



Neighbor to Neighbor



March/April 2008

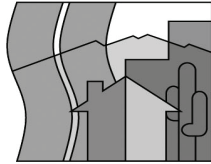
A Publication of John C. Lincoln Health Network
www.jcl.com

Contact: Lynn McDonald

Community Development Department

602-870-6060 ext. 1253

Honored by Experts. Honored to Serve.



Sunnyslope W.I.N.S.

where impacting neighborhoods succeeds

Will Voters Weigh In on Payday Loans?

Pay Day Loans are small cash advances secured by a personal check held for future deposit or electronic withdrawal from a customer's bank account. These loans of \$50-\$500 are due in full on the borrower's next pay day or within 14 days. If the customer is unable to repay the loan within two weeks, most companies allow for the loan to be extended by paying the interest on the loan. Customers are also charged fees for money borrowed. The APR rate on pay day loans in Arizona typically ranges from 391% to 458%.

Payday lending became legal in Arizona in 2000 when legislation was passed exempting payday lenders from Arizona's 36% cap on consumer loans. Before 2000, there were 10 payday loan stores operating in the state. Today, there are 700 and counting – more than Starbucks and McDonalds combined.

That law is set to expire in 2010. In the meantime, lobbyists and advocates for both sides have been scrambling to secure their positions. One side vying to buy time by delaying the sunset, the other trying to impose interest rate caps.

The payday loan industry gives consumers short-term loans to help pay bills, cover emergency expenses or keep a check from bouncing. For those able to pay back the loan in the turnaround period, these loans can be a lifesaver, but for those who default, the interest rates can be extremely high and can cause them to keep rolling the loan over and over again, running themselves into deeper debt.

All a consumer needs to get a payday loan is an open bank account in relatively good standing, a steady source of income, and identification. Lenders do not conduct a full credit check or ask questions to determine if a borrower can afford to repay the loan.

Is the convenience worth the cost? Does current law lack consumer protections?

The Department of Defense thought so. October 1, 2007, new federal protections for Service members and their families took effect prohibiting lenders from charging more than 36 percent annual interest including fees; taking a check, car title, or tax refund to secure loans; and using mandatory arbitration clauses in contracts.

Should those same protections exist for civilians as well? If the Stop Payday Loans Initiative filed by Rep. Marian McClure makes it to the ballot in November, voters will have a chance to decide. The proposed ballot initiative makes payday lending illegal in

(Continued on page 2)

According to the Center for Responsible Lending and the Southwest Center for Economic Integrity:

- ◇ One in 100 borrowers are able to take out one loan and walk away free and clear two weeks later.
- ◇ 9 out of 10 borrowers take out five or more payday loans in one year.
- ◇ 90% of revenues for payday lenders come from fees.
- ◇ A typical Arizona borrower will pay back \$841 (259%) on a \$325 loan.
- ◇ The average fee for a \$325 payday loan in Arizona is \$57.36 per transaction.
- ◇ In 2005, payday lending cost Arizona families \$139 million in fees.

(Continued from page 1)

Arizona by the end of 2009 and returns Arizona to its consumer loan cap of 36% interest.

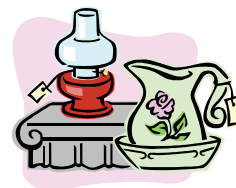
For more information, or to get involved in the Stop Payday Predators campaign, contact Kelly Griffith by email at kellyg@stoppaydaypredators.com or by phone: (520) 250-4416. You can also access the language of the proposed initiative and various related resources online at: www.stoppaydaypredators.com.



Antique Appraisal to Benefit Sunnyslope Historical Society

Appraiser Sean Morton will examine your treasures, discuss their origins and histories and provide an oral assessment of their value March 8, 2008 at the Sunnyslope Historical Society, 737 E Hatcher Rd. A \$15 donation is requested for each item.

For more information call Connie Kreamer at the museum, 602-331-3150.



Sunnyslope Art Walk

Sunnyslope's got a lot going on for Second Saturdays: live jazz and blues at Grinders coffee Company, Latin music at Bomberos Café and Wine Bar and now an art walk!



Inspired by residents, businesses and artists who expressed an interest in an event to draw the public from throughout the valley to experience the diverse talents represented in Sunnyslope, a pilot Art Walk along Central Ave. will be held on April 12, 2008 from 5 - 9 p.m.

For more information, call 602-870-6060 ext. 1174 or read about it online at: www.sunnyslopecommunity.org.

Sunnyslope Hatcher Road Overlay Initiative

The Hatcher Rd. Committee continued with its public outreach by holding its third open house in March at the Eye Opener located at 524 W. Hatcher Rd. in Phoenix. A committee made up of business leaders and community residents are working to establish an overlay district for the Hatcher Road corridor from 7th Avenue to 7th Street as part of a revitalization strategy. The Hatcher Road overlay district will be an additional zoning requirement placed on the area between 7th Avenue and 7th Street, but will not change the underlying zoning. The overlay will encourage economic development; allow full utilization of small or irregularly sized parcels; assist in unifying the area as a cohesive and attractive commercial corridor; create a pedestrian-oriented streetscape; and provide tools for business owners seeking to improve their properties.

Back in October 2004, when the Sunnyslope Business Coalition came together to identify opportunities for the community, they prioritized improvements for Hatcher Road, Sunnyslope's image, and safety. Spurred by a desire to improve the visual appearance of Hatcher Road, one of the community's main corridors, the business community saw an opportunity to transition the street into a pedestrian-friendly retail and commercial destination. Anyone interested in learning more about the Hatcher Road Overlay Initiative should call Joel McCabe at 602-870-6060 x1257 with any questions. For more information about the Sunnyslope community, visit the website: www.sunnyslopecommunity.org.

New Location

NORTH PHOENIX SINGLES CLUB

The North Phoenix Singles Club is a group of men and women over the age of 50 who are widowed, divorced, or never married.

We are a social singles club, whose purpose is to meet people, enjoy ourselves, and have fun!

We meet on the first, third, and fourth Sundays of the month, at 1:00 p.m., at Elks Lodge #335, 14424 N. 32nd St., Phoenix 85032

A few examples of the types of activities that we schedule are: House Parties, Potlucks, Social Hours, Trips, Dances, Bowling, Game Nights, Movies and the Theater . . . and so much more!

For more information, please call (602) 601-0303

Website: <http://arizonacircle.com/nps.html>

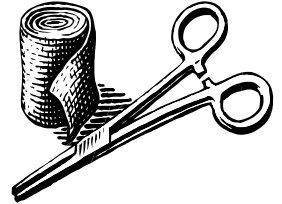
Advanced Wound Care Center Opens at John C. Lincoln

John C. Lincoln has expanded its specialty services in Sunnyslope with the opening of the Advanced Wound Care Center. The wound center, housed at 9225 N 3rd Street in suite 103, can provide specialized care when wounds of any type do not heal as expected. Specially trained physicians certified by the American Academy of Wound Management and nurses certified through the Wound, Ostomy, Continence Nurses Society will provide comprehensive wound care which can include specialized dressings, treatments and medications. To be seen at the John C. Lincoln Advanced Wound Care Center, patients must be referred by a physician or other licensed health care provider.

Who should be treated at the Advanced Wound Care Center?

Patients with wounds of any kind that do not respond to traditional treatment, such as:

- Non-healing traumatic wounds or surgical incisions
- Infected wounds
- Burns
- Pressure ulcers (decubitus ulcers, bed sores)
- Diabetic foot ulcers



For more information, call 602-870-6055.

7th Grade Super Student of the Month Awards at three Sunnyslope Schools

7th Grade Super Student of the Month awards for December, 2007 were given to the following students:

Royal Palm Middle School – Tim Corson

Sunnyslope Elementary School – Jasmine Camacho

Mountain View Elementary School – Raul Franco



The Super Student of the Month for 7th Grade began 9 years ago by the Sunnyslope Village Alliance in partnership with Arizona Public Service, who generously funds the program. The 7th grade students are chosen by their teachers for exhibiting positive citizenship and academic achievement.



Children's Dental Clinic

Now Accepting New Patients

Did you know there is a dental clinic right in your neighborhood? The dental clinic has been seeing uninsured children ages 4-18 since 1927. If you would like to bring your child in for a new patient examination and would like more information on qualifying for our program, please call 602-331-5771.

Service With A Smile Unknown Author



A man wrote a letter to a small hotel in a Midwest town, which he planned to visit on his vacation. He wrote, "I would very much like to bring my dog with me. He is well groomed and very well behaved.

Would you be willing to permit me to keep him in my room with me at night?"

An immediate reply came from the hotel owner, who said, "I've been operating this hotel for many years. In all that time, I've never had a dog steal towels, bedclothes, silverware or pictures off the walls. I've never had to evict a dog in the middle of the night for being drunk and disorderly. And I've never had a dog run out on a hotel bill. Yes, indeed, your dog is welcome at my hotel, and if your dog will vouch for you, you're welcome to stay here, too!"



FINANCIAL EDUCATION CLASSES



FREE WORKSHOPS ON MANAGING YOUR MONEY!!!

March 27	Session 1:	Building a Better Budget and Banking Basics
April 3	Session 2:	Taking Charge of Your Credit
April 10	Session 3:	First Time Homebuyers: Are YOU Ready to Buy?

CLASS LOCATION AND TIME:

John C. Lincoln Adult Day Health Care
303 E Eva Street, Phoenix
5:30pm to 8pm

- ◇ **Free** pizza and soda provided at each class.
- ◇ Enter to win a **free \$50 savings bond** at each class.
- ◇ Access to **Free No-Fee Savings Account for Adults.**
- ◇ **Homework folder** with budgeting, credit and homeownership tools for each student!

Classes are provided by Arizona Saves, an Arizona non-profit organization, in cooperation with the Desert Mission Neighborhood Renewal.

Space is limited. Call now to register!
Contact Arizona Saves @ 602-246-3506
Or by e-mail at: lbrandt@arizonasaves.org



ArizonaSaves

Desert Mission
 NEIGHBORHOOD RENEWAL

Good Morning Nutrition!

In order to take care of our bodies and get all our nutritional needs we need to make sure we are eating at least 4-6 meals a day. That is right; breakfast is still considered the most important meal of the day. This is the meal that literally “breaks” the “fast” and when we wake up in the morning our body is craving nutrition. Starting the day without breakfast is like trying to start a car with out gas: It just doesn’t work. Missing breakfast can make it hard to concentrate, may impair verbal fluency, and can slow muscle contractions. According to the American Dietetic Association people who eat breakfast perform better in school and work with more alertness and creativity, and maintain a healthier weight and lifestyle compared to those who do not eat breakfast. So why do most Americans start their day without breakfast if we know it is so important?



Common Reasons for skipping breakfast:

- I don't know what to eat. Think outside the box. Breakfast should include protein, fiber, and a small amount of fat to support our high energy needs in the morning. So even non-traditional breakfast foods, such as leftovers are an excellent option! Check out new ideas below!
- I don't have the time. Wake up a few minutes early or try to prepare a small breakfast the night before so you can grab and go! Keep food in the office so you can eat something once you get to work.
- I am not hungry. Even though you may not always feel hungry in the morning, try and eat a small balanced breakfast to start your day... your body will thank you later!
- I am trying to lose weight. Some people believe that skipping breakfast may help them lose weight. Not so! Skipping meals often leads to overeating later in the day. Becoming over hungry often leads to a lack of control and distorted satiety signals (meaning it's hard to determine when you're full)

Quick and Easy Good Nutrition Breakfast Ideas:

Cottage Cheese Sundae – Layer the following ingredients

- ½ cup low-fat cottage cheese
- ½ cup of a seasonal fruit (berries, grapes, peaches)

Elvis Sandwich- Build a sandwich

- 1 whole wheat English muffin (toasted)
- 1 Tbsp. of peanut butter
- 1 medium sliced banana

Yogurt Parfait – Layer the following ingredients starting with yogurt, then berries, top with cereal, repeat as needed

- 1 cup low-fat yogurt
- ¼ cup of any high fiber cereal
- ½ cup seasonal fresh fruit (cherries, banana, berries)

Pita Pocket- Stuff ingredients into pita

- ½ pita pocket
- 1 Tbsp. light cream cheese
- ½ cup berries
- 1 Tbsp. sliced almonds

Tip: Heat in microwave for a few seconds if you desire something sweet and gooey in the morning

Breakfast Burrito- stack ingredients on top of tortilla

- 1 small flour tortilla (6 inches)
- ¼ cup eggs substitute (scrambled)
- ½ cup cooked potatoes
- ¼ cup mixed cooked veggies
- salsa to taste

Tip: Try to make the ingredients the night before for a quick assembly or make and freeze for a quick zap in the microwave

Chocolate Dream- Dunk graham crackers if desired

- 1- 8oz low-fat chocolate milk
- 3 graham crackers



What Happened in March...

- ◇ March 14, 1793 Eli Whitney received a patent for his cotton gin
- ◇ March 15, 1820 Maine entered the Union
- ◇ March 16, 1850 The Scarlet Letter was published
- ◇ March 18, 1931 Schick, Inc. marketed the first electric razor
- ◇ March 25, 1954 RCA first produced color televisions
- ◇ March 30, 1867 Alaska sold to United States by Russia



Reminder from Jake

Soon the weather will be warming up and pool season will begin. Jake wants to remind everyone to **WATCH** your kids around water. Jake has some safety rules for you to follow.

- ◇ Never leave a child unattended in the water or pool area for any reason. Don't be distracted by doorbells, phone calls, chores or conversations. If you must leave the pool area, take the child with you, making sure the pool gate latches securely when it closes.
 - ◇ Always keep your eyes on the child or children. Designate a child watcher, whether you or someone else, when you attend a party or have friends or family over.
 - ◇ Talk with baby-sitters about pool safety, supervision and drowning prevention.
- ◇ Post rules such as "No running," "No pushing," "No dunking" and "Never swim alone." Enforce the rules.
 - ◇ Don't rely on swimming lessons or "floaties" to protect your children in the water.
 - ◇ Don't assume that drowning or a drowning incident couldn't happen to you or your family.
 - ◇ Don't have a false sense of security just because you think your pool area and home are secure. Always watch your children, whether in the house or outside.
 - ◇ Attend a CPR class. Make sure your baby-sitter knows CPR.
 - ◇ For the nearest cardiopulmonary resuscitation class, contact your fire department, Red Cross or hospital.
 - ◇ Encourage your neighbors to follow pool safety guidelines, including keeping their back gates and doors locked, and their pool gates securely closed and latched.



Critical Care Earns National Recognition

Congratulations to John C. Lincoln North Mountain Hospital's Intensive Care Unit (ICU) for being the first in Arizona to earn the Beacon Award for Critical Care Excellence from the American Association of Critical-Care Nurses (AACN).

AACN, the largest specialty nursing organization in the world, specifically designed the Beacon Award to recognize the nation's top hospital critical-care units.

"We are the first hospital in Arizona to receive this award and join an elite group of just over 100 hospitals in the United States who have received this recognition," says Rhonda Forsyth, CEO of John C. Lincoln North Mountain Hospital.

"This is extraordinary recognition for our nursing leadership and the team members of our critical care departments for their dedication to professional development and superior patient care."

The Beacon Award for Critical Care Excellence recognizes critical care units that meet high-quality standards and provide exceptional care of patients and patients' families while fostering and sustaining healthy work environments. The American Association of Critical Care Nurses has named John C. Lincoln North Mountain Hospital's Intensive Care Unit a winner of its Beacon Award.

To receive the Beacon Award, a critical care unit must meet 42 criteria in six categories. The categories are innovation/excellence in recruitment and retention; education, training, and mentoring; evidence-based practice and research; patients' outcomes; creating and promoting healing environments; and leadership and organizational ethics.

Roberta Johnson, RN, MN, CCRN, says "Our critical care staff are experienced, skilled and caring, and our patients and their families benefit tremendously from their work. It's a privilege to work with each member of the team."

Dreaming permits each and every one of us to be quietly and safely insane every night of our lives.

William Dement, Newsweek 1959

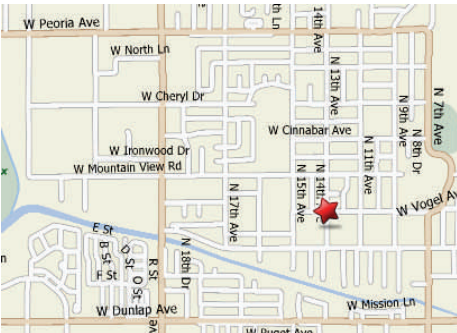
Are you paing \$750 or more in rent?

You may be able to buy your own home!



Vogel Condominiums

From \$695 monthly	2 Bedroom / 2 Bath 1020 Livable Sq Feet / 1444 Total Sq Feet	Sales Price Range \$170,000-\$180,000 (1)
From \$755 monthly	3 Bedroom / 2 Bath 1168 Livable Sq Feet / 1545 Total Sq Feet	Sales Price Range \$187,000-\$197,000 (1)
From \$795 monthly	3 Bedroom / 2 Bath with office 1324 Livable Sq Feet / 1701 Total Sq Feet	Sales Price Range \$200,000-\$210,000 (1)



Features:

- 2x6 Construction**
- Energy Efficient Windows**
- Ceiling Fans**
- Fully Landscaped**
- Wired for Cable**
- Play Area for the Kids!**

**Close to Free SMART
Neighborhood Circulator Route**

**Appliance Package Includes:
Stove, Refrigerator, Dishwasher,
Disposal, Washer & Dryer**

Find out if you qualify, call 602-331-5833. Se Habla Español



1. \$1,000 down payment must come from buyer. Up to \$65,000 Subsidy available to qualified buyers. Additional subsidy may be available based on buyers down payment. Buyers must be first-time homebuyers earning 80% of median income or below. Homes must be buyers' primary residence. Buyer subsidy is needs based. Other conditions may apply. Payment estimate includes estimates for taxes and insurance at a 6% mortgage rate. Fully amortizing, 30 Year fixed rate mortgage is required for subsidy qualification. Prices subject to change without notice.

Only Reservations or Conditional Sales will be taken until the public report has been issued.



What Is the Good News in Your Neighborhood?

We welcome your announcements for publication in *Neighbor to Neighbor!*

Send Your News ~ Events ~ Items of Interest ~ Announcements to:

Lynn McDonald via FAX: **602-331-5819** or email: lynn.mcdonald@jcl.com

P.O. Box 9054
Phoenix, AZ 85068-9054

HEALTH NETWORK



Non-Profit
Organization
U.S. Postage
PAID
Phoenix, AZ
Permit No. 4524