are setting the country in a good light.”



AMJAMBO ARTS

Brought to you by:



Cultural Rise and Shine features performance from Guinea Bissau

By Jean Noël Mugabo
Photos | Liany Media

On October 1, traditional musicians and dancers from Guinea Bissau thrilled attendees at the Cultural Rise and Shine event at Cathedral Guild Hall in Portland, hosted by Maria Cushing and members of Women's Federation for World Peace USA. The event attracted members of Maine's immigrant community originally from former Portuguese colonies, including Angola, Brazil, Cape Verde, Guinea Bissau, and Mozambique. The gathering's mission centered on a fundraising effort to help a community member who is suffering from a serious illness.

"We have a sister from Africa who has been sick for some time. It is a hope to help her, and for the community to be aware of her suffering," said Cushing, who works as a Cardiology Technician at Maine Medical Center. Cushing is originally from Cape Verde, and moved to New Bedford, Massachusetts, in 1980, and to Maine in 1987. Community support for the event included food cooked and shared by members of many communities.

The beneficiary of the fundraising, a single mother, is well-known to many in Portland's Portuguese-speaking communities. Until she became sick, she was very active in the community. Cushing said, "I really appreciated what she used to do with the community – even as a single mom – she was always willing to help others. But she has been sick for months, and now she and her family could use help."

Cushing was pleased with the turnout for the event, and with representation from different communities: "Apart from immigrants, we had some Americans who came. I was so happy to have them come and help and at the same time for everyone to learn about the work of the Women's Federation for World Peace."

Women's Federation for World Peace

The Women's Federation for World Peace (WFWP) is a women's organization focused on creating a peaceful global society. Founded in 1992 in the Republic of Korea, WFWP now works in over 100 countries. It has General Consultative Status with the Economic and Social Council of the United Nations. The U.S. branch was founded in 2000. The organization launched Schools of Africa in 1994 to found schools – including in Guinea Bissau.

Patsy Onatah, a member of WFWP, recalled when Maria Cushing first connected with the organization. "We had met Maria and invited her to one of our meetings, and we were talking about different schools and showing pictures. She recognized a school in Guinea Bissau, because she had been there before. That became a connection between us," Onatah said.

WFWP does fundraising and provides support for different schools, from elementary through high school. They have adopted Sunac Elementary School in Guinea Bissau, and are raising money for

computers and printers, textbooks, and other school supplies. WFWP also supports adult education programs, so that people can learn a trade and acquire knowledge to help them better their lives and move forward.

"We still have a very strong focus on the schools in Africa. The school in Guinea Bissau that Maria has been to, we recently funded a computer and a printer and we are looking at the building to see if we can raise funds...to give them a play area or something else in the yard," Onatah explained.

The organization has launched projects in other countries as well, such as an Arabic literacy project in Jordan, a foster care program in Cambodia, and after school programs in South Korea for women and children who have defected from North Korea.

Djidji di Malaika & Neia Baptista

Djidji di Malaika & Neia Baptista, performers from Guinea Bissau, presented their country's traditional music and dances to an appreciative audience.

"I performed the traditional dance of the Mandinka people, and my wife performed the Bijago Islands' traditional dance," Djidji di Malaika said. "When Africans were brought to America hundreds of years ago, I believe even people from our home country came, and today their descendants reside in the U.S. It is always good to perform for people who might get inspired by cultural dance and music from their roots."

Di Malaika started his musical career in 2000, and in 2011 he met and started performing with the dancer Neia Batista, who later became his wife. In 2014, they started singing together as well. They perform music individually and as a couple. Each has an individual album and together they have four albums, with many more projects in the pipeline.

Cushing first encountered Djidji di Malaika & Neia Baptista at events involving the Cape Verde and Guinea Bissau diaspora. "Cape Verde and Guinea Bissau fought for independence together, so we are like brothers and sisters," she explained.

Djidji di Malaika & Neia Baptista are well known and very popular in diaspora communities – the biggest of these are in Massachusetts, Rhode Island, and New York. They are on tour at the moment, and performed in New Bedford on September 24, in honor of Guinea Bissau's Independence Day. They also recently played and danced at the opening of the newly relocated Cape Verdean Museum in Pawtucket, Rhode Island. Pawtucket is considered a hub of the Cape Verdean community.

Cushing noted that musical cultures of former Portuguese colonies have much in common. "We have the same beats, the same rhythms, the same music," she said, and having a dance and music-focused fundraiser for the mother who is ailing made sense. "When her children were young, they learned to dance, and she used to have them dance at events in the community and share their culture." The children are grown now – students at University of Southern Maine. One child was out of town at the time of the event, but the other was present – watching this time, not dancing – and basking in the support of his community.

Stay Black & Die at Cove Street Arts

Curated by Jordan Carey | October 6 - November 26



"I don't have to do nothing but stay Black and die" is a mid-20th-century Black American phrase. The original implication is that death and Blackness were the only two things that one is required to confront in life. Since then, we have seen a few other versions of this phrase, with expressions like "Stay Black." This 1960s version is more about encouraging psychological Blackness than reconciling physical Blackness. The phrase "Stay Black" implies that Blackness is a more whole place for Black people than defaulting to Eurocentrism. With this framework, these artists were brought together to highlight their relationship to affinity and ephemerality.

- Jordan Carey



*Featured Artists:
Aminata Conteh, Daniel Minter,
Reggie Burrows Hodges, Jordan
Carey, Jayde Gibbons, Anastasia
Warren, Kyle B. co, Séan Alonzo
Harris, and David Driskell.*



Top photo: Jordan Carey, Madison Poitras Upton; Middle photo: Aminata Conteh; Bottom Photo: Valeria Missalina Bemby, Jordan Carey, MP Landis, Dr. Myron Beasley, Jean-Elie Giles



Moonglade

Sponsored by Khmer Maine

The Asian diaspora in Maine is more diverse than meets the eye. Through *Moonglade*, we bring our voices, lived experiences, history, and heritage from the margins to the center of the page.

Weaving Home

By Leela Marie Hidier

Even though today I live closer to London, Maine, I was born and raised in London, U.K. Growing up in this city bustling with people from every country in the world fascinated me. All of my cultures (Indian, French, U.S.) and so many more surrounded me. Corner shop shelves packed with papadums, Turkish delight, baklava, and Cadbury Flakes. Along Muswell Hill avenues and roads, through open windows, perfumes of cumin, coriander, and clove. Melodies of Mandarin. Harmonies of Hindi. In the months of October to November, from Halloween to Guy Fawkes Night to Diwali: the non-stop sizzle of fireworks echoed through our borough and the whole city. Always something to celebrate.



But still, my favorite time of year was summer. This was when we'd fly to the United States to visit my grandparents for one to two months. Arriving at Boston Logan Airport, racing into Dada's and Ma's arms and

that warmth only found in grandparents' hugs, always felt like coming home. Those summers were never-ending. Magical Massachusetts hours spent squealing through sprinklers and licking dripping Friendly's black raspberry ice cream cones. And on warm Wilbraham nights, gazing up at the sky – so different from the one back in London.

In this sky, you could see stars.

But what made those summers most special was being with the family. Time-traveling through my grandparents' stories – their journeys from Johannesburg, South Africa, where my grandfather was born, to Bombay, India, where my grandmother was born and the two of them met. And later, from Pennsylvania to Massachusetts and, decades after, right here to Maine.

Whenever August neared its end, my stomach was always in knots. As much as I loved London, flying back to the U.K., watching Boston's bridges and buildings diminishing to impressionist points from the airplane window, felt like I was leaving behind a part of me.

And then, four years ago, my family and I moved to the United States to be closer to my maternal grandparents (sadly, my paternal French grandparents had passed away a few years before). Arriving in Boston that November (the 19th – my grandparents' 56th wedding anniversary) was wonderfully different.

And from there, Maine felt like coming to Vacationland (one of our state's nicknames). Splashing in Casco Bay waves, devouring gooey s'mores, collecting seashells and sea glass, spending hours in the great outdoors. The way life should be.

And March 28, 2020, the day my grandparents moved in with us, was the moment this place, this town, this state of Maine, truly became my home.

Since then, I've been living in a three-generational household. Our walls adorned

with my Ma's oil paintings and my Mamy's needlepoints. The wooden hand-carved tables from India and the old polaroids from Vendée. My great-grandmother Lila's dubas and chakri maker and my great grandmère Marie's fisherman statue from Brittany.

It's not just the objects that make this place home but the stories that go with them. So many of which my grandparents have shared at our kitchen table and living room sofa. As we sorted through slides and old photographs – memories.

Of the moment Dada and Ma arrived in this country. The first of their family to have an out-of-caste love marriage (instead of the traditional in-caste arranged one), migrate from India to the U.S., and start a life – make a home – here.

Home is not only a tangible object or place. It is the memories we collect. The melodies, the scents, the sounds. Lemongrass, ginger, fresh mint chai infusing the room. Marigolds, that remind my grandparents of India, in bloom. Sounds of the whistling, humming, of old videos from trips to India running.

My Ma's soft – and strength-filled – voice inspiring and reassuring me. My Dada's gentle fingers dancing on the old piano keys. Toor dahl, ratatouille, Gâteau Breton, kulfi – the spicy, salty, sweet.

Home is the people that mean so much to me. The places I know so well, and even those I've never seen. London, U.K. France – Vendée. Boston. Bombay. A family tree. A beautiful tapestry of identity. And now: here in Maine, all of this interweaves.



Photo | Winky Lewis

Leela Marie Hidier was born and raised in London, U.K., and now lives in a three-generational home in Maine. Her debut novel, *Changes in the Weather*, was written as a part of the Telling Room's Young Emerging Authors program.



Changes in the Weather

by Leela Marie Hidier

Four teenagers displaced by climate change.

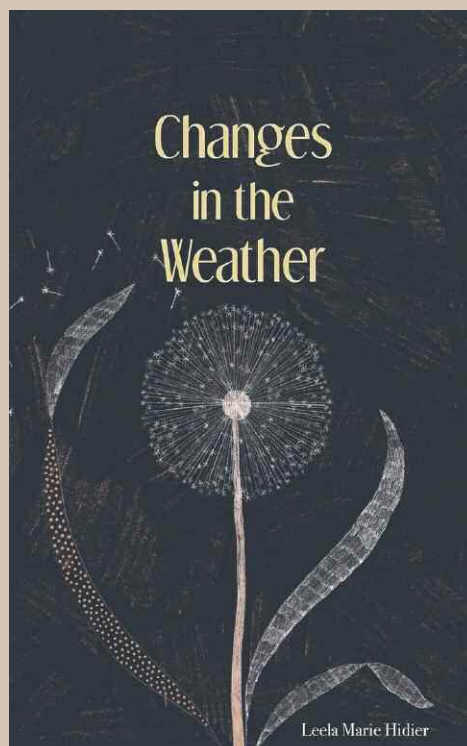
WIND How will Isla fix her family in a world that's blown apart?

EARTH Can a romance bloom for artist Ava, even in a land that's parched?

WATER Will songwriter Xenia find the words to express her flooding heart?

FIRE How will Natasha put out the fire but still hold on to her spark?

For those coming of age in a time of uncertainty, it's no longer a question of whether they will be impacted by climate change, but when. In this ring of stories from debut author Leela Marie Hidier, four young people find sanctuary – and strength – in their families, friends, communities, and even strangers. Along the way, they learn to use their voices to create change and discover what home really means.



Did you Know...

Young Emerging Authors is a year-long, after school writing fellowship organized by The Telling Room, a Portland-based literary arts organization focused on educating young writers ages 6 to 18. Every fall, four Maine youth writers are selected to bring a book idea to life through the drafting, revising, and publishing process. Last year, Leela Marie Hidier was one of the writers, and her debut novel, *Changes in the Weather*, was published this past year.

For more information and to purchase *Changes in the Weather*, please visit www.tellingroom.org

Moonglade Commentary: *Be mindful of messages in midterm elections*

By Marpheen Chann

The 2022 midterm elections are on the horizon, the first major elections since the tragic Atlanta shootings that sparked the #StopAsianHate movement. Although the movement has raised the visibility of the Asian American experience in the U.S., prevailing narratives continue to slow progress on integrating Asian Americans into the American fabric.

A 2022 study by Leading Asian Americans to Unite for Change (LAAUNCH) and The Asian American Foundation (TAAF) revealed that the number of U.S. adults who believe Asian Americans are at least partly responsible for COVID-19 nearly doubled. In addition, 33% said they believe “Asian Americans are more loyal to their country of origin than to the United States,” compared to 20% in 2021.

Harmful narratives such as these not only drive the national dialogue, but also limit how and when political parties and advocacy organizations choose to engage with Asian American communities, and frame what politicians, political parties, pundits, and Americans think Asian Americans care about as we head into the midterms.

Asian Americans are not single-issue voters

In a survey released by Asian Americans Advancing Justice in July 2022, Asian Americans rank healthcare (88%), jobs and the economy (86%), crime (85%), education (82%), gun control (73%), and the environment (75%) as “extremely important” or “very important” issues. In other words, Asian Americans can’t be pigeonholed. We don’t only care about immigration, crime, or education, which seems to be the common perception.

According to the same survey, 52% of Asian Americans said they had not been contacted by the Democratic Party at all in the past year. Similarly, 60% of Asian Americans said they had not been contacted by the Republican Party. This begs the question of when and on what issues the two parties engage with Asian American communities.

Not only do political parties, candidates, and advocates need to be aware of their messaging and narratives around immigration, economics, trade, and foreign policy, they also need to more deeply engage with Asian communities to understand what Asian Americans care about. The Asian American community is far more diverse than meets the eye and deserves political engagement beyond the few issues people think they care about.

How not to talk about China

Candidates, parties, political action committees, and U.S. voters like to talk about China, and certainly there are many things to criticize China for: its record on human rights abuses, most recently of Uyghurs, a predominately Muslim ethnic minority; the militarization of the South China Sea and encroachment on Taiwan and neighboring democracies; and its censorship policies and restrictions on free speech. But how people talk about China matters when it comes to influencing perceptions people have of Chinese Americans. A line must be drawn when that criticism blends into and feeds negative stereotypes, stigmas, and scapegoating of people who are of Chinese descent – or East Asian or Southeast Asian descent, for that matter.

To this day, the myth of Asian Americans posing a “yellow peril” (a racial metaphor depicting peoples of Eastern and Southeast Asia as a threat to the Western world) finds its way into the talking points and speeches of politicians and pundits.

On September 30, former President Donald Trump referred to his former Secretary of Transportation, Elaine Chao, as Senate Minority Leader Mitch McConnell’s (R-Kentucky) “China-loving wife, Coco Chow.” In doing so, Trump ignored that Chao is Taiwanese-born, in order to invoke the “yellow peril myth” by painting her as “China-loving.”

The narrative that Asian Americans are not “American enough” and owe their allegiances to “foreign” influence and powers has real and harmful effects on Americans’ perceptions of Asian Americans.

These views date back to the 1800s when Chinese and Japanese migrant workers and laborers started arriving to find work building railroads. A September 3, 1865, New York Times editorial illustrates the xenophobia of the times:

“[If] there were to be a flood-tide of Chinese population – a population befouled with all the social vices...with heathenish souls and heathenish propensities, whose character, and habits, and modes of thought are firmly fixed by the consolidating influence of ages upon ages – we should be prepared to bid farewell to republicanism and democracy.”

Such attitudes led to exclusionary laws such as the Chinese Exclusion Act of 1882, which barred people of Chinese descent from working or immigrating to the U.S. Later during World War II, that xenophobia led to concentrating people of Japanese descent in internment camps.

Echoes of that era reverberate throughout U.S. history and even under the current and former administrations. Under the Trump administration, the U.S. Department of Justice oversaw the China Initiative program which ramped up investigations and prosecutions for trade secret theft, hacking, and economic espionage that directly benefited the Chinese government. The program came under scrutiny for targeting scholars and academics of Chinese descent working in the U.S. According to the Brennan Center for Justice, the program “...increasingly targeted fundamental research scientists of Chinese ancestry...for relatively minor errors and omissions in grant applications, rather than spies stealing national security secrets or proprietary technology at the direction of the Chinese government.”

Not only did this program target people of Chinese descent based on fears that they were Chinese government agents, the program also exploited long-festering narratives that scapegoat China and Chinese workers



for domestic economic woes. The “stealing jobs” narrative has existed since the time immigrants and migrant workers started moving to the U.S. for jobs and opportunities.

President Joe Biden and his administration also perpetuate negative stereotypes about people of Chinese, East Asian, or Southeast Asian descent. Both Democrats and Republicans have traded jabs on who is “tougher on China,” and both parties have invoked variations of the “stealing jobs” narrative to score political points.

There is debate about whether Biden’s labeling of China as an “existential threat” to America goes too far. For instance, a group of more than 60 predominately progressive organizations made a joint statement criticizing the Endless Frontier Act and the Strategic Competition Act, both bipartisan bills that aim to bolster American competitiveness against China. In that statement, the

coalition issued a warning, saying that “Anti-China framing for such initiatives is not only politically unnecessary; it is harmful, as it inevitably feeds racism, violence, xenophobia, and white nationalism.”

It is not an easy task to unroot narratives that run deep in the U.S. dialogue around the Asian American experience. It will take great effort on the part of candidates, political parties, advocacy organizations, and voters to be mindful of not perpetuating narratives that paint Asian Americans as the “other” or as foreign. But thinking outside of those narratives will help people view the Asian American experience as more complex and broader than what is perceived at first glance. In the long run, such efforts will aid the progress of more fully integrating Asian Americans into the American fabric – rather than pushing us to the margins.

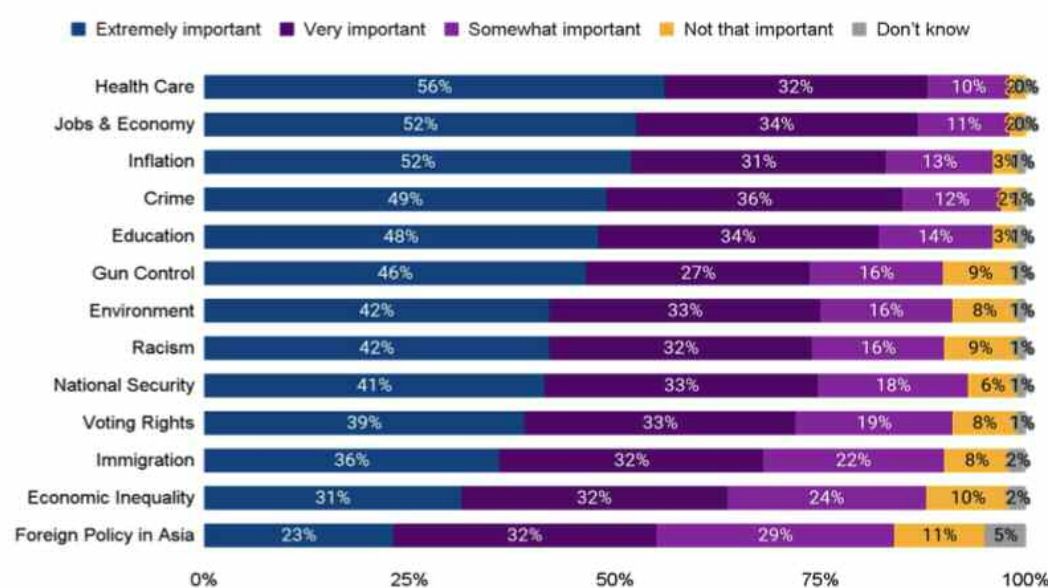
Moonglade is looking for voices in all genres: fiction, non-fiction, essays, poetry, reviews, current events, and more.

Contact : moongladesubmissions@gmail.com

Moonglade is open to everyone, however we encourage submissions by writers of APIDA (Asian Pacific Islander Desi American) descent.

Issue Importance: Asian American, All Issues

Please tell me how important the following issues are to you personally in deciding how to vote.



(Source: 2022 Asian American Voter Survey, N=1,610 respondents)





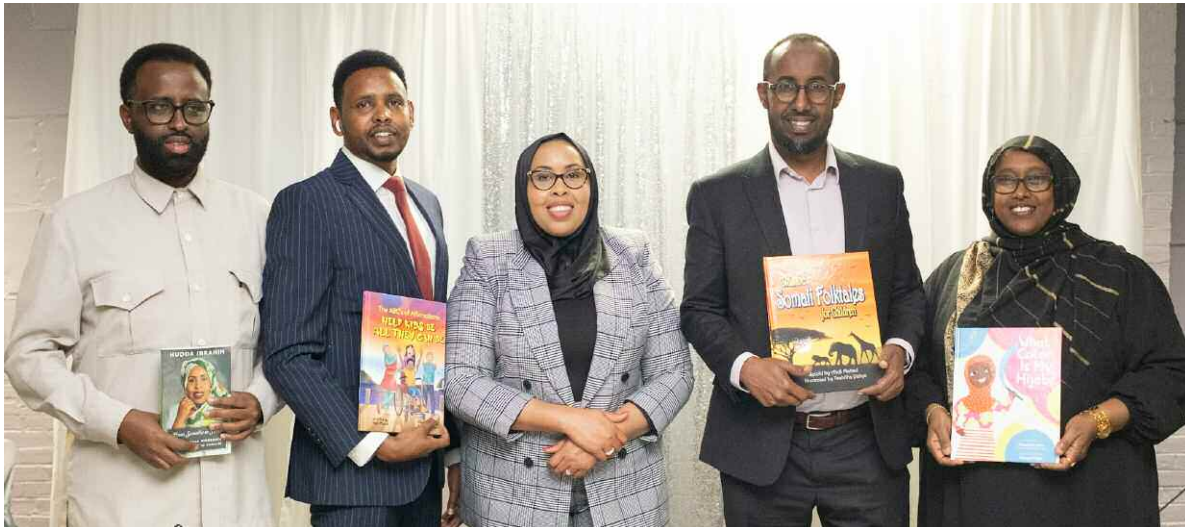
Education

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Author Hudda Ibrahim visits Maine

| Photos by Mark Mattos



Dr. Abdullahi Ahmed, Co-Principal Deering High, Portland; Abdullah Ali, CEO Gateway Community Services; Hudda Ibrahim, Author; Mahmoud Hassan, President Somali Community Center of Maine; and Deqa Dhalac, South Portland Mayor



Hudda Ibrahim (r) enjoying a moment with one of the families attending her event at the Lewiston Public Library



Members of the Lewiston Police Department and Lewiston Mayor Carl Sheline welcome author Hudda Ibrahim to Lewiston Public Library. (l to r) Officers Michael McGonagle, David St. Pierre, Ahmed Kaviro, author Hudda Ibrahim, Officer Olivia Bergeron, and Mayor Carl Sheline



What Color is My Hijab by Hudda Ibrahim will be an addition to the read-aloud selections for this young girl



Lewiston musician Haddith Bani-Adam playing traditional Somali music on the oud in Portland at Gateway Community Services

Children's book author Hudda Ibrahim visited Lewiston and Portland to meet with families and community leaders for a reading and crafts at Lewiston Public Library and a reception hosted by Gateway Community Services. South Portland Mayor Deqa Dhalac, I'm Your Neighbor Books Executive Director Kirsten Cappy, Portland School Board Member Mickey Bondo, Gateway Community Services CEO Abdullah Ali, and Somali Community Center of Maine President Mahmoud Hassan opened the evening. Ibrahim, a Diversity, Equity, and Inclusion consultant from St Cloud, Minnesota, emphasized the importance of diversity in children's literature saying, "I write books not to become an author but to encourage the next generation of leaders, whether they look like me or not."



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Editorial

As November 8 approaches, we must prepare to vote conscientiously | by Georges Budagu Makoko

The inalienable right extended to all U.S. citizens to vote on critical issues related to their economic, political, and social life, and also help decide who will lead them, is the most beautiful thing about the U.S. democracy. The power entrusted in citizens is something that millions of people around the world living under dictatorial regimes will never experience.

Many people have moved here from different authoritarian countries and become naturalized citizens and therefore are able to vote. However, they come from very different systems, and need education on the workings of the democratic system, so they can learn how to effectively exercise their civic powers and enjoy the same benefits offered by the Constitution as U.S.-born citizens.

The mere fact of being born and raised in the U.S. gives people some understandings that are not apparent to newcomers. For example, U.S.-born and educated citizens know that Election Day is the final step of a long democratic process that started many months – sometimes even years – prior. They also know that their rights extend beyond voting and casting a ballot. They realize they can initiate or influence public policy through petitions, and by pushing for a citizen's referendum, which then moves through a process and translates into the policies presented to voters on ballots.

For immigrants, especially those who are new here, the U.S. democratic system is complicated and mysterious. In the 20 years that I have lived in Maine, I have come to realize that for most new citizens, civic engagement is limited to casting a vote on Election Day. They don't realize they can influence what actually gets on the ballot. And many people feel confusion when they enter the ballot booth and are asked to make decisions about policies and issues they did not expect and know nothing about.

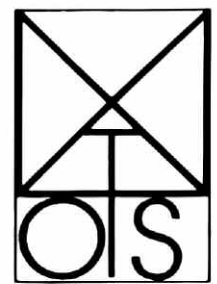
Leopold Ndayisabye became a U.S. citizen in 2018 and participated in an election for the first time in 2020. He remembers that he spent a long time standing in the election booth trying to understand some of the questions on the ballot that first election day. He had to use Google to quickly educate himself, and suggests that immigrants who come to the U.S. from a totally different system need more help understanding questions on the ballot prior to their first election. He said he does not know anywhere in the Westbrook area, where he lives, that offers civic education sessions for new citizens, but thinks they should be offered.

Pious Ali, Mayor Pro Tem and Portland City Councilor At-Large, said he is acutely aware of the need for civic education within the immigrant community. This year's election is a case in point. There are eight questions on the ballot in Portland – including a citizen's initiative – which is a lot for newly eligible voters to fully understand. He thinks more educational sessions should be organized, so that elections are accessible and inclu-

sive for new citizens.

In less than one month, Mainers will choose a governor for the next four years. That choice will have a huge impact on the daily lives of all Mainers, impacting everything from who gets healthcare, to how well schools are funded and what number of affordable housing units are built in the state. And many other local, state, and federal officials will be elected as well, all of whom will be more than figureheads, but will enact policy and make decisions that change people's lives.

My hope is that educational sessions on civic engagement will be organized by community members and organizations to prepare new citizens to be part of the mainstream democratic system. This will ensure elections are not only free – but fair, accessible, and inclusive of all citizens.



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Financial Literacy - Student loan debt relief

Student loan debt relief available to some borrowers | Contributed by cPort

The Biden-Harris administration and the U.S. Department of Education recently announced a plan to help student loan borrowers with their student loan balances. This one-time forgiveness program will eliminate all or a portion of a borrower's student loan debt – depending on how much they owe and how much forgiveness they qualify for.

To be eligible for student loan debt relief, a borrower's annual income must have been below \$125,000 (individual or married filing separately) or \$250,000 (married filing jointly or head of household) in 2020 or 2021.

Two groups will receive different amounts of money according to their federal student profile. Those who received a Pell Grant in college are eligible for up to \$20,000 in debt relief. Those who did not receive a Pell Grant in college are eligible for up to \$10,000 in debt relief. Borrowers can confirm which types of loans they have and if they received a Pell Grant by checking their online account at StudentAid.gov. They can create an account if they don't have one. However, having an account is not mandatory to receive debt relief.

All qualified borrowers should fill out the application form to ensure they receive their relief funds. The relevant income data is already available to the U.S. Department of Education for some applications, and those will be automatically processed. However, the government does not have everyone's information, so filling out the form is recommended for everyone, to make sure there are no mistakes. Once the application form is submitted to the government, they review it, determine eligibility for debt relief, and work with loan servicers to process the relief funds.

The Student Loan Debt Relief application should be available in October 2022 and will remain open until December 31, 2023. The online form will be at a ".gov" website (undisclosed at the time of writing) and will be published in both English and Spanish. The only information needed for the form will be a name, birth date, Social Security number, phone number, and email address.

Borrowers should apply for forgiveness as soon as possible. If a borrower applies prior to November 15, 2022, there is a strong chance that the U.S. Department of Education will forgive their debt before the pause on federal student loan payment is lifted on December 31 of this year.

Details about the plan could change. The U.S. Department of Education has created an email system that will notify borrowers of important information about the Student Loan Debt Relief Program. To sign up for this email list, visit: www.ed.gov/subscriptions.

— ESPAÑOL —

Alivio de la deuda de préstamos estudiantiles disponible para algunos prestatarios | Por cPort

La administración de Biden-Harris y el Departamento de Educación de EE. UU. anunciaron recientemente un plan para ayudar a los prestatarios de préstamos estudiantiles con sus saldos de préstamos estudiantiles. Este programa de condonación de una sola vez eliminará la totalidad o una parte de la deuda del préstamo estudiantil de un prestatario, dependiendo de cuánto debe y para qué condonación califica.

Para ser elegible para el alivio de la deuda de préstamos estudiantiles, el ingreso anual de un prestatario debe haber sido inferior a \$125,000 (individuo o casado que presenta una declaración por separado) o \$250,000 (casado que presenta una declaración conjunta o cabeza de familia) en 2020 o 2021.

Dos grupos recibirán distintas cantidades de dinero según su perfil de estudiante federal. Aquellos que recibieron una Beca Pell en la universidad son elegibles para un alivio de la deuda de hasta \$20,000. Aquellos que no recibieron una Beca Pell en la universidad son elegibles para un alivio de la deuda de hasta \$10,000. Los prestatarios pueden confirmar qué tipos de préstamos tienen y si recibieron una Beca Pell consultando su cuenta en línea en StudentAid.gov. Pueden crear una cuenta si no tienen una. Sin embargo, tener una cuenta no es obligatorio para recibir el alivio de la deuda.

Todos los prestatarios calificados deben completar el formulario de solicitud para asegurarse de recibir sus fondos de ayuda. Los datos de ingresos relevantes ya están disponibles para el Departamento de Educación de los EE. UU. para algunas solicitudes y se procesarán automáticamente. Sin embargo, el gobierno no tiene la información de todos, por lo que se recomienda completar el formulario para todos, para asegurarse de que no haya errores. Una vez que se envía el formulario de solicitud al gobierno, lo revisan, determinan la elegibilidad para el alivio de la deuda y trabajan con los administradores de préstamos para procesar los fondos de alivio.

La solicitud de alivio de la deuda de préstamos estudiantiles debería estar disponible en octubre de 2022 y permanecerá abierta hasta el 31 de diciembre de 2023. El formulario en línea

estará en un sitio web ".gov" (no revelado en el momento de la redacción) y se publicará en inglés y Español. La única información necesaria para el formulario será un nombre, fecha de nacimiento, número de Seguro Social, número de teléfono y dirección de correo electrónico.

Los prestatarios deben solicitar la condonación lo antes posible. Si un prestatario presenta la solicitud antes del 15 de noviembre de 2022, existe una gran posibilidad de que el Departamento de Educación de EE. UU. perdone su deuda antes de que se levante la pausa en el pago de préstamos estudiantiles federales el 31 de diciembre de este año.

Los detalles sobre el plan podrían cambiar. El Departamento de Educación de EE. UU. ha creado un sistema de correo electrónico que notificará a los prestatarios información importante sobre el Programa de Alivio de la Deuda de Préstamos Estudiantiles. Para suscribirse a esta lista de correo electrónico, visite: www.ed.gov/subscriptions.

— KISWAHILI —

Msaada wa deni la mkopo wa wanafunzi unapatikana kwa baadhi ya wakopaji | Na cPort

Utawala wa Biden-Harris na Idara ya Elimu ya Marekani hivi majuzi walitangaza mpango wa kuwasaidia wakopaji wa mikopo ya wanafunzi na salio lao la mikopo ya wanafunzi. Mpango huu wa msamaha wa mara moja utaondoa yote au sehemu ya deni la mkopo la mwanafunzi aliyeezima - kulingana na kiasi anachodaiwa na ni kiasi gani cha msamaha anachostahiki kupata.

Ili kustahiki msamaha wa deni la mkopo wa wanafunzi, mapato ya kila mwaka ya mkopaji lazima yawe chini ya \$125,000 (ya mtu binafsi au ya waliooana wakiwasilisha faili kando) au \$250,000 (walioandikishwa kwa pamoja au mkuu wa kaya) mwaka wa 2020 au 2021.

Vikundi viwili vitapokea kiasi tofauti cha pesa kulingana na wasifu wao wa wanafunzi wa shirikisho. Wale waliopokea Pell Grant chuoni wanastahiki hadi \$20,000 katika msamaha wa deni. Wale ambao hawakupokea Ruzuku ya Pell chuoni wanastahiki hadi \$10,000 za msamaha wa deni. Wakopaji wanaweza kuthibitisha ni aina gani za mikopo wanazo na ikiwa walipokea Pell Grant kwa kuangalia akaunti yao ya mtandaoni kwenye StudentAid.gov. Wanaweza kufungua akaunti ikiwa hawana. Walakini, kuwa na akaunti sio lazima kupata msamaha wa deni.

Wakopaji wote waliohitimu wanapaswa kujaza fomu ya maombi ili kuhakikisha wanapokea pesa zao za usaidizi. Data husika ya mapato tayari inapatikana kwa Idara ya Elimu ya Marekani kwa baadhi ya programu, na hizo zitachakatwa kiotomatiki. Hata hivyo, serikali haina taarifa za kila mtu, hivyo kujaza fomu kunapendekewa kwa kila mtu, ili kuhakikisha kuwa hakuna makosa. Mara tu fomu ya ombi inapowasilishwa kwa serikali, wao huikagua, huamua kustahiki msamaha wa deni, na kufanya kazi na wahudumu wa mkopo kushughulikia pesa za usaidizi.

Ombi la Msaada wa Deni la Mwanafunzi linapaswa kupatikana mnamo Oktoba 2022 na litabaki wazi hadi Desemba 31, 2023. Fomu ya mtandaoni itakuwa kwenye tovuti ya ".gov" (haijafichuliwa wakati wa kuandika) na itachapishwa kwa Kiingereza na Kihispania. Taarifa pekee itakayohitajika kwa fomu itakuwa jina, tarehe ya kuzaliwa, nambari ya Usalama wa Jamii, nambari ya simu na anwani ya barua pepe.

Wakopaji wanapaswa kuomba msamaha haraka iwezekanavyo. Iwapo aliyekopa atatuma ombi kabla ya tarehe 15 Novemba 2022, kuna uwezekano mkubwa kwamba Idara ya Elimu ya Marekani itasamehe deni lake kabla ya kuondolewa kwa usitishaji wa malipo ya mkopo wa wanafunzi wa serikali mnamo Desemba 31 mwaka huu.

Maelezo kuhusu mpango yanaweza kubadilika. Idara ya Elimu ya Marekani imeunda mfumo wa barua pepe ambao utawaarifu wakopaji taarifa muhimu kuhusu Mpango wa Kusaidia Deni la Wanafunzi. Ili kujisajili kwa orodha hii ya barua pepe, tembelea: www.ed.gov/subscriptions

— IKINYARWANDA —

Bamwe mu bafite umwenda wo kwiga bashobora kuwukurirwaho | Yanditswe na cPort

Ubuyobozi bwa Biden na Harris hamwe na minisiteri y' uburezi muri Amerika baherutse gutangaza gahunda yo gufasha abahawe inguzanyo yo kwiga bagakurirwaho umwenda basigaje kwishyura. Iyi gahunda yo gukuraho inguzanyo inshuro imwe izakuraho byose cyangwa igice cy'umwenda w'inguzanyo wo kwiga umuntu yagurijwe - bikazaterwa n'uburyo bagomba kwishyura ndetse n'ayo bemerewe gukurirwaho.

Kugirango ubashe kuba umwe mu bemerewe gukurirwaho umwenda, ugomba kuba winjiza ari muni ya \$125,000 (yaba umuntu cyangwa se abakora imisoro batandukanyije) cyangwa se batarengeje \$250,000 (ku bashakanye bakorera imisoro hamwe) mu 2020 cyangwa 2021.

Hari ibyiciro bibiri bizabona umubare utandukanye w'amafaranga hagendewe ku buryo bafashemo inguzanyo. Abafashe inguzanyo izwi nka Pell Grant mu mashuri makuru bemerewe

gukurirwaho igera ku bihumbi \$20,000. Abatarafashe iyi nguzanyo ya Pell Grant mu mashuri makuru na kaminuza bemerewe agera ku bihumbi \$10,000. Usaba inguzanyo ashobora gusobanura ubwoko bw'inguzanyo yafashe ubwo ari bwo, yaba yarafashe izwi nka Pell Grant akareba muri konti ye ku rubuga StudentAid.gov. Ashobora gufunguramo konti igihe atayifitemo. Cyakora kugira konti muri uru rubuga si itegeko kugirango ukurirwaho inguzanyo.

Abasaba gukurirwaho inguzanyo bose babishoboye bagomba kuzuza urupapuro rwabigenewe kugirango bakurirwaho inguzanyo. Amakuru y'ukuri ajanyane n'inguzanyo aboneka ku rwego rushinzwe uburezi rwa U.S kuri bamwe, abo rero ibyabo bizikora bakurirwaho inguzanyo. icyakora, guverinoma ntabwo ifite amakuru ya buri wese, bityo kuzuza urupapuro birasabwa kuri buri wese, kugirango hirindwe amakosa. Iyo ifishi isaba imaze gushyikirizwa guverinoma, barayisuzuma, bakareba ko wemerewe gukurirwaho umwenda, maze bagakorana n'abakozi bashinzwe inguzanyo kugirango icyo gikorwa gikorwe.

Dosiye zisaba gukurirwaho inguzanyo zigomba gutangwa kuva mu kwezi kwa 10, 2022 kugeza tariki 31/12/2023. Kuzuza ifishi kuri interineti wabikora unyuzwe kuri (uru rubuga ntururatangazwa ubwo twandikaga iyi nkuru) kandi ikazaba ibasha kuboneka mu Cyongereza no mu Cyespanyor. Amakuru yonyine akenewe muri iyi fishi ni amazina, itariki y'amavuko, nimero iranga umuntu, numero ya telefone na imeyiri.

Abasaba bagomba gutanga ubusabe bwabo byihuse. Usaba natanga ubusabe bwe mbere ya tariki 15/11/2022, birashobora ko minisiteri ishinzwe uburezi yazamukuriraho inguzanyo mbere y'uko ihagarikwa ry'inguzanyo y'abanyeshuri rivaho ku ya 31 Ukuboza uyu mwaka.

Amakuru arambuye kuri iyi gahunda ashobora guhinduka. Minisiteri y' uburezi muri Amerika yashyizeho uburyo bwa imeri buzamenyeshya abahawe inguzanyo amakuru y'ingenzi kuri gahunda yo gukuraho imyenda y'abanyeshuri. Kwiyandikisha kuri uru rubuga rwa imeri, sura: www.ed.gov/subscription.

— FRANÇAIS —

Certains emprunteurs peuvent bénéficier d'un allègement de la dette étudiante | Par cPort

L'administration Biden-Harris et le Ministère américain de l'Éducation ont récemment annoncé un plan visant à aider les emprunteurs à régler le solde de leurs prêts étudiants. Ce programme d'annulation unique éliminera tout ou partie de la dette d'un emprunteur, en fonction du montant de sa dette et du montant de l'annulation auquel il a droit.

Pour être éligible à l'allègement de la dette de prêt étudiant, le revenu annuel de l'emprunteur doit avoir été inférieur à 125 000 dollars (individu ou marié déclarant séparément) ou 250 000 dollars (marié déclarant conjointement ou chef de famille) en 2020 ou 2021.

Deux groupes recevront des montants différents en fonction de leur profil d'étudiant fédéral. Ceux qui ont reçu une bourse Pell à l'université peuvent bénéficier d'un allègement de la dette pouvant aller jusqu'à 20 000 dollars. Ceux qui n'ont pas reçu de Pell Grant peuvent bénéficier d'un allègement de dette allant jusqu'à 10 000 dollars. Les emprunteurs peuvent vérifier quels types de prêts ils ont et s'ils ont reçu une bourse Pell en consultant leur compte en ligne sur StudentAid.gov. Ils peuvent créer un compte s'ils n'en ont pas. Toutefois, il n'est pas obligatoire d'avoir un compte pour bénéficier d'un allègement de dette.

Tous les emprunteurs qualifiés doivent remplir le formulaire de demande afin de s'assurer qu'ils reçoivent leurs fonds d'allègement. Le ministère américain de l'éducation dispose déjà des données relatives aux revenus pour certaines demandes, qui seront traitées automatiquement. Cependant, le gouvernement ne dispose pas des informations de tout le monde, il est donc recommandé à chacun de remplir le formulaire, afin de s'assurer qu'il n'y a pas d'erreur. Une fois que le formulaire de demande est soumis au gouvernement, celui-ci l'examine, détermine l'admissibilité à l'allègement de la dette et travaille avec les administrateurs de prêts pour traiter les fonds d'allègement.

La demande d'allègement de la dette des prêts étudiants devrait être disponible en octobre 2022 et restera ouverte jusqu'au 31 décembre 2023. Le formulaire en ligne se trouvera sur un site Web ".gov" (non divulgué au moment de la rédaction) et sera publié en anglais et en espagnol. Les seules informations requises pour le formulaire seront un nom, une date de naissance, un numéro de sécurité sociale, un numéro de téléphone et une adresse électronique.

Les emprunteurs doivent faire leur demande de pardon le plus tôt possible. Si un emprunteur fait sa demande avant le 15 novembre 2022, il y a de fortes chances que le ministère américain de l'éducation annule sa dette avant que la pause sur le paiement des prêts étudiants fédéraux ne soit levée le 31 décembre de cette année.

Les détails de ce plan pourraient changer. Le Ministère américain de l'Éducation a créé un système de courrier électronique

qui informera les emprunteurs des informations importantes concernant le programme d'allégement de la dette des prêts étudiants. Pour vous inscrire à cette liste de diffusion, rendez-vous sur le site : www.ed.gov/subscriptions.

— PORTUGUÊS —

Alívio da dívida do empréstimo estudantil disponível para alguns mutuários | Por cPort

A administração Biden-Harris e o Departamento de Educação dos EUA anunciaram recentemente um plano para ajudar os mutuários de empréstimos estudantis com os seus saldos de empréstimos estudantis. Este programa de perdão único eliminará a dívida do empréstimo estudantil de um mutuário – dependendo do quanto devem e do perdão que se qualificam.

Para ser elegível para a redução da dívida do empréstimo estudantil, o rendimento anual de um mutuário deve ter sido inferior a \$125.000 (arquivo individual ou casado separadamente) ou \$250.000 (pedido de casamento em conjunto ou chefe de família) em 2020 ou 2021.

Dois grupos receberão diferentes quantias de acordo com o seu perfil de estudante federal. Aqueles que receberam um Pell Grant na faculdade são elegíveis para até \$20.000 em alívio da dívida. Aqueles que não receberam um Pell Grant na faculdade são elegíveis para até \$10.000 em alívio da dívida. Os mutuários podem confirmar quais os tipos de empréstimos que têm e se receberam um Pell Grant verificando a sua conta online em StudentAid.gov. Podem criar uma conta se não tiverem uma. No entanto, ter uma conta não é obrigatório receber a redução da dívida.

Todos os mutuários qualificados devem preencher o formulário de candidatura para garantir que recebem os seus fundos de ajuda. Os dados de rendimento relevantes já estão disponíveis para o Departamento de Educação dos EUA para algumas aplicações, e esses serão automaticamente processados. No entanto, o governo não tem a informação de todos, pelo que o preenchimento do formulário é recomendado para todos, para garantir que não há erros. Uma vez que o formulário de candidatura é submetido ao governo, eles analisam-no, determinam a elegibilidade

para a redução da dívida, e trabalham com os prestadores de serviços de empréstimos para processar os fundos de ajuda.

O pedido de redução da dívida do empréstimo estudantil deverá estar disponível em outubro de 2022 e permanecerá aberto até 31 de dezembro de 2023. O formulário online será publicado em inglês e espanhol num site ".gov" (não divulgado no momento da escrita) e será publicado em inglês e espanhol. A única informação necessária para o formulário será um nome, data de nascimento, número de Segurança Social, número de telefone e endereço de e-mail.

Os mutuários devem pedir perdão o mais rápido possível. Se um mutuário se aplicar antes de 15 de novembro de 2022, há uma forte probabilidade de o Departamento de Educação dos EUA perdoar a sua dívida antes que a pausa sobre o pagamento do empréstimo de estudantes federais seja levantada em 31 de dezembro deste ano.

Os detalhes sobre o plano podem mudar. O Departamento de Educação dos EUA criou um sistema de e-mail que notificará os mutuários de informações importantes sobre o Programa de Alívio da Dívida do Empréstimo estudantil. Para se inscrever nesta lista de e-mails, visite: www.ed.gov/subscriptions.

— SOMALI —

Deynta deynta ardayga waxaa heli kara qaar ka mid ah deymaha | Waxaa qoray cPort

Maamulka Biden-Harris iyo Waaxda Waxbarashada ee Mareykanka ayaa dhawaan ku dhawaaqay qorshe lagu caawinayo deymaha amaahda ardayda amaahda ardayga hadhaaga deynta ardayga. Barnaamijkan cafiska ah ee hal mar ah ayaa meesha ka saaraya dhammaan ama qayb ka mid ah deynta amaahda ardayga amaahiyaha - iyadoo ku xiran inta lagu leeyahay iyo inta cafiska ay u qalmaan.

Si aad ugu qalanto cafinta deynta ardayga, dakhliga sanadlaha amaahiyaha waa inuu ka hooseeyaa \$125,000 (shakhsi ama guur si gaar ah loo xareeyay) ama \$250,000 (oo la guursaday si wadajir ah ama madaxa qoyska) 2020 ama 2021.

Laba kooxood ayaa heli doona xaddi lacageed oo kala duwan iyadoo loo eegayo astaanta ardayda dawlada dhexe. Kuwa helay

Pell Grant ee kulliyadda waxay u qalmaan ilaa \$20,000 oo deyn cafis ah. Kuwa aan helin Pell Grant ee kulliyadda waxay xaq u leeyihiin ilaa \$10,000 oo deyn cafis ah. Amaahiyeyaasha waxay xaqiijin karaan noocyada deymaha ay haystaan iyo haddii ay heleen Pell Grant iyagoo hubinaya akoonkooda onlaynka ah ee StudentAid.gov. Waxay samayn karaan akoon haddii aanay lahayn. Si kastaba ha ahaatee, xisaab lahaanshaha ma aha qasab in lagu helo cafiska deynta.

Dhammaan deyn-bixiyeyaasha u qalma waa inay buuxiyaan foomka codsiga si ay u hubiyaan inay helaan lacagahooda gargaarka. Xogta daqliga ee laxiriirta ayaa horeyba uheli jirtay Waaxda Waxbarashada ee Mareykanka codsiyada qaar, kuwaasna si toos ah ayaa looga baaraandegi doonaa. Si kastaba ha ahaatee, dawladdu ma hayso macluumaadka qof kasta, sidaas darteed buuxinta foomka ayaa lagula talinayaa qof kasta, si loo hubiyo inaysan jirin khaladaad. Marka foomka codsiga loo gudbiyo dawladda, way dib u eegis ku sameeyaan, go'aamiyaan u-qalmi-taanka cafinta deynta, waxayna la shaqeeyaan adeegayaasha amaahda si ay u habeeyaan lacagaha gargaarka.

Codsiga Caawinta Deynta Ardayga waa inuu jiraa Oktoobar 2022 wuxuuna furnaan doonaa ilaa Diseembar 31, 2023. Foomka onlaynku wuxuu ahaan doonaa degelka ".gov" (aan la shaacin wakhtiga qoraalka) waxaana lagu daabici doonaa Ingiriisi iyo labadaba. Isbaanish Macluumaadka kaliya ee loo baahan yahay foomka ayaa noqon doona magaca, taariikhda dhalashada, lambarka bulshada, lambarka taleefanka, iyo ciwaanka iimaylka.

Dayn-qaadayaashu waa inay codsadaan cafis sida ugu dhakhsaha badan. Haddii deyn-bixiyuhu uu codsado ka hor Noofambar 15, 2022, waxaa jirta fursad xooggan oo ah in Waaxda Waxbarashada ee Mareykanka ay cafiyan doonto deyntooda ka hor inta aan la joojin bixinta amaahda ardayga ee federaalka ah Diseembar 31 ee sanadkan.

Faahfaahinta qorshaha ayaa isbedeli karta. Waaxda Waxbarashada ee Mareykanka ayaa abuurta nidaam iimayl oo ogeysiin doona amaah-bixiyeyaasha macluumaadka muhiimka ah ee ku saabsan Barnaamijka Taakulaynta Daymaha Ardayga. Si aad isu diiwaan geliso liiska iimaylka, booqo: www.ed.gov/subscriptions

Financial Literacy - Student loan debt forgiveness

Student loan forgiveness impacts

credit | Contributed by MECU

On August 24, 2022, President Joe Biden and the U.S. Department of Education announced a three-part plan to provide relief to federal student loan borrowers. One part of the plan is to provide targeted debt forgiveness, with up to \$20,000 in debt cancellation for eligible borrowers. Federal loan borrowers who received Pell Grants are eligible for up to \$20,000 in debt cancellation, while non-Pell Grant recipients are eligible for up to \$10,000 – as long as their individual income is less than \$125,000 (\$250,000 for married couples). For some, the forgiveness may wipe out all of their student loan debt. However, while their debt would be erased, it could negatively impact their credit – albeit slightly.

What is credit?

Within the U.S. financial system, credit is the ability to borrow money to access goods or services, with the understanding that the borrower will pay it back later. Credit unions, banks, and other lenders issue credit to people who want to obtain something now, but either can't or don't want to pay for it immediately. Before someone is granted any credit, lenders determine the borrower's creditworthiness, or how likely they are to pay the money back in full and on time. Creditworthiness is represented by a credit score, which is a number between 300 and 850. The higher the score, the better one's creditworthiness.

Will student loan forgiveness affect credit?

If federal student loan borrowers have their student debt completely forgiven, they may notice a dip in their credit scores. However, they shouldn't be overly concerned about this and the dip should not deter them from applying for forgiveness.

Why might credit scores drop after forgiveness?

Holding student loans contributes to one's credit mix – which refers to the variety of loans someone has taken. Examples include mortgage loans, auto loans, and credit cards. When lenders are deciding whether to offer someone a loan, and at what interest rate, seeing a steady payment record on a mix of credit types helps the lender because it shows that the person can manage the different obligations that come with borrowing multiple kinds of debt. So student loan forgiveness takes one kind of loan away from a person's credit mix, which could lead to a slight, temporary dip in their credit score.

Another reason why someone might notice a slight dip in their credit scores is because student loan forgiveness may lower the average age of their credit accounts. Student loans are often the earliest loans people take out, and a longer credit history shows a person has experience using credit. This helps lenders measure the risks they take when lending to that person. Having a history of on-time payments indicates that someone is likely to make

their payments on time if a lender gives them credit. However, despite any slight dip in credit scores, the financial benefits of forgiveness outweigh the minimal dip.

Could forgiveness improve some borrowers' scores?

If someone receives the student loan forgiveness, but that does not completely erase their entire balance, they may notice a credit score improvement. This is because the student loans are still contributing to their credit mix and to the average age of their credit accounts. Eliminating a portion of their debt decreases the amount owed to lenders – and how much is owed is the second biggest contributing factor to credit scores. If someone is using a lot of their available credit, it may indicate they are overextended – making them look like they have a higher risk of failing to pay their debts. Student loan forgiveness of \$10,000 or \$20,000 will lower their amounts owed, potentially leading to increased scores.

So what is the bottom line?

The bottom line is that student loan forgiveness is well worth it. The possibility of a quick dip in one's score should not make people worried about seeking loan forgiveness. If forgiveness negatively impacts someone's score, it will probably only be a 5- to 10-point drop. As long as people keep making their other loan payments on time, their score can rebound relatively quickly, usually within three to six months. The amount of money saved from receiving debt forgiveness far outweighs any temporary impact on credit!

— ESPAÑOL —

La condonación de préstamos estudiantiles afecta el crédito | Por MECU

El 24 de agosto de 2022, el presidente Joe Biden y el Departamento de Educación de EE. UU. anunciaron un plan de tres partes para brindar alivio a los prestatarios de préstamos estudiantiles federales. Una parte del plan es proporcionar una condonación de deuda específica, con hasta \$20,000 en cancelación de deuda para prestatarios elegibles. Los prestatarios de préstamos federales que recibieron Becas Pell son elegibles para hasta \$20,000 en cancelación de deuda, mientras que los que no son beneficiarios de Becas Pell son elegibles para hasta \$10,000, siempre que sus ingresos individuales sean inferiores a \$125,000 (\$250,000 para parejas casadas). Para algunos, la condonación puede acabar con toda la deuda de su préstamo estudiantil. Sin embargo, si bien su deuda se borraría, podría afectar negativamente su crédito – aunque sea levemente.

¿Qué es el crédito?

Dentro del sistema financiero de los EE. UU., el crédito es la capacidad de pedir dinero prestado para acceder a bienes o servicios, en el entendimiento de que el prestatario lo devolverá más tarde. Las cooperativas de ahorro y crédito, los bancos y otros prestamistas otorgan crédito a las personas que

desean obtener algo ahora, pero que no pueden o no quieren pagarlo de inmediato. Antes de que a alguien se le otorgue un crédito, los prestamistas determinan la solvencia del prestatario o la probabilidad de que pague el dinero en su totalidad y a tiempo. La solvencia está representada por un puntaje de crédito, que es un número entre 300 y 850. Cuanto mayor sea el puntaje, mejor será la solvencia.

¿La condonación de préstamos estudiantiles afectará el crédito?

Si a los prestatarios de préstamos federales para estudiantes se les perdona completamente la deuda estudiantil, es posible que noten una caída en sus puntajes de crédito. Sin embargo, no deberían preocuparse demasiado por esto y la caída no debería disuadirlos de solicitar el perdón.

¿Por qué podrían caer los puntajes de crédito después del perdón?

Tener préstamos estudiantiles contribuye a la combinación crediticia de uno, que se refiere a la variedad de préstamos que alguien ha tomado. Los ejemplos incluyen préstamos hipotecarios, préstamos para automóviles y tarjetas de crédito. Cuando los prestamistas están decidiendo si ofrecer un préstamo a alguien y a qué tasa de interés, ver un registro de pago constante en una combinación de tipos de crédito ayuda al prestamista porque muestra que la persona puede manejar las diferentes obligaciones que conlleva el préstamo de múltiples tipos de deuda; Por lo tanto, la condonación de préstamos estudiantiles elimina un tipo de préstamo de la combinación crediticia de una persona, lo que podría conducir a una leve caída temporal en su puntaje crediticio.

Otra razón por la que alguien puede notar una ligera caída en sus puntajes de crédito es porque la condonación de préstamos estudiantiles puede reducir la edad promedio de sus cuentas de crédito. Los préstamos estudiantiles son a menudo los primeros préstamos que la gente toma, y un historial crediticio más largo muestra que una persona tiene experiencia en el uso del crédito. Esto ayuda a los prestamistas a medir los riesgos que asumen al prestarle a esa persona. Tener un historial de pagos a tiempo indica que es probable que alguien haga sus pagos a tiempo si un prestamista le otorga crédito. Sin embargo, a pesar de cualquier caída leve en los puntajes de crédito, los beneficios financieros de la condonación superan la caída mínima.

¿Podría el perdón mejorar los puntajes de algunos prestatarios?

Si alguien recibe la condonación del préstamo estudiantil, pero eso no borra completamente todo su saldo, es posible que note una mejora en su puntaje crediticio. Esto se debe a que los préstamos estudiantiles siguen contribuyendo a su combinación crediticia ya la edad promedio de sus cuentas de crédito. La eliminación de una parte de su deuda disminuye la cantidad adeudada a los prestamistas, y la cantidad adeudada es el segundo factor más importante que contribuye a los puntajes crediticios. Si alguien está utilizando gran parte de su crédito disponible,

Continued on page 10

puede indicar que está sobrecargado, lo que hace que parezca que tiene un mayor riesgo de no pagar sus deudas. La condonación de préstamos estudiantiles de \$10,000 o \$20,000 reducirá sus montos adeudados, lo que podría conducir a un aumento en los puntajes.

Entonces, ¿cuál es la conclusión?

La conclusión es que la condonación de préstamos estudiantiles bien vale la pena. La posibilidad de una caída rápida en el puntaje de uno no debería hacer que las personas se preocupen por buscar la condonación de préstamos. Si el perdón afecta negativamente el puntaje de alguien, probablemente solo será una caída de 5 a 10 puntos. Mientras las personas sigan haciendo sus otros pagos de préstamos a tiempo, su puntaje puede recuperarse relativamente rápido, generalmente dentro de tres a seis meses. ¡La cantidad de dinero ahorrado al recibir la condonación de la deuda supera con creces cualquier impacto temporal en el crédito!

— KISWAHILI —

Msamaha wa mkopo wa wanafunzi huathiri mkopo | Na MECU

Mnamo Agosti 24, 2022, Rais Joe Biden na Idara ya Elimu ya Marekani walitangaza mpango wa sehemu tatu wa kutoa ahueni kwa wakopaji wa mikopo ya wanafunzi wa shirikisho. Sehemu moja ya mpango huo ni kutoa msamaha wa deni unaolengwa, na hadi \$20,000 katika kughairi deni kwa wakopaji wanaostahiki. Wakopaji wa mikopo wa serikali waliopokea Ruzuku za Pell wanastahiki hadi \$20,000 katika kughairi deni, huku wapokeaji wasio wa Pell Grant wanastahiki hadi \$10,000 - mradi tu mapato yao ya kibinafsi ni chini ya \$125,000 (\$250,000 kwa wanandoa). Kwa wengine, msamaha huo unaweza kufuta deni lao la mkopo wa wanafunzi. Hata hivyo, ingawa deni lao lingefutwa, linaweza kuathiri vibaya mikopo yao - ingawa kidogo.

Mikopo ni nini?

Ndani ya mfumo wa kifedha wa Marekani, mkopo ni uwezo wa kukopa pesa ili kufikia bidhaa au huduma, kwa maelewano kwamba mkopaji atailipa baadaye. Vyama vya mikopo, benki, na wakopeshaji wengine hutoa mikopo kwa watu wanaotaka kupata kitu sasa, lakini hawawezi au hawataki kuilipia mara moja. Kabla ya mtu kupewa mkopo wowote, wakopeshaji huamua ustahili wa mkopaji, au uwezekano wa wao kulipa pesa hizo kwa ukamilifu na kwa wakati. Ustahiki wa mkopo unawakilishwa na alama za mkopo, ambazo ni nambari kati ya 300 na 850. Kadiri alama zilivyo juu, ndivyo sifa ya mtu kupata mkopo inavyoboreka.

Je! msamaha wa mkopo wa wanafunzi utaathiri mkopo?

Ikiwa wakopaji wa mkopo wa wanafunzi wa shirikisho wame-samehewa deni lao kabisa, wanaweza kugundua kushuka kwa alama zao za mkopo. Hata hivyo, hawapaswi kuwa na wasiwasi kupita kiasi kuhusu hili na dip haipaswi kuwazuia kutuma maombi ya msamaha.

Kwa nini alama za mkopo zinaweza kushuka baada ya msamaha?

Kushikilia mikopo ya wanafunzi huchangia mchanganyiko wa mkopo wa mtu - ambao unarejelea aina mbalimbali za mikopo ambayo mtu amechukua. Mifano ni pamoja na mikopo ya nyumba, mikopo ya magari, na kadi za mkopo. Wakopeshaji wanapoamua kumpa mtu mkopo, na kwa kiwango gani cha riba, kuona rekodi ya malipo thabiti kwenye mchanganyiko wa aina za mkopo humsaidia mkopeshaji kwa sababu inaonyesha kwamba mtu huyo anaweza kusimamia majukumu tofauti yanayotokana na kukopa aina nyingi za deni. Kwa hivyo msamaha wa mkopo wa wanafunzi huondoa aina moja ya mkopo kutoka kwa mchanganyiko wa mkopo wa mtu, ambayo inaweza kusababisha kushuka kidogo kwa alama zao za mkopo.

Sababu nyingine kwa nini mtu anaweza kuona kushuka kidogo kwa alama zao za mkopo ni kwa sababu msamaha wa mkopo wa wanafunzi unaweza kupunguza wastani wa umri wa akaunti zao za mkopo. Mikopo ya wanafunzi mara nyingi ndiyo mikopo ya mapema zaidi ambayo watu huchukua, na historia ndefu ya mkopo inaonyesha mtu ana uzoefu wa kutumia mkopo. Hii huwasaidia wakopeshaji kupima hatari wanazochukua wanapomkopesha mtu huyo. Kuwa na historia ya malipo ya wakati huashiria kuwa kuna uwezekano wa mtu kufanya malipo yake kwa wakati ikiwa mkopeshaji atampa mkopo. Hata hivyo, licha ya kupungua kidogo kwa alama za mikopo, manufaa ya kifedha ya msamaha yanazidi kiwango kidogo.

Je, msamaha unaweza kuboresha alama za baadhi ya wakopaji?

Ikiwa mtu atapokea msamaha wa mkopo wa wanafunzi, lakini hiyo haifuti kabisa salio lake lote, anaweza kugundua uboreshaji wa alama za mkopo. Hii ni kwa sababu mikopo ya wanafunzi bado inachangia mchanganyiko wao wa mikopo na wastani wa umri wa akaunti zao za mikopo. Kuondoa sehemu ya deni lao kunapunguza kiasi kinachodaiwa na wakopeshaji - na ni kiasi gani kinachodaiwa ni jambo la pili kubwa linalochangia alama za mikopo. Iwapo mtu anatomia mkopo wake mwingi unaopatikana, inaweza kuonyesha kuwa ameongezewa muda zaidi - na kumfanya aonekane kama ana hatari kubwa ya kushindwa kulipa madeni yake. Msamaha wa mkopo wa wanafunzi wa \$10,000 au \$20,000 utapunguza kiasi wanachodaiwa, na hivyo kusababisha ongezeko la alama.

Kwa hivyo ni nini msingi?

Jambo la msingi ni kwamba msamaha wa mkopo wa mwanafunzi unastahili. Uwezekano wa kushuka kwa haraka katika alama ya mtu haipaswi kuwafanya watu kuwa na wasiwasi kuhusu kutafuta msamaha wa mkopo. Ikiwa msamaha utaathiri vibaya alama ya mtu, pengine itakuwa tu kushuka kwa alama 5 hadi 10. Ilimradi watu waendeleo kufanya malipo yao mengine ya mkopo kwa wakati, alama zao zinaweza kujirudia kwa haraka kiasi, kwa kawaida ndani ya miezi mitatu hadi sita. Kiasi cha pesa kilichookolewa kutokana na kupokea msamaha wa deni kinazidi athari zozote za muda kwenye mkopo!

— IKINYARWANDA —

Gukuraho inguzanyo yabanyeshuri bigira ingaruka ku nguzanyo | Yanditswe na MECU

Ku ya 24 Kanama 2022, Perezida Joe Biden na Minisiteri ishinzwe uburezi muri Amerika batangaje gahunda y'ibice bitatu byo gutanga ubufasha ku bafashe inguzanyo zo kwiga. Igice kimwe cya gahunda ni ugukuraho umwenda ugera ku \$20,000 yo gukuraho imyenda ku bagurijwe bujije ibisabwa, mu gihe abafashe inguzanyo itari iya Pell Grants bemerewe agera kuri \$10,000 igihe cyose batinjiza arenga \$125,000 (\$250,000 ku bashakanye). Kuri bamwe, gukuraho iyi nguzanyo bishobora kuzahita bikuraho inguzanyo bari bafite yose. Cyakora, mu gihe inguzanyo yabo izaba ikuweho, bishobora kuzagira ingaruka mbi kuri raporo y'abo y'ikoreshwa ry'inguzanyo - gusa ku rugero ruto.

Ese Keredi ni iki?

Muri sisiteme y'ubukungu ya Amerika, keredi ni ububasha bwo kuguzama amadolari kugirango ugire ibyo ubasha kwigezaho cyangwa serivisi uhabwa, umuntu yumva neza ko azishyura mu gihe kiri imbere. Ibigo by'imari, banki ndetse n'abandi batanga inguzanyo ku bantu kugirango babone ikintu ubu, baba badashobora cyangwa badashaka kwishyura ako kanya. Mbere y'uko umuntu ahabwa inguzanyo iyo ari yo yose, abatanga iyo nguzanyo barabanza bagasuzuma uburyo uyu muntu yemerewe inguzanyo, cyangwa se uburyo bafite ubushobozi bwo kwishyura yuzuye kandi kugihe. icyerekana ko ukwiye inguzanyo kigaragazwa n'amanota ya Keredi, uyu akaba ari umubare ubarirwa hagati ya 300 na 850. Uko ugira umubare uri hejuru ni ko urushaho kuzama ibisabwa ngo ube wahabwa inguzanyo.

Gukurirwaho inguzanyo bizagira ingaruka ku manota ya keredi?

Niba abahawe inguzanyo bakuriweho umwenda wo kwiga wose, bashobora kuzabona igabanuka ry'amanota yabo ya keredi. Ariko, ntibakagombye guhangayikishwa cyane nibi ndetse ntibikwiye kubabuza gusaba gukurirwaho inguzanyo zabo.

Kuki amanota yanjye ya Keredi azamanuka nyuma yo gukurirwaho umwenda?

Gufata inguzanyo ngo wige bigira uruhare mu mu kubarira hamwe inguzanyo zose umuntu afite - ni ukuvuga inguzanyo zitandukanye umuntu yafashe kuwa yabaho muri iki gihugu. Ingero zirimo inguzanyo zo kugura inzu, inguzanyo z'imodoka, n'amakarita yinguzanyo. Iyo abatanga inguzanyo bari gufata icyemezo cyo guha umuntu inguzanyo, ndetse n'igipimo cyinyungu bayimuharaho, kubona raporo y'uburyo umuntu yishyura inguzanyo zose muri rusange bifasha utanga inguzanyo kuko byerekana ko umuntu ashobora gucunga inshingano zinyuranye zizanwa no kuguzama amoko menshi yimyenda. Ubwo rero, gukurirwaho inguzanyo y'abanyeshuri bikura ubwoko bumwe bw'inguzanyo ku mubare w'inguzanyo afite, bigashobora gutuma habaho igabanuka rito, ry'igihe gito gito mu manota yabo yinguzanyo.

Indi mpamvu yatuma umuntu ashobora kubona igabanuka rito mu manota y'inguzanyo ni ukubera gukurirwaho inguzanyo bishobora kugabanya imyaka yagaragara ko umuntu amaze afata inguzanyo. Inguzanyo z'abanyeshuri akenshi ni inguzanyo za mbere abantu bafata, kandi amateka maramare yo gufata inguzanyo yerekana ko umuntu afite uburamba bwo gukoresha inguzanyo neza. Ibi bifasha abatanga inguzanyo gupima ingaruka zabaho mu gihe baguriza uwo muntu. Kugira amateka yo kwishyura ku gihe byerekana ko umuntu ashobora kwishyurira ku gihe mugihe ahawe inguzanyo. Cyakora, n'ubwo hagabanuka gato amanota y'inguzanyo, inyungu zo gukurirwaho umwenda ziruta kure igabanuka rito kandi ry'igihe gito ry'ayo manota.

Ese kuvanirwaho inguzanyo bishobora kuzamura amanota ya keredi?

Niba umuntu akuriweho umwenda wo kwiga, ariko ntibimareho umwenda we wose, bishobora gutuma amanota ya keredi azamuka. Ibyo biba bitewe n'uko inguzanyo yo kwiga ikomeza kugira uruhare mu kumenya igihe umuntu amaze atangiye gufata inguzanyo. Kuvanaho igice cy'umwenda wabo bigabanya umwenda afite - kandi umubare w'amadolari y'inguzanyo umuntu yishyura ni ikintu cya kabiri kinini gihisha umuntu amanota y'inguzanyo. Niba umuntu akoresha inguzanyo nyinshi zishoboka, bishobora kwerekana ko akoresha inguzanyo ku buryo burengeje urugero - bigatuma asa nkaho afite ibyago byinshi byo kutishyura imyenda. Gukurirwaho inguzanyo y'abanyeshuri ingana na \$10,000 cyangwa \$20,000 bizagabanya ayo bagomba kwishyura, bibe byatuma amanota yiyongera.

Nonese icyemezo kibe ikihe?

Icyemezo ni uko gusonerwa inguzanyo zo kwiga byari bikwiye. Kuba amanota ya keredi y'umuntu agabanuka ntibigomba gutera

abantu impungenge zo gusaba gukurirwaho inguzanyo. N'iyoy byagira ingaruka mbi ku manota y'umuntu, birashoboka ko ari amanota 5 kugeza 10 avaho gusa. Igihe cyose abantu bakomeje kwishyura izindi nguzanyo ku gihe, amanota yabo ashobora kongera kwiyongera mu gihe gito, akenshi kiri hagati y'amezi atatu kugeza kuri atandatu. Umubare w'ayo yazigamye mu ubwo yakurirwagaho umwenda urenze kure ingaruka zose z'igihe gito ku nguzanyo!

— FRANÇAIS —

L'annulation des prêts étudiants a un impact sur le crédit

| Par MECU

Le 24 août 2022, le président Joe Biden et le Ministère américain de l'Éducation ont annoncé un plan en trois parties visant à soulager les emprunteurs de prêts étudiants fédéraux. L'une des parties du plan consiste à offrir une remise de dette ciblée, avec une annulation de dette pouvant atteindre 20 000 dollars pour les emprunteurs admissibles. Les emprunteurs fédéraux qui ont reçu une bourse Pell peuvent bénéficier d'une annulation de dette allant jusqu'à 20 000 dollars, tandis que ceux qui n'ont pas reçu de bourse Pell peuvent bénéficier d'une annulation de dette allant jusqu'à 10 000 dollars, à condition que leur revenu individuel soit inférieur à 125 000 dollars (250 000 dollars pour les couples mariés). Pour certains, l'annulation peut effacer la totalité de leur dette de prêt étudiant. Cependant, même si leur dette est effacée, cela peut avoir un impact négatif sur leur crédit, bien que légèrement.

Qu'est-ce que le crédit ?

Dans le système financier américain, le crédit est la capacité d'emprunter de l'argent pour obtenir des biens ou des services, étant entendu que l'emprunteur remboursera plus tard. Les coopératives de crédit, les banques et les autres prêteurs accordent des crédits aux personnes qui veulent obtenir quelque chose maintenant, mais qui ne peuvent ou ne veulent pas le payer immédiatement. Avant d'accorder un crédit à une personne, les prêteurs déterminent la solvabilité de l'emprunteur, c'est-à-dire la probabilité qu'il rembourse l'argent en totalité et à temps. La solvabilité est représentée par un score de crédit, qui est un nombre compris entre 300 et 850. Plus le score est élevé, meilleure est la solvabilité d'une personne.

L'annulation d'un prêt étudiant aura-t-elle une incidence sur le crédit?

Si les emprunteurs de prêts étudiants fédéraux voient leur dette étudiante entièrement effacée, ils peuvent constater une baisse de leur cote de crédit. Toutefois, ils ne devraient pas s'en inquiéter outre mesure et cette baisse ne devrait pas les dissuader de demander l'annulation de leur dette.

Pourquoi la cote de crédit peut-elle baisser après une remise de dette?

Le fait de détenir des prêts étudiants contribue à la composition du crédit d'une personne, qui fait référence à la variété des prêts qu'elle a contractés. Les exemples incluent les prêts hypothécaires, les prêts automobiles et les cartes de crédit. Lorsque les prêteurs décident d'offrir un prêt à une personne, et à quel taux d'intérêt, le fait de voir un dossier de paiement régulier sur un ensemble de types de crédit aide le prêteur, car cela montre que la personne peut gérer les différentes obligations qui découlent de l'emprunt de plusieurs types de dettes. Ainsi, l'annulation du prêt étudiant élimine un type de prêt de la combinaison de crédits d'une personne, ce qui peut entraîner une légère baisse temporaire de son score de crédit.

Une autre raison pour laquelle une personne pourrait remarquer une légère baisse de ses points de crédit est que la remise des prêts étudiants peut réduire l'âge moyen de ses comptes de crédit. Les prêts étudiants sont souvent les premiers prêts que les gens contractent, et un historique de crédit plus long montre qu'une personne a de l'expérience dans l'utilisation du crédit. Cela aide les prêteurs à mesurer les risques qu'ils prennent lorsqu'ils prêtent à cette personne. Le fait d'avoir un historique de paiements ponctuels indique qu'une personne est susceptible d'effectuer ses paiements à temps si un prêteur lui accorde un crédit. Cependant, malgré une légère baisse de la cote de crédit, les avantages financiers du pardon l'emportent sur cette baisse minime.

La remise de dette peut-elle améliorer le score de certains emprunteurs ?

Si une personne bénéficie de la remise de son prêt étudiant, mais que cela n'efface pas complètement son solde, elle peut constater une amélioration de sa cote de crédit. Cela s'explique par le fait que les prêts étudiants contribuent encore à la composition de son crédit et à l'âge moyen de ses comptes de crédit. L'élimination d'une partie de leur dette diminue le montant dû aux prêteurs - et le montant dû est le deuxième facteur le plus important pour le pointage de crédit. Si une personne utilise une grande partie de son crédit disponible, cela peut indiquer qu'elle est surendettée, ce qui donne l'impression qu'elle présente un risque plus élevé de ne pas rembourser ses dettes. Une remise de 10 000 ou 20 000 dollars de prêts étudiants réduira les montants dus, ce qui pourrait entraîner une augmentation de la cote de crédit.

Quel est le résultat final ?

Le résultat final est que l'annulation des prêts étudiants en vaut la peine. La possibilité d'une baisse rapide de son score ne doit pas faire hésiter les gens à demander une remise de dette. Si l'an-

nulation a un impact négatif sur le score d'une personne, il ne s'agit probablement que d'une baisse de 5 à 10 points. Tant que les gens continuent à payer leurs autres prêts à temps, leur score peut remonter assez rapidement, généralement dans les trois à six mois. La somme d'argent économisée grâce à l'annulation de la dette dépasse de loin l'impact temporaire sur le crédit !

— PORTUGUÊS —

Perdão de empréstimo estudantil afeta crédito | Por MECU

Em 24 de agosto de 2022, o Presidente Joe Biden e o Departamento de Educação dos EUA anunciaram um plano em três partes para fornecer ajuda aos mutuários de empréstimos de estudantes federais. Uma parte do plano é fornecer perdão de dívida direcionada, com até \$20.000 em anulação de dívida para mutuários elegíveis. Os mutuários federais que receberam Pell Grants são elegíveis até \$20.000 em anulação da dívida, enquanto os beneficiários não-Pell Grant são elegíveis até \$10.000 – desde que o seu rendimento individual seja inferior a \$125.000 (\$250.000 para casais). Para alguns, o perdão pode acabar com toda a dívida do empréstimo estudantil. No entanto, embora a sua dívida fosse apagada, poderia ter um impacto negativo no seu crédito – ainda que ligeiramente.

O que é crédito?

Dentro do sistema financeiro dos EUA, o crédito é a capacidade de pedir dinheiro emprestado para aceder a bens ou serviços, com o entendimento de que o mutuário irá pagá-lo mais tarde. As uniões de crédito, bancos e outros credores emitem crédito a pessoas que querem obter algo agora, mas ou não podem ou não querem pagar por isso imediatamente. Antes que alguém seja concedido qualquer crédito, os credores determinam a solvabilidade do mutuário, ou a probabilidade de pagar o dinheiro de volta a tempo e horas. A solvabilidade é representada por uma pontuação de crédito, que é um número entre 300 e 850. Quanto maior for a pontuação, melhor é a solvabilidade.

O perdão do empréstimo estudantil vai afetar o crédito?

Se os mutuários de empréstimos de estudantes federais tiverem a sua dívida de estudante completamente perdoada, podem notar uma queda nas suas notas de crédito. No entanto, eles não devem estar excessivamente preocupados com isso e o mergulho não deve impedi-los de pedir perdão.

Por que as notas de crédito caem após o perdão?

A detenção de empréstimos estudantis contribui para o mix de crédito de cada um – que se refere à variedade de empréstimos que alguém assumiu. Exemplos incluem empréstimos hipotecários, empréstimos automóveis e cartões de crédito. Quando os credores estão a decidir se oferecem um empréstimo a alguém, e a que taxa de juro, ver um registo de pagamento estável numa mistura de tipos de crédito ajuda o credor porque mostra que a pessoa pode gerir as diferentes obrigações que vêm com o empréstimo de vários tipos de dívida. Assim, o perdão do empréstimo estudantil retira um tipo de empréstimo da mistura de crédito de uma pessoa, o que pode levar a uma ligeira queda temporária na sua pontuação de crédito.

Outra razão pela qual alguém pode notar um ligeiro decréscimo nas suas notas de crédito é porque o perdão do empréstimo estudantil pode diminuir a idade média das suas contas de crédito. Os empréstimos estudantis são muitas vezes os primeiros empréstimos que as pessoas contraem, e um histórico de crédito mais longo mostra que uma pessoa tem experiência usando o crédito. Isto ajuda os credores a medir os riscos que correm ao emprestar a essa pessoa. Ter um historial de pagamentos pontuais indica que alguém é suscetível de efetuar os seus pagamentos a

tempo se um credor lhes der crédito. No entanto, apesar de qualquer ligeiro decréscimo nas pontuações de crédito, os benefícios financeiros do perdão superam o mínimo de queda.

O perdão poderia melhorar as pontuações de alguns mutuários?

Se alguém receber o perdão do empréstimo estudantil, mas isso não apaga completamente todo o seu saldo, pode notar uma melhoria da pontuação de crédito. Isto porque os empréstimos estudantis continuam a contribuir para o seu mix de crédito e para a idade média das suas contas de crédito. A eliminação de uma parte da sua dívida diminui o montante devido aos credores – e quanto é devido é o segundo maior fator contribuinte para as pontuações de crédito. Se alguém estiver a usar muito do seu crédito disponível, pode indicar que está demasiado exagerado – fazendo com que pareça que tem um maior risco de não pagar as suas dívidas. O perdão do empréstimo estudantil de \$10.000 ou \$20.000 irá baixar os seus montantes devidos, potencialmente levando a um aumento das notas.

Então, qual é a conclusão?

A questão é que o perdão do empréstimo estudantil vale bem a pena. A possibilidade de uma rápida queda na pontuação não deve deixar as pessoas preocupadas em pedir perdão ao empréstimo. Se o perdão impactar negativamente a pontuação de alguém, provavelmente será apenas uma queda de 5 a 10 pontos. Enquanto as pessoas continuarem a fazer os seus outros pagamentos de empréstimos a tempo, a sua pontuação pode recuperar relativamente rapidamente, geralmente dentro de três a seis meses. A quantidade de dinheiro poupada ao receber o perdão da dívida supera em muito qualquer impacto temporário no crédito!

— SOMALI —

Amaahda cafinta ardaydu waxay saamaysaa credit Waxaa qoray MECU

Ogosto 24, 2022, Madaxweyne Joe Biden iyo Waaxda Waxbarashada ee Mareykanka waxay ku dhawaaqeen qorshe saddex qaybood ka kooban oo lagu bixinayo gargaar amaahda amaahda ardayda federaalka ah. Qayb ka mid ah qorshaha waa in la bixiyo cafiska daynta ee la beegsanayo, iyadoo ilaa \$20,000 oo deyn la baabi'ino deyn-bixiyeyaasha xaqa u leh. Amaahda amaahda ee federaalka ah ee helay Pell Grants waxay xaq u leeyihiin ilaa \$20,000 oo deyn baabi'in ah, halka kuwa aan Pell Grant qaadanin ay u qalmaan ilaa \$10,000 - waa haddii dakhligooda shakhsi ahaaneed uu ka yar yahay \$125,000 (\$ 250,000 lammaanaha is qaba). Qaar ka mid ah, cafiska ayaa laga yaabaa inay tirtiraan dhammaan deynta amaahda ardaydooda. Si kastaba ha ahaatee, iyadoo deyntooda la tirtiri doono, waxay si xun u saameyn kartaa deyntooda - in kasta oo ay yar tahay.

Waa maxay credit?

Nidaamka maaliyadeed ee Maraykanka dhexdiisa, credit waa awoodda lagu amaahdo lacag si loo helo alaab ama adeegyada, iyadoo la fahamsan yahay in deyn-bixiyuhu uu dib u bixin doono hadhow. Ururada deymaha, bangiyada, iyo deymaan bixiyayaasha kale waxay siiyan deyn dadka raba inay wax helaan hadda, laakiin ma awoodaan ama ma rabaan inay isla markiiba bixiyaan. Ka hor inta aan qof la siin wax deyn ah, bixiyeyaasha ayaa go'aamiya qadardinta deynta amaahiyaha, ama sida ay u badan tahay inay dib u bixiyaan lacagta si buuxda iyo waqtigii loogu talagalay. Credit-worthiness waxaa lagu matalaa buundooyinka credit, taas oo ah tiro u dhaxaysa 300 iyo 850. Markasta buundooyinka sareeyo, qofka ayaa u wanagsan creditworthiness.

Amaahda cafiska ardaydu ma saamaynaysaa credit?

Haddii deyn-qaadayaasha amaahda ardayda federaalka ah si buuxda loo cafiyay deynta ardaygooda, waxaa laga yaabaa inay dareemaan hoos u dhac ku yimaadda buundooyinkooda. Si kastaba ha ahaatee, waa in aanay aad uga welwelin arrintan oo dhuudhuubantu waa in aanay ka joojin iyaga in ay dalbadaan cafis. **Maxay u dhici kartaa in buundooyinka buundooyinka ay hoos u dhacaan cafiska ka dib?**

Haysashada deynta ardaydu waxay ka qayb qaadataa isku darka buundooyinka qofka - taas oo loola jeedo noocyada kala duwan ee deymaha uu qof qaatay. Tusaalooyinka waxaa ka mid ah amaahda guryaha, amaahda baabuurta, iyo kaararka deynta. Marka ay amaah-bixiyeyaashu go'aansanaayan inay qof u fidiyaan dayn iyo in kale, iyo heerka dulsarka, in la arko diiwaanka lacag-bixinta joogtada ah ee noocyada deymaha ee isku dhafan waxay caawisaa dayn-bixiyuhu sababtoo ah waxay muujinaysaa in qofku uu maamuli karo waajibbaadyada kala duwan ee la socda amaahda noocyo badan oo deyn ah. . Markaa cafiska amaahda ardaydu waxay ka qaadataa hal nooc oo amaah ah isku darka buundooyinka qofka, taas oo u horseedi karta in yar oo ku meel gaadh ah dhibcahoda credit.

Sababta kale ee uu qofku u dareemi karo wax yar oo dhibco ah oo ku jira buundooyinkooda buundooyinka waa sababtoo ah cafiska amaahda ardayga ayaa laga yaabaa inay hoos u dhigo celceliska da'da xisaabaadka. Amaahda ardaydu inta badan waa deymaha ugu horeeya ee ay dadku qaataan, iyo taariikhda daynta dheer waxay muujinaysaa in qofku khibrad u leeyahay isticmaalka credit. Tani waxay ka caawinaysaa bixiyeyaasha inay cab-biraan khataraha ay gelayaan markay wax amaahinayaan qofkaas. Lahaanshaha taariikhda lacag bixinta wakhtiga ku beegan waxay muujinaysaa in qof ay u badan tahay inuu wax ku bixiyo waqtigii loogu talagalay haddii deyn bixiyuhu siiyo credit. Si kastaba ha ahaatee, inkasta oo wax yar hoos u dhac ku yimid buundooyinka kreditka, faa'iidooyinka maaliyadeed ee cafiska ayaa ka miisaan badan qulqulka ugu yar.

Cafisku ma hagaajin karaa buundooyinka deymaha qaarkood?

Haddii qof helo cafiska amaahda ardayga, laakiin taasi gebi ahaanba ma tirtirto dheelitirkooda oo dhan, waxa laga yaabaa inay dareemaan horumar dhibcaha dhibcaha. Tani waa sababta oo ah amaahda ardaygu wali waxay wax ku kordhinayaan isku darka buundooyinka iyo celceliska da'da akoonnada deynta. Ciribtirka qayb ka mid ah deyntooda waxay hoos u dhigtaa qadarka lagu leeyahay deyn-bixiyeyaasha - iyo inta lagu leeyahay ayaa ah qodobka labaad ee ugu weyn ee wax ku biiriya dhibcaha buundooyinka. Haddii qof uu isticmaalo wax badan oo ka mid ah deymaha la heli karo, waxay muujin kartaa inay xad dhaaf yihiin - taasoo ka dhigaysa inay u ekaadaan inay leeyihiin khatar sare oo ah inay ku guuldareystaan deymaha lagu leeyahay. Cafiska amaahda ardayga ee \$10,000 ama \$20,000 waxay hoos u dhigi doontaa qaddarka lagu leeyahay, taasoo u horseedi karta buundooyin korodhay.

Haddaba waa maxay gunta?

Guntii iyo gebagebadii waa in cafiska amaahda ardaygu uu mudan yahay. Suurtagalnimada in dhibco degdeg ah lagu galo dhibcaha qofka waa in aanay dadka ka werwerin raadinta cafiska amaahda. Haddii cafisku si xun u saameeyo dhibcaha qof, waxay u badan tahay inay noqon doonto oo kaliya 5- ilaa 10 dhibcood. Ilaa iyo inta ay dadku sii wadaan bixinta deynta kale ee waqtigooda, dhibcohoodu waxay dib u soo kaban karaan si dhakhso ah, badanaa saddex ilaa lix bilood gudahood. Qadarka lacagta laga badbaadiyay helitaanka cafiska deynta ayaa aad uga miisaan badan saameyn kasta oo ku meel gaar ah oo deyn ah!

Financial Literacy – Forgiveness eligibility

Some student loan types eligible for relief | Contributed by ProsperityME

The Biden administration's student loan forgiveness program only applies to those with specific direct federal student loans that are currently held by a U.S. Department of Education loan servicer. These loans are only accessible through the Federal Application For Student Aid (FAFSA). Asylum seekers and many others are ineligible for FAFSA and therefore are not eligible for this loan forgiveness program.

Loans that are eligible for forgiveness are subsidized or unsubsidized loans held directly by the U.S. Department of Education. Some federal loan programs – like Federal Perkins Loan Program loans and Federal Family Education Loan (FFEL) Program loans – are serviced by private lenders and are ineligible for forgiveness, unless they were consolidated under a Department of Education servicer prior to September 29, 2022. A list of official Department of Education Loan Servicers can be found online at studentaid.gov.

Borrowers ineligible for the FAFSA who accessed student loans from private lenders are not eligible for federal relief. However, if private education loan borrowers are struggling to make monthly payments, borrowers can take some actions to lower their liability or reduce monthly payments:

1. The Maine Educational Opportunity Tax Credit can be claimed on your Maine Individual Income Tax Return and is applicable to any student loan in repayment. This credit returns to the borrower a portion of loan interest paid in a calendar year.

The Alford Leaders Student Debt Reduction Program provides student loan repayment assistance to graduates of STEM (science, technology, engineering, and mathematics) programs who are currently working for a Maine-based employer.

Some employers offer tuition reimbursement and other assistance programs to their employees. Ask your employer about educational assistance as a benefit. More information can be found on the FAME Maine website: www.famemaine.com.

2. Call your lender to ask about reducing payments or refinancing. Sometimes a phone call is all it takes to lower monthly payments. Refinancing options can also lower total liability – the amount you owe the lender over time – by securing a lower or fixed interest rate. Be sure to check your credit score before refinancing! A score of 700 or higher will yield the best result, but be aware that multiple credit inquiries can lower your credit.

3. Look for other refinancing or consolidation options. Sometimes a better interest rate can be found with a new lender. Consolidation is an option for borrowers with many small loans for many different semesters of school. A consolidating lender will purchase each loan and roll the outstanding balance into one monthly payment with a new interest rate. Benefits include the convenience

of paying one loan per month; potentially lowering total monthly payments; and securing a better interest rate if your credit has improved. A potential risk could be paying more money back to the lender over the lifetime of the loan.

4. If you have defaulted on a private loan, negotiate a settlement with the lender. Lenders don't want you to default on your loan! If you have defaulted for any reason – family emergency, loss of a job, legal issues, bankruptcy, or just a series of honest mistakes – call your lender immediately and explain the situation. Your lender will work with you to develop a settlement or repayment plan to get you back on track and eliminate your debt. This will prevent potential legal action and help repair any damage to your credit in the long term.

Student loans are not dischargeable in bankruptcy, which means that bankruptcy does not eliminate this debt. Also, while most loans are "forgiven" if the primary borrower dies, any co-signers on a loan will be responsible for paying off the remaining debt. A co-signer is usually one other person such as a parent, spouse, or relative who signed paperwork – along with the borrower – with the bank or lender. Family and friends who did not co-sign on debt are not responsible for paying back the lender, and lenders cannot sue relatives of the borrower for missed payments unless that relative co-signed on the loan. In the case of a

co-signer taking on liability for a loan, many lenders will be willing to work with the co-signer to discharge the debt on a manageable repayment or settlement schedule.

Private education loans can be a good option for college students and their parents provided they understand the responsibilities and risks. ProsperityME offers one-on-one confidential financial counseling to community members with questions about loans, credit, savings, and investment. Counselors can help develop an education funding plan and make a financial plan that is right for clients. FAME Maine also offers financial counseling and is specific to student lending. In addition, the Peer Workforce Navigator Project is a multicultural, multilingual support coalition that can assist clients with referrals so people get the assistance they need.

— ESPAÑOL —

Algunos tipos de préstamos estudiantiles elegibles para el alivio de la deuda | Por ProsperityME

El programa de condonación de préstamos estudiantiles de la administración de Biden solo se aplica a aquellos con préstamos estudiantiles federales directos específicos que actualmente están en manos de un administrador de préstamos del Departamento de Educación de EE. UU. Solo se puede acceder a estos préstamos a través de la Solicitud Federal de Ayuda Estudiantil (FAFSA). Los solicitantes de asilo y muchos otros no son elegibles para FAFSA y, por lo tanto, no son elegibles para este programa de condonación de préstamos.

Los préstamos que son elegibles para la condonación son préstamos subsidiados o no subsidiados mantenidos directamente por el Departamento de Educación de los EE. UU. Algunos programas de préstamos federales, como los préstamos del Programa Federal de Préstamos Perkins y los préstamos del Programa Federal de Préstamos para la Educación Familiar (FFEL), son administrados por prestamistas privados y no son elegibles para la condonación, a menos que hayan sido consolidados bajo un administrador del Departamento de Educación antes del 29 de septiembre de 2022. Puede encontrar una lista de los administradores de préstamos oficiales del Departamento de Educación en línea en studentaid.gov

Los prestatarios no elegibles para la FAFSA que accedieron a préstamos estudiantiles de prestamistas privados no son elegibles para ayuda federal. Sin embargo, si los prestatarios de préstamos educativos privados tienen dificultades para realizar los pagos mensuales, los prestatarios pueden tomar algunas medidas para reducir su responsabilidad o reducir los pagos mensuales:

1. El Crédito Tributario por Oportunidad Educativa de Maine se puede reclamar en su Declaración de Impuestos sobre la Renta Individual de Maine y es aplicable a cualquier préstamo estudiantil en pago. Este crédito devuelve al prestatario una parte de los intereses del préstamo pagados en un año calendario.

El Programa de Reducción de Deuda Estudiantil Alford Leaders brinda asistencia para el pago de préstamos estudiantiles a graduados de programas STEM (ciencia, tecnología, ingeniería y matemáticas) que actualmente trabajan para un empleador con sede en Maine.

Algunos empleadores ofrecen reembolso de matrícula y otros programas de asistencia a sus empleados. Pregúntele a su empleador acerca de la asistencia educativa como beneficio. Se puede encontrar más información en el sitio web de FAME Maine: www.famemaine.com.

2. Llame a su prestamista para preguntar sobre la reducción de pagos o la refinanciación. A veces, una llamada telefónica es todo lo que se necesita para reducir los pagos mensuales. Las opciones de refinanciamiento también pueden reducir la responsabilidad total (la cantidad que le debe al prestamista a lo largo del tiempo) al garantizar una tasa de interés más baja o fija. ¡Asegúrese de verificar su puntaje de crédito antes de refinanciar! Una puntuación de 700 o más dará el mejor resultado, pero tenga en cuenta que varias consultas de crédito pueden reducir su crédito

3. Busque otras opciones de refinanciamiento o consolidación. A veces se puede encontrar una mejor tasa de interés con un nuevo prestamista. La consolidación es una opción para los prestatarios con muchos préstamos pequeños para diferentes semestres de estudios. Un prestamista de consolidación comprará cada préstamo y transferirá el saldo pendiente a un pago mensual con una nueva tasa de interés. Los beneficios incluyen la conveniencia de pagar un préstamo por mes; reducir potencialmente los pagos mensuales totales; y asegurar una mejor tasa de interés si su crédito ha mejorado. Un riesgo potencial podría ser devolver más dinero al prestamista durante la vigencia del préstamo.

4. Si ha incumplido con un préstamo privado, negocie un acuerdo con el prestamista. ¡Los prestamistas no quieren que usted incumpla con su préstamo! Si ha incumplido por cualquier motivo (emergencia familiar, pérdida de trabajo, problemas legales, bancarrota o simplemente una serie de errores honestos), llame a su prestamista de inmediato y explíquese la situación. Su prestamista trabajará con usted para desarrollar un acuerdo o un plan de pago para volver a encarrilar y eliminar su deuda. Esto evitará posibles acciones legales y ayudará a reparar cualquier daño a su crédito a largo plazo.

Los préstamos estudiantiles no son descargables en caso de quiebra, lo que significa que la quiebra no elimina esta deuda. Además, si bien la mayoría de los préstamos se “perdonan” si el prestatario principal fallece, los codeudores de un préstamo serán responsables de pagar la deuda restante. Un codeudor suele ser otra persona, como un padre, cónyuge o pariente que firmó el papel, junto con el prestatario, con el banco o el prestamista. Los familiares y amigos que no firmaron conjuntamente la deuda no son responsables de devolverle el dinero al prestamista, y los prestamistas no pueden demandar a los familiares del prestatario por pagos atrasados a menos que ese familiar haya firmado conjuntamente el préstamo. En el caso de que un codeudor asuma la responsabilidad de un préstamo, muchos prestamistas estarán dispuestos a trabajar con el codeudor para liquidar la deuda en un calendario manejable de pago o liquidación.

Los préstamos para educación privada pueden ser una buena opción para los estudiantes universitarios y sus padres, siempre que entiendan las responsabilidades y los riesgos. ProsperityME ofrece asesoramiento financiero confidencial personalizado a los miembros de la comunidad que tengan preguntas sobre préstamos, créditos, ahorros e inversiones. Los consejeros pueden ayudar a desarrollar un plan de financiación de la educación y hacer un plan financiero que sea adecuado para los clientes. FAME Maine también ofrece asesoramiento financiero y es específico para préstamos estudiantiles. Además, Peer Workforce Navigator Project es una coalición de apoyo multicultural y multilingüe que puede ayudar a los clientes con referencias para que las personas obtengan la asistencia que necesitan.

— KISWAHILI —

Baadhi ya aina za mikopo ya wanafunzi zinazostahiki kupata unafuu | Na ProsperityME

Mpango wa msamaha wa mkopo wa wanafunzi wa utawala wa Biden unatumika tu kwa wale walio na mikopo mahususi ya moja kwa moja ya wanafunzi wa shirikisho ambayo kwa sasa inashikiliwa na mhudumu wa mkopo wa Idara ya Elimu ya Marekani. Mikopo hii inapatikana tu kupitia Maombi ya Shirikisho ya Msaada wa Wanafunzi (FAFSA). Wanaotafuta hifadhi na wengine wengi hawastahiki FAFSA na kwa hivyo hawastahiki mpango huu wa msamaha wa mkopo.

Mikopo ambayo inastahiki kusamehewa ni mikopo ya ruzuku au isiyo na ruzuku inayomilikiwa moja kwa moja na Idara ya Elimu ya Marekani. Baadhi ya mipango ya mikopo ya serikali - kama vile mikopo ya Mpango wa Shirikisho wa Perkins na mikopo ya Mpango wa Shirikisho la Elimu ya Familia (FFEL) - huhudumiwa na wakopeshaji wa kibinafsi na hairuhusiwi kusamehewa, isipokuwa kama ziliunganishwa chini ya mhudumu wa Idara ya Elimu kabla ya Septemba 29, 2022. Orodha ya Wahudumu rasmi wa Idara ya Elimu ya Mikopo inaweza kupatikana mtandaoni katika studentaid.gov.

Wakopaji wasiostahiki FAFSA ambao walipata mikopo ya wanafunzi kutoka kwa wakopeshaji wa kibinafsi hawastahiki kupata unafuu wa shirikisho. Hata hivyo, ikiwa wakopaji wa mikopo ya elimu ya kibinafsi wanatatizika kufanya malipo ya kila mwezi, wakopaji wanaweza kuchukua hatua fulani kupunguza dhima yao au kupunguza malipo ya kila mwezi:

1. Salio la Kodi ya Fursa ya Elimu ya Maine linaweza kudaiwa kwenye Marejesho ya Kodi ya Mapato ya Mtu Binafsi ya Maine na inatumika kwa mkopo wowote wa wanafunzi katika ulipaji. Mikopo huu unamrudishia mkopaji sehemu ya riba ya mkopo iliyolipwa katika mwaka wa kalenda.

Mpango wa Kupunguza Madeni ya Wanafunzi wa Alford Leaders hutoa usaidizi wa urejeshaji wa mkopo wa wanafunzi kwa wahitimu wa programu za STEM (sayansi, teknolojia, uhandisi na hisabati) ambao kwa sasa wanafanya kazi kwa mwajiri anayeishi Maine.

Waajiri wengine hutoa malipo ya masomo na programu zingine za usaidizi kwa wafanyakazi wao. Muulize mwajiri wako kuhusu usaidizi wa kielimu kama faida. Habari zaidi inaweza kupatikana kwenye tovuti ya FAME Maine: www.famemaine.com.

2. Piga simu mkopeshaji wako ili kuuliza kuhusu kupunguza malipo au kufadhili upya. Wakati mwingine simu ni yote inachukua ili kupunguza malipo ya kila mwezi. Chaguo za ufadhili upya pia zinaweza kupunguza dhima ya jumla - kiasi unachodaiwa mkopeshaji baada ya muda - kwa kupata riba ya chini au isiyobadilika. Hakikisha kuangalia alama yako ya mkopo kabla ya kufadhili tena! Alama ya 700 au zaidi itatoa matokeo bora zaidi, lakini fahamu kuwa maswali mengi ya mkopo yanaweza kupunguza mkopo wako.

3. Tafuta chaguzi zingine za ufadhili au ujumuishaji. Wakati mwingine kiwango cha riba bora kinaweza kupatikana kwa mkopeshaji mpya. Ujumuishaji ni chaguo kwa wakopaji walio na mikopo mingi midogo kwa mihula mingi tofauti ya shule. Mkopeshaji mkuu atanunua kila mkopo na kuweka salio lililobaki kuwa malipo moja ya kila mwezi na kiwango kipya cha riba. Manufaa ni pamoja na urahisi wa kulipa mkopo mmoja kwa mwezi; uwezekano wa kupunguza jumla ya malipo ya kila mwezi; na kupata kiwango bora cha riba ikiwa mkopo wako umeimarika. Hatari inayoweza kutokea inaweza kuwa kulipa pesa zaidi kwa mkopeshaji katika maisha yote ya mkopo.

4. Ikiwa umekosa mkopo wa kibinafsi, jadiliana na mkopeshaji. Wakopeshaji hawataki ukose mkopo wako! Ikiwa umeshindwa kwa sababu yoyote - dharura ya familia, kupoteza kazi, masuala ya kisheria, kufilisika, au mfululizo wa makosa ya uaminifu - piga simu mkopeshaji wako mara moja na ueleze hali hiyo. Mkopeshaji wako atafanya kazi na wewe kuunda mpango wa malipo au urejeshaji ili kukurudisha kwenye mstari na kuondoa deni lako. Hii itazuia hatua za kisheria zinazowezekeka na kusaidia kurekebisha uharibifu wowote wa mkopo wako kwa muda mrefu.

Mikopo ya wanafunzi haitozwi katika kufilisika, ambayo ina maana kwamba kufilisika hakuondoi deni hili. Pia, wakati mikopo mingi “imesamehewa” ikiwa mkopaji mkuu akifa, watia sainei wowote kwenye mkopo watawajibika kulipa deni lililobaki. Mtia sainei mwenza kwa kawaida huwa ni mtu mwingine mmoja kama vile mzazi, mwenzi, au jamaa ambaye alitia sahihi hati - pamoja na akopaye - na benki au mkopeshaji. Familia na marafiki ambao hawakutia sainei kwenye deni hawawajibikii kulipa mkopeshaji, na wakopeshaji hawawezi kumshtaki jamaa ya mkopaji kwa malipo ambayo hayakufanyika isipokuwa jamaa huyo ametia sainei pamoja kwenye mkopo. Katika kesi ya mtia sainei mwenza kuchukua dhima ya mkopo, wakopeshaji wengi watakuwa tayari kufanya kazi na aliyetia sainei mwenza ili kulipa deni kwa ratiba inayoweza kudhibitiwa ya ulipaji au malipo.

Mikopo ya elimu ya kibinafsi inaweza kuwa chaguo zuri kwa wanafunzi wa chuo kikuu na wazazi wao mradi wanaelewa majukumu na hatari. ProsperityME inatoa ushauri wa kifedha wa moja kwa moja kwa wanajamii wenye maswali kuhusu mikopo, mikopo, akiba na uwekezaji. Washauri wanaweza kusaidia kuunda mpango wa ufadhili wa elimu na kufanya mpango wa kifedha unaofaa kwa wateja. FAME Maine pia hutoa ushauri wa kifedha na ni mahususi kwa ukopeshaji wa wanafunzi. Zaidi ya hayo, Mradi wa Peer Workforce Navigator ni muungano wa tamaduni nyingi, wa usaidizi wa lugha nyingi ambao unaweza kuwasaidia wateja na rufaa ili watu wapate usaidizi wanaohitaji.

— IKINYARWANDA —

Ubwoko bw'inguzanyo zo kwiga bushobora kuvanwaho Yanditswe na ProsperityME

Gahunda yo kubabarira inguzanyo abanyeshuri y'ubuyobozi bwa Biden ireba gusa abafite inguzanyo zihariye zabanyeshuri bakaba bazifitiye urwego rushinzwe inguzanyo rwa minisiteri y'uburezi ya U.S. Izi nguzanyo ziboneka gusa binyuze mu gusaba leta inguzanyo yo kwiga bizwi nka (FAFSA). Abasaba ubuhunzi nabandi benshi ntibemerewe FAFSA bityo ntibemerewe iyi gahunda yo kubabarira inguzanyo.

Inguzanyo zemerewe kubabarirwa ni inguzanyo ziterwa inkunga cyangwa inguzanyo zidatwe inkunga na Minisiteri ishinzwe uburezi muri Amerika. Gahunda zimwe z'inguzanyo z'igihugu - nk'inguzanyo za leta zigenewe imiryango (FFEL) - zitangwa n'ibigo byigenga kandi uyu Mwenda ntiwemerewe kubabarirwa, keretse iyo zahujwe n'umuyobozi w'ishami ry'uburezi mbere yitariki ya 29 Nzeri 2022. Urutonde rw'abakora ibijyanye n'inguzanyo ushobora kurusanga kuri studentaid.gov.

Abafite inguzanyo ariko batemerewe iza FAFSA babonye inguzanyo bahawe n'abatanga inguzanyo bigenga ntibemerewe gukurirwaho inguzanyo na reta. Ariko, niba abahawe inguzanyo n'ibigo byigenga bagorwa no kwishyura buri kwezi, abahawe inguzanyo bashobora gufata ingamba zo kugabanya umwenda wabo cyangwa ingano z'ayo bishyura buri kwezi:

1. Amanota yawe yo kwiga muri Maine ushobora kuyasaba ubwo uba wuzuzwa ubusabe bwo gusubizwa umusoro maze ugasubizwa amadolari, kandi ibi byemewe ku nguzanyo yose yo kwiga umuntu aba ari kwishyura. Ubu buryo butuma uwagurijwe asubizwa igice cy'inyungu z'inguzanyo yishyurwe mu mwaka.

Gahunda yo kugabanya umwenda wo kwiga izwi nka Alford Leaders Student Debt Reduction Program itanga ubufasha bwo kwishyura inguzanyo kubanyeshuri barangije gahunda ya STEM (siyanse, ikoranabuhanga, ubwubatsi, n'imibare) kuri ubu bakorera umukoresha ubarizwa muri Maine.

Abakoresha bamwe bagira gahunda yo kwishyurira abakozi babo umwenda w'ishuri hamwe n'izindi gahunda zifasha abakozi babo. Baza umukoresha wawe ubufasha bw'uburezi bafite. Andi makuru murayasanga ku rubuga rwa FAME Maine: www.famemaine.com.

2. Hamagara abaguhaye inguzanyo kugirango ubaze ibijyanye no kugabanya ubwishyu cyangwa gutera inkunga inguzanyo yawe. Rimwe na rimwe, guhamagara kuri terefone byonyine bishobora gutuma ugabanyirizwa amafaranga yo kwishyura buri kwezi. Gutera inkunga umwenda wawe nabyo bishobora kandi kugabanya umwenda wose -mu gihe runaka - mu gihe ubashije kushyirirwaho inyungu nke cyangwa se inyungu idahinduka. Ibuka kugenzura amanota y'inguzanyo mbere yo gusaba gutera inkunga inguzanyo yawe! Amanota ya 700 cyangwa arenga azatuma ubona ibisubizo byiza, ariko umenye ko gukurura amakuru ajyanye n'amanota ya keredi ufite kenshi bishobora kugabanya amanota yawe ya keredi.

3. Shakisha ubundi buryo bwo gutera inkunga cyangwa guhuriza hamwe inguzanyo zawe. Rimwe na rimwe, ushobora kubona uguha inguzanyo bundi bushya akanaguhera ku nyungu nziza kurushaho. Guhuriza hamwe ni amahitamo bakenera inguzanyo bafite inguzanyo ntoya zitandukanye bafashe mu bihembe bi-

tandukanye by'ishuri. Inguzanyo ihuriza hamwe izagura buri nguzanyo ufite maze ihurize hamwe ayo usigaje kwishyura uje uyishyurira hamwe ku nyungu nshya. Inyungu zirimo uburyo bwo kwishyura inguzanyo imwe ku kwezi; birashoboka kugabanya amafaranga yose yishyurwa buri kwezi; no kubona inyungu nziza niba amanota yawe ya keredi yarazamutse. Ingaruka zishobora kuba kwishyura amafaranga menshi abakugurije mugihe cyose inguzanyo izamara.

4. Niba utarabashije kwishyura inguzanyo wafashe uko bikwiye, vugana n'abayiguhaye murebe murebe icyakorwa.. Abatanga inguzanyo ntibifuza ko utishyura inguzanyo yawe! Niba utarishyuye kubera impamvu iyo ari yo yose – nk'ibiyhutirwa mu muryango, kubura akazi, ibibazo by'amategekako, guhomba, cyangwa urukurikirane rw'amakosa ajyanye n'ubunyangamugayo - hamagara uwaguhaye inguzanyo ako kanya hanyuma usobanure uko ibintu bimeze. Abaguye inguzanyo yawe bazafatanyawe mugutegura gahunda yo kwishyura kugirango igaruke mu murongo mwiza. Ibi bizakurinda kujya munkiko kandi bigufasha gusana ibyangiritse kuri raporo yawe ijyanye n'ibyo gufata inguzanyo mugihe kirekire

Inguzanyo z'abanyeshuri ntizikurwaho n'uko umuntu yahombye, bivuze ko guhomba bidakuraho uyu mwenda. Ikindi kandi, mugihe inguzanyo nyinshi "zibabariwe" mugihe uwagurijwe afuye, abafatanyabikorwa basinye ku nguzanyo bazaba bategetse kwishyura umwenda usigaye. Uwo bafatanyije ni undi muntu umwe nk'umubeyi, uwo bashakanye, cyangwa umuvandimwe wasinye impapuro - hamwe n'uwagurijwe - ndetse na banki cyangwa undi watanze inguzanyo. Umuryango n'inshuti batasinyiye umwenda ntabwo bashinzwe kwishyura uyu mwenda, kandi abatanga inguzanyo ntibashobora kurega bene wabo b'uwagurijwe ngo bishyure keretse iyo uwo muvandimwe nawe yasinye ku nguzanyo. Mu gihe uwashyurirye nyir'inguzanyo asabwa kubahiriza amasezerano na banki, benshi mu batanga inguzanyo baba bifuzaga gukorana n'uwashyurirye ngo inguzanyo yishyurwe ku buryo bwumvikanyeho kandi bushobotse.

Inguzanyo yo kwiga uhawe n'ikigo cy'igenga irashobora kuba amahitamo meza kubanyeshuri ba kaminuza n'ababyeyi babo mugihe basobanukiye inshingano bafite mu kuyifata ndetse n'ingaruka bijyana. ProsperityME itanga inama mu buryo bw'ibanga ku mutungo mu baturage bafite ibibazo bifuzaga kubaza ku bijyanye n'inguzanyo, kuzigama, n'ishoramari. Abajyanama bashobora gufasha mu gutegura gahunda y'uburyo wabona amadolari yo kwishyura ishuri, i no gukora gahunda mu by'umutungo ibereye ababagana. FAME Maine nayo itanga ubujyanama kandi yo ikorana byihariye n'abanyeshuri. Byongeye kandi, umushinga Peer Workforce Navigator ni ihuriro ry'abafite imico itandukanye, bavuga indimi zitandukanye rishobora gufasha ababagana babamenyera aho bagana ngo bahabwe ubufasha bakeneye.

— FRANÇAIS —

Quelques types de prêts étudiants pouvant bénéficier d'un allègement | Par ProsperityME

Le programme d'annulation des prêts étudiants de l'administration Biden ne s'applique qu'aux personnes ayant contracté des prêts étudiants fédéraux directs spécifiques qui sont actuellement détenus par un organisme de gestion des prêts du Ministère américain de l'Éducation. Ces prêts ne sont accessibles que par le biais du Federal Application For Student Aid (FAFSA). Les demandeurs d'asile et bien d'autres personnes ne sont pas éligibles au FAFSA et ne sont donc pas éligibles à ce programme d'annulation de prêt.

Les prêts qui peuvent faire l'objet d'une remise sont des prêts subventionnés ou non subventionnés détenus directement par le Ministère de l'Éducation des États-Unis. Certains programmes de prêts fédéraux - tels que les prêts du Federal Perkins Loan Program et les prêts du Federal Family Education Loan (FFEL) Program - sont gérés par des prêteurs privés et ne sont pas admissibles à la remise des prêts, à moins qu'ils n'aient été consolidés sous l'égide d'un prestataire du Department of Education avant le 29 septembre 2022. Une liste des prestataires de services de prêt officiels du ministère de l'Éducation est disponible en ligne sur studentaid.gov.

Les emprunteurs non admissibles au FAFSA qui ont obtenu des prêts étudiants auprès de prêteurs privés ne sont pas admissibles à l'aide fédérale. Toutefois, si les emprunteurs de prêts d'études privés ont du mal à effectuer leurs paiements mensuels, les emprunteurs peuvent prendre certaines mesures pour diminuer leur passif ou réduire leurs paiements mensuels :

1. Le Maine Educational Opportunity Tax Credit peut être demandé sur votre déclaration de revenus individuelle du Maine et s'applique à tout prêt étudiant en cours de remboursement. Ce crédit restitue à l'emprunteur une partie des intérêts de prêt payés au cours d'une année civile.

Le programme de réduction de la dette étudiante Alford Leaders offre une aide au remboursement des prêts étudiants aux diplômés des programmes STEM (science, technologie, ingénierie et mathématiques) qui travaillent actuellement pour un employeur du Maine.

Certains employeurs offrent à leurs employés le remboursement des frais de scolarité et d'autres programmes d'aide. Demandez à votre employeur si l'aide à l'éducation est un avantage. Vous trouverez de plus amples informations sur le site Internet de FAME Maine : www.famemaine.com.

2. Appelez votre prêteur pour demander une réduction des paiements ou un refinancement. Parfois, un simple coup de fil suffit pour réduire les paiements mensuels. Les options de refinancement peuvent également réduire la responsabilité totale - le montant que vous devez au prêteur au fil du temps - en garantissant un taux d'intérêt inférieur ou fixe. N'oubliez pas de vérifier votre cote de crédit avant de procéder au refinancement ! Un score de 700 ou plus donnera le meilleur résultat, mais sachez que les enquêtes de crédit multiples peuvent faire baisser votre crédit.

3. Recherchez d'autres options de refinancement ou de consolidation. Il est parfois possible de trouver un meilleur taux d'intérêt auprès d'un nouveau prêteur. La consolidation est une option pour les emprunteurs ayant plusieurs petits prêts pour plusieurs semestres d'études différents. Un prêteur de consolidation achètera chaque prêt et transformera le solde impayé en un seul paiement mensuel avec un nouveau taux d'intérêt. Parmi les avantages, citons la commodité de payer un seul prêt par mois, la possibilité de réduire le total des paiements mensuels et l'obtention d'un meilleur taux d'intérêt si votre crédit s'est amélioré. Le risque potentiel est de devoir rembourser plus d'argent au prêteur pendant la durée du prêt.

4. Si vous n'avez pas remboursé un prêt privé, négociez un règlement avec le prêteur. Les prêteurs ne veulent pas que vous ne remboursiez pas votre prêt ! Si vous avez manqué à vos obligations pour quelque raison que ce soit - urgence familiale, perte d'emploi, problèmes juridiques, faillite ou simplement une série d'erreurs honnêtes - appelez immédiatement votre prêteur et expliquez-lui la situation. Votre prêteur travaillera avec vous pour élaborer un plan de règlement ou de remboursement afin de vous remettre sur la bonne voie et d'éliminer votre dette. Vous éviterez ainsi d'éventuelles poursuites judiciaires et contribuerez à réparer les dommages causés à votre crédit à long terme.

Les prêts étudiants ne sont pas libérables en cas de faillite, ce qui signifie que la faillite n'élimine pas cette dette. De plus, bien que la plupart des prêts soient "effacés" si l'emprunteur principal décède, tout cosignataire d'un prêt sera responsable du remboursement de la dette restante. Un cosignataire est généralement une autre personne, comme un parent, un conjoint ou un membre de la famille, qui a signé les documents - avec l'emprunteur - auprès de la banque ou du prêteur. Les membres de la famille et les amis qui n'ont pas cosigné la dette ne sont pas tenus de rembourser le prêteur, et les prêteurs ne peuvent pas poursuivre les membres de la famille de l'emprunteur pour des paiements manqués, sauf si ce membre de la famille a cosigné le prêt. Dans le cas où un cosignataire assume la responsabilité d'un prêt, de nombreux prêteurs seront disposés à travailler avec lui pour apurer la dette selon un calendrier de remboursement ou de règlement raisonnable.

Les prêts d'éducation privés peuvent être une bonne option pour les étudiants et leurs parents, à condition qu'ils comprennent les responsabilités et les risques. ProsperityME offre des conseils financiers individuels et confidentiels aux membres de la communauté qui ont des questions sur les prêts, le crédit, l'épargne et les investissements. Les conseillers peuvent aider à élaborer un plan de financement de l'éducation et à établir un plan financier adapté aux besoins des clients. FAME Maine offre également des conseils financiers et est spécifique aux prêts étudiants. En outre, le Peer Workforce Navigator Project est une coalition de soutien multiculturelle et multilingue qui peut aider les clients en les aiguillant afin que ceux-ci obtiennent l'aide dont ils ont besoin.

— PORTUGUÊS —

Alguns tipos de empréstimos estudantis elegíveis para alívio | Por ProsperityME

O programa de perdão de empréstimos estudantis da administração Biden só se aplica àqueles com empréstimos diretos específicos de estudantes federais que são atualmente detidos por um prestador de serviços de empréstimo do Departamento de Educação dos EUA. Estes empréstimos só são acessíveis através do Pedido Federal de Apoio ao Estudante (FAFSA). Os requerentes de asilo e muitos outros não são elegíveis para a FAFSA e, portanto, não são elegíveis para este programa de perdão de empréstimos.

Os empréstimos elegíveis para perdão são subsidiados ou empréstimos não subsidiados detidos diretamente pelo Departamento de Educação dos EUA. Alguns programas federais de empréstimos - como empréstimos do Federal Perkins Loan Program e empréstimos do Programa Federal de Empréstimos para a Educação Familiar (FFEL) - são servidos por credores privados e não são elegíveis para perdão, a menos que tenham sido consolidados ao abrigo de um serviço do Departamento de Educação antes de 29 de setembro de 2022. Uma lista de serviços oficiais do Departamento de Educação pode ser encontrada online em studentaid.gov.

Os mutuários não elegíveis para a FAFSA que acedeu a empréstimos estudantis de credores privados não são elegíveis para ajuda federal. No entanto, se os mutuários de crédito à educação privada estiverem a ter dificuldades em fazer pagamentos mensais, os mutuários podem tomar algumas medidas para reduzir a sua responsabilidade ou reduzir os pagamentos mensais:

1. O Crédito Fiscal de Oportunidades Educativas do Maine pode ser reclamado na sua Declaração de Imposto sobre o Rendimento Individual do Maine e é aplicável a qualquer empréstimo estudantil em reembolso. Este crédito devolve ao mutuário uma parte dos juros do empréstimo pagos num ano civil.

O Programa de Redução da Dívida estudantil de Alford Leaders fornece assistência de reembolso de empréstimos estudantis a licenciados em programas STEM (ciência, tecnologia, engenharia e matemática) que estão atualmente a trabalhar para um empregador sediado no Maine.

Alguns empregadores oferecem reembolso de propinas e outros programas de assistência aos seus empregados. Pergunte ao seu empregador sobre assistência educativa como um benefício. Mais informações podem ser encontradas no site da FAME Maine: www.famemaine.com.

2. Ligue para o seu credor para perguntar sobre a redução de pagamentos ou o refinanciamento. Às vezes, um telefonema é tudo o que é preciso para baixar os pagamentos mensais. As opções de refinanciamento também podem reduzir a responsabilidade total - o valor que deve ao credor ao longo do tempo - garantindo uma taxa de juro mais baixa ou fixa. Certifique-se de verificar a sua pontuação de crédito antes de refinar! Uma pontuação de 700 ou mais resultará no melhor resultado, mas esteja ciente de que vários inqueritos de crédito podem baixar o seu crédito.

3. Procurar outras opções de refinanciamento ou de consolidação. Às vezes, uma taxa de juro melhor pode ser encontrada com um novo credor. A consolidação é uma opção para mutuários com muitos pequenos empréstimos para muitos semestres diferentes da escola. Um mutuante consolidador comprará cada empréstimo e lançará o saldo em dívida num único pagamento mensal com uma nova taxa de juro. Os benefícios incluem a conveniência de pagar um empréstimo por mês; potencialmente reduzindo os pagamentos mensais totais; e garantir uma melhor taxa de juro se o seu crédito tiver melhorado. Um risco potencial poderia ser o pagamento de mais dinheiro ao credor durante toda a vida do empréstimo.

4. Se tiver incumprimento de um empréstimo privado, negocie um acordo com o credor. Os credores não querem que falte ao seu empréstimo! Se tiver falhado por qualquer motivo - emergência familiar, perda de emprego, problemas legais, falência ou apenas uma série de erros honestos - ligue imediatamente para o seu credor e explique a situação. O seu credor trabalhará consigo para desenvolver um plano de liquidação ou reembolso para o colocar de volta nos eixos e eliminar a sua dívida. Isto evitará potenciais ações legais e ajudará a reparar qualquer dano ao seu crédito a longo prazo.

Os empréstimos estudantis não são descarregados na falência, o que significa que a falência não elimina esta dívida. Além disso, enquanto a maioria dos empréstimos são "perdoados" se o mutuário principal morrer, qualquer cossignatário de um empréstimo será responsável pelo pagamento da dívida remanescente. Um cossignatário é geralmente uma outra pessoa, como um pai, cônjuge ou parente que assinou a papelada - juntamente com o mutuário - com o banco ou o credor. A família e os amigos que não assinaram a dívida não são responsáveis pelo reembolso do mutuante, e os credores não podem processar familiares do mutuário por pagamentos perdidos, a menos que esse parente coassinado sobre o empréstimo. No caso de um cossignatário assumir a responsabilidade por um empréstimo, muitos credores estarão dispostos a trabalhar com o cossignatário para pagar a dívida num calendário de reembolso ou cronograma de liquidação.

Os empréstimos ao ensino privado podem ser uma boa opção para os estudantes universitários e para os seus pais, desde que compreendam as responsabilidades e os riscos. A ProsperityME oferece aconselhamento financeiro confidencial a membros da comunidade com questões sobre empréstimos, crédito, poupança e investimento. Os conselheiros podem ajudar a desenvolver um plano de financiamento da educação e fazer um plano financeiro adequado para os clientes. A FAME Maine também oferece aconselhamento financeiro e é específica para o empréstimo estudantil. Além disso, o Peer Workforce Navigator Project é uma coligação multicultural e multilingue de apoio que pode ajudar os clientes com referências para que as pessoas obtenham a assistência de que precisam.

— SOMALI —

Noocyada amaahda ardayda qaarkood ayaa u qalma gargaarka | Waxaa qoray ProsperityME

Barnaamijka deyn cafinta ardayda ee maamulka Biden waxa uu quseeyaa kaliya kuwa leh amaahda ardayda tooska ah ee federaalka ee uu hadda hayo adeegaha amaahda ee Waaxda Waxbarashada ee Mareykanka. Amaahdan waxa kaliya oo lagu heli karaa Codsiga Federalka ee Caawinta Ardayga (FAFSA). Magangalyo doonka iyo qaar kale oo badan ayaan u qalmin FAFSA sidaas darteed uma qalmaan barnaamijkan cafiska amaahda.

Amaahda u qalma cafiska waa la kabo ama amaah aan la kabin oo ay si toos ah u hayso Waaxda Waxbarashada ee Maraykanka. Qaar ka mid ah barnaamijyada amaahda federaalka - sida amaahda Barnaamijka Amaahda Perkins ee Federaalka iyo Amaahda Waxbarashada Qoyska ee Federaalka (FFEL) - waxaa u adeega amaah-bixiyeyaal gaar ah oo aan u qalmin cafiska, ilaa ay adeega yimaadaan adeegaha Waaxda Waxbarashada kahor Sebtember 29, 2022. Liiska rasmiga ah ee Adeegyada Amaahda ee Waaxda Waxbarashada waxaa laga heli karaa onlayn ee studentaid.gov.

Amaahiyeyaasha aan u qalmin FAFSA ee ka helay deymaha ardayda ee amaahiyeyaasha gaarka ah uma qalmaan gargaarka fed-



World Market Basket

Basket making connects community

By Bonnie Rukin

Hawa Ibrahim, now 25 years old, was a young child when she came from Kenya to the United States. And although she has never woven a traditional Somali basket herself, she remembers her mother and other women making baskets in the refugee camp where they lived, and holds close to her heart the cultural memory of women making baskets.

The craft, passed on from mothers to daughters in Somalia, now has a special place in the Somali Bantu community in Lewiston, where Atiya Haji and Asha Shongole began a basket-weaving program at the Somali Bantu Community Association (SBCA) 10 years ago. These days, four to five women of all ages gather in a dedi-

cated office space to clean the palm tree reeds, “baar” dye them, and weave them into baskets for sale at the “Suuq” – the SBCA farm market – as well as at other local farm-



ers markets. The women hope to expand the program to younger people and children, as interest and scheduling permits.

Baskets can indicate identity and status, according to a document prepared by intern Holden Turner of the SBCA community. “A close look can reveal whether you are from the coast or the upland regions, as basket weavers in different areas use different palm fronds. A bigger basket is associated with higher status,” the document says, and the colors indicate status also. Lots of colors, including blues, greens, and reds indicate higher status.

The palm tree reeds are imported from Somalia, as are the dyes. Crushing different kinds of rock produces variously colored pigment powders that make up the dyes. Baskets take up to two weeks to complete, and their creators are paid upon product completion. When the baskets are sold, the money goes back to SBCA. Baskets were used in Somalia as containers for everything from food to clothes, for shopping, and as wedding gifts. They are now available for purchase at the farm Suuq – where they can be filled with fresh produce from Liberation Farms, as well as other local food offerings.

The basket makers said they

enjoy their time together, talking and laughing in community. They recollected that in Somalia spending time together was an important part of cultural life, and they believe togetherness is important. Which makes the new SBCA office space particularly important to the community – it’s a place to foster connections, including basket making.



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Barn Fest at Hurricane Valley Farm



The band Back Woods Road added music to the evening



The barn at Hurricane Valley Farm is in need of restoration



The Falmouth Land Trust (FLT) and Cultivating Community hosted Barn Fest on September 15th, 2022, as a fundraiser for the 100-plus-year-old barn at Hurricane Valley Farm. FLT has raised about half of the \$350,000 needed to restore the barn so that New Mainers can have a dry and safe place for equipment and expanded operations. As part of Cultivating Community's programming, over 50 families now have garden plots at the farm and market farmers grow African crop varieties on one-acre plots to sell at the Portland Farmers' Market. FLT invites those interested in helping to restore the barn to visit FalmouthLandTrust.org/donate.



Farmer Christine Pompeo at the Barn Fest farm stand



Cultivating Community staff Yannick Bizimana, Guy Mpoyi Tshitoko

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Election Day 2022

is Tuesday, November 8. This is called a “midterm election” because it is halfway between presidential elections, which are held every four years. In Maine municipalities with more than 500 residents, polling places open between 6 a.m. and 8 a.m.; in towns and cities with fewer than 500 residents, polling opens between 6 a.m. and 10 a.m. Check local information to learn what time your polling place opens. All Maine polls close at 8 p.m.

Both of Maine’s U.S. House representatives - Chellie Pingree in the First District and Jared Golden in the Second District - are running for re-election. They both have opponents who would like to hold these seats. Maine uses ranked choice voting for federal offices, which means you may rank your first, second, and other choices on your ballot.

Every seat in the Maine House and Maine Senate is on the ballot in even-numbered years. Some races are between incumbents (people who hold that office) and challengers (people who would like to hold it). Some races may have

no incumbent and be between two or more people who would like to represent that district.

Voters in some places will be asked to select candidates for local offices, such as city council and school board, and countywide offices like county commissioners, sheriffs, and others.

Ballots often include “ballot measures,” which are questions proposed by the Legislature or by citizens, and may be different in different locations. Voters select “yes” or “no.”

Amjambo Africa is highlighting Maine’s BIPOC candidates. This month we feature Marwa Hassanien and Ambureen Rana. Last month we fea-

ture Deqa Dhalac and Regina Phillips. (See amjamboafrika.com).

Be sure to register to vote! Every U.S. citizen is eligible to register. Contact city or town clerk offices for details, or consult the information in Amjambo’s election feature. The Secretary of State section of Maine.gov includes voting details, links to local offices, and advance planning information about how to vote if you can’t go to a polling place on Election Day.

★ ★ ★ ★

Marwa Hassanien Bangor School Committee



Why did you decide to become a candidate this year?

I am running for re-election because I am deeply invested in and care for the students in our community. I have four children – two Bangor High graduates and two younger children currently in Bangor schools. For this reason, I especially value public education and recognize its importance to our city, state, and country. I want to ensure that public education – our Bangor School Department – benefits all the children it serves.

If elected, what would be your three main priorities?

I want to be the voice at the table that champions diverse demographic representation and individuals from all backgrounds. It is important for me to continue to work on advancing the school district’s commitment to diversity, equity, inclusion, and belonging and make sure that all students feel safe and respected. Additionally, I will continue to support best practices to improve mental health and special-needs services for our students.

I envision a BSD that continues to provide only the best educational opportunities for our children at all levels and in a multitude of skill settings. Our children are facing the most serious issues we have ever encountered, from climate change to the pandemic. We must prepare them so they not only endure these conditions, but they also thrive and prosper despite them. Our students, teachers, staff, and parents need our continued support, and I intend to provide that.

How do you think Bangor is doing in terms of addressing the wrongs of systemic racism? What steps should we be taking that we are not?

I think Bangor is making significant strides in addressing systemic racism and racial equity. As a city, we started the Advisory Committee on Racial Equity, Inclusion, and Human Rights to properly educate, bring awareness to, and advance any and all issues that affect BIPOC communities. The Bangor School Department has also led many new diversity initiatives. As a school committee, we formed the DEI Committee bringing many stakeholders and subject matter experts together to help lead equity work, and we recently partnered with the University of Maine to conduct an equity audit to identify social and racial disparities within our

district and form an action plan moving forward. We are solid in our resolve to bring about a sense of belonging for all students, regardless of race or background. There is so much work to be done and a long road ahead, but I am extremely hopeful and optimistic about the work in progress!

What experience do you have that makes you believe you are the right person to hold this office?

As a daughter of immigrant parents, I understand the obstacles and challenges many families of different communities face. Furthermore, as all parents do, I have monitored my children’s education and their progress through our school system. I have always volunteered in my children’s classrooms, school events, and other community events, so I know firsthand how our kids are educated.

What, if any, elected offices have you held and what accomplishments would you like to highlight?

I am an educator who understands the important policies and processes necessary for successful public education. I have my master’s degree in education from the University of Maine, and I am pursuing my doctoral degree in literacy education, also at UMaine. For the past 10 years, I also volunteered with the Literacy Volunteers of Bangor to assist those who struggle with literacy for whatever reasons. I believe this work changes lives, and I am passionate about giving back to those who most need it.

I was also honored to chair the Bangor School Committee this year and co-chair the committee’s DEI subcommittee, which brought difficult discussions to the forefront and examined issues and incidents of racism and discrimination.

Ambureen Rana Maine House District 21 (Bangor)



Why did you decide to become a candidate this year?

I’ve been an advocate for many years, and I feel ready to represent my community at the State House. The needs of our city and the people who call it home will always be my top priority, and I am committed to being a resource and advocate for my constituents.

If elected, what would be your three main priorities?

Advocate for safe, affordable, and energy-effi-

cient housing. Work to expand access to quality healthcare. Protect our rights, bodies, and choices.

How do you think Maine is doing in terms of addressing the wrongs of systemic racism? What steps should we be taking that we are not?

I am proud of the work of the Maine Coalition on Racial Equity and the Permanent Commission [on the Status of Racial, Indigenous, and Maine Tribal Populations]. As a legislator, I will follow the lead of these entities and support legislation that leads to racial justice and tribal sovereignty.

What experience do you have that makes you believe you are the right person to hold this office?

My work as a service provider within our community will give me a unique perspective in seeking legislative solutions. My years of advocating at the State House and the relationships I’ve built with legislators across the state has given me tools that I need to be an effective State Representative from day one.

What, if any, elected offices have you held and what accomplishments would you like to highlight?

As an advocate, I fought hard alongside low-income people to win dental care coverage for

people with MaineCare and to restore MaineCare access to immigrant children and pregnant people.

What do you believe should be done to address Maine’s affordable housing crisis?

Renting costs have increased beyond affordability for so many Mainers, our rental housing market is among the least affordable in the nation. When over half of Maine’s low-income earners are paying more than half of their income for rent, we have a problem that requires immediate attention from our leaders in Augusta. I will fight against predatory housing practices, work to expand rental assistance programs, and find ways to make home owning easier for first-time homebuyers. I will work to pass laws that will fund the expansion of safe, low-income housing, increase access to much-needed housing vouchers, and better support our general assistance programs.

What is your position on efforts to close the remaining gaps in access to MaineCare for immigrants?

This issue is important to me and I have been working on it for the past four years. I will work hard to make sure this important healthcare is restored to all immigrant people in Maine.

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ONLY U.S. CITIZENS MAY REGISTER OR VOTE

Under federal law, people who are not U.S. citizens, but who register to vote OR who vote in any U.S. election (including local, state, and federal elections) can be deported. The law does not excuse non-citizens who misunderstood the eligibility laws, or who were told or helped by others to register or vote. It even applies to those who passed their citizenship test and interview but are not yet sworn in as U.S. citizens.

Apenas cidadãos americanos podem registrar-se ou votar De acordo com a lei federal, as pessoas que não são cidadãos americanos, mas que se inscrevem para votar ou que votem em qualquer eleição dos EUA (incluindo eleições locais, estaduais e federais) podem ser deportadas. A lei não desculpa os não-cidadãos que interpretaram mal as leis de elegibilidade, ou que foram informados ou ajudados por outros a registarem-se ou votarem. Aplica-se mesmo àqueles que passaram no seu teste de cidadania e entrevista, mas que ainda não são empossados como cidadãos americanos.

SOLO Los ciudadanos estadounidenses pueden registrarse o votar Según la ley federal, las personas que no son ciudadanos de los EE. UU., pero que se registran para votar, o que votan en cualquier elección de los EE. UU. (incluidas las elecciones locales, estatales y federales) pueden ser deportadas. La ley no excusa a los no ciudadanos que malinterpretaron las leyes de elegibilidad, o a quienes otros les dijeron o ayudaron a registrarse o votar. Incluso se aplica a aquellos que aprobaron su prueba de ciudadanía y entrevista, pero aún no han jurado como ciudadanos estadounidenses.

Raia wa Marekani TU ndio wanaweza kujiandikisha au kupiga kura Chini ya sheria ya shirikisho, watu ambao si raia wa Marekani, lakini wanao-jiandikisha kupiga kura AU wanaopiga kura katika uchaguzi wowote wa Marekani (ikiwa ni pamoja na uchaguzi wa eneo, jimbo na shirikisho) wanaweza kufukuzwa nchini. Sheria haiwasamehe wasio raia ambao hawakuelewa sheria za kustahiki, au walioambiwa au kusaidiwa na wengine kujiandikisha au kupiga kura. Inatumika hata kwa wale waliofaulu mtihani wao wa uraia na mahojiano lakini bado hawajaapishwa kama raia wa Marekani.

Abanyamerika GUSA ni bo bashobora kwiandikisha cyangwa gutora Mu mategeko y'igihugu, abantu badafite ubwenegihugu bw'Amerika, ariko biyandikisha gutora CYANGWA batora mu matora ayo ari yo yose yo muri Amerika (harimo n'amatora y'ibanze, ay'intara, na leta) bashobora gusubizwa aho baturuka. Amategeko ntababarira abatari abenegihugu bumvise nabi amategeko, cyangwa babwiwe cyangwa bafashijwe nabandi kwiandikisha cyangwa gutora. Ibi kandi birareba abatsinze ikizamini cy'ubwenegihugu no kubazwa ariko bakaba batarahirira nk'Abanyamerika.

SEULS les citoyens américains peuvent s'inscrire ou voter En vertu de la loi fédérale, les personnes qui ne sont pas des citoyens américains, mais qui s'inscrivent sur les listes électorales OU qui votent lors de toute élection américaine (y compris les élections locales, régionales et fédérales) peuvent être expulsées. La loi n'excuse pas les non-citoyens qui ont mal compris les lois sur l'éligibilité, ou qui ont été informés ou aidés par d'autres personnes à s'inscrire ou à voter. Elle s'applique même à ceux qui ont réussi leur test de citoyenneté et leur entretien mais qui n'ont pas encore prêté serment en tant que citoyens américains.

Muwaadiniinta US KALIYA ma isdiwaangelin karaan mana codayn karaan Marka loo eego sharciga federaalka, dadka aan ahayn muwaadiniinta Mareykanka, laakiin u diiwaan gashan inay codeeyaan AMA ka codeeyaan doorasho kasta oo Mareykanka ah (ay ku jiraan doorashooyinka maxalliga, gobolka, iyo federaalka) waa la masaafurin karaa. Sharcigu uma cudur daarayo dadka aan muwaadiniinta ahayn ee khalad u fahmey sharciyada xaq u yeelashada, ama kuwa kale loo sheegay ama ku caawiyay inay isdiwaangeliyaan ama codeeyaan. Xataa waxay khusaysaa kuwa ku guulaystay imtixaan kii muwaadinimo iyo waraysigii balse aan weli loo dhaarin inay yihiin muwaadiniin Maraykan ah.



Staff and volunteers from Community Organizing Alliance and League of Women Voters/DemocracyME out canvassing to answer questions, register eligible voters, and help with absentee ballots



All about the Workforce

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Outreach workers are ready to help

By Angelina Klouthis

The pandemic has interfered with career stability for many Maine workers. To help provide options for childcare, dealing with health needs, and other pandemic-induced life changes, MDOL has welcomed a number of new outreach workers on its CareerCenter teams. These workers help individuals position themselves for quality employment. And they work with employers, too. This month we sat down with two outreach workers, Omolola (Lola) Achuba, and Moses Sebunya, to learn a little about their work.



What does it mean to be an outreach worker at the CareerCenter?

Lola: My role is to bring the CareerCenter services out into the community and connect with those who have been hardest hit by the pandemic. I work to connect them with resource programs associated with the MDOL Bureau of Employment Services. The target groups are people impacted by incarceration, women of color, refugees, individuals transitioning out of recovery centers who are work-ready, tribal members, and the unhoused. Childcare issues, transportation, waiting for work permits, or job loss are some of the most common barriers to employment. In many cases, my initial work within the community is to educate and refer customers to the various programs where they can receive support in order to address barriers to employment.

Moses: Being an Outreach Worker means I get to help people! I am fostering relationships with employers and individuals to find the perfect match. I have had some early success, specifically in helping immigrants learn more about building a steady career pathway. I really enjoy helping to foster a sense of belonging for people who have historically been given minimal opportunities. The focus area doesn't have to be an entry-

level job, which is often where employers want to start. I really enjoy helping place people in higher-level jobs as well.

What are some of the best places to go and "meet people where they are"?

Lola: I work closely with some community-based organizations, and I do my best to create a partnership with them. I've established partnerships with the Jewish Community Alliance, Opportunity Alliance, Catholic Charities Maine, General Assistance offices, libraries, food banks, neighborhood community centers, community policing offices, and homeless shelters.

Moses: I started my job at the height of the pandemic, and am excited to begin attending more community events. The CareerCenter has had its doors open to employers and job seekers throughout this time frame, but the opportunity to get out there is really just starting. I have had a lot of success meeting employers and job seekers at the local mosque as well, and have had the pleasure of connecting with lots of young people there who have degrees in science. I also like to visit churches because there are new people arriving there all the time. I like educating both workers and employers on rights and responsibilities. Those things go hand in hand.

What are some of the resources you connect people with?

Lola: We have many resources. The Competitive Skills Scholarship Program (CSSP), Workforce Solutions, Adult Education, Veterans Services, Vocational Rehabilitation (VR), Senior Community Service Employment Program (SCSEP), Maine State Apprenticeship program, Small Business Association (Starting Your Own Business), Trade Adjustment Assistance and Trade Readjustment Allowances programs – all these are among some of my favorite programs.

Moses: Beyond the Career Center, we also connect people with local nonprofits, community groups, churches, and so on.

What is your favorite part of the job?

Lola: When a meaningful connection is made – like connecting a job seeker with an employer, or helping an employer reach out to a job seeker.

Moses: The human component. It's a career where I can really make a difference. The opportunity to be educated about all of the resources and be able to learn about all the systems to help serve my community is the best part!

The relevance of culture in the professional world

By Rupal Ramesh Shah

As I move and continue to work in different countries, I have noticed and understood that culture plays a big role in the professional world. At times, what is appropriate in one part of the world may not be viewed as such in another part of the world. In those times I have often wondered whether we should follow one way of conducting ourselves, or whether we should consider the context of where we live and perform accordingly?



Below are some observations I have made in my work as a global health professional:

In Tanzania and Haiti, most people refer to their elders and those with professional degrees by titles. Those who are elderly are revered as wise and experienced, and therefore, never get addressed by first name. Doctors and nurses are addressed by their professional titles to show respect for their many years of professional study. In contrast, in the U.S., many people prefer to be addressed by their first name, to enforce the notion that everyone is equal, no matter what their title – in order not to let hierarchies affect how people are viewed. An exception in my experience is that in a majority of the southern states, most people address each other using a title, especially when it comes to talking to elders.

In the U.S., we value speed, efficiency, and quick response times. When shopping at a store or conducting our work, we ensure this is all done as fast as possible. In many other countries, people take their time when conducting business. For example, when dining at restaurants in Haiti, we would often get greeted, and then have a conversation with those taking care of us. After a while, water would be served, and much after that, our meal orders would be placed. In India, when shopping for sarees, the shopkeepers serve chai as they unfold pile after pile of sarees to attract customers and seal the deal. As the customers sip cups of chai, the shopkeepers engage them in conversation, in order to build a connection with them. In the U.S., we are often too rushed or too busy to take time to greet and converse with each other, even our customers. In Haiti or India, it would be considered rude to not take the time to exchange pleasantries with your host, but in the U.S. that would be the norm.

Certain countries recognize current demographics by allowing people to celebrate holidays from their culture that were not historically practiced in that region. I grew up in Tanzania – which is predominantly Christian. There the government allows students with Indian heritage to observe holidays such as Diwali, Holi, and Eid. In Atlanta, where my niece currently attends elementary school, children are allowed to take the day off for Diwali and Eid. However,

I do not think that all regions of the world follow this practice.

I believe one must be cognizant of the cultural norms of the country in which one is working. A few suggestions to keep in mind: One, obtain appropriate training on cultural practices that relate to the professional setting. Be curious enough to make an effort to understand those practices. When in doubt, lean on locals or experts who may be able to help you understand. Two, try to learn and speak the local language. That is one way to learn more about a culture and assimilate into a new setting. Three, learn about the history of the country where you are working – that always provides context and helps to explain the origins of certain practices.

Those who work and live in different cultures master the art of switching between different worlds quickly and with ease. The more open one is to adapting to different customs, the better the chances of becoming accustomed to them. An open and inquisitive mind, ready to learn and embrace different ways of thinking, working, and interacting, will lead to success with people of different backgrounds and cultures.

Tips Understanding how today's job market is changing can help prepare you to make the right decisions during your job search. Many jobs in Maine today are in the service industry or in retail trade, rather than in manufacturing industries.

Make a list of people who are willing to serve as references for you. These should be people who can speak from firsthand knowledge about your skills, abilities, and personal qualities.

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eraalka. Si kastaba ha ahaatee, haddii deyn bixiyayaasha waxbarashada gaarka ah ay ku dhibtoonayaan inay bixiyaan lacag-bixinno bille ah, deyn-qaadayaashu waxay qaadi karaan tallaabooyin ay ku yareeyaan mas'uuliyadooda ama ay u dhimaan lacagaha bishii:

1. Dhibcaha Canshuurta Fursadaha Waxbarasho ee Maine waxaa lagu dalban karaa Soo celinta Canshuurta Dakhliga Shaqiga ee Maine waxaana lagu dabaqi karaa deyn kasta oo arday ah oo dib u bixin ah. Dayntani waxay u soo celi-naysaa amaahaha qayb ka mid ah dulsaarka amaahda ee la bixiyay sannad kalandarka.

Barnaamijka Dhimista Deynta Ardayga ee Hogaamiyaasha Alfond wuxuu bixiyaa kaal-mada deyn bixinta ardayda ka qalin jebisay barnaamijyada STEM (sayniska, tignoolajiyada, injineernimada, iyo xisaabta) kuwaas oo hadda u shaqeeya loo shaqeeyaha fadhigiisu yahay Maine.

Loo-shaqeeyayaasha qaarkood waxay bixiyaan lacag celin waxbarasho iyo barnaamijyo kale oo caawimo shaqaalaha. Weydii cidda aad u shaqayso caawimada waxbarashada faa'iido ahaan. Macluumaad dheeraad ah ayaa laga heli karaa website-ka FAME Maine: www.famemaine.com.

2. Wac deyn bixiyahaaga si aad u weydiiso wax ku saabsan dhimista lacagaha ama dib u maal-gelinta. Mararka qaarkood wicitaanka taleefanka ayaa ah waxa kaliya ee ay ku qaadata si loo dhimo lacagaha bishii. Ikhtiyaarada dib-u-maalgelinta waxay sidoo kale hoos u dhigi karaan wadarta mas'uuliyadda - qaddarka aad ku leedahay amaah-bixiyuhu waqti ka dib - adoo hubinaya dulsaar hoose ama go'an. Hubi inaad hubiso dhibcaha deynta ka hor inta aanad dib u maalgelin! Dhibcaha 700 ama ka sareeya ayaa soo saari doona natiijada ugu fiican, laakiin la soco in weydiimaha credit ee badan ay hoos u dhigi karaan deyntaada.

3. Raadi ikhtiyaro kale oo dib-u-maalgelineed ama midayn. Mararka qaarkood dulsaar

wanaagsan ayaa laga heli karaa deyn bixiye cusub. Isku-dubaridku waa ikhtiyaarka amaah-dayaasha leh deymo yaryar oo badan oo loogu talagalay xilli-dugsiyeedyo badan oo kala duwan. Deyn-bixiyuhu wuxuu iibsaa doonaa amaah kasta oo wuxuu u rogi doonaa hadhaaga maqan hal lacag bixin oo bille ah oo leh dulsaar cusub. Faa'iidooyinka waxaa ka mid ah ku hab-boonaanta bixinta hal deyn bishii; laga yaabo inay hoos u dhigto wadarta lacag bixinta bishii; iyo in la helo dulsaar ka wanaagsan haddii credit-kaagu fiicnaaday. Khatarta iman karta waxay noqon kartaa in lacag badan dib loogu celiyo amaah-bixiyuhu inta uu nool yahay amaahda.

4. Haddii aad ka bixi weyday deyn gaar ah, kala xaajoonta heshiis amaah bixiyaha. Amaah-bixiyeyaashu ma rabaan inaad iska bixiso deyntaada! Haddii aad ku guuldareysatay sabab kasta - xaaladda degdegga ah ee qoyska, luminta shaqada, arrimaha sharciga, kicitaan, ama khaladaad daacad ah oo xiriir ah - isla markiiba wac dayn-bixiyahaaga oo u sharax xaaladda. Deyn-bixiyuhu wuxuu kaala shaqayn doonaa sidii aad u samayn lahayd qorshe dejin ama dib-u-bixineed si aad dib ugu soo celiso wadada oo aad uga takhalusto deyntaada. Tani waxay ka hortagi doontaa tillaabada sharciga ah ee suurtagalka ah waxayna gacan ka geysan doontaa hagaajinta burbur kasta oo ku yimaada deyntaada mustaqbalka fog.

Amaahda ardayda laguma dayn karo kicitaan, taas oo macnaheedu yahay in kicitaanku aanu baabi'in deyntan. Sidoo kale, iyadoo inta badan deymaha la "cafiyo" haddii deyn-bixiyuhu dhinto, cid kasta oo la saxiixatay amaahda ayaa mas'uul ka ah bixinta deynta hartay. La-saxiixuhu inta badan waa hal qof oo kale sida waalidka, xaaska, ama qaraabada kuwaas oo saxeexay waraago - oo ay la socdaan deyn-qaaduhu - bangiga ama deyn-bixiyaha. Qoyska iyo asxaabta aan ku saxeexin dayn kama masuula inay dib u bixiyaan dayn-bixiyuhu, amaah-bixiyeyaashu kuma dacwayn

karaan qaraabada amaahiyaha lacagihii seegay ilaa uu qaraabadaas wax wada saxeexay amaahda. Haddii ay dhacdo la-saxiixuhu inuu qaato mas'uuliyadda amaahda, amaah-bixiyeyaal badan ayaa diyaar u ah inay la shaqeeyaan la-saxiixa si ay uga baxaan deynta dib-u-bixinta la maareyn karo ama jadwalka dejinta.

Amaahda waxbarashada gaarka ah waxay u noqon kartaa door wanaagsan ardayda kuleejka iyo waalidiintooda waa haddii ay fahmaan mas'uuliyadda iyo khatarta. ProsperityME waxay siisaa la-talin maaliyadeed oo sir ah oo mid-ka-mid ah xubnaha bulshada oo leh su'aalo ku saabsan deymaha, deynta, kaydinta, iyo maalgashiga. La-taliyayaasha ayaa kaa caawin kara horumarinta qorshaha maalgelinta waxbarashada oo ay sameeyaan qorshe maaliyadeed oo ku habboon macaamiisha. FAME Maine waxay kaloo bixisaa la-talin

maaliyadeed waxayna gaar u tahay amaahinta ardayda. Intaa waxaa dheer, Mashruuca Navigator-ka Shaqaalaha peer waa isbahaysiga taageerada dhaqamada badan, luqadaha badan kaas oo ka caawin kara macaamiisha u gud-binta si ay dadku u helaan gargaarka ay u baahan yihiin.



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Community Happenings - out & about



Photos | Liany Media

The Pihcintu Multicultural Chorus debuted *Voices for the Voiceless*, its newest CD, at the Rhines Auditorium in the Portland Public Library on October 15. Pihcintu was founded by Con Fullam in 2005 and is directed by Mr. Fullam. Many of the chorus members arrived in Maine as refugees.



The Greater Portland Immigrant Welcome Center in partnership with USL to Portland held Soccer Saturday for New Mainers at Kennedy Park in Portland on October 1. The event featured soccer matches, free soccer balls, and snacks.



Photos | Liany Media

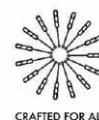


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For more information, go to inherpresence.org



How young refugees in Kakuma face the future

| By Violet Ikong



YAAO's team posing for a photograph with some teenagers after an awareness session.

Adut Machar and Maggy Mabil are female soccer players (known as “football” in most parts of the world). They are also best friends, who meet up each morning by 6:00 a.m to go for their morning jog around the neighborhood – which is in the Kakuma refugee camp, located in northwestern Kenya. They spend about two hours working out together each morning, at least four days a week. Both Machar and Mabil are South Sudanese refugees, born in the Kakuma refugee camp, and they both love playing football.

Machar's family came to Kakuma in 1991, at the time of Sudan's second civil war. At that time, South Sudan had not yet gained independence, and was still a part of Sudan. The second civil war began in 1983 and ended in 2005. The war followed an attempt by Sudan's military government to impose Sharia law as part of its policy to Islamicize the entire country. Sudan is a Muslim-dominated country, and over 90% of the population practices Islam. The majority of people in South Sudan are Christians. About 2 million people died during the second civil war, which ended with South Sudan's independence in July 2011. But shortly after independence, South Sudan was torn apart by a war precipitated by political jousting for power. The war lasted from 2013 to 2020, and by 2018 over 400,000 deaths had already been recorded, and an estimated 2.3 million people have reportedly escaped to neighboring countries.

Most refugees from South Sudan live in camps in Kenya, Ethiopia, Uganda, and



Number 11 player: 19-year-old Maggy Mabil training with the Bright Starlets of South Sudan

Sudan. Even with the civil war now over, South Sudan still suffers from communal conflicts, making it difficult for refugees from the country to return home. These conflicts largely relate to the struggle for land, livestock, and water. In July 2022, 95 people were killed due to such conflict, and 17,500 people had been displaced by August.

Daily life in Kakuma

The Kakuma refugee camp ranks among the top five largest refugee camps in the world. Over 150,000 refugees live in Kakuma, and most of them come from South Sudan and Somalia. The camp is located in a desert-like environment. The sun burns hot an average of 327 days a year, and daytime temperatures reach 38 degrees Celsius (100.4 degrees Fahrenheit) on most days. Dust storms, poisonous insects and animals, and diseases such as malaria are common issues faced by the refugees living in Kakuma. Other challenges include poverty, hunger, and lack of an adequate water supply.

According to George Gum, a 22-year-old musician popularly known in Kakuma as Coolkid Georinho, “There is no such thing as breakfast, lunch, or dinner here. People eat whenever there's food.” Gum is also the founder of the Young Africans Anti-poverty Organization (YAAO), a nonprofit that is working to enhance the lives of refugees in the camp.

The majority of kids in Kakuma attend poorly funded, deeply inadequate schools. Many study in classes of over 200 students. Most children are unable to study beyond secondary school due to poverty. This was true of Machar and Mabil. Sometimes the girls find it hard to think about anything but the difficulties they face in Kakuma, and the causes of those difficulties. According to 22-year-old Machar, it all takes a toll on their mental health. So to get their minds off troubled thoughts, they play football.

One man's vision

Starting when she was 8, Mabil noticed that whenever she played football with her brothers, she felt at ease and her thoughts were diverted away from all the problems at the refugee camp onto the sport. Since then, she has remained actively involved in football.

When Gum founded YAAO in 2021, one of his goals was to provide support and mentorship to refugee girls like Machar and Mabil who are skilled athletes. He also hoped to reduce the poverty and hunger in the camp. Gum came to Kakuma at the age of 11, and as he grew older, he realized that poverty and hunger in the camp might be reduced if people lived their lives with a vision and purpose in mind.

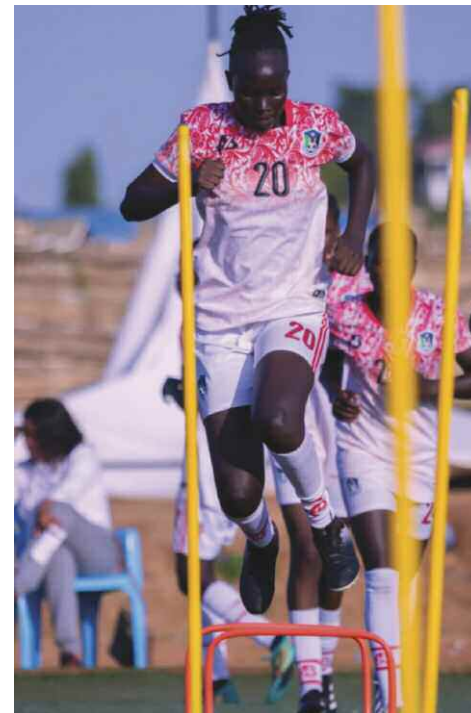
“There are people who have lived in the camp for over 30 years, but have no vision or dream. They only care about survival, and that is why we have so much poverty and hunger,” he said.

He started YAAO with a few young refugees who were willing to volunteer their time, skills, and resources. In the beginning, they supported four refugee women in Kakuma with free sewing machines to boost the success of their fashion design businesses. After that, they purchased car wash equipment for six young refugees who wanted to become car wash attendants. The organization soon expanded into advocacy intended to reduce substance use disorders, early pregnancies, and the spread of sexually transmitted diseases in the camp. With the collaboration of health trainers, YAAO now organizes health trainings at least once every two months for teenagers in the camp. The training sessions usually have over 50 teenagers in attendance, and provide an opportunity for participants to ask questions and get

answers.

Machar and Mabil

YAAO also identifies girls in the camp who are skilled in football. Fourteen female footballers now belong to the organization, in-

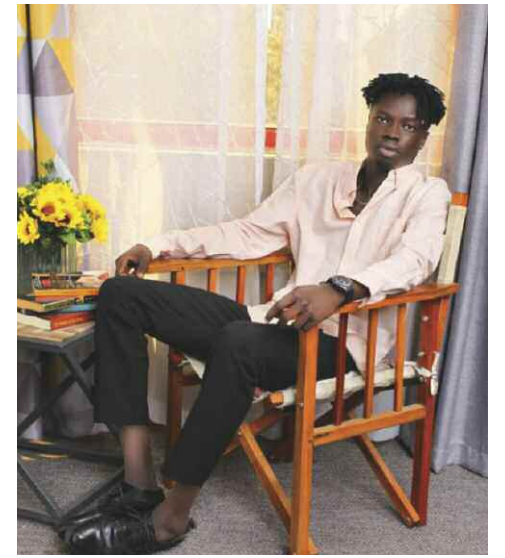


Number 20 jersey: Adut Machar playing for the Bright Starlets of South Sudan

cluding Machar and Mabil. The girls meet up at least three times a month for football practice, and they are mentored by a female football coach and team members of YAAO. All 14 girls dream of playing professional football outside Kakuma, and competing in international leagues.

“We hope to play football outside this camp and prove to the world that even girls who come from refugee camps can be good at football,” said 19-year-old Mabil.

In April 2022, YAAO heard about football tryouts in South Sudan for the country's female national team, the Bright



George Gum, founder of YAAO

Starlets, who played their first international match in 2019. The tryouts were scheduled between May and June 2022 in Juba, the capital of South Sudan. Machar and Mabil traveled to Juba for the first time in their lives – and both were accepted onto the team. Both girls continue to reside in Kakuma, and only travel to Juba when there are matches to be played or when the team needs them.

People in Kakuma were excited that girls from the camp had excelled at the national level – even Mabil's parents. “My parents never supported my decision to play football. They used to punish me each time I escaped to play the game. But when I returned from Juba, they were excited and proud of me!” she said.

Playing without shoes

Sometimes Machar and Mabil and other girls at YAAO are forced to play football barefoot because they can't afford cleats. The organization supports them with jerseys and balls so they can compete in local competitions, but that is the extent of the help they can provide with their limited resources available. Most of the funding for the organization comes from Gum, who earns money from his music and uses it to run the organization.

But playing without shoes is not enough to deter the girls from pursuing their dreams.

“Giving up is never an option. We are refugees who play without shoes sometimes, but we're also just like other girls out there with big dreams. We can do all that they can do, even with the challenges we face,” Machar said.

YAAO lacks enough trainers and educated people who are willing to volunteer their time, skills, and resources, and the organization cannot afford to pay its volunteers. This impedes YAAO's ability to help people.

But just like Machar and Mabil, Gum does not give up. Dreams are too important.

YAAO can be reached by email at youn-gafricans.a.o@gmail.com.



YAAO's team with some students in Kakuma after an awareness exercise

Updates from Africa

By Olive Mukahirwa

Burkina Faso: Second coup d'état in less than a year

On the evening of September 30 in Ouagadougou, the capital city of Burkina Faso, rounds of unexplained gunfire sparked panic and confusion among civilians. That confusion was alleviated when a group of soldiers appeared on national television to explain that Capt. Ibrahim Traoré was the new military leader of the country, and that Lt. Col. Paul-Henri Sandaogo Damiba had been ousted and had left the country. Previously, in January 2022, Damiba had ousted Roch



Marc Christian Kaboré, the democratically elected president of the country, and he had fled to neighboring Togo.

Damiba posted a video on Facebook after leaving the country: "In full awareness and responsibility, I abdicate my role as head of state, as transitional president, following a dialogue with the customary and religious authorities, with Captain Ibrahim Traoré, and with the current president of ECOWAS (Economic Community of West African States)...and may God bless Burkina Faso and guard it from chaos." In his resignation letter, Damiba said that he chose to resign to prevent harm to civilians, as well as to the material well-being of the country.

The day after the coup, Moussa Faki Mahamat, the Chairperson of the African Union Commission, said he was deeply concerned about the rash of unconstitutional power takeovers in Burkina Faso and demanded the restoration of constitutional order by July 2024. ECOWAS, of which Burkina Faso is a member, has condemned the coup in the strongest terms. On October 4, Mahammad Issoufou, former president of Niger, acting as mediator from ECOWAS, said on France 24 that the bloc of 15 ECOWAS members would continue supporting Burkina Faso's

transition to constitutional rule. Violent demonstrations against the takeover erupted throughout Ouagadougou in the days following the coup.

After Traoré assumed power, his supporters immediately took to the streets to protest France's continued involvement in Africa. Shouted slogans included, "We don't want France anymore! We no longer want France to be in Africa! Down with France!" Some raised Russian flags and shouted, "We call on Russia for Russian intervention! We want cooperation with Russia!" The protesters accused France of supporting jihadists and Damiba. The former French colony has become an epicenter of violent acts carried out by groups linked to al-Qaeda and the Islamic State. Those groups got a foothold in neighboring Mali in 2012, which then spread to other countries south of the Sahara. Indiscriminate attacks by al-Qaeda-linked militants have left thousands dead and up to 2 million displaced since 2015.

Since the independence of Burkina Faso in 1960, the country has experienced eight successful coups. Since 2020, Mali, Chad, and Guinea – all countries neighboring Burkina Faso – have also experienced coups, raising fears of a backslide towards military rule in a region that had made democratic progress over the past decades.

Ebola outbreak in Uganda heightens regional alert

The World Health Organization (WHO) and Ugandan authorities are seeking nearly \$18 million from the international community to help contain the recent Ebola outbreak in the country. As of October 12, 39 people had died, 64 cases had been confirmed, 20 more are likely Ebola, and 14 people had recovered, according to the WHO. The outbreak has sparked alarm in neighboring countries, especially in East Africa. The WHO has already released \$2 million in the form of medical specialists, supplies, and resources for the Uganda Ministry of Health. Since the outbreak was first announced on September 20, Uganda has reported a steady stream of new cases. So far they appear to be limited to hot spots in the western-central part of the country, near Mubende and Kassandra districts, where a 21-day lockdown was announced on October 17. One person has died in Kampala, Uganda's capital city.

The casualties include Ugandan health care workers. So far, 10 health care workers have been infected, and four have died. On Twitter, Uganda's Minister of Health Jane Ruth Aceng Otero spoke of two of these, Dr. Mohammed Ali, a 37-year-old Tanzanian who succumbed to Ebola while receiving treatment at Fort Portal Regional Referral Hospital, and Margaret Nabisi, an anesthesiologist who died at the same hospital after a 17-day battle with the disease.

Some parents have not been sending their children to schools, although the government is advising schools to stay open and to put extra protective measures in place to reassure parents.

But parents are worried Ebola might spread and become a pandemic.

Ugandan authorities noted that the first few days after the announcement of the outbreak were chaotic, as districts were not prepared to deal with the Ebola emergency. This was particularly true in Mubende, Madudu, Kyegegwa, Kassandra, and Ka-

gadi – the districts with the most cases.

To boost efforts to curb the spread of the virus, the government of Uganda has announced a mobile testing facility to help quickly identify cases. And the East African Community, a regional intergovernmental organization, has urged countries to enhance surveillance, testing, infection prevention, and control measures. Uganda hosted an emergency ministerial meeting on the Ebola virus outbreak on October 12, with support from the Africa Centers for Disease Control and Prevention (ACDCP). WHO officials and public health officials from eight nations planned cross-border cooperative efforts to contain the spread. Dr. Tedros Adhanom Ghebreyesus, the Director General of the World Health Organization, said that at the moment, the primary focus is rapid containment of the outbreak to protect neighboring districts of Uganda, as well as other countries in the region.

And neighboring countries are closely monitoring the situation. The Citizen reported that six days after Uganda declared an Ebola outbreak, Tanzania's health ministry issued an alert in five regions. Minister Ummy Mwalimu stressed that although there was no case of Ebola in Tanzania, he urged people to take precautions to prevent an outbreak. Measures include screening at the border, which began as soon as Uganda announced the outbreak.

On September 29, Rwanda began screening people at its borders using non-contact thermometers and by recording travel



histories. Although Rwanda has not suffered a single known

Ebola case in the past, Uganda's Mubende District – where Ebola has been reported – is only a six-hour drive from the border. This close proximity has heightened alertness in Rwanda, with the government urging residents to take preventive measures. Rwanda has also opened seven testing sites for Ebola in different parts of the country.

The United States is urging physicians to be vigilant for patients with symptoms and has announced that travelers who have been to Uganda since the outbreak began would be redirected to airports where they can be screened for the virus.

The current Ebola virus that is infecting people in Uganda is said to be from Sudan. The Sudan Ebola virus was first reported in 1976 in the area that is now South Sudan. Although several outbreaks have been reported since then in both Uganda and Sudan, the deadliest outbreak in Uganda was in 2000, claiming more than 200 lives. Uganda's last Ebola outbreak in 2019, which resulted in five deaths, was confirmed to be the Zaire Ebola virus, a more common variant.

People who are infected do not become contagious until after symptoms appear, which follows an incubation period of between two and 21 days, according to WHO. At present, there is no licensed medication to prevent or treat Ebola, although a range of experimental drugs are in development. There is no effective vaccine yet either. However, Ghebreyesus of WHO said scientists are working on vaccines to fight the Sudan strain of Ebola; two of those vaccines could reach the stage of clinical trials in the coming weeks.

Ebola spreads between humans by direct contact with bodily fluids and contaminated environments. The main symptoms are fever, vomiting, bleeding, and diarrhea. Funerals contribute to spread, if mourners have direct contact with the body. The WHO estimates that the fatality rate is between 41% and 100%.

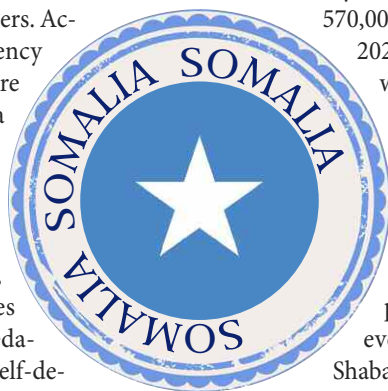
Somalia: Top leader of al-Shabab killed

Abdullahi Nadir, a top al-Shabab leader, was killed in Haramka, a village in the Middle Juba region of southern Somalia. The mission was carried out by operatives from the Somali National Army and international security partners. According to the Somali national news agency Sonna, Nadir – also known as Abdullahi Yare – has been on the run since the U.S. offered a \$3 million reward for information on his whereabouts.

President Hassan Sheikh Mohamud had recently declared "total war" against al-Shabab, according to the Associated Press, and in recent weeks, Somali security forces have increased attacks against the al-Qaeda-linked group while fighting alongside local self-defense groups. But al-Shabab too has continued to conduct deadly raids.

The terrorist organization currently controls large parts of southern and central Somalia and has thousands of fighters who indulge in "taxing" or extorting the locals to gain funds for themselves and their projects.

Al-Shabab has killed tens of thousands of Somali people in bombings since 2006. Its goal is to replace Somalia's Western-backed central government with a government based on its interpretation of Islamic law.



Al-Shabab war impedes hunger fight in Somali

The United Nations reports that Somalia is expected to face acute food insecurity and will need emergency food aid in the last quarter of this year of 2022. Over 2.6 million Somalis are internally displaced, increasingly because of conflict. And over 570,000 became refugees between January and August 2021. Drought, flooding, and desert locust swarms, which are increasing in intensity and frequency due to climate change, have all exacerbated existing vulnerabilities of communities and contributed to displacement.

The United Nations has declared that "famine is at the door" in Somalia. The population faces severe hunger, and food deliveries have been impeded by conflict, mass displacement, and the ever-growing threat from the militant group al-Shabab. The Horn of Africa nation is being ravaged by the worst drought in four decades. Across Somalia, four consecutive bad rainy seasons have decimated crops and livestock, leaving hundreds of thousands of Somalis malnourished and hundreds of children dead. And prices of grain, fuel, and fertilizer have skyrocketed because of Russia's war in Ukraine.

Martin Griffiths, the U.N. Under-Secretary-General for Humanitarian Affairs and Emergency Relief Coordinator, has said that famine is expected to occur in two districts in the southern Bay region between October and December of this year. But Griffiths stopped short of an official declaration of famine – al-

though many aid workers have said that the threshold for famine has already been passed in parts of the country.

Somalia expects gains from Ethiopia relations

The presidents of Somali and Ethiopia met in Addis Ababa and signed an agreement pledging to work together to protect each other's territories, and to request that the U.N. Security Council lift an age-old arms embargo on Mogadishu.

The East African reported that at the end of his two-day state visit to Addis Ababa on October 1, President Hassan Sheikh Mohamud of Somalia signed a 10-point declaration with his host, Prime Minister Abiy Ahmed of Ethiopia "to nurture and strengthen the longstanding bilateral ties and relationships between the two countries and peoples based on respect for the territorial integrity and sovereignty of both countries."

A goal is for Somalia to be able to purchase weapons in order to strengthen its security forces. "The leaders call upon the UNSC (United Nations Security Council) to consider the request of the Federal Governments of Somalia for the lifting of the arms embargo imposed on the country for more than 30 years, to ensure that Somalia is sufficiently equipped to effectively address the security threat posed by the al-Shabab terrorist group," the communiqué added.

Somalia has been banned from direct purchasing of weapons since the early 1990s, to stop warlords of the time from overrunning the country during the civil war. Today, Somalia can only purchase certain weapons, and with permission from the sanctions committee of the U.N. Security Council.



Health & Wellness

This page brought to you in part by:

Maine
Cumberland County

Welcome to Amjambo Africa's Health & Wellness section, devoted to important health-related topics that heavily impact the lives of Black and Brown people. All content is fully translated.

Health risks of loneliness can be reduced | By Amy Harris

According to public health officials, loneliness is a serious mental and physical health threat that should receive far more attention than it does. Prior to the onset of the pandemic, the condition had already reached epidemic proportions in the U.S. The National Academies of Sciences, Engineering, and Medicine (NASEM) reported in 2020 that one out of every three adults ages 45 and older self-identified as being lonely. In addition, one out of every four adults ages 65 and older felt socially isolated. One year later, researchers from the Harvard Graduate School of Education reported that more than 120 million Americans – including 61% of young adults and 51% of mothers with young children – feel “serious loneliness.”

Advice from women

A group of 11 women over age 65 from Linda Bernard-Olson's English class at In Her Presence gathered on Zoom to share their experience of loneliness, as well as advice on how to overcome the problem. Many of these women live in the same apartment building in Portland, and report that living in proximity to each other has been a huge support.

Marie Immaculée: Solitude can lead to depression. There are women who stay in their apartments alone all the time. This can lead to stomach problems and other health problems. It's better to go to the gym and exercise. Behind loneliness is depression. Get out – talk to people, whether here or back home. And I sew, and friends come over to sew with me.

Séraphine: When I feel lonely I call on others in the building where I live. And we get together to pray. If someone is sick, we all go over and pray with and for the person who is sick. And I pray every morning, and know the Lord is with me all day long. I call my children back home. And I sing!

Mélanie: I read the Bible. Watch TV. Go shopping. Visit friends. Visit tourist sites. Watch movies. Telephone my daughter in Africa with WhatsApp.

Sarah: I talk to family in Africa every day. My children and my whole family are in Africa. They call me. I have many American friends, too. I go out to restaurants, the beach, movies. Don't stay home all day. If you feel lonely, go out, see all the people outside, look for an occupation. I do volunteer work at the Y, taking care of children, playing with kids. I don't feel lonely when I am with children. Find something to do so you are not lonely.

Christine: I have done volunteer work to help babies. I feel less lonely surrounded by people. A social worker advised it. It feels more like I'm at home when I am out with people. There were always lots of people back home.

Cécile: I watch TV. Talk on the phone with family and neighbors. Work. Exercise. Dance. I needed an operation at one point. The doctor found out I was alone and said, “Don't worry – we are here for you.” That gave me the courage to go ahead with the operation.

The life experiences of refugees and asylum seekers leave many vulnerable to loneliness. Leaving one's country of origin, trying to adapt to the culture of a new country, language limitations, lack of access to services and resources, cultural differences, discrimination and stigma directed toward immigrants, government policies that isolate, and family and friends back home who may have trouble visualizing life in

Continued on page 26

Riscos para a saúde da solidão podem ser reduzidos | Por Amy Harris

De acordo com as autoridades de saúde pública, a solidão é uma grave ameaça à saúde mental e física que deve receber muito mais atenção do que recebe. Antes do início da pandemia, a condição já tinha atingido proporções epidêmicas nos EUA. As Academias Nacionais de Ciências, Engenharia e Medicina (NASEM) reportaram em 2020 que um em cada três adultos com 45 anos e mais velhos autoidentificados como solitários. Além disso, um em cada quatro adultos com 65 anos ou mais sentiu-se socialmente isolado. Um ano depois, investigadores da Harvard Graduate School of Education relataram que mais de 120 milhões de americanos – incluindo 61% dos jovens adultos e 51% das mães com crianças pequenas – sentem “uma solidão séria”.



Durante o COVID tem sido muito difícil, embora não nos faltou nada por causa de In Her Presence... trazendo comida, verificando para ter certeza de que estávamos todos bem, conversando.

As experiências de vida dos refugiados e dos requerentes de asilo deixam muitos vulneráveis à solidão. Deixar o país de origem, tentar adaptar-se à cultura de um novo país, limitações linguísticas, falta de acesso a serviços e recursos, diferenças culturais, discriminação e estigma direcionados para os imigrantes, políticas governamentais que se isolam, e familiares e amigos em casa que podem ter dificuldade em visualizar a vida no Maine, todos trabalham juntos para intensificar o isolamento social, que é definida como a falta de conexões sociais, e está ligada à solidão.

Agravando o problema, algumas pessoas sofrem de transtorno de stress pós-traumático (PTSD) como resultado de eventos traumáticos que experimentaram antes de sair de casa, ou durante a sua viagem de migração. PTSD é uma condição de saúde mental que pode causar uma variedade de sintomas, incluindo pensamentos intrusivos, ansiedade, ataques de pânico, depressão e distúrbios do uso de substâncias. Estes sintomas podem levar os sobreviventes a autoisolarem-se, o que por sua vez intensifica a solidão e a maior angústia da saúde mental.

Solidão entre os idosos

Os idosos correm um risco acrescido de solidão porque são mais propensos a viver sozinhos, a serem prefaledidos pela família ou amigos, a sofrerem de doenças crônicas e a sofrerem de alterações sensoriais como a perda de audição ou de visão. Além disso, muitos anciãos do Maine tornam-se casa-limite durante o inverno. E enquanto os mais novos

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Les risques de santé liés à la solitude peuvent être réduits | Par Amy Harris

Selon les responsables de la santé publique, la solitude est une grave menace pour la santé mentale et physique qui devrait recevoir beaucoup plus d'attention qu'elle ne le fait. Avant le début de la pandémie, ce problème avait déjà atteint des proportions épidémiques aux États-Unis. Les Académies nationales des sciences, de l'ingénierie et de la médecine (NASEM) ont indiqué en 2020 qu'un adulte sur trois âgé de 45 ans et plus s'identifiait comme solitaire. De plus, un adulte sur quatre âgé de 65 ans et plus se sentait isolé socialement. Un an plus tard, des chercheurs de la Harvard Graduate School of Education ont rapporté que plus de 120 millions d'Américains - dont 61% des jeunes adultes et 51% des mères de jeunes enfants - ressentent une "solitude sérieuse".

Les expériences de vie des réfugiés et des demandeurs d'asile rendent beaucoup d'entre eux vulnérables à la solitude. Le fait de quitter son pays d'origine, d'essayer de s'adapter à la culture d'un nouveau pays, les limitations linguistiques, le manque d'accès aux services et aux ressources, les différences culturelles, la discrimination et la stigmatisation à l'égard des immigrants, les politiques gouvernementales qui isolent, ainsi que la famille et les amis restés au pays qui peuvent avoir du mal à imaginer la vie dans le Maine, tout cela concourt à intensifier l'isolement social, qui est défini comme le manque de liens sociaux, et est lié à la solitude.

Pour aggraver le problème, certaines personnes souffrent du syndrome de stress post-traumatique (SSPT) à la suite d'événements traumatisants qu'elles ont vécus avant de quitter leur pays ou pendant leur voyage de migration. Le SSPT est un trouble de santé mentale qui peut provoquer divers symptômes, notamment des pensées intrusives, de l'anxiété, des crises de panique, une dépression et des troubles liés à la consommation de substances. Ces symptômes peuvent pousser les survivants à s'isoler, ce qui intensifie la solitude et aggrave les troubles de santé mentale.



Mélanie



Nous avons de la chance là où nous vivons - nous sommes nombreux à vivre là où nous vivons, et nous pouvons nous voir. Cela nous aide.

La solitude chez les personnes âgées

Les personnes âgées courent un risque accru de solitude car elles sont plus susceptibles de vivre seules, d'être précédées par leur famille ou leurs amis, de souffrir de maladies chroniques et de changements sensoriels comme la perte d'audition ou de vision. De plus, de nombreuses per-

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Khatarta caafimaad ee kalinimada waa la yarayn karaa

Waxaa qoray Amy Harris

Sida laga soo xigtay saraakiisha caafimaadka dadweynaha, kalinimadu waa a khatar caafimaad maskaxeed iyo mid jireed oo halis ah oo ay tahay inay helaan wax aad uga badan Fiirro gaar ah oo ka badan. Kahor bilaabashada masiibada, xaaladdu way lahayd Horey u gaadhay heerka faafitaanka ee U.S. Akademiyada Qaranka ee Sayniska, Injineerinka, iyo Daawada (NASEM) ayaa la sheegay 2020 in mid ka mid ah saddexdii qof ee qaangaarka ah ee da'doodu tahay 45 iyo ka weyn la isu aqoonsaday inuu cidla yahay. Intaa waxaa dheer, mid ka mid ah afartii qof ee qaangaarka ah da'da 65 iyo ka weyn waxay dareemeen go'doon bulsho.



Intii lagu jiray COVID aad bay u adkeyd, in kasta oo aynaan naga maqnayn wax kasta oo ay ugu wacan tahay Joogitaanka iyada... keenida cunto, hubinta si aan u hubino dhamaantood waa OK, wada sheekaysanayeen.



Hal sano ka dib, cilmi-baarayaasha Harvard Graduate School of Waxbarashadu waxay sheegtay in ka badan 120 milyan Maraykanka - oo ay ku jiraan 61% dhalinyarada qaangaarka ah iyo 51% hooyooyinka da'da yar carruurta - waxay dareemaan "kelinimo halis ah."

Waayaha nololeed ee qaxootiga iyo Magangelyo-doonku waxay ka tagaan qaar badan oo u nugul kalinimada. Inuu ka tago wadankii asal ahaan, isku day inaad la qabsato dhaqanka waddan cusub, xaddidnaanta luqadda, helitaan la'aanta adeegyada iyo agabka, kala duwanaanta dhaqanka, takoorka iyo ceebaynta lagu hayo soogaalootiga, siyaasadaha dawladda ee gooni-isu-taagga ah, iyo qoyska iyo saaxiibada dalka dib ugu soo laabtay kuwaas oo laga yaabo inay dhibaato kala kulmaan aragtida nololaha Maine ka wada shaqeeyaan sidii loo xoojin lahaa go'doominta bulshada, taas oo lagu qeexay la'aanta isku xirka bulshada, waxayna ku xiran tahay kalinimada.



Marie Immaculée

Isku dhafka dhibaataada, dadka qaar ayaa la ildaran diiqad ka dib markii uu dhaawac soo gaaray xanuunka (PTSD) taasoo ka dha-

Hatari za afya za upweke zinaweza kupunguzwa

Na Amy Harris

Kulinga na maofisa wa afya y a umma, upweke ni tisho kubwa la kiakili na kimwili ambalo lina - paswa



Cécile

kuangaliwa zaidi kuliko inavyopaswa. Kabla ya kuanza kwa janga hili, hali hiyo tayari ilikuwa imefikia kiwango cha janga huko Marekani. Vyuo vya Kitaifa vya Sayansi, Uhandisi, na Tiba (NASEM) viliripoti mnamo 2020 kwamba mtu mmoja kati ya kila watu wazima watatu wenye umri wa

Ushauri kutoka kwa wanawake

Mary Immaculate: Upweke unaweza kusababisha huzuni. Kuna wanawake amba hukaa kwenye vyumba vyao peke yao kila wakati. Hii inaweza kusababisha matatizo ya tumbo na matatizo mengine ya afya. Ni bora kwenda kwenye mazoezi na kufanya mazoezi. Nyuma ya upweke ni unyogovu. Ondoka - zungumza na watu, iwe hapa au nyumbani. Nami ninashona, na marafiki wanakuja kushona pamoja nami.

Séraphine: Ninapohisi upweke mimi hutembelea wengine katika jengo ninaloishi. Na tunakusanyika kuomba. Ikiwa mtu ni mgonjwa, sote tunaenda na kusali pamoja na mtu huyo ambaye ni mgonjwa. Nami naomba kila asubuhi, na najua Bwana yu pamoja nami mchana kutwa. Ninawaita watoto wangu nyumbani. Na ninaimba!

Mélanie: Nilisoma Biblia. Tazama TV. Nenda ununuzi. Tembelea marafiki. Tembelea tovuti za watalii. Tazama sinema. Mpigie simu binti yangu barani Afrika kwa WhatsApp.

Sarah: Mimi huzunguma na familia barani Afrika kila siku. Watoto wangu na familia yangu yote wako Afrika. Wananiita. Nina marafiki wengi wa Marekani, pia. Ninaenda kwenye mikahawa, pwani, sinema. Usikae nyumbani siku nzima. Ikiwa unajisikia mpweke, nenda nje, ona watu wote nje, tafuta kazi. Ninafanya kazi ya kujitolea katika Y, kutunza watoto, kucheza na watoto. Sijisikii mpweke ninapokuwa na watoto. Tafuta kitu cha kufanya ili usiwe mpweke.

Christine: Nimefanya kazi ya kujitolea kusaidia watoto wachanga. Ninahisi upweke mdogo kuzungukwa na watu. Mfanyikazi wa kijamii ali-ishauri. Ninahisi zaidi kama niko nyumbani ninapokuwa nje na watu. Siku zote kulikuwa na watu wengi nyumbani.

Cécile: Mimi hutazama TV. Zungumza kwa simu na familia na majirani. Kazi. Zoezi. Kucheza. Nil-ihitaji upasuaji wakati mmoja. Daktari aligundua kuwa nilikuwa peke yangu na akasema, "Usijali - tuko hapa kwa ajili yako." Hilo lilinipa ujasiri wa kuendelea na upasuaji.

Ingaruka z'irungu ku buzima zishobora kugabanuka

Yanditswe na Amy Harris

Nk'uko bitangazwa n'impuguke mu buzima, irungu ni ikibazo gikomeye ku buzima bwo mumutwe ndetse no kumubiri gikwiye kwitabwaho cyane kurusha uko bimeze. Mbere y'uko bifatwa nk'icyorezo, iki kintu cyari cyaramaze gufatwa nk'ikibazo gikomeye muri U.S. Urwego rushinzwe imyigishirize ya siyansi, ubwubatsi n'ubuvuzi (NASEM) rwatanze raporo ivuga ko mu 2020 umuntu umwe muri 3 bafite imyaka 45 kuzamura bari bafite ikibazo cy'irungu. Byongeye kandi, umwe mu bantu bane bafite imyaka 65 kuzamura biyumva nk'abahejwe mu murungu. Umwaka umwe nyuma y'aho, abashakashatsi bo mu ishuri ryigisha iby'ubuzima ryo muri Havard ryasohoye icyegeranyo cyerekana ko Abanyamerika barenga miliyoni 120 harimo 61% bakuze na 51% by'ababyeyi bafite abana bato bumva "bigunze cyane".



Inyuma y'irungu haba hari ukwiheba. Ntabwo ugira ibyishimo. Wumva waratawe. Ntabwo ugira imbaraga zo kugira icyo ukora. Wumva warashyizwe kuruhande. .



Ubuzima bw'impunzi n'abasaba ubuhungiro butuma benshi bibasirwa n'irungu. Kuva mu gihugu umuntu akomokamo ukagerageza kumenyera umuco w'ikindi gihugu, kutamenya ururimi neza, kutabasha kugera kuri serivisi n'ibindi bikenerwa, umuco utandukanye, ivangura ndetse no gupfobya bikorerwa abimukira, politike za guverinoma zizeha bamwe ndetse n'imiryango n'inshuti basigaye murugo batabasha kubona uko ubuzima bwo muri Maine bumeze byose bihuriye ku muntu bituma arushaho kutasanga mu murungu mugari, bisobanurwa nko kudahuza mu murungu mugari, bigahuzwa kandi n'irungu.



Séraphine

Uruhurirane rw'ibibazo, nko kuba bamwe barwaye siteresi yibasira umuntu wahuye n'ihungabana (PTSD) nk'igiterwa n'ibihe biteye ihungabana bahuye nabyo mbere yo kuva iwabo cyangwa se mu gihe bimukaga. PTSD ni indwara yo mumutwe ishobora kugira ibimenyetso bitandukanye harimo umuhangayiko, kugira ubwoba bwinshi, kwiheba ndetse no gukoresha ibiyobyabwenge. Ibi byose bishobora gutuma umuntu yiheza, bigatuma ahubwo arushaho kugira irungu n'ibindi bibazo byinshi bihungabanya imitekerezereze.

Irungu mu bakuze cyane

Los riesgos de la soledad para la salud pueden reducirse | Por Amy Harris

Según los funcionarios de salud pública, la soledad es una grave amenaza para la salud mental y física que debería recibir mucha más atención de la que recibe. Antes del inicio de la pandemia, la afeción ya había alcanzado proporciones epidémicas en los EE.UU. Las Academias Nacionales de Ciencias, Ingeniería y Medicina (NASEM) informaron en 2020 que uno de cada tres adultos de 45 años o más se auto identificaba como solitaria. Además, uno de cada cuatro adultos mayores de 65 años se sentía aislado socialmente. Un año después, investigadores de la Escuela de Graduados en Educación de Harvard informaron que más de 120 millones de estadounidenses, incluido el 61% de los adultos jóvenes y el 51% de las madres con niños pequeños, sienten una "soledad

Consejos de mujeres

Un grupo de 11 mujeres mayores de 65 años de la clase de inglés de Linda Bernard-Olson en "In Her Presence" se reunieron en Zoom para compartir su experiencia en este tema de la soledad, así como consejos sobre cómo superar el problema. Muchas de estas mujeres viven en el mismo edificio de apartamentos en Portland e informan que vivir cerca unas de otras ha sido un gran apoyo.

Marie Immaculée: La soledad puede conducir a la depresión. Hay mujeres que se quedan solas en sus apartamentos todo el tiempo. Esto puede provocar problemas estomacales y otros problemas de salud. Es mejor ir al gimnasio y hacer ejercicio. Detrás de la soledad está la depresión. Salga - hable con la gente, ya sea aquí o en su país. Y yo hago costuras, y amistades vienen a coser conmigo.

Séraphine: Cuando me siento sola, llamo a otras personas del edificio donde vivo. Y nos reunimos para orar. Si alguien está enfermo, todos vamos y oramos con y por la persona que está enferma. Y oro todas las mañanas, y sé que el Señor está conmigo todo el día. Llamo a mis hijos a casa. ¡Y yo canto!

Mélanie: Leo la Biblia. Miro televisión. Voy de compras. Visito amigos. Visito sitios turísticos. Veo películas. Llamo por teléfono a mi hija en África usando WhatsApp.

Sarah: Hablo con mi familia en África todos los días. Mis hijos y toda mi familia están en África. Ellos me llaman. También tengo muchos amigos estadounidenses. Salgo a restaurantes, a la playa, al cine. No te quedes en casa todo el día. Si te sientes solo, sal, ve a toda la gente afuera, busca una ocupación. Hago trabajo voluntario en la Y, cuidando niños, y jugando con niños. No me siento solo cuando estoy con niños. Encuentra algo que hacer para que no te sientas solo

Christine: He hecho trabajo voluntario para ayudar a los bebés. Me siento menos sola rodeada de gente. Lo aconsejó una trabajadora social. Me siento más como si estuviera en casa cuando salgo con gente. Siempre había mucha gente en casa.

Cécile: Veo la televisión. Hablo por teléfono con familiares y vecinos. Trabajar. Hacer ejercicio. Baile. En un momento necesité una operación. El médico descubrió que estaba sola y dijo: "No se preocupe - estamos aquí para ayudarle". Eso me dio el coraje para seguir adelante con la operación.

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Maine all work together to intensify social isolation, which is defined as the lack of social connections, and is linked to loneliness.

Compounding the problem, some people suffer from post-traumatic stress disorder (PTSD) as a result of traumatic events they experienced before leaving home, or during their migration journey. PTSD is a mental health condition that can cause a variety of symptoms, including intrusive thoughts, anxiety, panic attacks, depression, and substance use disorders. These symptoms can drive survivors to self-isolate, which in turn intensifies loneliness and further mental health distress.



We are lucky where we live – we have a lot of us where we live, and can see each other. That is helpful.



Loneliness among older adults

Older adults are at increased risk for loneliness because they are more likely to live alone, be predeceased by family or friends, experience chronic illness, and suffer from sensory changes like hearing or vision loss. Additionally, many Maine elders become housebound during the winter. And while younger people know how to use technology to keep in touch with others from home, seniors may not.

Immigrant seniors are particularly vulnerable to feelings of loneliness. They must manage their health in the context of an unfamiliar and complex healthcare system, navigate life without citizen status, possibly live below the poverty line – all while trying to heal from traumatic experiences resulting from war, violence, flight, and the death or absence of loved ones.

Even immigrant elders who live with family in the U.S. can experience loneliness, according to Kathy Vezina, Equity and Healthy Aging Initiative Manager at Maine Council on Aging, who noted that younger people in the family are often at school and at work much of the time, leaving seniors alone. And the barrier of language and culture contributes to social isolation, as community-based organizations aiming to help immigrants don't always provide culturally competent services targeting the specific needs of more mature immigrants.



Behind loneliness is depression. You don't feel joy. You feel abandoned. You don't have courage to do things. You feel isolated.



Organizations offer help

Some older immigrants in Maine have found help for preventing loneliness through organizations whose design and programming encourage social mingling, which is one way to prevent loneliness and its serious health implications. A few examples follow.

In Her Presence, co-founded by Abusana Micky Bondo and Claudette Ndayininahaze as a nonprofit specifically to help immigrant women, offers different classes, programs, workshops, and gatherings designed to improve both the mental and physical health of community members. Bondo said, "Immigrant women [of all ages] rely on IHP as a source of strength and skill-building, but for senior women – the mamas of the community – these meetings are absolutely critical for an infusion of socialization and connection."

Some asylum seekers who arrive without family find their way to Hope House, a residence in Portland operated by the nonprofit Hope Acts. There, 13 adults at a time live in a homey, close-knit community, receive wraparound services, and attend English classes – all designed to set them on their feet in Maine. The classes are open to those living in Hope House, as well as the broader community. (One of our columnists, Roseline Souebele, lived at Hope House when she first arrived, and has written eloquently about the im-

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sabem usar a tecnologia para manter o contacto com os outros de casa, os idosos podem não.

Os idosos imigrantes são particularmente vulneráveis a sentimentos de solidão. Devem gerir a sua saúde no contexto de um sistema de saúde desconhecido e complexo, navegar a vida sem o estatuto de cidadão, possivelmente viver abaixo do limiar da pobreza – tudo ao mesmo tempo que tentam curar-se de experiências traumáticas resultantes da guerra, da violência, do voo e da morte ou ausência de entes queridos.

Mesmo os idosos imigrantes que vivem com a família nos EUA podem experimentar a solidão, de acordo com Kathy

Conselhos das mulheres

Um grupo de 11 mulheres com mais de 65 anos da aula de inglês de Linda Bernard-Olson no In Her Presence reuniu-se no Zoom para partilhar a sua experiência de solidão, bem como conselhos sobre como ultrapassar o problema. Muitas destas mulheres vivem no mesmo prédio de apartamentos em Portland, e relatam que viver em proximidade umas das outras tem sido um enorme apoio.

Marie Immaculée: A solidão pode levar à depressão. Há mulheres que ficam sozinhas nos seus apartamentos a toda a hora. Isto pode levar a problemas de estômago e outros problemas de saúde. É melhor ir ao ginásio e fazer exercício. Por trás da solidão está a depressão. Saia – fale com as pessoas, seja aqui ou em casa. E eu costuro, e os amigos vêm para costurar comigo.

Séraphine: Quando me sinto só, chamo os outros no prédio onde vivo. E nos reunimos para rezar. Se alguém está doente, todos nós rezamos com e pela pessoa que está doente. E rezo todas as manhãs, e sei que o Senhor está comigo o dia todo. Chamo os meus filhos para casa. E eu canto!

Mélanie: Eu li a Bíblia. Ver televisão. Vai às compras. Visite amigos. Visite locais turísticos. Ver filmes. Telefone para a minha filha em África com o WhatsApp.

Sarah: Falo com a família em África todos os dias. Os meus filhos e toda a minha família estão em África. Eles chamam-me. Também tenho muitos amigos americanos. Vou a restaurantes, à praia, ao cinema. Não fique em casa o dia todo. Se te sentires só, sai, vê todas as pessoas lá fora, procura uma ocupação. Faço voluntariado no Y, cuido de crianças, brincava com crianças. Não me sinto só quando estou com crianças. Encontre algo para fazer para que não se sintam só.

Christine: Fiz voluntariado para ajudar bebés. Sinto-me menos só rodeada de pessoas. Um assistente social aconselhou-o. Sinto-me mais em casa quando saio com pessoas. Havia sempre muitas pessoas lá em casa.

Cécile: Vejo televisão. Fale ao telefone com a família e vizinhos. Trabalho, trabalho. Exercício físico. Dança, dança. Precisava de uma operação a certa altura. O médico descobriu que eu estava sozinho e disse: "Não te preocupes, estamos aqui para ti." Isso deu-me a coragem de prosseguir com a operação.

Vezina, Equity and Healthy Aging Initiative Manager do Maine Council on Aging, que observou que as pessoas da família estão muitas vezes na escola e no trabalho a maior parte do tempo, deixando os idosos sozinhos. E a barreira da linguagem e da cultura contribui para o isolamento social, uma vez que as organizações baseadas em iminidade que visam ajudar os imigrantes nem sempre prestam serviços culturalmente competentes que visem as necessidades específicas de imigrantes mais maduros.

Organizações oferecem ajuda

Alguns imigrantes mais velhos no Maine encontraram ajuda para prevenir a solidão através de organizações cujo design e programação incentivam a selagem social, que é uma forma de prevenir a solidão e as suas graves implicações para a saúde. Seguem-se alguns exemplos.

Em Sua Presença, cofundada por Abusana Micky Bondo e Claudette Ndayininahaze como uma organização sem fins lucrativos especificamente para ajudar mulheres imigrantes, oferece diferentes classes, programas, workshops e encontros projetados para melhorar a saúde mental e física dos membros da comunidade. Bondo disse: "Asmulheres que emigram [de todas as idades] confiam no IHP como fonte de força e de construção de competências, mas para as mulheres seniores – as mães da comunidade – estes encontros são absolutamente cruciais para uma infusão de socialização e conexão."

Alguns requerentes de asilo que chegam sem família em-

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sonnes âgées vivant dans le Maine sont confinées à la maison pendant l'hiver. Et si les jeunes savent comment utiliser la technologie pour rester en contact avec d'autres personnes depuis leur domicile, ce n'est pas forcément le cas des personnes âgées.

Les personnes âgées immigrées sont particulièrement vulnérables au sentiment de solitude. Ils doivent gérer leur santé dans le contexte d'un système de soins de santé complexe et peu familier, naviguer dans la vie sans statut de citoyen, vivre éventuellement sous le seuil de pauvreté - tout en essayant de guérir d'expériences traumatisantes résultant de la guerre, de la violence, de la fuite et de la mort ou de l'absence d'êtres chers.

Même les personnes âgées immigrées qui vivent avec leur famille aux États-Unis peuvent ressentir de la solitude, selon Kathy Vezina, responsable de l'initiative "Equity and Healthy Aging" au Maine Council on Aging, qui fait remarquer que les plus jeunes membres de la famille sont souvent à l'école ou au travail la plupart du temps, laissant les aînés seuls. Et la barrière de la langue et de la culture contribue à l'isolement social, car les organisations communautaires visant à aider les immigrants ne fournissent pas toujours des services culturellement compétents ciblant les besoins spécifiques des immigrants plus âgés.

Les organisations offrent de l'aide

Certains immigrants âgés du Maine ont trouvé de l'aide pour prévenir la solitude grâce à des organisations dont la conception et la programmation encouragent les rencontres sociales, ce qui est une façon de prévenir la solitude et ses graves conséquences sur la santé. En voici quelques exem-

Conseils de la part des femmes

Un groupe de 11 femmes de plus de 65 ans du cours d'anglais de Linda Bernard-Olson à In Her Presence s'est réuni sur Zoom pour partager leur expérience de la solitude, ainsi que des conseils sur la façon de surmonter ce problème. Beaucoup de ces femmes vivent dans le même immeuble à Portland et affirment que le fait de vivre à proximité les unes des autres leur a apporté un grand soutien.

Marie Immaculée : La solitude peut mener à la dépression. Il y a des femmes qui restent tout le temps seules dans leur appartement. Cela peut entraîner des problèmes d'estomac et d'autres problèmes de santé. Il vaut mieux aller à la salle de sport et faire de l'exercice. Derrière la solitude se cache la dépression. Sortez - parlez aux gens, que ce soit ici ou chez vous. Et je couds, et des amis viennent coudre avec moi.

Séraphine : Quand je me sens seule, je fais appel aux autres habitants de l'immeuble où je vis. Et nous nous réunissons pour prier. Si quelqu'un est malade, nous allons tous prier avec et pour la personne qui est malade. Et je prie chaque matin, et je sais que le Seigneur est avec moi toute la journée. J'appelle mes enfants à la maison. Et je chante !

Mélanie : Je lis la Bible. Je regarde la télévision. Je fais des courses. Je rends visite à des amis. Je visite des sites touristiques. Je regarde des films. Téléphoner à ma fille en Afrique avec WhatsApp.

Sarah : Je parle à ma famille en Afrique tous les jours. Mes enfants et toute ma famille sont en Afrique. Ils m'appellent. J'ai aussi beaucoup d'amis américains. Je sors au restaurant, à la plage, au cinéma. Ne restez pas chez vous toute la journée. Si vous vous sentez seul, sortez, voyez tous les gens dehors, cherchez une occupation. Je fais du bénévolat au Y, je m'occupe des enfants, je joue avec les enfants. Je ne me sens pas seule lorsque je suis avec des enfants. Trouvez quelque chose à faire pour ne pas vous sentir seul.

Christine : J'ai fait du bénévolat pour aider les bébés. Je me sens moins seule entourée de gens. Une assistante sociale me l'a conseillé. J'ai plus l'impression d'être à la maison quand je suis avec des gens. Chez moi, il y avait toujours beaucoup de monde.

Cécile: Je regarde la télévision. Je parle au téléphone avec la famille et les voisins. Je travaille. Je fais de l'exercice. Je danse. J'ai eu besoin d'une opération à un moment donné. Le médecin a découvert que j'étais seule et m'a dit : "Ne vous inquiétez pas, nous sommes là pour vous." Cela m'a donné le courage d'aller de l'avant avec l'opération.

ples.

In Her Presence, cofondé par Abusana Micky Bondo et

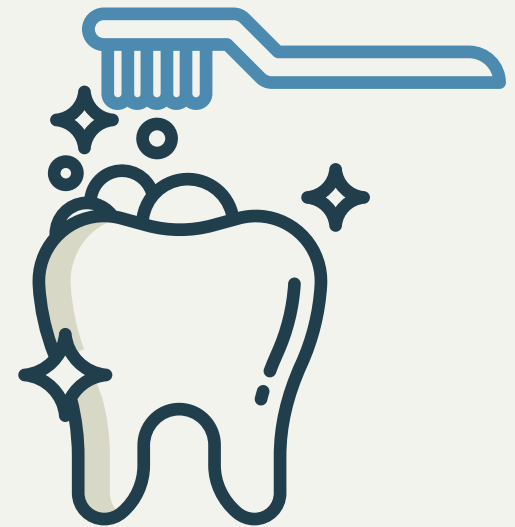
Suite sur la page 28

A Healthy Mouth is Important to Your Overall Health

For good health in your whole body, take good care of your whole mouth, including your teeth, gums, and tongue.

Brush and Floss Daily

- ✔ Clean teeth every day with a toothbrush, toothpaste, and dental floss. Bacteria and germs quickly grow and multiply in your mouth and can make you sick.
- ✔ Brush gently in a circular motion for two minutes with a soft toothbrush.
- ✔ Use toothpaste that contains fluoride.
- ✔ Floss gently between your teeth.



Look for Signs of Oral Health Problems

Even though your teeth may look white and clean, you can still have problems. That's why it's important to brush and floss every day no matter what. Bacteria can lead to infections in your mouth and other parts of your body.

Look for problems in your mouth and get help if you see them:

- ❗ Tooth decay
- ❗ Mouth infections
- ❗ Red, swollen, or bleeding gums
- ❗ Bad smelling breath
- ❗ Pain in your teeth or gums



Make an Appointment with a Dentist



Even if you brush and floss every day, every person should still see a dentist and dental hygienist every year for regular exams. Don't wait until your mouth hurts!



Scan this QR code with your phone to find dental care in Maine.



Find more information on good oral health

The goals of the MOTIVATE program are to address the oral health care needs of older adults in long-term care settings and to help to preserve their dignity, quality of life, and overall health and well-being.

Learn more at <https://lunderdineen.org/motivate>

Continued from page 26

portant role this experience played in her adaptation to life in Maine).

Southern Maine Agency on Aging (SMAA) and Services to Older Refugees at Catholic Charities Maine Refugee and Immigration Services (RIS) both offer programming directed at older people. Last year, they collaborated on Multilingual Tai Chi for Older Immigrants, a successful pilot program that is now being piloted for Arabic-speaking women by SMAA with the New England Arab American Organization. The program provides culturally competent health programming based on the SMAA Agewell Tai Chi curriculum. Plans are in the works to replicate the program at subsidized housing sites for older adults and with ethnic community-based organizations. "Tai Chi is a great tool to mitigate the stress of resettlement and trauma.... Our members [in the pilot program] found the practice to be quite relaxing and they enjoyed getting together as a group to socialize....we welcome collaboration with other community partners to continue to offer the group to older immigrants," said Tracy Moore of Catholic Charities Maine.



Loneliness is when you feel no joy, you feel abandoned, alone, like you don't have anyone, and you don't have any strength to do anything.



Health risks of loneliness

The Lancet reports that lonely people or those experiencing social isolation have higher rates of depression, anxiety, and suicide. Lonely people also exhibit more antisocial behavior, report increased stress levels, and are more likely to misuse alcohol and drugs. Some researchers estimate that chronic loneliness can be as harmful to your health as smoking 15 cigarettes a day. Loneliness weakens the immune system, and statistically, people who are socially isolated die earlier than those with close relationships. Loneliness also affects brain function – people with chronic loneliness have poorer memory, difficulty learning new information, faster progression of Alzheimer's disease, and higher rates of dementia and cognitive decline with age.

Although research clearly indicates that a combination of approaches can help prevent and treat loneliness, many people are undiagnosed or misdiagnosed. In some instances, healthcare providers have not been trained to ask about, identify, and treat loneliness in patients. In others, even with training, symptoms might be misunderstood. Irritability, anger, fatigue, reclusiveness, clinical depression, anxiety – all of these could indicate either loneliness or a number of other problems. And even if the problem is correctly diagnosed, there is a severe shortage of culturally competent, trauma-informed mental health providers in Maine.

According to Kathy Vezina, little data is available on loneliness in any of Maine's communities, including senior immigrant communities. The condition is often ignored or stigmatized, and people who feel lonely may be ashamed to admit they are suffering.



During COVID it has been very hard, although we didn't lack anything because of In Her Presence... bringing food, checking to make sure we were all OK, chatting.



Continuado a partir da página 26

contram o seu caminho para a Hope House, uma residência em Portland operada pela organização sem fins lucrativos Hope Acts. Lá, 13 adultos de cada vez vivem numa comunidade caseira e unida, recebem serviços de wraparound, e frequentam aulas de inglês – todos concebidos para os pôr de pé no Maine. As aulas estão abertas a quem vive em Hope House, bem como à comunidade mais ampla. (Uma das nossas colunistas, Roseline Souebele, viveu na Hope House quando chegou, e escreveu eloquentemente sobre o importante papel que esta experiência desempenhou na sua adaptação à vida no Maine).

A Southern Maine Agency on Aging (SMAA) and Serviços para refugiados mais velhos em Catholic Charities Maine Refugee and Immigration Services (RIS) oferecem programação dirigida a idosos. No ano passado, colaboraram no Multilingual Tai Chi para imigrantes mais velhos, um programa piloto de sucesso que está agora a ser pilotado para mulheres de língua árabe pela SMAA com a New England Arab American Organization. O programa fornece progra-



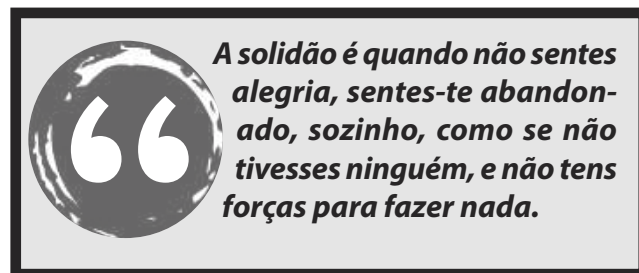
Por trás da solidão está a depressão. Não sente alegria. Sente-se abandonado. Não tens coragem para fazer coisas. Sente-se isolado.



mação de saúde culturalmente competente com base no currículo SMAA Agewell Tai Chi. Estão em curso planos para replicar o programa em locais de habitação subsidiados para idosos e com organizações étnicas de base comunitária. "Tai Chi é uma ótima ferramenta para mitigar o stress do reassentamento e do trauma.... Os nossos membros [no programa piloto] acharam a prática bastante relaxante e gostaram de se reunir como um grupo para socializar....Congratulamo-nos com a colaboração com outros parceiros comunitários para continuar a oferecer o grupo aos imigrantes mais velhos", disse Tracy Moore, da Catholic Charities Maine.

Riscos para a saúde da solidão

A The Lancet relata que pessoas solitárias ou que sofrem de isolamento social têm taxas mais elevadas de depressão, ansiedade e suicídio. As pessoas solitárias também apresentam mais comportamento antissocial, relatam o aumento dos níveis de stress, e são mais propensas a usar mal o álcool e drogas. Alguns investigadores estimam que a solidão crónica pode ser tão prejudicial para a sua saúde como fumar 15 cigarros por dia. A solidão enfraquece o sistema imunitário, e estatisticamente, as pessoas que estão socialmente isoladas morrem mais cedo do que aquelas com relações próximas. A solidão também afeta a função cerebral – as pessoas com solidão crónica têm memória mais pobre, dificuldade em aprender novas informações, progressão mais rápida da doença de Alzheimer, e taxas mais elevadas de demência e declínio cognitivo com a idade.



Embora a investigação indique claramente que uma combinação de abordagens pode ajudar a prevenir e tratar a solidão, muitas pessoas não são diagnosticadas ou mal diagnosticadas. Em alguns casos, os prestadores de cuidados de saúde não foram treinados para perguntar, identificar e tratar a solidão nos pacientes. Noutros, mesmo com o treino, os sintomas podem ser mal compreendidos. Irritabilidade, raiva, fadiga, reclusão, depressão clínica, ansiedade – tudo isto pode indicar solidão ou uma série de outros problemas. E mesmo que o problema seja corretamente diagnosticado, há uma grave escassez de prestadores de cuidados de saúde mental culturalmente competentes e informados por traumas no Maine.

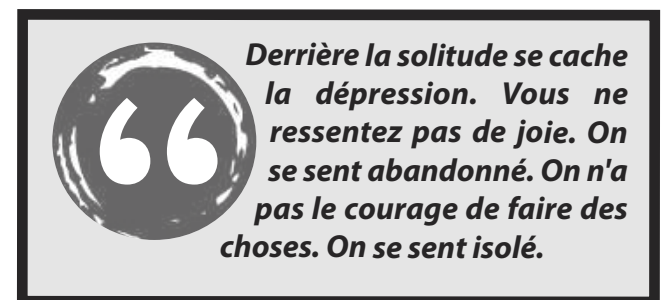
De acordo com Kathy Vezina, poucos dados estão disponíveis sobre a solidão em qualquer uma das comunidades do Maine, incluindo comunidades de imigrantes seniores. A condição é muitas vezes ignorada ou estigmatizada, e as pessoas que se sentem sozinhas podem ter vergonha de admitir que estão a sofrer.

Suite de la page 26

Claudette Ndayininhaze en tant qu'association à but non lucratif destinée à aider les femmes immigrées, propose différents cours, programmes, ateliers et rassemblements destinés à améliorer la santé mentale et physique des membres de la communauté. Bondo a déclaré : "Les femmes immigrées [de tous âges] comptent sur l'IHP comme une source de force et de renforcement des compétences, mais pour les femmes âgées - les mamans de la communauté - ces réunions sont absolument essentielles pour une infusion de socialisation et de connexion."

Certains demandeurs d'asile qui arrivent sans famille trouvent leur chemin vers Hope House, une résidence à Portland gérée par l'association à but non lucratif Hope Acts. Là, 13 adultes à la fois vivent dans une communauté chaleureuse et soudée, bénéficient de services intégrés et suivent des cours d'anglais - tout cela dans le but de les remettre sur pied dans le Maine. Les cours sont ouverts à ceux qui vivent à Hope House, ainsi qu'à l'ensemble de la communauté. (L'une de nos chroniqueuses, Roseline Souebele, a vécu à Hope House lors de son arrivée et a écrit avec éloquence sur le rôle important que cette expérience a joué dans son adaptation à la vie dans le Maine).

La Southern Maine Agency on Aging (SMAA) et les Services to Older Refugees de Catholic Charities Maine Refugee and Immigration Services (RIS) proposent tous deux des programmes destinés aux personnes âgées. L'année dernière, ils ont collaboré à la mise en place du Multilingual Tai Chi for Older Immigrants, un programme pilote réussi qui est maintenant mis à l'essai pour les femmes arabophones par la SMAA avec la New England Arab American Organization. Le programme offre des programmes de santé culturellement compétents basés sur le programme Agewell Tai Chi de la SMAA. Il est prévu de reproduire le programme dans des sites de logements subventionnés pour personnes âgées et dans des organisations communautaires ethniques. "Le tai-chi est un excellent outil pour atténuer le stress lié à la réinstallation et aux traumatismes.... Nos membres [du programme pilote] ont trouvé la pratique assez relaxante et ils ont apprécié de se retrouver en groupe pour socialiser.... Nous sommes prêts à collaborer avec d'autres partenaires communautaires pour continuer à offrir ce groupe aux immigrants âgés", a déclaré Tracy Moore de Catholic Charities Maine.



Les risques de la solitude pour la santé

The Lancet rapporte que les personnes solitaires ou celles qui connaissent l'isolement social présentent des taux plus élevés de dépression, d'anxiété et de suicide. Les personnes solitaires ont également un comportement plus antisocial, signalent des niveaux de stress plus élevés et sont plus susceptibles de consommer de l'alcool et des drogues. Certains chercheurs estiment que la solitude chronique peut être aussi nocive pour la santé que le fait de fumer 15 cigarettes par jour. La solitude affaiblit le système immunitaire et, statistiquement, les personnes isolées socialement meurent plus tôt que celles qui ont des relations étroites. La solitude affecte également les fonctions cérébrales - les personnes souffrant de solitude chronique ont une moins bonne mémoire, des difficultés à apprendre de nouvelles informations, une progression plus rapide de la maladie d'Alzheimer et des taux plus élevés de déclin et de déclin cognitif avec l'âge.

Bien que la recherche indique clairement qu'un mélange d'approches variées peut aider à prévenir et à traiter la solitude, de nombreuses personnes ne sont pas diagnostiquées ou sont mal diagnostiquées. Dans certains cas, les services de soins de santé n'ont pas été formés pour poser des questions sur la solitude, l'identifier et la traiter chez les patients. Dans d'autres, même avec une formation, les symptômes peuvent être mal compris. L'irritabilité, la colère, la fatigue, le repli sur soi, la dépression clinique, l'anxiété - tout cela peut indiquer la solitude ou un certain nombre d'autres problèmes. Et même si le problème est correctement diagnostiqué, il y a une grave pénurie de services de services de santé mentale culturellement compétents et tenant compte des traumatismes dans le Maine.

Selon Kathy Vezina, il existe peu de données sur la solitude dans les communautés du Maine, y compris les communautés d'immigrants âgés. Ce problème est souvent ignoré ou stigmatisé, et les personnes qui se sentent seules peuvent avoir honte d'admettre qu'elles souffrent.

Laga sii waday bogga 25

latay dhacdooyin naxdin leh oo ay la kulmeen ka hor intaysan bixin guriga, ama inta lagu jiro socdaalkooda socdaalka. PTSD waa xaalad caafimaad maskaxeed taas waxay keeni kartaa calaamad kala duwan, oo ay ku jiraan fikrado faragelin, walaac, argagax weerarada, niyad-jabka, iyo dhibaatooyinka isticmaalka maandooriyaha. Calaamada-hani way wadi karaan kuwa ka badbaaday inay is-karantiiliyaan, taas oo iyaduna sii xoojisa kalinimada iyo sii kordhinta xanuunka dhimirka.

Kelinimada dadka waaweyn dhexdooda

Dadka waaweyni waxay halis dheeraad ah

Talo dumar Koox

Ka kooban 11 haween ah oo da'doodu ka weyn tahay 65 jir oo ka socda fasalka Ingiriisiga ee Linda Bernard-Olson In Her Presence waxay isugu tageen Zoom si ay ula wadaagaan waayo-aragnimadooda kalinimada, sida sidoo kale talo ku saabsan sidii dhibaataada looga gudbi lahaa. Qaar badan oo ka mid ah haweenkan ayaa ku nool Guri dabaq ah oo isku mid ah oo ku yaal Portland, oo ka warbixi in aad ku nooshahay meel u dhow midba midka kale wuxuu ahaa taageero weyn.

Marie Immaculée: Kalinimadu waxay u horseedi kartaa niyad-jab. Waxaa jira dumarku waxay joogaan guriga kaligood mar kasta. Tani waxay keeni kartaa calool xanuun dhibaatooyin iyo dhibaatooyin kale oo caafimaad. Way fiican tahay inaad tagto jimicsiga oo aad jimicsi sameyso. Kalinimada ka dambeysa waa niyad-jab. Soo bax - dadka la hadal, haddii ay halkan tahay iyo haddii kale guriga. Anna waan tolaa, oo saaxiibo ayaa ii yimaadda inay ila tolaan.

Séraphine: Marka aan dareemo kelinimo, waxaan wacaa kuwa kale ee halkaas jooga dhismaha aan ku noolahay. Anaguna waanu ku soo ururnay si aan u tukano. Haddii qof buko, dhammaanteen u gudub oo u ducee qofka buka. Subax walbana waan tukadaa. oo ogow in Rabbigu ila jiro maalinta oo dhan. Waxaan carruur-tayda ugu wacaa guriga. Iyo aniga hees! Hooyo

Mélanie: Waxaan akhriyey Kitaabka Quduuska ah. Daawo TV Go shopping Booqo asxaabta. Socdaal qaado goobaha. Daawo filimada Gabdhahayga Afrikaanka ah Nagala soo xidhiidh WhatsApp.

Sarah: Waxaan la hadlaa qoyskayga Afrika maalin kasta. My carruurta iyo qoyskayga oo dhan waxay joogaan Afrika. Way ii yeedhaan. Waxaan haystaa Maraykan badan saaxiibo sidoo kale. Waxaan u baxaa maqaayadaha, xeebta, filimada. Guriga ha joogin dhammaan maalin. Haddii aad cidlo dareento, dibadda u bax, arag dhammaan dadka dibadda jooga, qof raadi shaqo. Waxaan shaqo tabaruc ah ka qabtaa Y, daryeelka carruurta, la ciyaarida caruur. Ma dareemo cidlo markaan carruurta la joogo. Raadi wax aad ku sameyso cidlo ma aha.

Christine: Waxaan qabtay shaqo tabaruc ah si aan u caawiyo dhallaanka. Waxaan dareemaa cidlo yar oo ay dadku ku hareeraysan yihiin. Shaqaale bulsho ayaa kula taliyay. Waxay dareemaysaa sida aan guriga joogo marka aan dadka la maqan yahay. Had iyo jeer waxaa jiray wax badan dadka dalka dib ugu soo laabtay.

Cécile: Waxaan daawadaa TV-ga. Kala hadal taleefanka qoyska iyo jaarka. Shaqada Jimicsi samee. Qoob ka ciyaar Waxaan u baahday qaliin hal mar ah. The dhakhtarka ayaa ogaaday in aan kaligay ahay waxa uuna igu yidhi, "ha werwerin - halkan ayaan kuu joognaa." Taasi waxay i siisay geesinimo aan ku sii wato hawlgalka.

Ku sii soconaya bogga 30

Iliendelea kutoka ukurasa 25

miaka 45 na zaidi alijitambulisha kama mtu. upweke. Kwa kuongezea, mtu mmoja kati ya kila watu wazima wanne wenye umri wa miaka 65 na zaidi alihisi kutengwa na jamii. Mwaka mmoja baadaye, watafiti kutoka Shule ya Elimu ya Harvard Graduate School of Education waliripoti kwamba zaidi ya Wamarekani milioni 120 - ikiwa ni pamoja na 61% ya vijana wazima na 51% ya akina mama walio na watoto wadogo - wanahisi "upweke mkubwa."

Uzofu wa maisha ya wakimbizi na wanaotafuta hifadhi huwaacha wengi katika hatari ya upweke. Kuondoka katika nchi ya



Upweke ni wakati ambapo haujisikii furaha, unahisi kuachwa, peke yako, kana kwamba huna mtu yeyote, na huna nguvu yoyote ya kufanya chochote.



asili, kujaribu kuzoea utamaduni wa nchi mpya, mipaka ya lugha, ukosefu wa upatikanaji wa huduma na rasilimali, tofauti za kitamaduni, ubaguzi na unyanyapaa unaoelekezwa kwa wahamiaji, sera za serikali zinazowatenga, na familia na marafiki nyumbani ambao inaweza kuwa na matatizo ya kuibua maisha katika Maine wote hufanya kazi pamoja ili kuimarisha kutengwa kwa jamii, ambayo inafafanuliwa kama ukosefu wa miunganisho ya kijamii, na inahusishwa na upweke.

Kuzidisha tatizo hilo, baadhi ya watu wanaugua ugonjwa wa mfadhaiko wa baada ya kiwewe (PTSD) kutokana na matukio ya kiwewe waliyopata kabla ya kuondoka nyumbani, au wakati wa safari yao ya uhamiaji. PTSD ni hali ya afya ya akili ambayo inaweza kusababisha dalili mbalimbali, ikiwa ni pamoja na mawazo intrusive, wasi-wasi, mashambulizi ya hofu, huzuni, na matatizo ya matumizi ya madawa ya kulevya. Dalili hizi zinaweza kuwafanya waathirika kujitenga, jambo ambalo huongeza upweke na mkazo zaidi wa afya ya akili.

Upweke kati ya wazee

Wakati wa COVID imekuwa ngumu sana, ingawa hatukukosa chochote kwa sababu ya Uwepo Wake... kuleta chakula, kuangalia ili kuhakikisha kuwa sote tuko sawa, tukizungumza.

Wazee wako katika hatari kubwa ya upweke kwa sababu wana uwezekano mkubwa wa kuishi peke yao, kuftiwa na familia au marafiki, kupata magonjwa sugu, na kuteseka kutokana na mabadiliko ya hisi kama vile kusikia au kupoteza uwezo wa kuona. Zaidi ya hayo, wazee wengi wa Maine hufungwa nyumbani wakati wa majira ya baridi kali. Na ingawa vijana wanajua jinsi ya kutumia teknolojia ili kuwasiliana na watu wengine kutoka nyumbani, wazee wanaweza wasijue.

Wazee wahamiaji huathirika hasa na hisia za upweke. Ni lazima wasimamie afya zao

Inaendelea kwenye ukurasa 30

ibikirikira ipaji 25

Ibyago byo kwibasirwa n'irungu mu bakuze cyane bigenda byiyongera kubera ko akenshi usanga bibana, barapfakaye cyangwa barapfushije ababo, barwaye indwara zidakira, cyangwa se barwaye bimwe mu byumviro nko kutumva cyangwa kutabona. Icyiyongereye, abenshi mu bakuze muri Maine usanga batabasha kuva munzu mu gihe cy'ubukonje. Mu gihe

Mama ziva ku bagore

Itsinda ry'abagore 11 barengeje imyaka 65 bo mu ishuri ry'icyongereza rya Linda Bernard-Olson muri In Her Presence bateraniye kuri Zoom kugirango baganirize bagenzi babo ku buryo irungu ryabagezeho, ndetse banatanga inama ku buryo bwo kuva muri icyo kibazo. Benshi muri aba bagore baba mu nyubako imwe muri Portland, bakavuga ko kubana byabafashije cyane

Marie Immaculée: kuba wenyine bishobora gutera kwiheba. Hariho abagore baguma mu nzu zabo bonyine igihe cyose. Ibi bishobora gukurura ibibazo by'igifu n'ibindi bibazo by'ubuzima. Ni byiza kujya muri nzu zikorwamo imyitozo maze ukayikora. Inyuma yo kwigunga hari ukwiheba. Sohoka - vugana n'abantu, haba hano cyangwa murugo aho ukomoka. Ikindi kandi ndadoda, kandi inshuti zanjye ziransura maze tugafatanyaga kudoda.

Séraphine: Iyo numva mfite irungu mpamagara abandi mu nyubako ntuyemo, maze tugahura kugirango dusenge. Iyo hari umuntu urwaye, twese turamusengera dufatanyije kandi ndasenga buri gitondo, ikindi kandi nzi ko Uwitaka ari kumwe nanjye umunsi wose. mpamagara abana banjye murugo. nkanarimba!

Mélanie: Nsoma Bibiliya. Nkareba TV. Nkajya guhaha. nkasura inshuti. nkasura ahantu nyaburanga. nkareba firime. nkaterefona umukobwa wanjye muri Afrika nkoresheje WhatsApp.

Sarah: Nganira n'umuryango muri Afrika buri muni. Abana banjye n'umuryango wanjye wose bari muri Afrika. Barampamagara. Mfite inshuti nyinshi z'abanyamerika. Nsohokera muri resitora, ku mucanga, kureba firime. singuma mu rugo umunsi wose. Niba wumva ufite irungu, sohoka, urebe abantu bari hanze, ikindi kandi shakisha umwuga wakora. Njyewe nkora nk'umukorerabushake kuri Y, mfasha mu kwita kubana, gukina n'abana n'ibindi. Ntabwo numva irungu iyo ndi kumwe n'abana. Shakisha ikintu cyo gukora kugirango utigunga.

Christine: Nakoze nk'umukorerabushake mfasha abana. Numva ntakigunze kuko nkikijwe n'abantu. Ushinzwe imibereho myiza yabingiriyemo inama. Bituma numva meze nk'aho ndi murugo iyo ndi kumwe n'abantu. Iwacu hahoraga hari abantu benshi.

Cécile: Ndeba TV. mvugana kuri terefone n'umuryango n'abaturanyi. Akazi. Imyitozo ngororamubiri. Imbyino n'ibindi. Nari mfite uburwayi bwababaga ko mbagwa, maze muganga abona ko ndi jenyine maze aravugaga ati: "Ntugire ubwoba - turi hano kubwanyu." Ibyo byampaye imbaraga zo gukomera mu gihe cyo kubagwa.

abakiri bato bo baba bazi uburyo bakoresha ikoranabuhanga ubundi bakabasha gusabana n'ababo basigaye aho bakomoka, abakuze bo akenshi usanga batabishobora. Abakuze mu bimukira usanga bo rwise bashobora kwibasirwa n'irungu ku buryo bwihariye. Baba bagomba kwita ku buzima bwabo nyamara bari mu muryango batamenyereye unafite urwego rw'ubuvuzi bada-sobanukiwe neza imikorere yarwo, bakabaho badafite ubwengehugu rimwe na rimwe ugasanga bari kubaho babarirwa muni y'umurongo w'ubukene - byose ari

komereza ku ipaji 31

Continuación de la página 25

grave?

Las experiencias de vida de los refugiados y solicitantes de asilo dejan a muchos vulnerables a la soledad. Abandonar el país de origen, tratar de adaptarse a la cultura de un nuevo país, limitaciones de idioma, falta de acceso a servicios y recursos, diferencias culturales, discriminación y estigma dirigido hacia los inmigrantes, políticas gubernamentales que aíslan y familiares y amigos en casa que Puede tener problemas para visualizar la vida en Maine, todos trabajan juntos para intensificar el aislamiento social, que se define como la falta de conexiones sociales



Detrás de la soledad está la depresión. No sientes alegría. Te sientes abandonado. No tienes coraje para hacer las cosas. Te sientes aislado.

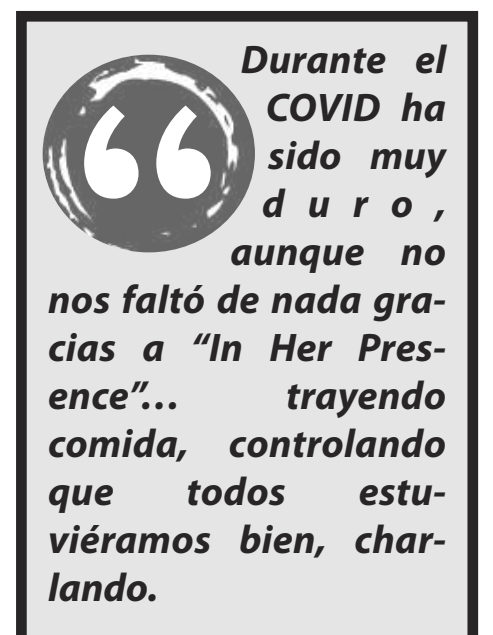


y está relacionado con la soledad.

Para agravar el problema, algunas personas sufren de trastorno de estrés post-traumático (PTSD, por sus siglas en inglés) como resultado de eventos traumáticos que vivieron antes de salir de casa o durante su viaje de migración. El PTSD es una condición de salud mental que puede causar una variedad de síntomas, incluidos pensamientos intrusivos, ansiedad, ataques de pánico, depresión y trastornos por uso de sustancias. Estos síntomas pueden llevar a los sobrevivientes a autoaislarse, lo que a su vez intensifica la soledad y genera más problemas de salud mental.

La soledad entre los adultos mayores

Los adultos mayores corren un mayor riesgo de soledad porque es más probable que vivan solos, que sus familiares o amigos hayan muerto antes, que experimenten enfermedades crónicas y que sufran cambios sensoriales como pérdida de la audición o la visión. Además, muchos ancianos de Maine quedan confinados en sus casas durante el invierno. Y mientras que las personas más jóvenes saben cómo usar la tecnología para mantenerse en contacto con otras personas desde casa, es posible que las personas mayores no.



Las personas mayores inmigrantes son particularmente vulnerables a los sentimientos de soledad. Deben manejar su salud en el contexto de un sistema de salud complejo

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Laga sii waday bogga 29

ugu jiraan kalinimada sababtoo ah way badan yihiin ay u badan tahay in uu keligii noolaado, ay ka hor tageen qoys ama saaxi-ibo, waayo-aragnimo dabadheeraad ah jirro, oo uu ku dhaco isbeddelka dareenka sida maqalka ama luminta aragga. Intaa waxaa dheer, kuwo badan Odayaasha Maine waxay noqdaan kuwo guri la'aan ah xilliga jiilaalka. Oo inta ay dadka yaryari garanayaan sida loo isticmaalo tignoolajiyada si loola xidhi-idho dadka kale ee guriga jooga, waayeelku ma dhici karto.

Soo galooti waayeelka ayaa si gaar ah ugu nugul dareenka kalinimada. Waa inay maa-mulaancaafimaadkooda marka loo eego nidaam daryeel caafimaad oo aan la aqoon oo kakan, u dhex mara nolol la'aan muwaadin, laga yaabo inaad ku noolaato meel ka hooseysa xariiqa faqriga - Dhammaan intii aad isku dayaysay inaad ka bogsato khibradaha naxdinta leh ee ka dhashay dagaalka, rabshadaha, cararka, iyo dhimashada ama maqnaanshaha ehelka.

Xataa Odayaasha soogalootiga ah ee kula

waxay helayaan duub adeegyada, oo ka qayb galaan fasallada Ingiriisiga - dhammaan waxaa loogu talagalay in lagu dhejiyo cagahooda Maine. Fasallada waxay u furan yihiin kuwa ku nool Hope House, iyo sidoo kale kuwa bulsho waynta. (Mid ka mid ah qorayaashayada, Rose-line Souebele, ayaa ku noolayd Hope Guriga markii ugu horeysay ee ay timi, oo si hufan wax uga qortay muhiimada doorka khibradani waxay ka ciyaartay la qabsigeeda noloshu Maine).

Wakaaladda Koonfurta Maine ee Gabowga (SMAA) iyo Adeegyada Qaxootiga Waayeelka ah Kaatooligga Charities Maine Refugee iyo Adeegyada Socdaalka (RIS) labadaba waxay bixiyaan barnaamijyo ku wajahan dadka da'da ah. Sannadkii hore, way iska kaashadeen Tai Chi oo luuqado badan ku hadasha oo loogu talagalay soo-galootiga waaweyn, barnaamij tijaabo ah oo guulaystay kaas oo ah hadda waxaa tijaabiyey haweenka ku hadla Carabiga SMAA oo la socota Carab New England Ururka Maraykanka. Barnaamijku wuxuu bixiyaa barnaamijyo caafimaad oo tayo leh oo dhaqan ahaan ku salaysan manhajka SMAA Agewell Tai Chi Manhajka.

Qorshayaasha ayaa ku jira shaqada si loo soo celiyo barnaamijka guryaha la kabay ee dadka waaweyn iyo kuwa ka soo jeeda qowmiyadaha ururada bulshada. "Tai Chi waa qalab aad u fiican oo lagu yareeyo walbahaarka dib-u-dejin iyo dhaawac. Xubnahayagu [barnaamijka tijaabada ah] waxay heleen ku celceliyaan inay noqdaan kuwo nasasho leh waxayna ku raaxaysanayeen isu imaatinka koox ahaan is dhex gal si kooxda loo siiyo soogalootiga da'da ah," ayay tiri Tracy Moore oo ka tirsan hay'adaha samafalka Catholic Maine

Khatarta caafimaad ee kalinimada

Lancet waxay soo tebisay in dadka cidlada ah ama kuwa la kulma gooni-u-goosadka bulsheed waxay leeyihiin heerar sare oo niyad-jab, walaac, iyo is-dilid.

Dadka cidlada ah ayaa sidoo kale muujiya dabeecado ka dhan ah bulshada, ka warbixi walaaca kordhay heerarka, waxayna u badan tahay inay si xun u isticmaalaan khamriga iyo maandooriyaha. Cilmi-baarayaasha qaarkood qiyaas in kalinimada joogtada ahi ay caafimaad-kaaga waxyeelo u geysan karto sida sigaarika 15 sigaarika maalintii.

Kalinimadu waxay daciifisaa habka difaaca jirka, iyo tirakoob ahaan, dadka kuwa bulshada go'doonsan ayaa ka hor dhintaan kuwa xiriirka dhow la leh.

Kelinnimadu waxay sidoo kale saamaysaa shaqada maskaxda - dadka kalinimada joogtada ah qaba xusuusta oo liidata, dhib barashada macluumaad cusub, horumarka degdega ah ee Cudurka Alzheimers, iyo heerarka sare ee asaasaqa iyo hoos u dhaca garashada isaga da'da Inkasta oo cilmi-baaristu ay si cad u muujinayso in hababka isku-dhafka ah ay awoodaan Caawinta ka hortagga iyo daaweynta kalinimada, dad badan ayaan la aqoonsanin ama aan la aqoonsan.

Xaaladaha qaarkood, bixiyeyaasha daryeelka caafimaadka looma tababarin inay wax ka weyddiyaan, aqoonsadaan, oo daweyaan kalinimada bukaan. Kuwo kale, xitaa tababar, calaamadaha waxaa laga yaabaa in si khalidan loo fahmo. Xanaaq, xanaaq, daal, dib u soo noqosho, niyad-jabka bukaan-socodka, welwelka - waxaasoo dhan waxay muujin karaan kelinimo ama tiro ka mid ah dhibaatooyinka kale. Xitaa had-dii dhibka si sax ah loo ogaado, waxaa jirta gabaabsi ba'an oo ah aqoon dhaqameed, dhaawac maskaxeed bixiyeyaasha caafimaadka ee Maine.

Sida laga soo xigtay Kathy Vezina, xog yar ayaa laga heli karaa kelinimada mid kasta ee beelaha Maine, oo ay ku jiraan bulshooyinka soogalootiga sare. Shardiga inta badan waa la iska indhataraa ama la ceebeeyaa, dadka kalinimada dareemaya waxaa laga yaabaa inay ka xishoodaan qirtaan inay dhiban yihiin.

Iiendelea kutoka ukurasa 29

katika muktadha wa mfumo usiojulikana na tata wa huduma za afya, waendeshe maisha bila hadhi ya uraia, ikiwezekana waishi chini ya mstari wa umaskini - wakati wote waki-jaribu kupona kutokana na matukio ya kutisha yanayotokana na vita, vurugu, kukimbia, na kifo au kutokuwepo. ya wapeendwa.

Hata wazee wahamiaji wanaoishi na familia nchini Marekani wanaweza kupata upweke, kulingana na Kathy Vezina, Meneja wa Equity and Healthy Aging Initiative katika Baraza la Maine kuhusu Uzee, ambaye alibainisha kuwa vijana katika familia mara nyingi huwa shuleni na kazini wakati mwingi, akiwaacha wazee peke yao. Na kizuizi cha lugha na tamaduni huchangia kutengwa kwa jamii, kwani mashirika ya kijamii yanayolenga ku-saidia wahamiaji sio kila wakati hutoa huduma zenye uwezo wa kitamaduni zinazolenga mahitaji mahususi ya wahamiaji waliokomaa zaidi.



Nyuma ya upweke ni unyogovu. Hujisikii furaha. Unahisi kuachwa. Huna ujasiri wa kufanya mambo. Unahisi kutengwa.

Mashirika hutoa msaada

Baadhi ya wahamiaji wazee huko Maine wamepata usaidizi wa kuzuia upweke kupitia mashirika ambayo muundo na programu zao huhimiza uchanganyiko wa kijamii, ambayo ni njia mojawapo ya kuzuia upweke na madhara yake makubwa kiafya. Mifano michache inafuata.

Katika Uwepe Wake, iliyoanzishwa kwa pamoja na Abusana Micky Bondo na Claudette Ndayininahaze kama shirika lisilo la faida haswa kusaidia wanawake wahamiaji, inatoa madarasa tofauti, programu, warsha, na mikusanyiko iliyooundwa kuboresha afya ya akili na kimwili ya wanajamii. Bondo alisema, "Wanawake wahamiaji [wa rika zote] wanategemea IHP kama chanzo cha nguvu na kujenga ujuzi, lakini kwa wanawake waandamizi - mama wa jamii - mikutano hii ni muhimu kabisa kwa ujumuishaji wa ujamaa na uhusiano."

Baadhi ya watu wanaotafuta hifadhi wanaofika bila familia hupata njia ya kuelekea Hope House, makazi huko Portland yanayoendeshwa na shirika lisilo la faida la Hope Acts. Huko, watu wazima 13 kwa wakati mmoja wanaishi katika jumuiya ya nyumbani, iliyoanganyishwa kwa karibu, hupokea huduma za karibu, na kuhudhuria madarasa ya Kiingereza - yote yameundwa kuwaweka miguu yao huko Maine. Madarasa yako wazi kwa wale wanaoishi katika Hope House, na pia jamii pana. (Mmoja wa waandishi wetu wa safu, Roseline Souebele, aliishi Hope House alipowasili mara ya kwanza, na ameadika kwa ufasaha juu ya jukumu muhimu la uzoefu huu katika kukabiliiana na maisha jimboni Maine).

Shirika la Kusini mwa Maine kuhusu Uzee (SMAA) na Huduma kwa Wakimbizi Wazee katika Mashirika ya Misaada ya Wakimbizi ya Maine na Huduma za Uhamiaji (RIS) zote zinatoa programu zinazoelekezwa kwa wazee. Mwaka jana, walishirikiana katika Tai Chi ya Lugha nyingi kwa Wahamiaji Wazee, programu ya majaribio yenye mafanikio ambayo sasa inajaribiwa kwa wanawake wanaozungumza Kiarabu na SMAA na Shirika la New England Arab American Organization. Mpango huu hutoa programu za afya zenye uwezo wa kiutamaduni kulingana na mtaala wa SMAA Agewell Tai Chi. Mipango iko katika kazi ya kuiga mpango katika maeneo ya makazi ya watu wazima yenye ruzuku na mashirika ya kikabila ya kijamii. "Tai Chi ni chombo kizuri cha kupunguza mfadhaiko wa makazi mapya na kiwewe... Wanachama wetu [katika mpango wa majaribio] walipata mazoezi kuwa ya kustarehesha na walifurahia kujumuika pamoja kama kikundi ili kujumuika... .tunakaribisha ushirikiano na jumuiya nyingine washirika kuendelea kutoa kikundi kwa wahamiaji wakubwa," alisema Tracy Moore wa Misaada ya Kikatoliki Maine.

Hatari za afya za upweke

Gazeti la The Lancet linaripti kwamba watu wapweke au wale wanaojitenga na jamii wana viwango vya juu vya huzuni, wasiwasi na kujiua. Watu wapweke pia huonyesha tabia mbaya zaidi ya kijamii, huripoti kuongezeka kwa viwango vya mafadhaiko, na wana uwezekano mkubwa wa kutumia vibaya pombe na dawa za kulevya. Watafiti fulani wanakadiria kwamba upweke wa kudumu unaweza kudhuru afya yako kama vile kuvuta sigara 15 kwa siku. Upweke hudhoofisha mfumo wa kinga, na kitakwimu, watu waliotengwa na jamii hufa mapema kuliko wale walio na uhusiano wa karibu. Upweke pia huathiri utendaji wa ubongo - watu walio na upweke wa kudumu wana kumbukumbu duni, ugumu wa kujifunza habari mpya, maendeleo ya haraka ya ugonjwa wa Alzheimer's, na viwango vya juu vya shida ya akili na kupungua kwa utambuzi kadiri umri unavyoendelea.

Ingawa utafiti unaonyesha wazi kwamba mchanganyiko wa mbinu unaweza kusaidia kuzuia na kutibu upweke, watu wengi hawajatabuliwa au kutambuliwa vibaya. Katika baadhi ya matukio, watoa huduma za afya hawajafunzwa kuuliza kuhusu, kutambua, na kutibu upweke kwa wagonjwa. Katika wengine, hata kwa mafunzo, dalili zinaweza kutoeleweka. Kukasirika, hasira, uchovu, kujitenga, unyogovu wa kliniki, wasiwasi - yote haya yanaweza kuonyesha upweke au matatizo mengine kadhaa. Na hata kama tatizo litagunduliwa kwa usahihi, kuna uhaba mkubwa wa watoa huduma wa afya ya akili wenye uwezo wa kiutamaduni, walio na taarifa za kiwewe jimboni Maine.

Kulingana na Kathy Vezina, data ndogo inapatikana kuhusu upweke katika jumuiya yoyote ya Maine, ikiwa ni pamoja na jumuiya za wahamiaji wakuu. Hali hiyo mara nyingi hupuuzwa au kunyanyapaliwa, na watu wanaohisi upweke wanaweza kuona aibu kukiri kwamba wanateseka.



Dufite amahirwe aho dutuye - hari bagenzi banjye benshi aho dutuye, kandi dushobora kubonana. Ibyo birafasha

Kelinnimadu waa marka aad dareento farxad la'aan, aad dareento in laga tagay, kaligaa, sida adiga oo aan cidna haysan, oo aanad haysan wax itaal ah oo aad ku qabato wax.

nool qoyska Maraykanka waxay la kulmi karaan kalinimo, Sida laga soo xigtay Kathy Vezina, Maamulaha Initiative Da'da Sinnaanta iyo Caafimaadka ee Maine Council on Aging, kaas oo xusay in dadka da'da yar ee qoyska ay inta badan joogaan dugsiiga oo ay shaqeyaan inta badan waqtiga, ka tago waayeelka kali. Iyo xayndaabka afka iyo dhaqanka waxay gacan ka geysataa go'doominta bulshada, sida ururada bulshada ku salaysan ee ujeedoodu tahay inay caawiyaan Muhaajiriinta had iyo jeer ma bixiyaan adeegyo dhaqan ahaan karti u leh oo lagu beegsanayo baahiyaha gaarka ah ee soogalootiga qaangaarka ah.

Ururadu waxay bixiyaan caawimo

Qaar ka mid ah soo-galootiga da'da weyn ee Maine ayaa caawimo ka helay ka hortagga kelinimada iyada oo loo marayo hay'ado naqshadayntooda iyo barnaamijkoodu dhi-irigelinayo bulshada isku darka, taas oo ah hal dariiqo oo lagaga hortago kalinimada iyo caafimaadkeeda halista ah saamaynta Tusaalayaal dhowr ah ayaa raacaya.

Joogitaanka iyada, oo ay wada aasaaseen Abusana Micky Bondo iyo Claudette Ndayininahaze sida aan faa'iido doon ahayn si gaar ah si ay u caawiyaan dumarka soo galootiga, waxay bixisaa noocyo kala duwan fasallo, barnaamijyo, aqoon-is-weydaarsiyo, iyo kulanno loogu talagalay in lagu wanaajiyo labadaba caafimaadka maskaxda iyo jirka ee xubnaha bulshada. Bondo wuxuu yiri, "Haweenka muhaajiriinta ah [dhammaantood da'da] ku tiirsan IHP sida isha xoogga iyo dhisidda xirfadda, laakiin loogu talagalay waayeelka haweenka - mamaska bulshada - shirkani aad bay u naqdiyan yihiin dhexgalka bulshada iyo isku xirnaanta."

Magangelyo-doonka qaarkood ee yimaadda qoys la'aan waxay helayaan jid ay ku tagaan Hope Guri, guri ku yaal Portland oo ay maamusho Acts Rajada aan faa'iido doonka ahayn.

Halkaa, 13 Dadka waaweyni waxay ku nool yihiin guri guri, bulsho isku xidhan,

ibikurikira ipaji 29

ko bagerageza gukura ibikomereye by'ihungabana byikomoka ku ntambara, intambara, impfu cyangwa ibura ry'abo bakundaga.

N'abakuzwe babana n'imiryango yabo muri U.S bashobora kugerwaho n'irungu, nk'uko bivugwa na Kathy Vezina, uyobora umuryango Equity and Healthy Aging Initiative mu rwego rwa Maine rushinzwe abakuzwe. Avuga ko abato mu muryango akenshi baba bari ku mashuri cyangwa kukazi igihe kinini, bagasiga abakuzwe murugo. Ikibazo cy'ururimi nacyo ndetse n'umuco bigira uruhare mu guhezwa mu muryango, nk'umuryango ushinzwe gufasha abimukira iteka ntabwo ubasha gutanga ubufasha buhuye n'imico y'ababagana bugamije gukemura ibibazo byihariye by'abimukira bakuze.

Imiryango itanga ubufasha

Bamwe mu bimukira bakuze muri Maine babonye ubufasha bwo gukumira irungu binyuze mu miryango ifite imirongo na gahunda byimakaza uguhuza abantu, nka bumwe mu buryo bwo kwirinda irungu n'ingaruka zikomeye zaryo ku buzima. Izi ni zimwe mu ngero twavugaga.

Umuryango In Her Presence washinzwe na Abusana Micky Bondo na Claudette Ndayininahaze nk'umuryango udaharanira inyungu wo gufasha abagore b'abimukira, utanga ibyiciro bitandukanye by'amasomo, amahugurwa, hamwe n'amahuriro ryateguwe hagamijwe guteza imbere ubuzima bw'imitekerereze n'umubiri by'abaturage. Bondo yagize ati: "Abagore b'abimukira [b'ingeri zose] bashingira kuri IHP nk'isoko y'imbaraga no kubaka ubumenyi, ku bagore bakuru - ababyeyi mu muryango - izi nama ni ingenzi rwose kugira ngo abantu basabane kandi bahuze ibiganiro n'ibitekerezo."

Bamwe mu basaba ubuhungiro baza badafite umuryango bahita berekeza kuri Hope House, inzu yo muri Portland iri mu maboko ya Hope Acts. Muri icyo nzu, abantu bakuru 13 icyarimwe baba munzu, bunze ubumwe, bahabwa serivisi icyarimwe, kandi bakitabira amasomo yicyongereza - byose hagamijwe kubafasha gutangira ubuzima muri Maine. Imiryango irafunguye ku batuye muri Hope House ndetse n'umuryango mugari. (Umwe mu banditsi bacu, Roseline Souebele, yabaye muri Hope House igihe yari akiza, kandi yanditse adategwa ku ruhare runini iki gihe cyagize mu kumenyera ubuzima muri Maine).

Ikigo cya Southern Maine gishinzwe abakuzwe (SMAA) hamwe na serivisi yita ku mpunzi zikuzwe mu muryango Gatolika ufite mu nshinga Serivisi zihabwa Impunzi n'abinjira ubarizwa muri Maine (RIS) iyi miryango yombi igira gahunda zigenewe abakuzwe. Umwaka ushize yarafatanyije maze itegura igikorwa cyahuje abavugaga indimi zitandukanye cya Tai Chi ku

hakurikijwe amoko yabo. "Tai Chi ni uburyo bwiza bwo kugabanya siteresi zo kwimukira mu gihugu cyindi. Abantu bacu [muri gahunda y'icyitegererezo] basanze imyitozo ituje kandi bishimiye guhurira hamwe nk'itsinda maze barasabana... Amarembo arafunguye ku bandi bantu mu muryango mugari bashaka kwifatanya n'iri tsinda" byavuzwe na Tracy Moore wo muri Catholic Charities Maine.

Ingaruka ku mubiri zituruka ku irungu

Lancet ivuga ko abantu babaho bonyine cyangwa abafite akato mu mibereho bafite umubare munini w'abiheba, abahangayika, n'abiyahura. Abantu babaho bonyine bagaragaza imyitwarire idahwitse, bakagaragaza ukwiyongera kwa siteresi, kandi bakunze gukoresha inzoga n'ibiyobyabwenge nabi cyane. Bamwe mu bashakashatsi bavugaga ko irungu ridakira rishobora kwanzira ubuzima bwawe ku rugero rumwe no kunywa amatabi 15 ku munsu. Irungu riga-

Irungu ni igihe wumva nta byishimo, ukumva waratawe, nta byishimo, nk'aho nta muntu ufite, ndetse ukumva nta mbaraga zo kugira icyo ukora.

banya ubudahangarwa bw'umubiri, kandi mu mibereho, abantu batawana n'abandi mu muryango mugari bapfa hakiri kare kurusha abatabayeho batyo. Irungu rigira kandi ingaruka ku mikorere y'ubwonko - benshi mu bantu bafite irungu ridakira bagorwa cyane no kwibuka, kwiga birabagora cyane, bikanihutisha indwara ya Alzheimer, hamwe n'igipimo kinini cyo guta umutwe no kugabanuka k'ubwenge bijyana n'inyaka.

Nubwo ubushakashatsi bwerekana neza ko hari uburyo bwinshi bwahuzwa bigafasha kwirinda no kuvura irungu, abantu benshi bafite iki kibazo ntibamenyekana cyangwa se bagasuzumwa nabi. Rimwe na rimwe, usanga abatanga ubuvuzi bataratwajwe kubaza, kumenya, no kuvura irungu ku barwayi. Ku bandi, kabone n'ubwo baba barahawe amahugurwa, ibimenyetso by'iyi ndwara bishobora kutumvikana. Kurakara, umujinya, umunaniro, kwisubiraho, kwiheba bihoraho, guhangayika cyane - ibyo byose biba bishobora kwerekana ko umuntu afite irungu cyangwa ibindi bibazo byinshi. Kabone n'iyi ikibazo cyasuzumwa neza, hari ikibazo gikomeye cy'abashinzwe gutanga ubufasha mu by'ubuzima bwo mumutwe bakiri bake cyane muri Maine.

Kathy Vezina, avuga ko hari amakuru make ku bijyanye n'ubwigunge muri buri muryango mugari muri Maine, harimo n'abimukira bashaje. Iyi ndwara ikunze kwirengagizwa cyangwa gupfobya, ikindi kandi abantu bumva bafite irungu bashobora guterwa isoni no kwemera ko bababaye.

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y desconocido, navegar por la vida sin estatus de ciudadano, posiblemente vivir por debajo del umbral de la pobreza, todo mientras intentan recuperarse de las experiencias traumáticas resultantes de la guerra, la violencia, la huida y la muerte o ausencia de seres queridos.

Incluso los ancianos inmigrantes que viven con su familia en los EE. UU. pueden experimentar soledad, según Kathy Vezina, Gerente de la Iniciativa de Equidad y Envejecimiento Saludable del Consejo sobre el Envejecimiento de Maine, quien señaló que las personas más jóvenes de la familia suelen estar en la escuela y en el trabajo la mayor parte del tiempo, dejando a las personas mayores solas. Y la barrera del idioma y la cultura contribuye al aislamiento social, ya que las organizaciones comunitarias que buscan ayudar a los inmigrantes no siempre brindan servicios culturalmente competentes dirigidos a las necesidades específicas de los inmigrantes más maduros.

Organizaciones ofrecen ayuda

Algunos inmigrantes mayores en Maine han encontrado ayuda para prevenir la soledad a través de organizaciones cuyo diseño y programación fomentan la socialización, que es una forma de prevenir la soledad y sus graves implicaciones para la salud. A continuación se muestran algunos ejemplos.

“La soledad es cuando no sientes alegría, te sientes abandonado, solo, como que no tienes a nadie, y no tienes fuerzas para hacer nada.”

In Her Presence, cofundada por Abusana Micky Bondo y Claudette Ndayininahaze como una organización sin fines de lucro específicamente para ayudar a las mujeres inmigrantes, ofrece diferentes clases, programas, talleres y reuniones diseñadas para mejorar la salud mental y física de los miembros de la comunidad. Bondo dijo: "Las mujeres inmigrantes [de todas las edades] confían en IHP como fuente de fortaleza y desarrollo de habilidades, pero para las mujeres mayores, las mamás de la comunidad, estas reuniones son absolutamente críticas para una infusión de socialización y conexión".

Algunos solicitantes de asilo que llegan sin familia encuentran el camino a Hope House, una residencia en Portland operada por la organización sin fines de lucro Hope Acts. Allí, 13 adultos a la vez viven en una comunidad acogedora y unida, reciben servicios integrales y asisten a clases de inglés, todo diseñado para que se pongan de pie en Maine. Las clases están abiertas a quienes viven en Hope House, así como a la comunidad en general. (Una de nuestras columnistas, Roseline Souebele, vivía en Hope House cuando llegó por primera vez y ha escrito con elocuencia sobre el importante papel que jugó esta experiencia en su adaptación a la vida en Maine).

La Agencia para el Envejecimiento del Sur de Maine (SMAA) y los Servicios para Refugiados Mayores de los Servicios de Refugiados e Inmigración (RIS) de Caridades Católicas de Maine ofrecen programas dirigidos a las personas mayores. El año pasado, colaboraron en Multilingual Tai Chi for Older Immigrants, un programa piloto exitoso que ahora está siendo probado para mujeres de habla árabe por SMAA con la Organización Árabe Estadounidense de Nueva Inglaterra. El programa ofrece una programación de salud culturalmente competente basada en el currículo SMAA Agewell Tai Chi. Se están trabajando planes para replicar el programa en sitios de viviendas subsidiadas para adultos mayores y con organizaciones comunitarias étnicas. "El Tai Chi es una gran herramienta para mitigar el estrés del reasentamiento y el trauma... Nuestros miembros [en el programa piloto] encontraron que la práctica era bastante relajante y disfrutaron de reunirse como grupo para socializar... Damos la bienvenida a la colaboración con otra comunidad de socios para continuar ofreciendo el grupo a los inmigrantes mayores", dijo Tracy Moore de Caridades Católicas de Maine.

Riesgos de la soledad para la salud

The Lancet informa que las personas solitarias o aquellas que experimentan aislamiento social tienen tasas más altas de depresión, ansiedad y suicidio. Las personas solitarias también exhiben un comportamiento más antisocial, reportan mayores niveles de estrés y son más propensas a abusar del alcohol y las drogas. Algunos investigadores estiman que la soledad crónica puede ser tan dañina para la salud como fumar 15 cigarrillos al día. La soledad debilita el sistema inmunológico y, estadísticamente, las personas que están socialmente aisladas mueren antes que aquellas con relaciones cercanas. La soledad también afecta la función cerebral - las personas con soledad crónica tienen peor memoria, dificultad para aprender nueva información, una progresión más rápida de la enfermedad de Alzheimer y tasas más altas de demencia y deterioro cognitivo con la edad.

Aunque la investigación indica claramente que una combinación de enfoques puede

“Somos afortunados donde vivimos - tenemos muchos de nosotros donde vivimos y podemos vernos. Eso es útil.”

ayudar a prevenir y tratar la soledad, muchas personas no son diagnosticadas o reciben un diagnóstico erróneo. En algunos casos, los proveedores de atención médica no han sido capacitados para preguntar, identificar y tratar la soledad de los pacientes. En otros, incluso con entrenamiento, los síntomas pueden malinterpretarse. Irritabilidad, ira, fatiga, reclusión, depresión clínica, ansiedad. - todos estos pueden indicar soledad u otros problemas. E incluso si el problema se diagnostica correctamente, hay una grave escasez de proveedores de salud mental culturalmente competentes e informados sobre el trauma en Maine.

Según Kathy Vezina, hay pocos datos disponibles acerca del tema de la soledad en cualquiera de las comunidades de Maine, incluidas las comunidades de inmigrantes mayores. La condición a menudo se ignora o se estigmatiza, y las personas que se sienten solas pueden avergonzarse de admitir que están sufriendo.

“Mu gihe cya COVID byari biruhije cyane, n'ubwo ntacyo twabuze bitewe na In Her Presence yatuzaniraga ibyo kurya, bakaza kureba ko tumeze neza, tukanavugana.”

bakuzwe b'abimukira, umushinga w'igerageza kuri ubu ugiye kugeragerazwa ku bagore bavugaga icyarabu bikozwe na SMAA hamwe n'umuryango New England Arab American Organization.

Iyi porogaramu itanga serivisi z'ubuzima hashingiye ku muco hagendewe kandi kuri gahunda ya SMAA Agewell Tai Chi. Hari gahunda iri kunozwa yo kwigana gahunda iboneka ku nyubako z'imfashanyo zihabwa abantu bakuze ndetse n'imiryango itoranywa



Bronze medal pride: Growing at Portland Adult Education

By Lucy Shulman

ESOL Instructor/HiSET Lab Assistant
Portland Adult Education



A General Education Diploma, or GED (equivalent to the HiSET used in Maine), is often associated with failure. An alternative high school credential is seen as a bronze medal, a consolation prize. “Anyone can finish high school,” some people think. “Why didn’t she?”

So when I dropped out of my New York high school at 17 due to chronic illness, I felt like my life was over. In the unhappy few years that followed, that stigma eroded my confidence. I’d been defeated by my own limitations, disconnected from my generation. I felt invisible, like my life was passing me by.

The stigma associated with GED/HiSET can paint even those who support such students with the same brush. It follows that adult education is a low-prestige occupation – but adult ed teachers tend to be fanatically devoted to the cause. “The cause” is emphatically not bronze medals. Our business at Portland Adult Education (PAE) is opportunities. It’s providing second chances to people who’ve had tough lives.

But at PAE no one intrudes into your past struggles. It’s part of the local culture not to intrude. Where you come from is less relevant than what you’re doing now.

I first attended PAE as a student in 2013. I had goals, and I was ready to enter the world again. But five years of disability had left me with low self-esteem, and what little pride I had left manifested as a toxic, superior attitude.

“They don’t understand,” I thought bitterly about my new school. “My circumstances are different. I’m not one of them.”

However, I was grateful, following my long isolation, that anyone was willing to talk to me. My first day at PAE, my classmates quickly reached out. One immigrant woman was pursuing her education to set a good example for her children. Another recent immigrant carried her mini-Scrabble in her school bag, and often asked the rest of us to play. PAE was still setting up at their new location, so my desk mate – a confident Burundian who loved yard sales – determinedly foraged for kitchen equipment for the school. No one would drink incompetently brewed tea on her watch.

As time passed, my new community provided scaffolding for building new confidence. The authentic connections I made loaned me strength to rebuild my self-respect. My superficial pride seemed insignificant compared to the welcoming community to which I now belonged.

For “they” were not “they,” but “we.” I was not separate, but part of the whole. Nothing divided us other than the locations of our births. I decided that first winter, while my new friend copied Scrabble words into her notebook and I sipped strong green tea, that someday, when I was able, I would try to give something back.

The growth mindset I learned at PAE carried me through college, employment, international adventures, and home again. Nine years later, the once-empty building is bursting with life. An eclectic assortment of donated items is stashed in the basement, away from judgmental eyes. Everyone shares what they can, which makes it easier to take what they need. All three floors of the building are full of multilingual notices promoting resources of all sorts. No accomplishment is too small to celebrate, no need is too small to address.

I’m bursting with life, too. When I returned to PAE as a teacher, I realized that I like who I’ve become. I’m strong enough to support others, and secure enough in my own worth to treat them with respect. I’m humbled by the opportunity to fulfill the promise I made all those years ago.

My GED wasn’t the end of my story, but the beginning. It reminds me, as an educator, to never constrain my students with a single definition of success. At work, I display my certificate proudly, so those most in need of solidarity see what we have in common: not a begrudging token, but a point of pride. I hope to pass on the essential lesson that PAE continues to teach.

We are strong. We are valuable. We can live the lives we choose to live, not just those prescribed for us. We will thrive, not on the margins, but in the light.



Update from MIRC

By Tobin Williamson, Advocacy Manager

In early October, MaineHousing announced a pause on accepting new Emergency Rental Assistance (ERA) Program applications. They said they were waiting for additional information from the federal government. The federal government launched ERA in March 2021, as part of the government’s COVID-19 relief program, to help those whose income was impacted by the pandemic.

At MIRC, we understand MaineHousing’s decision to implement this pause. Future federal funds are uncertain, and Maine still had approximately 11,000 pending requests as of late September. However, we also have serious concerns about both the short-term and long-term implications of the ending of this program, whenever that happens.

Without ERA, there is a real risk that thousands of people will be forced to live on Maine’s streets this winter. Over the past year, because there was no other housing available, many unhoused people (including but not limited to asylum seekers) have been forced to live in motel rooms. ERA funds have been used to cover the costs of those motel rooms – both for people who were born and raised in Maine, and for those who just arrived. Without ERA funding, people who have used it could lose access to shelter. Then what? Maine’s systems desperately need to be improved in order to prevent a full-blown catastrophe, with people trying to survive outdoors during Maine’s winter.

Election season is a good time to reach out to elected officials and candidates for office. Please let them know that you are concerned about Maine’s housing crisis. We need more affordable housing, and we need it as soon as possible. The best time to start building would have been years ago; the next best time to start building is now. And ask them – what is their plan to keep people housed if federal funds run out this winter?



Maine Immigration: A History Maine’s free Black farming communities

| By Andy O’Brien



By the time the Massachusetts Supreme Court effectively abolished slavery on July 8, 1783 – four days after the seventh anniversary of the signing of the Declaration of Independence – most white slave owners knew the institution was coming to an end. In New England, enslaved people and their white allies had been fighting to abolish slavery for some years.

Some people in the northeast won their freedom by fighting alongside the white colonists against the British during the American Revolution. London Atus was originally from New Jersey. He moved with his white enslaver, Rev. James Lyon, to Machias in 1771. When the American Revolution broke out, he served at Fort O’Brien on the banks of the Machias River, defending the region from British attack. According to one account – quoted by Marcus LiBrizzi, author of *Lost Atusville* – Atus was known for his heroic service: “London was a true patriot. After the battles of ’75 and ’77...he procured a small vessel, took in some boards at Machias, and sailed for Boston. It was a time when starvation threatened the settlers at Machias. London had good luck. He run [*sic*] by the British blockading vessels along shore [and] reached Boston, exchanged his lumber for provisions and made his way safely back to Machias. Probably no vessel ever entered Machias [R]iver giving so much joy to the people as did the little craft laden with provisions[.] London Atus, Captain!”

Atus used the prize money he earned from capturing British ships to purchase his freedom from Lyon, and married a white woman from Machias named Eunice Foss. The couple raised a large biracial family that eventually developed into a thriving biracial community known as “Atusville,” which flourished throughout the 19th and early 20th centuries.

Many enslaved people in the remote settlements of Maine probably didn’t immediately hear about the 1783 court case banning slavery. And in some cases, white enslavers likely hid the news from their enslaved Black servants. But some, like Sarah Peters – who was kidnapped from her home in Guinea and sold by a Damariscotta ship captain to Capt. James McIntyre in 1782 – heard a rumor of the court decision and paid a lawyer named P. Pebbles to sue for her freedom.

She would go on to marry Amos Peters, a formerly enslaved man of African and Wampanoag ancestry from Plymouth, Massachusetts. Amos had been enslaved by a white man named John Peters, but enlisted in the Continental Army to fight the British and won his freedom that way. It’s not clear why Amos Peters came to Maine, but Gen. Henry Knox gave Peters 150 acres of good land near South Pond in Warren in the early 1780s. Shortly after, Peters met his future wife, who already had a child by a white German-American from Waldoboro named Paul Mink, and they built on the land. The Peters cemetery is still there, as are remains of foundations. Peterborough, a town that grew from two to 83 residents in 80 years, formed the first Black school district in Maine. Many of Peterborough’s sons later served in Black regiments during the Civil War.

Stakeman notes that many formerly enslaved workers stayed on with their former owners as wage laborers, earning low pay and continuing to be poorly treated. In the former slave trading communities of Wells, Kittery, and York, he argues that they “seem to have fared the worst with freedom.” He wrote that a dozen formerly enslaved workers were given land on a hill in Wells that the white villagers dubbed “N— Ridge,” where they barely scraped together a living from odd jobs, selling baskets

and brooms, and raising vegetables. Others had to rely on charity to survive. Maine historian Charles Banks described their situation as “dependents living in a state of modified bondage.”

A large number of freed Black workers would move to Portland to join the largest Black community in Maine. In an article titled “A Child of the Atlantic: The Maine Years of John Brown Russwurm,” scholar Carl Patrick Burrowes quoted a contemporary, 19th-century observer as saying, Portland’s waterfront “resounded with the song of Negro stevedores,” whenever “a cargo of coffee or molasses came alongside a wharf or when lumber was being loaded aboard.” Laboring alongside these dockworkers were Black sailors whom one historian has described as “politically astute and worldly,” bearers of a Black diasporic consciousness.

A number of people from Portland’s early 19th-century Black community would become involved in Portland’s anti-slavery movement that emerged in the 1830s.

Andy O’Brien is a writer, historian, labor activist, and lifelong Mainer. He lives in Rockland.

Next show airs on
November 11
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‘SAVE’ system causes trouble for non-citizens applying for benefits

By: Deborah Ibonwa, Esq., Maine Equal Justice

Many non-citizens, refugees, asylum seekers, and other people who do not have qualified immigration status are having difficulty when they apply for public benefits (programs that help people afford basic needs like food, housing, health care, and more). Why? Because the online program used by the Maine Department of Health and Human Services (DHHS) to confirm someone’s immigration status, the Systematic Alien Verification for Entitlements Program (SAVE), doesn’t always work or get people’s status right.

SAVE is supposed to confirm that the U.S. Citizenship and Immigration Services (USCIS) has the same information about someone’s claimed immigration status, based on official documents that they submit as evidence. But the USCIS system is not always up to date, which can cause DHHS to turn people down for benefits. In Maine, most immigrants are Black or Brown – and their families are often hurt by the problems with SAVE.

Maine Equal Justice and other partners have been advocating for better administration and clearer rules that everyone can understand and follow for the SAVE program. We have asked DHHS to codify the federal law in Maine’s state regulations for TANF, SNAP and MaineCare, so immigrants understand how to know if they are eligible for benefits through SAVE. Maine does not have a policy in place to guide state agents, advocates, or clients, which means that too many families are going without needed support and benefits they’re entitled to. We also want to make sure that the rules are correct, enforced, and communicated to those who are impacted.

DHHS is currently drafting these rules, and we hope to see them in the next few months. In the meantime, if you have had a problem applying for benefits, you should know that you are not alone, and you have legal rights. Maine Equal Justice frequently receives calls about problems with SAVE – either temporary benefits have not been issued, or clients have not been told that they have the right to benefits while they wait for DHHS to finish verifying their immigration status through SAVE. Be aware that you are legally entitled to get benefits during the time that DHHS is checking on the evidence you have about your immigration status. You should also be getting communication from the state that you have this right and how to exercise it.



How to vote for the climate

By Mia Ambroiggio

You may have noticed plentiful campaign lawn signs popping up on front lawns, which can only mean one thing: election season is here! This month we explain what climate-friendly voting looks like, and what tools exist to help voters choose which candidates they support. We also include some climate highlights of the past year.



Climate-friendly voting

Who we elect at the state and federal level makes a huge difference in what Maine can and will do to advance climate action. Climate-friendly voting means supporting legislators who advocate for climate action: those who will help pass legislation to protect Maine’s natural resources, make our communities sustainable and vibrant, and encourage further climate action.

Tools and resources

A number of organizations have resources to help the public decide which candidates are likely to make decisions with the climate in mind, if elected to office. These include:

1) Maine Conservation Voters. This organization posts the climate-minded candidates they endorse on their website as a resource for Maine voters. See who Maine Conservation Voters is endorsing in 2022 at www.maineconservation.org/elections/2022-endorsements.

2) Natural Resource Council of Maine (NRCM). This organization has a “bill tracking” page with information on the status of climate-related legislation. The page is continually updated during the legislative session and provides the latest status and background information on the priority bills NRCM is following. See the current status of proposed and passed bills at www.nrcm.org/programs/state-house/legislative-bill-tracking/.

3) NRCM also has a Take Action Toolkit on how to participate in the legislative process and speak out in support of Maine’s natural resources. View the toolkit at www.nrcm.org/get-involved/take-action/take-action-toolkit/.

Climate legislation highlights

This has been a big year for climate action in Maine. Although a lot more work is yet to be done, celebrating successes as they occur is important. Here are just a few bills that passed in 2022 that both protect our people and natural resources, and advance climate action:

- **LD 906:** This bill improves access to safe drinking water for the Passamaquoddy Tribe at Sipayik and surrounding communities.

- **LD 1902:** This bill establishes the Climate Education Professional Development Pilot Program to prepare Maine students and teachers to respond to the climate crisis.

- **LD 1911:** This bill makes Maine the first state in the nation to ban the application of PFAS-contaminated sludge and sludge-derived compost to prevent the further contamination of farmland.

To learn more about legislation passed this year, read *Maine Conservation Voters’ 2022 Scorecard* at www.maineconservation.org/scores.



5 steps to take after a car accident:

- 1 Stop and call the police**
Take safety precautions to prevent further accidents or injuries.
- 2 Seek medical attention**
If you or anyone involved has been injured, seek medical attention immediately. This protects your health and documents the injury.
- 3 Identify other drivers and witnesses**
Exchange important information including name, address, phone number, license plate, and insurance information.
- 4 Take photographs**
Document the accident scene and all injuries sustained including property damage to the vehicles. Make note of the time, weather, and road and lighting conditions.
- 5 Contact your insurance company and then dial 207-CALL-JOE.**
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New Voices

Welcome to New Voices! If you are interested in becoming a columnist, please contact amjamboafrika@gmail.com

From Ukraine to Maine | By Daria Veligura

In the spring of 2022, America saved me and my two children from war.

The government granted permission for us to stay in the United States for more than a year with the right to work. To live in safety and earn an honest living is the highest privilege to me.

My nation, Ukraine, has a thousand-year history. One of the rules of my people, which is passed down from mother to child, is never to forget good deeds and always give double thanks. How could I thank the people who helped me by providing me with a house, a car, and money? I decided to bring kindness and beauty into their lives, which is what art is.

When I lived in Ukraine, my family always supported Ukrainian artists. We helped artists with the sale of paintings, organization of exhibitions, and also organized events for children in art museums so that they could get acquainted with the work of Ukrainian artists. Ukrainian artists have always been respected. The war has turned their material world into horror, but at the same time their spiritual world becomes stronger.

Georgiy Zaychenko is one of the many brilliant Ukrainian artists, who was born in Kyiv in the year that World War II ended. Now he is 75, and he may finish his life during another war. He was a close friend of my husband's father. My husband always feels a connection with his dead father when talking to Georgiy.

He sent 20 paintings to me in America, some from his collection, and some new ones. Knowing that the Americans helped me, he probably wanted to say thank you in this way, and show that the Ukrainian people have a deep spiritual peace, a high culture that is expressed only in art. Since his intentions are sincere, fate played a hand and made sure that his artwork, after traveling 10,000 kilometers, through the hands of unfamiliar people – from customs officers to postal workers – ended up reaching me in Maine.

A friendly volunteer named Brenda Squibb from Connecting Across Cultures, based in midcoast Maine, helped me reach out to Lesya Sokhor, a Ukrainian artist who lives in Brooks. We brought her the paintings in the form of a tube of rolled canvases, all of different sizes. She agreed to make individual frames for each painting, which was a huge undertaking. After almost three months, the paintings were ready. The two-hour journey to her home to pick them up will remain in my memory for a long time. It was raining heavily, and I felt lost on the road. When I finally got to her home and saw her happy face, I knew that the exhibition was meant to be!

And then I met a wonderful person named Victoria from the Center for Furniture Craftsmanship. I shared with her the idea of or-



Some of the funds raised were immediately used to purchase games and other items for children who have to attend school in bomb shelters

ganizing a Ukrainian event and she found a place for this. The friendly administrators of the Steel House in Rockland provided their building for the whole weekend. The day before the exhibition, people came to help me in an absolutely generous way.

Together, we hung pictures, made decorations, painted signs, cooked food, distributed postcards to people, sent letters of invitations, and posted advertisements around the cities. Thanks to the help of kind people, an article about the upcoming event and the Ukrainian artist was published in the local newspaper. And one of my neighbors even learned a Ukrainian song to express support for our future event! That way we managed to organize the "Exhibition of Ukrainian Art"!

During the two days of the exhibition, we sold half of Georgiy Zaychenko's works and collected many donations. Part of the funds was sent to pay for utilities in the house of the Union of Artists in Kyiv and to Georgiy Zaychenko. With the collected charitable contributions, we equipped a bomb shelter for children in one of the Kyiv schools, organized a supply of water and food, made the internet available, and bought games and toys. We bought and sent clothes and basic necessities for children living in an orphanage in the city of Dnipro who were left without their parents because of the war.

A small spark made a big fire! Since everyone wanted to help with all their hearts, we all succeeded! Americans saw that Ukrainians who came to the U.S. were not here to take advantage, but to give and share their most valuable belongings – culture, kindness, knowledge, and love. And show that all of us together, by contributing a drop of goodness and love, will be able to resist evil and aggression!



Daria Veligura, her son, and Vera King, who has Ukrainian roots

З України в Мейн

Навесні 2022 року США врятували мене та моїх двох дітей від війни. Вони надали дозвіл перебувати на території країни більше року з правом працевлаштування -це найвища привілеція для мене-жити в безпеці та зробіяти на своє життя.

Моя нація має тисячолітню історію й одне з правил мого народу, яке на генетичному рівні передається від матері до дитини- ніколи не забувати про добро та обов'язково віддячити у подвійному розмірі. Як я можу віддячити людям, які мені допомогли з домівною, машиною, грошима? Тільки додати в їх життя трохи доброти та прекрасного чим і є мистецтво. Живучи в Україні, моя родина завжди підтримувала українських митців. Ми допомагали художникам з продажу картин, організації виставок, також організували заходи для дітей в художніх музеях, щоб вони знайомилися з творчістю українських художників.

Творчі люди розвиваються тільки в розвиваючому суспільстві. Українські митці навіть в мирний час жили скрутно. Війна перетворила їх матеріальний світ в жах. Але при цьому їх духовний світ став сильнішим. Георгій Зайченко - геніальний художник, який народився в рік закінчення Другої Світової війни і зустрів цю війну майже в 75 років. Він зібрав деякі свої роботи, написав нові та відправив 20 картин мені в Америку. Я до кінця не розумію мотивів його вчинку... він точно не шукав вигоди для себе.

Знаючи, що американці допомогли мені, він ,мабуть ,в такий спосіб хотів віддячити за добро та показати, що український народ з глибоким духовним світом ,високою культурою, яка є тільки в мистецтві. Так як його наміри були щирі, доля розпорядилась так, що його роботи, подолавши 10 тисяч кілометрів, через руки знайомих і незнайомих людей, від митників до кур'єрів пошти, опинились у мене в штаті Мейн.

Доброзичлива Бренда, волонтер з організації "Connecting Across Cultures" допомогла знайти мені контакти української художниці в Бруксі- Лесі Сохор. Ми привезли їй загорнуті полотна картин, всі вони були різного розміру, що ускладнювало ситуацію з оформленням, але Леся погодилась взятися за це... Через майже три місяці картини були готові. Дво- годинна подорож до її домівки за картинами залишилась в моїй пам'яті надовго - був сильний дощ, я їхала майже по орієнтирах...Діставшись до місця і побачивши її щасливе обличчя, я зрозуміла -виставці бути!

А потім я познайомилась з чудовою людиною - Вікторією в Center of Furniture Craftsmanship. Я поділилась з нею ідеєю організації українського заходу і вона погодилась, знайшла місце, де можливо організувати мій задум. Привітлива адміністратор Стил Хаузу надали в користування приміщення на вихідні абсолютно безкоштовно.

Напередодні виставки приходили люди, які безкорисливо хотіли мені допомогти з організацією.

Ми разом вішали картини, робили декор, малювали вивіски, готували їжу, роздавали листівки людям, надсилали листи із запрошеннями та розвішували об'яви по містах району. Опублікували статтю про майбутній захід та українського художника в місцевій газеті завдяки допомозі добрих людей. А один із моїх сусідів навіть вивчив українську пісню, так висловив

підтримку нашому майбутньому заходу! І у нас вийшло організувати Виставку українського мистецтва!

За два дні виставки ми продали половину робіт Георгія Зайченка та зібрали багато пожертвувань. Частина коштів відправили на оплату комунальних послуг в Будинок Спільки художників Києва та Георгію Зайченко.

На зібрані благодійні внески ми облаштували бомбосховище дітям в одній із київських шкіл: організували запас питної води, їжі, провели інтернет, закупили ігри та іграшки. Купили та відправили одяг та речі першої необхідності для дітей, які живуть в дитячому будинку міста Дніпро що залишились без батьків через війну.

Маленька іскра зробила велике полум'я! Так як кожен хотів допомогти від усього серця, у нас все вийшло! Люди дізнались, що українці, які прибули до США не для того ,щоб користуватися, брати, а для того, щоб віддавати та ділитися найціннішим в культурі-добром, знаннями, любов'ю. Що всі ми разом і кожен окремо по крапельці дасть можливість світу

через добра та любов протистояти Злу та Агресії!

Policies denying freedom endanger security | By Gashi

Countries where government serves to bring stability, prosperity, justice, and equality to all, without discrimination, are those that will enjoy peace and security, both within the country and even with neighboring countries and the international community.



Therefore, the biggest protection for a country is peace. If peace reigns, there is no need to buy armor or tanks, and no internal or external enemies. When we talk about good policy, this means respecting the foundation of democracy and human rights. Where I come from, in Africa, there has been a great deal of violation of democracy and human rights.

The source of the problems is a failure to follow the law, and to value equality and humanity. This happens when leaders who are given power by the people then want to continue to stay in power. They don't respect the law and think they are above it.

This is sad. You can find presidents who have been in power for more than three decades. By then he has become so powerful, many people bow down to him – the taxes paid by the people of the country, and the resources of the country, are all owned by him.

Such leaders work to weaken institutions, to make sure that the president is all-powerful. We often call such presidents dictators. Because of their destructive policies, when they finally leave power, the country faces problems – because its institutions are weak.

Dictators have many methods of making sure that the more powerful countries in the world view them as good leaders, and that the people of their country love them. They use the media to make themselves appear to be good people and good leaders. People should understand that what they hear or read is not always true. They should wonder why it is always the opponents of the leader who get killed, go to jail, flee into exile, and start moderate opposition parties if that is possible. If democracy was respected, and equality, justice, and human rights were given priority, we wouldn't constantly witness chaos, war, rebellion, murder, and the flight of people from their country.

Many dictators believe that their greatest weapon is silencing their opponents, and using guns to fight them. I believe that the main pillar for achieving peace is respecting the freedom of democracy. I believe this is what will lead to prosperity for our African countries. It is sad that money that could have built schools and hospitals, and strengthened other aspects of the infrastructure, was instead used to buy weapons. Our leaders need to respect the rule of law, and understand that countries can rid themselves of the epidemic of poverty by respecting democracy.

Driving in the US ?

By Prudent Ndiho

When most immigrants arrive in the United States, many things are new to them. Everything from the language to the new weather conditions is a challenge. One aspect of life that is new to many immigrants and is absolutely crucial to living in the U.S. – driving. By “driving,” I do not mean just sitting in a car and driving it to a specific location, but rather knowing the rules of the road and obeying them. I mean understanding what the law requires of all drivers living in the United States. Because the rules of driving in the United States differ greatly from the rules of driving in other countries – Burundi, for instance, where I come from – most immigrants must learn everything about driving anew when they get here. And of course some come not knowing how to drive yet at all.



There are not many road signs or traffic lights in some African countries. But with all the highways and city streets here, America has to have road signs and traffic lights to guide all the drivers. There are no highways where I am from. That is why many people have to learn everything from scratch. They have to forget all they know about driving, whether or not they were driving in their home countries. They are in an unfamiliar nation, and they have to familiarize themselves with all the rules of the nation.

The first thing everyone who wants to drive a car in the United States must do is take a written test. The Bureau of Motor Vehicles (BMV) provides a guidebook for the test. It is already hard enough to learn the language – now we must read a guidebook to driving in English! It used to be a bigger struggle for many people to get a permit because of the language, but now if you go to www.maine.gov/sos/bmv/licenses/motoristhandbook.html and click on the Google Translate button in the upper right corner, you can get the study guide in your language. The written test itself is available in Arabic, French, Somali, or Spanish, as well as English.

licenses/motoristhandbook.html and click on the Google Translate button in the upper right corner, you can get the study guide in your language. The written test itself is available in Arabic, French, Somali, or Spanish, as well as English.

After successfully passing a written test and earning a permit, next comes the road test. The permit is not a license – it's just the first step to getting a license to drive. It takes some people just one try to pass the road test, but for others they may need three, four, five, or six times. The key to passing a road test is not just practicing driving, but also paying attention to the signs, and how people drive here – even before you start to think about actually getting a driver's license.

In my first years in the U.S., my means of transportation was a bicycle. But I couldn't go far with a bicycle. Just to the store, to the gym, to visit some friends who lived close by my apartment. The time that I spent riding my bicycle was not wasted. I was paying attention to road signs and reading all the signals – like the arrows that they draw on the road to indicate where to turn. Even when walking, I would watch how people drive, and read all the signs beside the traffic lights, like the one that says, “No Turn On Red,” and more. When I got rides from friends, I focused on how they drove because I knew that one day I would be driving as well.

So, I have advice for people who want to know how to drive in the U.S. Again, I am not talking about just turning the steering wheel, and pressing on the brake and gas pedals, but really knowing the system of driving in the U.S. My advice is to pay attention to what is happening in the streets, read the signs you see all around. Walk in the streets and pay attention to what is written on the road. And when you are in the car with another person who probably has been driving for a long time, watch how he or she is driving. Familiarize yourself with the meaning of road signs such as “Yield” and others which are in the guidebook for the written test. And do all this before even thinking about driving a car. That is how I did it – and it did not take me long before I was driving like I grew up in the United States.

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Koo and Patricia Yuen









Ticks

The Maine Center for Disease Control and Prevention (Maine CDC) urges Mainers to take precautions against tick bites this fall. Adult deer ticks

are active through November. Deer ticks are commonly found in wooded, leafy, and shrubby areas, which may include areas around the yard. They can carry the germs that cause a number of diseases. Thus far in 2022, Maine CDC has recorded approximately 3,000 cases of illness from tick bites. So if you are walking in wooded, leafy, and shrubby areas:

- Wear light-colored clothing that covers the arms and legs, and tuck pants into socks. This makes it easy to see a tick.
- Use an EPA-approved repellent. This will be marked on the bottle.
- Do tick checks daily after activity in areas where ticks like to be.

FRANÇAIS – Les tiques

Le Maine Center for Disease Control and Prevention (Maine CDC) invite les habitants du Maine à prendre des précautions contre les morsures de tiques cet automne. Les tiques adultes du cerf sont actives jusqu'en novembre. Les tiques du cerf se trouvent généralement dans les zones boisées, feuillues et arbustives, ce qui peut inclure les zones autour de la cour. Elles peuvent être porteuses de germes à l'origine d'un certain nombre de maladies. Jusqu'à présent, en 2022, le Maine CDC a enregistré environ 3 000 cas de maladies dues à des morsures de tiques. Donc si vous vous promenez dans des zones boisées, feuillues et arbustives :

- Portez des vêtements de couleur claire qui couvrent les bras et les jambes, et rentrez les pantalons dans les chaussettes. Cela permet de voir facilement une tique.

- Utilisez un répulsif approuvé par l'EPA. Cela est indiqué sur le flacon.
- Vérifiez quotidiennement la présence de tiques sur votre corps entier après une activité dans les zones où elles aiment se trouver.

IKINYARWANDA – Kurumwa n'udukoko

Ikigo cya Maine gishinzwe guhashya no gukumira ibyorezo (CDC) kigira inama abaturya Maine yo gufata ingamba zo kwirinda kurumwa n'udukoko muri iki gihe turimo. Udukoko duta tuzwi nka deer ticks dukuze muri iki gihe tuboneka ahantu hari ibiti, amababi, n'ibihuru, bishobora kuba biherereye uduce dukikije ibibuga. Utu dukoko usanga dushobora kuba dufitse mikorobe zitera indwara zitari nke. Kugeza ubu mu 2022, CDC ya Maine imaze kwandika abantu bagera ku 3000 banduye indwara zatewe no kurumwa. Niba rero ugenda ahantu h'ibiti, amababi, n'ibihuru:

- Ambara imyenda ifite ibara ryerurutse kandi itwikiriye amaboko n'amaguru, ubundi utebeze ipantalo mu masogisi.
- Koresha imiti yirukana imibu n'utundi dukoko yemewe. Uzasanga yanditseho ngo "EPA-approved repellent".
- Igenzure iteka uko uvuye gutemberera cyangwa gukorera ahantu utu dukoko dushobora kuba

KISWAHILI – Kupe

Kituo cha Maine cha Kudhibiti na Kuzuia Magonjwa (Maine CDC) kinawahimiza Mainers kuchukua tahadhari dhidi ya kuumwa na kupe msimu huu. Kupe kulungu wakubwa huwa hai hadi Novemba. Kupe kulungu hupatikana kwa kawaida katika maeneo yenye miti, majani na vichaka, ambayo yanaweza kujumuisha maeneo karibu na ua. Wanaweza kubeba vijidudu vinavyosababisha magonjwa kadhaa. Kufikia sasa mnamo 2022, Maine CDC imerekodi takriban kesi 3,000 za

ugonjwa kutokana na kuumwa na kupe. Kwa hivyo ikiwa unatembea katika maeneo yenye miti, majani, na vichaka:

- Vaa nguo za rangi nyepesi zinazofunika mikono na miguu, na weka suruali kwenye soksi. Hii hurahisisha kuona tiki.
- Tumia dawa ya kufukuza iliyoidhinishwa na EPA. Hii itawekwa alama kwenye chupa.
- Fanya ukaguzi wa tiki kila siku baada ya shughuli katika maeneo ambayo kupe wanapenda kuwa.

SOMALI – Shilinta

Xarunta Maine ee Xakamaynta iyo Kahortagga Cudurrada (Maine CDC) waxay ku boorinaysaa Mainers inay ka taxaddaraan qaniinyada shilinta deyrta. Shilinta deerada qaangaarka ahi waxay firfircoon tahay ilaa Noofambar. Shilinta deerada ayaa inta badan laga helaa meelaha alwaaxyada ah, caleenta leh, iyo meelaha cawska leh, kuwaas oo laga yaabo inay ku jiraan aagagga dayrka. Waxay qaadi karaan jeermiska sababa tiro cudurro ah. Ilaa hadda sanadka 2022, Maine CDC waxay diiwaangelisay ku dhawaad 3,000 xaaladood oo jirro qaniinyada shilinta. Markaa had-dii aad ku socoto meelaha kaynta ah, caleenta leh, iyo cawska leh:

- Xidho dhar midab khafiif ah oo daboolaya gacmaha iyo lugaha, oo surwaalka geli sharabaadada. Tani waxay sahlayisaa in la arko calaamad
- Isticmaal dawo celiye EPA ay ogolaatay. Tan waxaa lagu calaamadayn doonaa dhalada.
- Samee jeegag sax ah maalin kasta ka dib dhaqdhaqaaqa meelaha ay shilintu jecel yihiin inay

PORTUGUÊS – Carrapatos

O Maine Center for Disease Control and Prevention (Maine CDC) exorta os Mainers a tomarem precauções contra as picadas de carrapato neste outono. Carrapatos de veado adulto estão ativos até novembro. Carrapatos de veado são geralmente

encontrados em áreas arborizadas, frondosas e arbustos, que podem incluir áreas ao redor do quintal. Podem carregar os germes que causam várias doenças. Até agora, em 2022, o MAINE CDC registou cerca de 3.000 casos de doença por picadas de carrapato. Então, se você está andando em áreas arborizadas, frondosas e arbustivas:

- Use roupas de cor clara que cubra os braços e pernas, e coloque as calças em meias. Isto torna mais fácil ver um carrapato.
- Utilize um repelente aprovado pela EPA. Isto será marcado na garrafa.
- Faça verificações de tiques diariamente após a atividade em áreas onde os carrapatos gostam de estar.

ESPAÑOL – Garrapatas

El Centro para el Control y la Prevención de Enfermedades de Maine (Maine CDC) insta a Mainers a tomar precauciones contra las picaduras de garrapatas este otoño. Las garrapatas de venado adultas están activas hasta noviembre. Las garrapatas de venado se encuentran comúnmente en áreas boscosas, frondosas y arbustivas, que pueden incluir áreas alrededor del jardín. Pueden transportar los gérmenes que causan una serie de enfermedades. En lo que va de 2022, los CDC de Maine han registrado aproximadamente 3,000 casos de enfermedad por picaduras de garrapatas. Entonces, si camina en áreas boscosas, frondosas y con arbustos:

- Use ropa de colores claros que cubra los brazos y las piernas, y meta los pantalones dentro de los calcetines. Esto hace que sea fácil ver una garrapata.
- Use un repelente aprobado por la EPA. Esto se marcará en la botella.
- Realice controles de garrapatas diariamente después de la actividad en áreas donde les gusta estar.



Covid Tests

Any Maine resident may now order free COVID-19 tests once a month through Project Access COVID Tests (Project ACT). House-

holds in Maine may place one order per month through the Project ACT website and receive one free kit of five rapid tests mailed to their home address.

Visit [AccessCOVIDTests.org](https://www.accesscovidtests.org) to ensure your family has tests on hand in case you get sick or come into contact with someone with COVID-19. No payment information is required – the tests and shipping are free to residents – and the tests will be delivered through Amazon, approximately one to two weeks after ordering. The tests require a quick swab inside each nostril, with results available within minutes. Any individual over the age of 2 can use the tests. As of July 8, 2022, the shelf-life of these rapid antigen tests is 12 months.

FRANÇAIS – Tests Covid

Tout résident du Maine peut désormais commander des tests COVID-19 gratuits une fois par mois grâce au Project Access COVID Tests (Project ACT). Les familles du Maine peuvent passer une commande par mois sur le site Web du projet ACT et recevoir un kit gratuit de cinq tests rapides envoyé à leur domicile.

Visitez le site [AccessCOVIDTests.org](https://www.accesscovidtests.org) pour vous assurer que votre famille a des tests à portée de main au cas où vous tomberiez malade ou seriez en contact avec une personne atteinte du COVID-19. Aucune information de paiement n'est requise - les tests et l'expédition sont gratuits pour les résidents - et les tests seront livrés par Amazon, environ une à deux semaines après la commande. Les tests nécessitent un rapide prélèvement dans chaque narine, et les résultats sont disponibles en quelques minutes. Toute personne âgée de plus de 2 ans peut utiliser ces

tests. À compter du 8 juillet 2022, la durée de conservation de ces tests antigènes rapides est de 12 mois.

IKINYARWANDA – Kwipimisha COVID

Umuntu wese utuye muri Maine ashobora gutumiza udukoresho dupima COVID-19 kubantu rimwe mu kwezi binyuze mu mu mushinga ugamije gusakaza ibikoresho byo gupima COVID(Project ACT). Buri muryango muri Maine ushobora gutumiza utu dukoresho byibura rimwe mu kwezi binyuze cku rubuga rwa interineti rw'uyu mushinga ari rwo [AccessCOVIDTests.org](https://www.accesscovidtests.org) maze bakoherezwa agapaki karimo udupimisho dutanu kubantu tukoherezwa kuri aderesi yabo.

Sura [AccessCOVIDTests.org](https://www.accesscovidtests.org) kugirango ubonere umuryango wawe udukoresho two kwifashisha igihe warwara cyangwa se umwe mu bagize umuryango agahura n'umuntu urwaye COVID-19. Nta makuru ajyanye no kwishyura asabwa - nta kiguzi cy'udukoresho cyangwa cyo kutukuzanira umuturage asbwa - kandi udukoresho tuzakugezwaho ku bufatanye na amazon, hagati y'icyumweru kimwe na bibiri nyuma yo kudusaba. Gupima bikorwa umuntu akojeje agakoresho muri buri zuru yihuse, maze igisubizo ukakibona mu minota mike. Buri muntu wese ufite imyaka ibiri kuzamura ashobora gukoresha udukoresho. Ku itariki 8 z'ukwa 7,2022, utu dukoresha twari dufitse ubuzima mu gihe kigera ku mezi 12.

KISWAHILI – Vipimo vya Covid

Mkazi yeyote wa Maine sasa anaweza kuagiza vipimo vya bure vya COVID-19 mara moja kwa mwezi kupitia Vipimo vya Mradi vya Ufikiaji wa COVID (Mradi wa ACT). Kaya huko Maine wanaweza kuagiza oda moja kwa mwezi kupitia tovuti ya Project ACT na kupokea kifurushi kimoya cha majaribio matano ya haraka kupitia barua pepe kwa anwani zao za nyumbani.

Tembelea [AccessCOVIDTests.org](https://www.accesscovidtests.org) ili kuhakikisha kuwa familia yako ina vipimo mkononi iwapo utaugua au kugusana na mtu aliye na COVID-19. Hakuna maelezo ya malipo yanayohitajika - majaribio na usafirishaji ni bure kwa wakazi - na majaribio yatawasilishwa kupitia Amazon, takriban wiki moja hadi mbili baada ya kuagiza. Vipimo vinahitaji usufi wa haraka ndani ya kila pua, na matokeo yanapatikana ndani ya dakika chache. Mtu yeyote zaidi ya umri wa miaka 2 anaweza kutumia vipimo. Kuanzia tarehe 8 Julai 2022, muda wa matumizi wa majaribio haya ya haraka ya antijeni ni miezi 12.

SOMALI – Tijaabada Covid

Qof kasta oo degan Maine waxa laga yaabaa inuu hadda dalbado tijaabooyin COVID-19 oo bilaash ah bishiiba mar iyada oo loo marayo Tijaabooyin Helitaanka Mashruuca COVID (Project ACT). Qoysaska Maine waxa laga yaabaa in ay hal dalab ka gudbiyaan bishiiba mareegta Project ACT oo ay helaan hal xidhmo oo bilaash ah oo shan imtixaan oo degdeg ah loogu soo diro ciwaanka gurigooda. Booqo [AccessCOVIDTests.org](https://www.accesscovidtests.org) si aad u hubiso in qoyskaagu gacanta ku hayaan baadhitaano had-dii aad bukooto ama aad la kulanto qof qaba COVID-19. Looma baahna macluumaad lacag-bixineed - imtixaannada iyo dhoofinta waa u bilaash dadka deggan - imtixaannada waxaa lagu bixin doonaa Amazon, qiyaastii hal ilaa laba toddobaad ka dib marka la dalbado. Tijaabooyinku waxay u baahan yihiin suuf degdeg ah gudaha sanka kasta, iyadoo natiijooyinka la heli karo daqiiqado gudahood. Shakhsi kasta oo ka weyn 2 sano wuu isticmaali karaa imtixaanada. Laga bilaabo Luulyo 8, 2022, cimriga cimriga ee tijaabooyinkan antigen-ka degdega ah waa 12 bilood.

PORTUGUÊS – Testes Covid

Qualquer residente do Maine pode agora encomen-

dar testes COVID-19 gratuitos uma vez por mês através de Testes COVID de Acesso ao Projeto (Project ACT). As famílias do Maine podem fazer uma encomenda por mês através do site do Project ACT e receber um kit gratuito de cinco testes rápidos enviados para o seu endereço de casa.

Visite [AccessCOVIDTests.org](https://www.accesscovidtests.org) para garantir que a sua família tem testes à mão no caso de ficar doente ou entrar em contacto com alguém com a COVID-19. Não é necessária nenhuma informação de pagamento – os testes e o envio são gratuitos para os residentes – e os testes serão entregues através da Amazon, aproximadamente uma a duas semanas após o pedido. Os testes requerem uma zaragatoa rápida dentro de cada narina, com resultados disponíveis dentro de minutos. Qualquer indivíduo com mais de 2 anos pode usar os testes. A partir de 8 de julho de 2022, o prazo de validade destes testes rápidos de antígeno é de 12 meses.

ESPAÑOL – Pruebas de Covid

Cualquier residente de Maine ahora puede solicitar pruebas de COVID-19 gratuitas una vez al mes a través de Project Access COVID Tests (Proyecto ACT). Los hogares en Maine pueden hacer un pedido por mes a través del sitio web del Proyecto ACT y recibir un kit gratuito de cinco pruebas rápidas por correo a su domicilio.

Visite [AccessCOVIDTests.org](https://www.accesscovidtests.org) para asegurarse de que su familia tenga pruebas disponibles en caso de que se enferme o entre en contacto con alguien con COVID-19. No se requiere información de pago (las pruebas y el envío son gratuitos para los residentes) y las pruebas se entregarán a través de Amazon, aproximadamente una o dos semanas después de realizar el pedido. Las pruebas requieren un hisopo rápido dentro de cada fosa nasal, con resultados disponibles en minutos. Cualquier persona mayor de 2 años puede utilizar las pruebas. A partir del 8 de julio de 2022, la vida útil de estas pruebas rápidas de antígenos es de 12 meses.



Tips & info

This page brought to you in part by:



Getting Ready for the Cold Months

by Michele Grivois, Southern Maine Agency on Aging Resource Specialist

As winter approaches, are you prepared for it? We put together some advice and a few checklists to use as a reminder of the things to do before we get the first snow.

Protecting yourself: Winter tips to prevent falls

- * Walk with a wider step and toes pointed slightly out.
- * Be aware of changes in walking surfaces – “black” ice is easy to miss!
- * Wear appropriate footwear.
- * Put a jar of sand or ice melt in your car or inside your front door that is easily available to spread before you come out of the car or house.
- * Keep your hands free.
- * Do not use your cell phone while walking.
- * Step DOWN, not out, when stepping off curbs or out of the car.
- * Use authorized paths and handrails.

Note:

- * Your city or town may offer sand for free. Check with the municipal office or Public Works Department
- * The Home Energy Assistance Program (HEAP) provides direct payments for heating assistance. The program is based on income (medical expenses may be deducted). The program is available to homeowners and renters (even if heat is included in their rent)! Applications are required every year. To apply, call (877) 544-3271 or go to mainehousing.org/heap. Maximum income for eligibility: One-person household, \$2,572 per month; two-person household, \$3,363 per month.

FRANÇAIS

Se préparer à l'arrivée des mois froids

À l'approche de l'hiver, êtes-vous prêt à y faire face ? Nous avons rassemblé quelques conseils et quelques listes de contrôle pour vous rappeler les choses à faire avant l'arrivée des premières neiges.

Protégez-vous : Conseils d'hiver pour éviter les chutes

- Marchez avec un pas plus large et les orteils légèrement pointés vers l'extérieur.
- * Soyez attentif aux changements de surface de marche - la glace "noire" est facile à manquer !
- * Portez des chaussures appropriées.
- * Mettez un pot de sable ou de glace dans votre voiture ou à l'intérieur de votre porte d'entrée, que vous pourrez facilement répandre avant de sortir de la voiture ou de la maison.
- * Gardez les mains libres.
- * N'utilisez pas votre téléphone portable en marchant.
- * Descendez, et non pas sortez, lorsque vous descendez d'un trottoir ou sortez de votre voiture.
- * Utilisez les chemins et les rampes autorisés.

Note:

- * Votre ville ou votre commune peut offrir du sable gratuitement. Vérifiez auprès du bureau municipal ou du service des travaux publics
- * Le Home Energy Assistance Program (HEAP) fournit des paiements directs pour l'aide au chauffage. Le programme est basé sur le revenu (les frais médicaux peuvent

être déduits). Le programme est disponible pour les propriétaires et les locataires (même si le chauffage est inclus dans leur loyer) ! Des demandes sont requises chaque année. Pour faire une demande, appelez le (877) 544-3271 ou allez sur mainehousing.org/heap. Revenu maximum pour être éligible : Ménage d'une personne, 2 572 \$ par mois ; ménage de deux personnes, 3 363 \$ par mois.

IKINYARWANDA

Twitegere ibihe by'ubukonje

Mu gihe ibihe by'ubukonje byenda gutangira, waba witeguye? Twagukusanyirije inama ndetse n'andi makuru wakenera wakwifashisha kugirango ugire ibyo wiyegereza mbere y'uko urubura rwambere rugera kubutaka.

Irinde. Amakuru y'ingenzi yakurinda.

- * Genda utera intambwe ndende kandi amano arambuye.
- * Menya ko hari ibyahindutse aho usanzwe ugenda. Hashobora kuba hari urubura rw'umukara rutagaragara ku butaka ntubimenye kandi ruranyerera cyane.
- * Ambara inkweto zabugenewe.
- * Shyira agafuka k'umunyu cyangwa umucanga mu modoka yawe cyangwa imbere mu rugo rwinjira iwawe, umufungu byoroshye kubona kugirango unyanyagizwe mbere yo gusohoka mu modoka yawe cyangwa se inzu.
- * Kora kuburyo nta kintu uba ufite muntoki.
- * Wikoresha telefone yawe mugihe uri kugenda n'amaguru.
- * Shyira ibirenge hasi witonze mu gihe uri gusohoka mu modoka cyangwa munzu yawe.
- * Koresha ahantu hagenewe kugendwa n'amaguru.

Icyitonderwa:

- * Umujyi utuyemo ushobora kuba utanga umucanga cyangwa umunyu k'ubuntu. Egera ibiro by'ubuyobozi ubabaze.
- * Gahunda igamije kunganira abantu mu bijyanye n'ingufu (HEAP) yishyurira abantu ikiguzi cyo gushyushya inzu. Iyi gahunda igendera ku byinjizwa (ikiguzi cy'ubuvuzi gishobora gukurwamo). Iyi gahunda iraboneka ku bantu benshi harimo n'abafite amazu yabo hamwe n'abakodesha (kabone n'ubwo ikiguzi cyo gushyushya cyaba kiri mu cyo gukodesha)!
- Ubusabe butangwa buri mwaka. Gusaba wahamagara (877) 544-3271 cyangwa ujye ku rubuga mainehousing.org/heap. Amadolari ntarengwa umuryango utagomba kujya hejuru ngo ubashe kwemererwa ni \$2,572 k'ukwezi; ku muryango w'abantu babiri ni \$3,363 kukwezi.

KISWAHILI

Kujitayarisha kwa Miezi ya Baridi

Majira ya baridi yanapokaribia, je, uko tayari kwa hilo? Tunaweka pamoja ushauri na orodha chache za kutumia kama ukumbusho wa mambo ya kufanya kabla hatujapata theluji ya kwanza.

Kujikinga: Vidokezo vya majira ya baridi ili kuzuia kuanguka

- * Tembea kwa hatua pana zaidi na vidole vilivyoelekezwa nje kidogo.
- * Jihadharini na mabadiliko katika nyuso za kutembea - barafu "nyeusi" ni rahisi kukosa!
- * Vaa viatu vinavyofaa.
- * Weka chupa ya mchanga au barafu inayoeyushwa kwenye gari lako au ndani ya mlango wako wa mbele ambayo inaweza kuenea kwa urahisi kabla ya kutoka nje ya

gari au nyumba.

- * Weka mikono yako bila malipo.
- * Usitumie simu yako ya mkononi unapotembea.
- * SHUKA CHINI, si nje, unaposhuka kwenye kingo au nje ya gari.
- * Tumia njia zilizoidhinishwa na vijiti.

Kumbuka:

- * Jiji au jiji lako linaweza kutoa mchanga bila malipo. Wasiliana na ofisi ya manispa au Idara ya Kazi ya Umma
- * Mpango wa Usaidizi wa Nishati ya Nyumbani (HEAP) hutoa malipo ya moja kwa moja kwa usaidizi wa kuongeza joto. Mpango huo unategemea mapato (gharama za matibabu zinaweza kukatwa). Mpango huo unapatikana kwa wamiliki wa nyumba na wapangaji (hata ikiwa joto limejumuishwa katika kodi yao)! Maombi yanahitajika kila mwaka. Ili kutuma ombi, piga simu (877) 544-3271 au nenda kwa mainehousing.org/heap. Mapato ya juu zaidi ya kustahiki: Kaya ya mtu mmoja, \$2,572 kwa mwezi; kaya ya watu wawili, \$3,363 kwa mwezi.

SOMALI

U Diyaargarowga Bilaha Qabow

Marka uu jiilaalku soo dhawaado, diyaar ma u tahay? Waxaan isu diyaarinay xoogaa talo ah iyo dhowr liis hubin ah si aan u isticmaalno xasuusin waxyaabaha la sameeyo ka hor inta aanan helin barafka ugu horreeya.

Ilaalinta naftaada: Talooyinka jiilaalka si aad uga hortagto dhicis

- * Ku soco tilaabo ka sii ballaadhan oo suulasha wax yar ay tilmaamayaan.
- * Ka digtoonow isbeddellada ku yimaadda dusha socodka - baraf "madow" waa sahlan tahay in la waayo!
- * Xiro kabo habboon.
- * Ku rid weel ciid ah ama baraf dhalaalaysa baabuurkaaga ama albaabkaaga hore oo si sahal ah loo heli karo si uu u faafo ka hor intaadan ka soo bixin baabuurka ama guriga.
- * Gacmahaaga xor ka dhig.
- * Ha isticmaalin teleefankaaga gacanta markaad socoto.
- * Hoos u tallaabso, ha bixin, marka aad ka baxayso jid-gooyada ama ka baxaysa baabuurka.
- * Istimmaal jidad idman iyo biraha gacanta.
- Fiuro gaar ah:**
- * Magaaladaada ama magaaladaadu waxay ku siin kartaa ciid bilaash ah. Ka hubi xafiiska dawladda hoose ama Waaxda Hawlaha Guud
- * Barnaamijka Caawinta Tamarta Guriga (HEAP) ayaa bixisa lacag-bixin toos ah oo ku saabsan kaalmada kululaynta. Barnaamijku wuxuu ku salaysan yahay dakhliga (kharashyada caafimaadka lagama jari karo). Barnaamijku wuxuu diyaar u yahay mulkiilayaasha guryaha iyo kiraystayaasha (xिताa haddii kulaylku ku jiro kiradooda)! Codsiyada waxaa loo baahan yahay sanad kasta. Si aad u codsato, wac (877) 544-3271 ama gal mainehousing.org/heap. Dakhliga ugu badan ee u-qalmitaanka: Qoyska hal qof ah, \$2,572 bishii; qoys laba qof ka kooban, \$3,363 bishii.

PORTUGUÊS

Preparando-se para os meses frios

À medida que o inverno se aproxima, estás preparado para isso? Reunimos alguns conselhos e algumas listas de verificação para usar como um lembrete das coisas a fazer antes de recebermos a primeira neve.

Proteger-se: Dicas de inverno para pre-

venir quedas

- * Caminhe com um degrau mais largo e dedos dos dedos apontados ligeiramente para fora.
- * Esteja atento às mudanças nas superfícies a pé – o gelo "preto" é fácil de perder!
- * Use calçado apropriado.
- * Coloque um frasco de areia ou gelo derretido no seu carro ou dentro da porta da frente que esteja facilmente disponível para espalhar antes de sair do carro ou da casa.
- * Mantenha as mãos livres.
- * Não utilize o telemóvel enquanto caminha.
- * Desça, não saia, quando sair da calçada ou sair do carro.
- * Utilize caminhos e corrimões autorizados.

Nota:

- * Sua cidade ou cidade pode oferecer areia de graça. Consulte o gabinete municipal ou o Departamento de Obras Públicas
- * O Programa de Assistência Energética Ao Domicílio (HEAP) fornece pagamentos diretos para assistência ao aquecimento. O programa baseia-se nos rendimentos (as despesas médicas podem ser deduzidas). O programa está disponível para proprietários e inquilinos (mesmo que o calor esteja incluído na sua renda)! As candidaturas são necessárias todos os anos. Para se candidatar, ligue para (877) 544-3271 ou vá para mainehousing.org/heap. Rendimento máximo para a elegibilidade: Agregado familiar, \$2,572 por mês; agregado familiar de duas pessoas, \$3.363 por mês.

ESPAÑOL

Preparándose para los meses fríos

A medida que se acerca el invierno, ¿estás preparado para él? Reunimos algunos consejos y algunas listas de verificación para usar como recordatorio de las cosas que hacer antes de que caiga la primera nevada.

Protégete: Consejos de invierno para prevenir caídas

- * Caminar con paso más ancho y puntas ligeramente hacia afuera.
- * Esté atento a los cambios en las superficies para caminar: ¡el hielo "negro" es fácil de pasar por alto!
- * Llevar calzado adecuado.
- * Ponga un frasco de arena o hielo derretido en su automóvil o dentro de la puerta principal que esté fácilmente disponible para untar antes de salir del automóvil o de la casa.
- * Mantenga sus manos libres.
- * No use su teléfono celular mientras camina.
- * Baje, no hacia afuera, cuando baje de la acera o salga del automóvil.
- * Utilizar caminos y pasamanos autorizados.

Nota:

- Tu ciudad o pueblo puede ofrecer arena gratis. Consulte con la oficina municipal o Departamento de Obras Públicas
- El Programa de Asistencia de Energía para el Hogar (HEAP) proporciona pagos directos para la asistencia de calefacción. El programa se basa en los ingresos (se pueden deducir los gastos médicos). ¡El programa está disponible para propietarios e inquilinos (incluso si la calefacción está incluida en su alquiler)! Se requieren solicitudes todos los años. Para presentar una solicitud, llame al (877) 544-3271 o visite mainehousing.org/heap. Ingreso máximo para elegibilidad: hogar de una persona, \$2,572 por mes; hogar de dos personas, \$3,363 por mes.



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Action Alert: Afghan Adjustment

Act *Afghan Americans and veterans stand together on 24/7 watch*

Since September 15, Afghan Americans, veterans, and others have been holding a round-the-clock vigil at the U.S. Capitol in Washington, D.C., calling on Congress to pass the Afghan Adjustment Act (AAA). In October, as members of Congress head back to their districts for election season, advocates will follow them to their home states to hold vigils and make their voices heard. No matter the conditions outside, how long it takes, or how far they must travel, they have vowed to remain on "Fire Watch" until the AAA is law. For veterans, passing the AAA is part of finishing the mission they started in Afghanistan.



The Afghan Adjustment Act was introduced on a bipartisan basis in both the House and the Senate in early August, with many critical and life-saving provisions. This legislation would help Afghan allies evacuated to the U.S. begin rebuilding their lives, safeguard our national security, and take some key steps in assisting U.S.-affiliated Afghans who were not able to escape Afghanistan and remain in danger every day. It would provide hundreds of Afghan allies in Maine with a clear path to green cards and lasting safety and security.

The AAA is endorsed and supported by the nation's largest and leading veterans' organizations, including the American Legion, Veterans of Foreign Wars (VFW), Iraq and Afghanistan Veterans of America (IAVA), Student Veterans of America, Common Defense, and others. In addition to assisting the individual Afghan interpreters and other allies who stood shoulder-to-shoulder with the U.S. for two decades, veterans are clear: passing the AAA is a matter of national security. If we abandon our Afghan allies now, U.S. troops will be left without support in future conflicts.

Afghan Americans and veterans in Maine have played a leading role in pushing the AAA forward and have secured the support of Sen. Angus King, Rep. Jared Golden, and Rep. Chellie Pingree. All call on Sen. Susan Collins to join with the rest of the Maine Congressional delegation in cosponsoring this vital, bipartisan legislation now.

Follow the link below to take action today!

Take Action:

www.refugeesinternational.org/pass-the-afghan-adjustment-act

Follow the Afghan Adjustment Act Fire Watch by searching #FireWatch or #AfghanAdjustmentAct on Twitter

Pre-Order Maine's 2023 CELEBRATING DIVERSITY Calendar Now!

The fifth annual *Celebrating Diversity in Maine Calendar* features young refugees and immigrants who are moving Maine forward, sharing their inspiring stories, and bringing new perspectives to the state we call home.

Proceeds from the sale of the \$25 calendar benefit scholarships for first generation refugee youth who are pursuing higher education in Maine.

Pre-order at www.ChanceToAdvanceME.org
Calendars will be shipped out in November.



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on November 9:
[www.ccmaine.org/
calendar2023-tix](http://www.ccmaine.org/calendar2023-tix)**

**2023 Calendar Release Party
Wednesday, Nov. 9 | 5-8 PM**

USM Abromson Community Education Center
88 Bedford Street, Portland, Maine

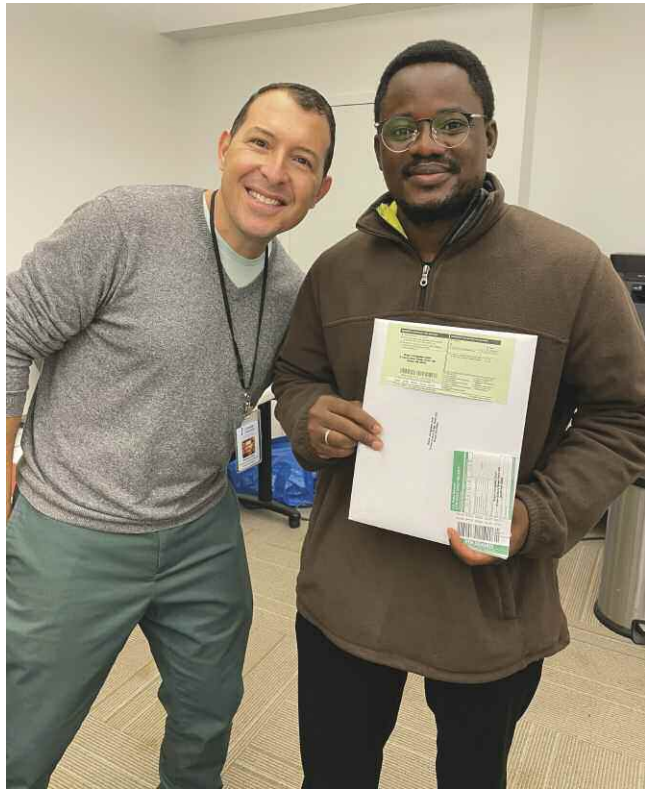


In partnership with
**Catholic Charities
Office of Maine
Refugee Services**

Asylum Application Resource Center continued from page 1

“In addition to [already] huge numbers, they also had Afghanistan in the last year to deal with, and Ukraine, and all of the other really important immigration cases that need attention.”

When Asumani realized the extent of the gap between the need for asylum application assistance and available legal help, he urged Stein and others to convene a task force to address the problem, and they did. Hope Acts, Maine Immigrants’ Rights Coalition (MIRC), Preble Street, ILAP, American Civil Liberties Union, Maine Business Immigration Coalition, and the Maine Law School Refugee and Human Rights Clinic all joined hands and before long they had created the resource center.



The AARC does not provide lawyers. Instead, through a combination of paid and volunteer help, people are guided through the application process. The main barrier to filling out the applications is language, Asumani said, along with computer literacy. “I am not a lawyer and I don’t have a lawyer there. We just follow the instructions together, make sure they answer all the questions, make sure they send it to the right place.” He keeps his eyes on ever-changing instructions on the USCIS website, and calls lawyers if he has questions. Most days, they can help 15 clients, sometimes more. Since August, the center has helped well over 200 asylum seekers.

“We are very careful to call it a resource center, not a legal support center,” Stein said. “It’s to fill an urgent need in the community, as a stop gap, so people can get their initial application in, get it sent to the right place, and get their work permit clock started.”

The first step is to come to Hope House on Sherman Street – the asylum-seeker housing that Hope Acts operates – to get the application form, with instructions in English, French, Lingala, or Portuguese. Then, each Friday, from 10 a.m. to 3 p.m., and on Saturday from 10 a.m. to 2 p.m., Asumani and his team set up shop at the Downtown Branch of the Portland Public Library to help pre-registered people fill out their applications. Asumani himself speaks French, Lingala, and Swahili. Volunteer helpers with language capacity are there, as are translators contracted through Catholic Charities Language Partners.

And the program is working. People who have sent in their applications successfully after getting help from the center are getting receipts showing their application was received. Some come in to tell Asumani the good news. “People are so happy when they get the receipt. They come in to tell me with big smiles. It makes me so happy to see peo-

ple are getting their applications received, and the clock has started moving,” said Asumani.

Stein realizes the AARC is not a perfect solution because those staffing the center are not attorneys and they cannot provide legal advice. “I call it a Band-Aid. It’s an important Band-Aid, but it’s a Band-Aid because of the resource shortage. You have this incredibly complicated document, and it’s in English. ILAP has created really good instructions, both written and in video formats, translated into several languages. We encourage everyone to read the materials and view videos before they start their asylum application. But it’s still very difficult. It’s not an easy thing to get through.”

A community effort

Asumani of Hope Acts was the catalyst for the creation of AARC, and he is present helping clients whenever the center is open. In addition, MIRC and Portland Public Library provide logistical support of various kinds. Each organization plays an important role in the success of the program. The library provides printing and copying, space for clients to receive help, and other resources. “It’s been very much a community effort. We put the whole thing together in probably under two months,” Stein said.

The program is partially funded through an emergency services grant administered by the United Way. Hope Acts and MIRC financially support the program, and Portland Public Library provides space along with some printing and laptop use. MIRC covers expenses like

passport photos and certified mailing, funds the interpreters, and provides project coordination. “Every week we try to request the same people because when they help more than once, they become more than an interpreter because they understand the requests,” said Dacoda Maddalone, Lead of Community Engagement and Programs at MIRC.

Everyone credits Asumani with making the AARC a reality. “He’s only worked for us for about seven months,” said Stein. “He is from the community, and he not only saw the problem, but people started confiding in him. All of these people were showing up at the office asking for him, and I didn’t really know why,” she said. “He was relentless: ‘We have to help these people. We have to do more.’ Multiple times a week, Serge pressed me to find a way to help with asylum applications, and every week the number of people coming to our office for help increased. Serge was right. With the help of partners,



we could do more. There are so many things we can’t do anything about. This felt like we might be able to do something.”

Maddalone said people at MIRC are delighted with the program. She remarked on the “peace it brings the client, knowing they’re getting help to fill out the application.

They can ask questions, and have this one-on-one experience with someone who has been educated, rather than just handing them the application.”

And Myles Robert, the Business and Government Librarian at Portland Public Library, is pleased that the library is becoming more known to newcomers. Many are uncertain, due to their status, whether or not the library is a safe place to be. “Every day we’re getting inquiries.... For us, it’s really been the most effective way for New Mainers to feel safe coming into a library,” Robert said. “This really is a safe place and we’re just really here to help you as much as we can.”

Beware of ‘bad actors’

The shortage of immigration lawyers has been growing in recent years, and so has a rise in “bad actors” – non-lawyers who charge people to fill out and file applications for them – something that is illegal in Maine. These “bad actors” are often people from their home countries, who offer to file the asylum application for a high fee or who otherwise exploit the newcomers. And then the application is incorrectly filed, or not filed at all.

“I have seen so many people being abused by bad players. People who pretend to be lawyers, ask them for money, don’t do the job like they promise, leave the client waiting and the deadline passes – seeing that was when I started advocating to do something to help,” Asumani said. “We can’t just say to them, ‘Don’t go to those bad players,’ without providing an alternative solution – they can’t afford to hire a lawyer.”

Before AARC, people would come to the Hope House office on Wednesdays – the work permit clinic day – and say they’d applied a year ago and were certain that the right number of days had passed. The staff would check for them, either online or by calling an 800 number, only to learn the person wasn’t in the government system at all. “So often, too much of the time, it was because that person who originally assisted the client was not a lawyer, and had sent papers to

the wrong place, so USCIS never received them. In other cases, improperly prepared asylum applications were rejected,” said Stein.

Hope Acts originally hired Asumani to work on housing, a dire situa-



Portuguese interpreter Rodrigo Juliani with applicants

tion for asylum seekers in the Portland area right now, which complicates the application process. “Most of the people that are coming to us now are homeless,” Stein said. “So it’s impossible – they don’t have computers, they don’t have wireless, don’t have access to printing, don’t have money to do copies and certified mail. That’s why it’s so easy for them to fall prey to one of the bad actors. Or try to do something on their own that gets rejected. And if they don’t have a stable address, if the courts reject it, they may never know that it’s rejected.”

And sometimes people try to fill out the applications themselves and make mistakes. Partner organizations have seen a significant increase in clients who think they submitted their asylum application, only to find out later that the application was never received, which makes the person ineligible for a work permit. When they began looking into the problem, Hope Acts learned that many people make mistakes in filling out their paperwork or send it to the wrong address, and either USCIS doesn’t receive it, or rejects it due to mistakes and omissions. Common mistakes are submitting the application with no signature or no photo, not answering each question, sending it to the wrong address, or not including enough copies, Asumani said.

Plans to continue

AARC is a pilot program, and Hope Acts and their partners are in the process of seeking funding to continue. And they are proud of what they’ve accomplished so far.

“We spend so much time helping people with and focusing on everything that’s broken and everything that’s not working,” said Stein. “And to be able to pull together a little team of people with a pretty modest amount of money, and pull this off, is something that I’m really proud of.”

The pulling together is what Maddalone noted, too: “It really just feels like we’re all just linking arms and doing the best we can with what we have.”

Robert is happy that the library is involved. “The library plays such a small part but we’re glad to be here as a resource for people.”

Given the state of the country and the world right now, Stein knows everyone needs things to be hopeful about, and seeing this project come together is one of them. “We need positive things to happen. I can’t make Congress make the work permit period shorter or anything like that, I can’t make apartment buildings appear out of thin air,” she said. “But when community partners come together, we can make a positive impact.”

Asumani has been documenting the work in a slideshow. “It’s my passion, helping people. You feel tired at the end of the day, but the goal is to submit applications and help people get the receipt and into the system,” he said.



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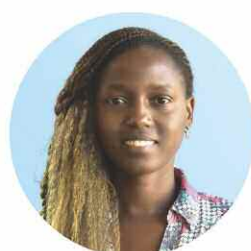
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