

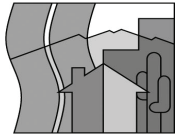


Neighbor to Neighbor



September/October 2008

A Publication of
John C. Lincoln
Health Network
www.jcl.com
Community Development
Department
602-870-6060, ext. 1253



Sunnyslope W.I.N.S.

where impacting neighborhoods succeeds

PROP 200: PAYDAY LOAN “REFORM” ACT OFFERS LITTLE REFORM

In 2000, the Payday Loan Industry lobbied for and received an exception to Arizona’s Consumer Loan Law, allowing them to come into the state, ignore Arizona’s 36% cap on consumer loans, and charge more than 450% interest on short-term loans to working Arizonans. In the Year 2010 the enabling legislation (SB 1266 passed in 2000) will “sunset” meaning the law will no longer remain in state statute. Payday lending will lose its special exemption from the state’s small loan rate cap of 36% APR and be forced to operate under the same restrictions as banks and credit unions.

Payday loans create their own demand, a false demand, by trapping customers in loans they can’t afford to pay off, and now they are drafting their own ballot initiative to “reform” the industry.

The “Payday Reform Act,” a ballot initiative funded almost entirely by the payday lending industry, who has already expended almost \$2 million to ensure the necessary number of signatures to qualify for the November 2008 general election, *will* be on the ballot.

Provisions in this initiative include: lowering the current rate scheme from \$17.65 per \$100 borrowed down to \$15 per \$100 borrowed, (lowering the APR from 460% down to 391%), allows electronic access to borrowers bank accounts, eliminates the 2010 sunset date, limits loan extensions and has a repayment plan feature.

Continued on Page 2...

Did You Know:

- Payday lending (sometimes called a cash advance or deferred presentment) is the practice of using a post-dated check or electronic checking account information as collateral for a short-term loan. To qualify, borrowers need only personal identification, a checking account, and an income from a job or government benefits, like Social Security or disability payments.
- To date, 15 states and the District of Columbia have ended predatory payday loans at triple-digit interest rates, enforcing interest caps of 36% or less.
- In 2006 Congress outlawed payday loans above 36% interest to members of the military, a measure supported by both John McCain and Barack Obama.
- Research shows that the payday lending business model is designed to keep borrowers in debt, not to provide one-time assistance during a time of financial need. The average customer has to borrow 8 or 9 times per year, because consumers have a very hard time repaying these loans in one payday and often wind up paying about \$400 in interest for a \$300 loan.

Alternatives to Payday Loans

Payday lenders force borrowers to pay fees every two weeks. In the end, revolving payday loan fees increase debt loads and financial hardship, rather than helping people get back on their feet. With payday alternatives, borrowers pay late fees or penalty fees only 1 time.

There are many alternatives to payday loans such as:

Payment Plan with Your Creditors

The best alternative to payday loans is for consumers to deal directly with their debt. Many creditors will negotiate partial payments if a payment plan is in place. Working out a payment plan with creditors can allow the consumer to adjust billing to pay off bills over a longer time period.

Consumer Credit Counseling

There are various consumer credit counseling agencies throughout the country that can help consumers work out a debt repayment plan with creditors or develop a budget.

Continued on Page 2...

PROP 200: PAYDAY LOAN (Continued from Page 1)

We're experiencing the damaging effects of reckless lending more and more each day. Hard-working residents are drowning in high-cost debt. The health of our economy depends on cleaning up the credit market.

This year, the people of Arizona will be able to play a part in changing that at the ballot box...

The bottom line:

A "yes" vote on Prop 200 legalizes 391% percent interest rates in Arizona forever.

A "no" vote restores the Arizona Consumer Loan Act, capping interest rates at 36% for ALL lenders.

Little Learners Need Your Help

The Sunnyslope Community Center needs educational toys and books for its Little Learners Class beginning in September.

For more information, please contact Jeffrey Katzman, Recreation Coordinator at the center, at 602-262-6661. The Sunnyslope Community Center is operated by the City of Phoenix Parks & Recreation Department



Alternatives to Payday Loans (Continued from Page 1)

These services are available at little or no cost. Contact a nationally accredited consumer counseling agency in your area by calling 1-800-388-2227 or visiting www.debtadvice.org

Emergency Assistance Programs

Many faith-based groups and community organizations provide emergency assistance, either directly or through social services programs. Desert Mission's Marley House (602-331-5817) and the City of Phoenix Family Services Center (602-495-5229) are some neighborhood organizations that can offer emergency financial assistance.

Credit Union Loans

Many credit unions offer short-term, low interest rate loans as small as \$100, with quick approval on an emergency basis. The annual percentage rate you receive may vary based on certain individual criteria, credit worthiness, and services with the Credit Union, but, if approved, borrowers can be sure interest won't go higher than 36% AND, unlike payday loans, these loans give the borrowers a real chance to repay with longer payback periods and installment payments. And, joining a credit union is easier than a lot of people think: almost anyone who lives in Maricopa County can be a member of Sun Country Credit Union (which offers a one-time application express loan with interest rates from 9.9-18% as of Aug. 14, 2008) or Arizona Federal Credit Union (which on Aug. 7, 2008 showed a 15% APR for a personal loan), for example.



Cash Advances on Credit Cards

Credit card cash advances, which are offered at about 30% APR, are much cheaper than getting a payday loan. Some credit card companies specialize in consumers with financial problems or poor credit histories. Consumers should shop around and not assume they do not qualify for a credit card.

Responsible Small Loans

Alternatives to payday loans should have these features:

- At least a 90-day repayment term, repayable in installments;
- No personal check mechanism or other unfair collateral (such as a car title);
- Reasonable limits on renewals (if borrowers are renewing short-term loans more than four times per year, the loans are not helping them);
- Full consideration of borrower's ability to repay the loan;
- No mandatory arbitration clause.

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 1p.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, call (602) 601-0303
Website:

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

Don't Miss the Sunnyslope Art Walk!

Saturday, October 11 (the 2nd Saturday in October!)

Time: 5-10pm, in the Heart of Sunnyslope.

Fine Art & Crafts — Featuring More Than 100 Artists!

LOCATIONS: Grinders Coffee, Sunnyslope Village Center (West Lot), Bomberos, Nielsen Galleries, Corbin's, and McClaren, Wilson and Lawrie, Inc.

Parking available near:

- Food City (Central & Dunlap)
- Sunnyslope High School (35 W. Dunlap)
- Cowden Center (9202 N. 2nd St., between Dunlap and Hatcher Road.)

Featuring LIVE Musical Performances By:

- Beggar's Clothes
- Bob Ryan
- Caji & Salomé
- Hacksaw's Blues
- I ME MINE
- Try Me Bicycle



11th Annual Sunnyslope Fall Festival Scheduled for Saturday, Nov. 8!

Save the date of **Saturday, Nov. 8** to enjoy the 11th Annual Sunnyslope Fall Festival! Have a fun-filled day in the park while the kids are enjoying children's rides and activities. There will be vendor booths and exhibits to learn about area services and organizations. John C. Lincoln North Mountain Hospital will have more than 15 exhibits, including free blood pressure and bone density checks, and informational booths, such as dental and breast cancer information. There will also be booths for artists, crafters and vendors to sell their products.

Admission is free and refreshments will be available for purchase. The festival runs from 10am-2pm.

For more information about becoming a vendor or community/business sponsor for the event, please contact

Margaret Wagner-Smith at 602-870-6060, ext. 1253, or by email at Margaret.Wagner-Smith@jcl.com

WHEN: Saturday, Nov. 8, 2008 from 10am-2pm

WHERE: Mountain View Park, 9901 N. 7th Avenue (7th Avenue and Cheryl Dr., just south of Peoria Ave.)

Sept. 18 SVA Annual Awards Dinner Honors Businesses & Volunteer

This year's Sunnyslope Village Alliance Awards dinner and reception will honor resident Joyce Porter as Volunteer of the Year on **Thursday, Sept. 18, 2008**. The event will also recognize the Kiwanis Club of Sunnyslope with the Cornerstone Leadership Award, given to an organization which has made a significant contribution to the betterment of the Sunnyslope community.

The local Business of the Year Award will also be given. Nominees for this year's award include: American Valet Co., Atlasta Catering, Bomberos Café, Cave Creek Lock-it Lockers, El Rancho Market, Food City Marketplace, Grinder's Coffee Co., North Central News, Preach Building Supply, W.J. Maloney Plumbing Co., and Wireless Toyz.

Mayor Phil Gordon will be our honored guest along with many other city, county and state officials.

The awards dinner will be held at the Mountain Preserve Reception Center, 1431 East Dunlap Ave., beginning at 6pm. Cost is \$50.00 per person. Please contact the Sunnyslope Village Alliance at 602-944-0941 for reservations and information.



LifeBridge Community Alliance Presents Life Step Classes in October

These classes will be offered to anyone in the community and for the first session they will be offered free!

Sessions will be held on the campus of Orangewood Nazarene Church, 7510 N 27th Ave. They will start at 7:00 PM on October 1 and continue for six to eight weeks.

Women to Women – a class for Women to meet and be mentored in life areas.

Nutrition class – Drop the Diet!! Instead, feel good about being healthy!

Financial class – Presented by Arizona Saves on personal finance issues.

Other classes include **Parenting**, and **Divorce Care**.

For more information or to register, please call 602-995-2933 , or e-mail Jpokorny@Orangewoodchurch.org

Learning Spanish?

Whether you're a student, a native speaker, or just want to practice your conversational skills, you are welcome to join our free monthly conversation group to use and practice Spanish and meet others with the same interest. Jokes, music discussion, conversation on many topics—or suggest your own, occasional outings or lunch meetings. Intermediate or better Spanish language fluency is helpful, but everyone is welcome. For more information, visit <http://groups.yahoo.com/group/spanish4phoenix/>, or contact moderator Jill Ginsburg at 602-678-4277. Meetings are at 11am on the second Saturday of each month, Unlimited Coffee, 741 E. Glendale..

Heartburn Seminar and Screening

Nearly one in 10 adults suffer from heartburn, and over time, chronic heartburn can lead to scarring and narrowing of the esophagus, making it difficult to swallow foods and liquids. Even worse, prolonged heartburn can lead to esophageal cancer.

Date: Nov. 1

Time: 10 - 12 a.m.

Location: Cowden Center, 9202 N. 2nd St., Phoenix

Joseph Fares, MD and Francisco Rodriguez, MD will discuss heartburn, swallowing disorders and the importance of receiving early treatment. Nurses from the John C. Lincoln Heartburn Center will screen patients for diagnostic treatments.

RSVP by Oct. 24 at Cowden Center, 602-870-6300



Support Marley House at Home Show!

People attending the **Maricopa County Home & Landscape Show on Sept. 26, 27, or 28** at the University of Phoenix Stadium can exchange donations of new or unused personal care products, school supplies, infant & child products and other goods for the **Desert Mission Marley House** for one complimentary admission ticket. To exchange your donations for one admission ticket, you must enter the North Red Entrance .

Marley House is a family resource center that opened in 1996 as a one-stop family resource center facilitating the delivery of social services to children and families through a partnership of agencies. For more info on Desert Mission and Marley House, visit: www.JCL.com/desertmission or call 602-331-5792.

SALTT - Save A Life Today Tomorrow

Smoke Detector Installation - Saturday, September 27 - 7:30 AM. This is a community-wide event that targets one area at a time to install or check smoke detectors. The target area will be along Indian School going north and from 19th Ave. to the I-17. We need around 300 folks to cover this area. Breakfast and lunch are included. Contact jpokorny@orangewoodchurch.org

Help is Available for Parents of Hard to Soothe Infants

The Arizona Institute for Early Childhood Development has introduced a program designed to aid Arizona parents of babies who cry excessively.

The Fussy Baby program, an affiliate of the Fussy Baby Network at Chicago's prestigious Erikson Institute, is an expansion of the organization's Birth to Five Helpline, which provides information and support for caregivers with questions about young children. The program provides telephone and home visiting support to help families navigate challenges associated with hard to soothe infants.

"All babies cry. In fact crying is the major means of communication during the first weeks and months of life. But, approximately one in five babies cries excessively. These babies are more irritable than other babies, and their families can face longer bouts of inconsolable crying. Their crying patterns, commonly called colic, may also include problems with feeding and sleeping, all of which add up to frustrated and exhausted parents urgently seeking answers," said Alison Steier, PhD, clinical director at the Arizona Institute for Early Childhood Development.

"Parents of colicky babies often feel isolated and overwhelmed, unsure of how to best care for their child, and worried that they are not good parents. The Fussy Baby team supports parents to effectively parent their child now and in the future. The message to parents is that they are not alone and that they have what it takes to meet their child's needs."

Excessive crying is enormously stressful for parents and families. In some instances, when combined with other family vulnerabilities including health and mental health issues, excessive crying sets up a cycle of infant-parent stress with negative consequences for child development and the parent-child relationship. In the worst cases, inconsolable crying may lead to child abuse, including Shaken Baby Syndrome.

The goal of the Fussy Baby Network is to prevent negative outcomes by enhancing the competence and confidence of parents and caregivers who experience the stress of excessive infant crying, and when other risk-factors are involved such as adult mental health issues or developmental delays in the baby, to provide intervention services. Throughout the process, Fussy Baby clinicians listen for medical concerns in the baby that may need to be pursued.

In addition to telephone support for urgent concerns about their baby's behavior, callers in Maricopa County are offered home visiting services until the baby is 12 months old. Home visit frequency depends on the individual needs of each family and can range from weekly to a single visit.

Results of an evaluation taking place at the Erikson Institute indicate that the program is having a very positive

impact on families, showing decreases in maternal depression and parenting stress and increases in maternal self-efficacy, all of which have a critical impact on the baby and his or her ability to grow and thrive. The Arizona Institute is participating in this evaluation.

The Fussy Baby program augments the Arizona Institute's existing toll-free Birth to Five Helpline 1-877-705-KIDS, which provides information and support for parents with questions about children ages birth to five. Child development specialists respond to questions covering a variety of topics from health and nutrition to behavior.

The Arizona Institute for Early Childhood Development was created in 2004 with the mission to expand research-based early development programs to help children reach their full potential. Today it focuses on three core areas: infant mental health, the Birth to Five Helpline and early literacy. For more information, call 602-266-5976 or visit: www.swhd.org.





Visit the LifeBridge Community Volunteer Center for our Volunteer Fair — Come learn how YOU can Make a Difference in your Community! Meet leaders from non-profit agencies; learn how you can get involved.

Music, Refreshments, Door Prizes and much more!

3TV Good Morning Arizona will be broadcasting live

Where: LifeBridge Community Volunteer Center - located on the campus of Orangewood Nazarene Church, 7510 N. 27th Avenue

When: Saturday, September 20 - 8am-11am

For More Information: Contact Joyce Pokorny, Director,

**LifeBridge Community Volunteer Center,
602-995-2933 or jpokorny@orangewoodchurch.org**

Current Partnership Agencies that will be represented at the Volunteer Fair include:

- All Star Kids Tutoring
- Arizona Saves
- Beatitudes Center DOAR (Developing Older Adult Resources)
- Boys and Girls Clubs of Greater Phoenix
- Canyon Corridor Community Coalition
- Desert Mission Food Bank
- Gabriel's Angels
- International Refugee Committee
- LifeBridge Resource Center
- Palo Verde Middle School
- Rio Salado College/Orangewood Adult Learning Center
- St Mary's Food Alliance

SVA & SHS Celebrate Storefront Project Finale on October 2

Some of you may have noticed that the Sunnyslope Village Alliance and the Sunnyslope Historical Society have new and finished looks. The parking lot is paved, there is a new roof on the Alliance office and the museum has a great new sign and a covered walkway.

There is a lovely courtyard where meetings will take place and people can sit on benches in a quiet place and read or just dream. There is new landscape on the grounds of both organizations. Representatives from SVA and SHS have worked hand in hand with the City of Phoenix, Neighborhood Services. Guided by Robin Anderson from Neighborhood Services we managed to improve the neighborhood.

Join us on **Thursday, Oct. 2 from 4:30-7pm** for our celebration of this project. The celebration will be held late afternoon-early evening to accommodate the working neighbors, public officials, and all interested members and friends. There is no charge. Children are welcome.

Mayor Gordon and our City Councilmember, Maria Baier, will kick things off with a welcome. You will meet people who worked to make this happen. The neighborhood is better because of this project. There will be cake, cookies, punch and coffee donated by Food City and Fry's. Put this date on your calendar. Remember **OCTOBER 2, 2008, 4:30-7pm**.

Thunderbird High Helps Families

Thunderbird High School offers free clothes and shoes to needy families every month. The "clothing closet" is open on the first Tuesday of every month, from 3-6pm. For more information, please call 623-915-8924.

Volunteer with Free Arts of Arizona

Free Arts of Arizona, a nonprofit organization that uses the power of artistic expression to inspire and transform the lives of abused, homeless and at-risk youth, is looking for volunteer mentors ages 16 and older. For more information, call 602-258-8100 or visit www.freeartsaz.org.

Free First Time Home Buyer Class

Location: Lincoln Learning Center /Adult Day Health Center

303 E. Eva St., Phoenix, AZ 85020

Saturday, October 18, 2008 from 9 a.m. to 5 p.m.

Learn the process of buying a house, real estate vocabulary, about closing day, how to budget as a homeowner, taking care of your credit, understanding your credit report and how to keep the dream. This class is **HUD approved**. You will be issued a class completion certificate that qualifies you for first time home buyer programs! Register by calling Jacquie Valenzuela at Desert Mission at 602-331-5809, or Jacqueline.Valenzuela@jcl.com

Consumer Credit Counseling Services™



A Division of Money Market International

Please join us for this financial education class sponsored by:



Coming Back from a Heart Problem: It's Easier with Cardiac Rehab

Heart problems—heart attacks, surgery, angina—they get your attention. Many times, physicians recommend lifestyle changes including exercise, healthier eating habits, stopping smoking and new medications. That's a lot to manage without help. That's where the experts at John C. Lincoln's Cardiac Rehabilitation program come in.

Cardiac Rehabilitation is a medically supervised, structured program designed to help cardiac patients recover quicker and improve their overall physical, mental and social functioning. The goal is to stabilize, slow or even reverse the progression of cardiovascular disease, thereby reducing the risk of heart disease, another cardiac event or death.

Most insurance programs, including Medicare, pay for the program if it is ordered by a physician. John C. Lincoln's Cardiac Rehabilitation Program includes:

- A structured and progressive exercise program
- Nutrition counseling
- Counseling to help understand and manage the disease process, stress and other personal issues
- Assistance helping patients modify risk factors such as:

High blood pressure

Physical inactivity

Obesity

High cholesterol

Diabetes

Smoking

Counseling on appropriate use of prescribed medications

When supervised by a physician, cardiac rehabilitation is helpful to patients with angina pectoris (chest pain due to clogged heart arteries), recent (within preceding 12 months) heart attack, coronary artery bypass graft surgery, PTCA (balloon angioplasty), stent placement, heart valve repair/replacement or have had a heart transplant. This program requires a physician order, and a medical chart is kept by nursing staff and supervised by a Medical



Class times for Cardiac Rehab are by appointment on Monday, Wednesday and Friday at 6:00 a.m., 7:30 a.m. and 9:00 a.m.; 1:00 p.m., 2:30 p.m. and 4:00 p.m. The program also includes nutrition counseling by appointment and social work counseling by appointment. John C. Lincoln Health Network also provides "step-down" or maintenance programs:

Clinically Supervised Exercise Program: This can either be a step-down from Cardiac Rehab, or an exercise program for those with a chronic medical condition for which their doctor monitors them (arthritis, diabetes, high blood pressure, osteoporosis, for example). This program is self-pay, and a physician order will be required. Vital signs are recorded before and after exercise sessions. A medical chart is kept by nursing staff. Clinically Supervised Exercise Program hours are Monday, Wednesday and Friday between 6:00 a.m. and 11:00 a.m. and again between 1:00 p.m. and 5:00 p.m.

Independent Exercise: This program is for the person who wants to exercise in an environment that is less busy and commercial than the typical public gym. Customers are usually from one of our other programs, but we have quite a few who work out here never having been a patient. Customers monitor their own vital signs and no medical chart is kept. Independent Exercise hours are Monday, Wednesday and Friday between 6:00 a.m. and 8:30 p.m., Thursday between 6:00 a.m. and noon and again between 1:00 p.m. and 8:30 p.m., and Friday between 6:00 a.m. and 5:00 p.m.

All classes are held at Cowden Center, 9202 N. Second Street, on the west side of the John C. Lincoln North Mountain campus. The gym at Cowden Center is filled with exercise equipment—treadmills, bikes and weights. If you are interested in learning more about Cardiac Rehab or other exercise programs at John C. Lincoln, contact the Health Management Services Department at (602) 870-6368.

September is National Hunger Month—Support Healthcare Fights

In preparation for National Hunger Month in September, John C. Lincoln Health Network is working with others across the state in healthcare to spread the word. If you visit your doctor, dentist or local hospital in the month of September, they will provide you with an opportunity to donate to your local food bank and assist in the campaign to end hunger in your community.

- In the United States, 1 in 10 households is food insecure, meaning that they are unsure where their next meal is coming from.
- Children who are hungry are more likely to have learning problems.
- Among households with seniors, 6 percent are food insecure.
- In the United States 1 of 8 children under the age of 12 goes to bed hungry every night. That's 13 million children!

- From 2002-2004 in Arizona, 13.1% of households were food insecure.

How can you help Healthcare Fights Hunger? During the month of September, show your support at your next medical visit by bringing in food donations, start a food drive at your church, or call 602-331-5792 for more information on the Desert Mission programs. You can also visit Desert Mission at: www.JCL.com/desertmission



Your support will help fight hunger in our community. Please help us help our community.

Sunnyslope Historical Society Launches Exhibits

The Sunnyslope Historical Society is pleased to announce two inaugural exhibits commencing September 2008 at the Museum located at 737 East Hatcher Road.

The first exhibit is a permanent representation of the People's Drug Store pharmacy drive-thru window. Currently the home of the Society, the former drugstore building, which had been at 111 E. Dunlap Avenue, was donated to the Society by A & C Properties and moved in 1999 for the Society's use. Its mid-1950s drive-thru window was the first of its kind in the state of Arizona, and one of only five in the entire nation.

The restoration of the window and the accompanying exhibits were created by guest curators, Marian Shepherd of the Arizona State Capitol Museum and Joel Ayala of the Phoenix Art Museum. A dedication of this new permanent exhibit takes place on opening day, Sunday, September 14, 2008, at 2:00 p.m. at the museum. The program will feature the history of People's Drug Store and stories by former employees. Refreshments will be provided by the Friends of the Museum.



The second exhibit is an archaeology exhibit, representative of early Native Americans in the Sunnyslope area. The exhibit is made possible through the courtesy of Cave Creek Museum, and is on loan until June 2009. This partnership will include a program about the exhibit by

Grace Schoonover, Archaeology Chair at CCM. Her talk takes place on Saturday, September 27, at 10:00 a.m. at the Museum. The archaeology exhibit is the Society's first attempt at expanding exhibits and programs commensurate with the strategic plan adopted in the summer of 2007.

The Board of Directors of the Sunnyslope Historical Society is pleased to invite one and all to visit the museum to enjoy our new permanent and temporary exhibits in the coming year. There is no admission fee. For additional information, please call 602-331-3150.

Acacia Branch Library Events Calendar – Sept./Oct. 2008

CHILDREN'S PROGRAMS*

BABY TIME: Your baby needs YOU to learn. Have fun sharing books, songs, fingerplays & more. Playtime follows program. Caregiver must accompany baby. Birth to 23 months. Tuesdays from 10:15am-11:15am on Sept. 16, 23, 30 & Oct. 7, 14, 21, 28.

TODDLER TIME: Stories, rhymes, songs. Help develop your child's language and early literacy skills. Caregiver must accompany child. Ages 2-3. Tuesdays from 10:45am - 11:15am on September 16, 23, 30 & October 7, 14, 21, 28.

TUESDAY TALES: Family story time with stories, songs, puppet show and more!

All ages. Tuesdays 7:00 - 7:30pm on September 16, 23, 30 & October 7, 14, 21, 28.

TWEEN TIME: Join us the **2nd Wednesday** of the month for games, movies, crafts and fun! Snacks provided. Ages 8-12. From 3:00— 5:00pm on Wednesday, October 8.

MOVIE SATURDAYS @ YOUR LIBRARY: Enjoy a fun family movie at the library! All Ages. Saturdays 1:00–3:00 P.M. on September 20, 27 & October 4, 11, 18, 25.



TEEN PROGRAMS*

GAME NIGHT: Games and more games! Listen to music, play Nintendo Wii and Guitar Hero, or enjoy a board game. Hang out with other teens and have fun! Snacks provided by Acacia Teen Council. Ages 12-18. 6:00 – 8:00 P.M. on Sept. 22 & Oct. 6.

MONDAY MOVIE NIGHT: Enjoy a movie on the big screen TV! Popcorn and soda provided by Acacia Teen Council. Ages 12-18. 6:00 - 8:00 P.M. on Monday, September 29.

ACACIA TEEN COUNCIL AND MANGA NIGHT: Help make decisions about teen programs. Bring your favorite Manga books and share them with other teens. Japanese snacks provided! Ages 12-18. 6:00 - 8:00 P.M. on October 13.

TEEN RUMMAGE SALE: Raise money for teen snacks & events by selling donated books, clothes, and housewares. Ages 12-18. 6:00 - 8:00 P.M. on October 25.

MONSTER MOVIES: Do you like scary movies? Chill out at Acacia and watch spine-chilling flicks. Creepy snacks provided! Ages 12-18. 6:00 - 8:00 P.M. on October 27.



ADULTS*

ACACIA BOOKWORMS BOOK CLUB: A friendly book discussion group that meets the first Wednesday evening of each month. Join us to discuss Edith Wharton's "House of Mirth" in September and Thomas Hoving's "Making the Mummies Dance" in October. Call 602-319-4647 for information. **6:30 -7:30 P.M. on October 1.**

FRIENDS OF THE LIBRARY-ACACIA CHAPTER: This friendly group meets the **3rd Wednesday** of the month for a short review of library business, followed by a book discussion. September 17 features a discussion of "The Pillars of the Earth" by Ken Follett. On October 15, Sarah Dunant's "In the Company of the Courtesan" will be discussed from 1:00 – 4:00 P.M. **Programs subject to change. Please visit www.phxlib.org for updates.*

Are you paying \$700.00 or more in rent?

You may be able to buy your own home!



Vogel Condominiums

From \$750 monthly	2 Bedroom / 2 Bath 1020 Livable Sq Feet / 1444 Total Sq Feet	Sales Price Range \$170,000-\$180,000 (1)
From \$885 monthly	3 Bedroom / 2 Bath 1168 Livable Sq Feet / 1545 Total Sq Feet	Sales Price Range \$187,000-\$197,000 (1)
From \$994 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.

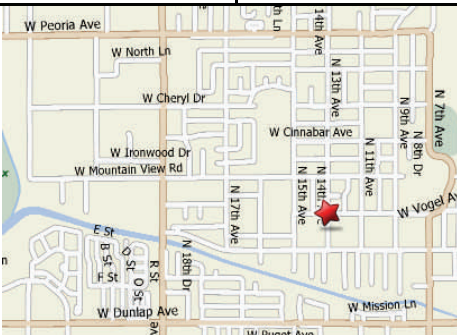
Only reservations or conditional sales will be taken until the public report has been issued.

*¿Está pagando \$700.00 de alquiler?
¡Podría comprar su propia casa!*



Vogel Condominiums

desde \$750 mensuales	2 Habitaciones / 2 Baños 1020 Pies ² Cubiertos/ un total de 1444 Pies ²	Escala de Precios de Venta Desde \$169,000 (1)
desde \$885 mensuales	3 Habitaciones / 2 Baños 1168 Pies ² Cubiertos / un total de 1545 Pies ²	Escala de Precios de Venta Desde \$174,000 (1)
desde \$994 mensuales	3 Habitaciones / 2 Baños y oficina 1324 Pies ² Cubiertos / un total de 1701 Pies ²	Escala de Precios de Venta Desde \$189,000 (1)



Detalles:

- Ventanas de Doble Panel
- Ventiladores/ Abanicos de Techo
- Jardinería Completa
- Instalación de Televisión por Cable
- ¡Área de Recreo para los Niños!
- Cercano al Servicio Gratuito de Circulación de Autobuses SMART Neighborhood Circulator Route

El Paquete de Electrodomésticos Incluye: Cocina/estufa, Refrigerador, Lavaplatos/lavavajillas, Triturador, Lavadora y Secadora



Para saber si reúne los requisitos llame al 602-331-5833.

(!) El comprador debe abonar \$1,000 para la cuota inicial. Se dispone de hasta \$65,000 en subsidios para los compradores que reúnan los requisitos. Se podría disponer de subsidios adicionales en base a la cuota de entrega del comprador. Deben ser compradores de vivienda por primera vez y ganar el 80% del ingreso medio o bajos ingresos de la población y deben residir en dicha vivienda. Estos subsidios se basan en las necesidades de los compradores. Otras condiciones podrían aplicar. El presupuesto de pago incluye el cálculo sobre impuestos y seguro a un 6% del préstamo hipotecario. Para calificar para un subsidio se requiere aplicar para un préstamo de 30 años a interés fijo, el cual debe pagarse en su totalidad al final de este periodo. Los precios pueden cambiar sin previo aviso.



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:

FAX: **602-331-5819** or email: margaret.wagner-smith@jcl.com

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

HEALTH NETWORK



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