

The Housing Chronicle



Housing Authority of the City of Frederick

Carver Back-to-School Block Party



The Carver Community held an afternoon of fun and celebration on Thursday, August 23rd. Organized by council officers Jackie White and Tammy Jackson, the event offered food and drink and visits by local churches and organizations. Jackie and Tammy solicited food from grocery stores, restaurants and many other establishments. They worked hard to create a great end of the summer event! Over 50 kids attended.

HOPE is the KEY Project

The Frederick Arts Council on Friday August 17, 2007 had The Unveiling of the Keys to the Public at Harry Grove Stadium. There were a total of 30 keys that were on display which were designed by different artists.

Project Alive was one of the artist that was included in the unveiling. Our Key was designed with " Hope is the Key" which was painted in yellow with orange and had hand prints of some our young children with statements of hopes from women in our housing community. As I had the opportunity to look at all the keys, I spoke with a gentleman from the news post who said that his favorite key was the one that we did with the statement of hopes for the children.

This was truly an honor and a privilege to be a part of the unveiling. Because surely "**Hope is the Key**" if we lose hope then we have lost everything. The Keys are going to be displayed downtown Frederick this week for the public to see.

Inside this issue:

Housing Authority News	2-3
Maintenance	4
Project Alive	5
Homeownership	6
HOPE VI	7
William O. Lee Computer Lab	8
William O. Lee Computer Lab	9
Mom's Only	10
Youth	11





Bus Stop Reminder

If your child is in Kindergarten thru 3rd grade, you must accompany him/her to the bus in the morning. If someone else is watching your child in the morning before school, he/she must wait with your child at the bus stop. Thank you!

Resident Council

Resident Council Meeting will be held each month on Monday evenings. Please try to stop by for the one in your community. We need you to help make your neighborhood the best it can be.

October

2nd Monday: Lincoln, 3rd Monday: Sagner, 4th Monday Carver

Housing Authority News

Carver Lunch Program Ends

The Carver Community Center hosted the Summer Lunch Program and offered a variety of lunches each weekday from noon to 1pm. In addition, Joanna Alzamora often offered an enrichment activity, ranging from arts and crafts, to sports, to trips to the library. On the final day, she showed a double feature movie in the center.



National Night Out







National Night Out, *America's Night Out Against Crime* was held on August 07, 2007 at the Sagner Community. Sponsored by The Frederick Police. There were a lot of residents that came out to join in the activities.

The evening was filled with information on Safety, K-9 Demo, giveaways, children activities, police displays, plenty of food, moon bounce for the children and joining us for the evening was some of The Kids on The Block from The Mental Health Association. The children had the opportunity to talk with The Kids on the Block. We also had D & K Endless Entertainment that provided the music for the evening. There was also karate demonstrations.

The Mayor of Frederick Jeff Holtzinger along with his wife, and daughter attended. The Chief of Police, Chief Kim Dine also attended. This event was well attended and was a huge success in the community.

The Housing Authority would like those 62 years or older to know that you are welcome to participate in events and outings at the Catoctin Manor Senior Apartments. If you are interested contact Diane Hawker: 301 663 8440. Please call at least one week in advance (space is limited).

September Senior Calendar

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4 Charlestown Slots 11:00 AM 	5	6	7	8
9	10 FREE PRIZE BINGO 	11	12	13	14	15
16	17 BINGO 	18	19	20	21	22
23	24 FREE PRIZE BINGO 	25 Fishing 9:00 AM 	26 1:00 PM 	27	28	29

Neighborhood Advisory Council (NAC) Meetings

The following is a schedule of the upcoming NAC meetings for your neighborhood. You might wonder, why is it important that you attend these meetings? It is important so your voice is heard. These meetings are to empower residents, and strengthen their communities. No one knows better than the residents and the community businesses about identifying and solving issues involving your community. Each Neighborhood Advisory Council is provided the opportunity to comment and develop solutions on neighborhood, traffic, safety, zoning, capital improvements, development review requests, Board of Appeals cases, and other key issues.

Lincoln:	NAC 11	City Hall Board Room	3rd Tuesday at 7:00 PM
Carver:	NAC 10	Youth Center (Burck Street)	3rd Monday at 7:00 PM
Sagner:	NAC 12	Sagner Community Center	2nd Tuesday at 7:00 PM
Catoctin View :	NAC 7	North Frederick Elementary	1st Tuesday at 7:00 PM (Monocacy Village park in Summer)
16thSt.:	NAC 7	North Frederick Elementary	1st Tuesday at 7:00 PM (Monocacy Village park in Summer)
RT 40:	NAC 8	Hillcrest Elementary School	2nd Wednesday at 7:00 PM

Extermination Schedule



September 11	113 - 151	P. A Ave/Sagner Community
September 12	153 A-F	P.A - 169 P.A. Ave.
September 13	171	P.A. Ave thru 18 - 34 A/B Sagner Ct.
September 18	2 - 16	Sagner Drive
September 19	18 - 30	Sagner Drive
September 20	32A - F, 34 A/B - 42 A/B, 44 - 46	Sagner Drive
October 09	113-316	Catoctin View
October 10	401 - 516	Catoctin View
October 11	601—716	Catoctin View



Please remember that not every repair is a charge, it is very important that you call the Maintenance Department when something in your home breaks. This helps to avoid extra costs and repairs.
 Maintenance:
 301 662 8227

**Maintenance
 Department**



Thank you Nancy, for planting and maintaining the beautiful flower gardens around the communities.

Reminders:

Keys will be made each day during the hours of 10:00 AM — 10:30 AM and 2:00 PM — 2:30 PM
 Keys are **only** made for the **Head of Household**, please do not send children or other household members to get keys.

Every Tuesday is bulk trash pick-up, if you have something to be hauled away please call to be put on the pick-up list. Contact: Maintenance at 301 662 8227



What Stinks?

The skunks feeding off trash not in the tipsters, we are getting numerous reports of skunks in the Carver & Sagner neighborhoods. Each resident has been provided with a tipster large enough to hold all trash. If you can not fit all your trash in the tipster, please purchase a metal or plastic trash can to store garbage in behind your unit until the next trash collection day. Metal or plastic trash cans cannot be set out beside tipsters because Trash Collection will not dump these. Due to the excessive skunk problem in Carver traps will be set out in the coming weeks to catch rodents. It is extremely important that everyone follows these guidelines to control the pest problem inside and outside their homes.

Camp West-Mar

Camp West-Mar located in Thurmont MD was a huge success for the boys who attended camp on July 22 thru August 3rd. There were a total of 65 kids that initially signed up for the camp per Keith Clevenger of The American Legion Francis Scott Key Post #11 of Frederick MD. After the first few days about 8 of the boys wanted to go home, which left 57 boys. Twenty of the boys were from Frederick.

Myron Maiben one of the campers who is 11 years old said he is ready to go back. He said that they did archery, rifle range, hiking, swimming, they went to Hershey Park. Per his Dad, he wants to go back next year. His Dad said that his son really enjoyed the camp and was glad that he attended . If any young boys ages 9-12 are interested in signing up for Camp for 2008 from July 20th thru August 01, 2008, contact Linda Helms, Community Resource Facilitator at 301 696-1874 to put your name on the list.

HURRAY FOR OUR SAGNER COMMUNITY HELPERS!

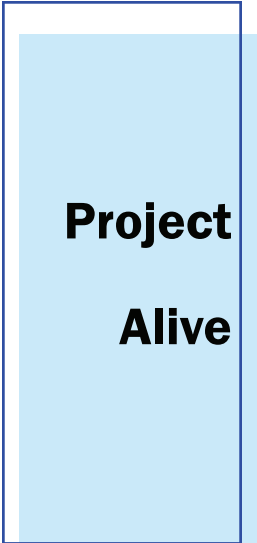


Many thanks for all the help the Sagner community has received from residents Chafin Louia, Sherman Sewell and Jessica Harris. Each has contributed regularly to the improvement of the neighborhood, either by cleaning up the area or helping with office organization.

In addition, thanks to Rhiannon Grimes for assembling the baskets for National Night Out and Wanda Lynch for coordinating the basket give away that night.



If you are interested in volunteering at our Project ALIVE office located at 155 Pennsylvania in Sagner, please call Ann at (301)696-1875.



Reminder

Bible Study will be starting in September on Thursday at the Sagner Community Center for those who are interested. Time will be at 7:00 PM. If you have questions contact Linda Helms, Community Resource Facilitator at 301 696-1874

Your Turn For an Education

Now that the kids are back in school, it is your turn to think about advancing your own education. Take a class at FCC. Take a computer class at Hope VI. Get your Commercial Driver's License (CDL) through Workforce Services. Frederick Community College is gearing up for the fall semester. There is a wide variety of classes to choose from, both degree and non-degree. Take a step forward. A little investment of time and energy now will pay off for years to come. Call Ann at Project ALIVE at (301)696-1875.



Do I Qualify?

Last month's discussion was on "Am I Ready to Buy a Home?" The next step is to find out if you qualify, and for how much.

Lenders use 4 key factors to determine if you're eligible for a home loan.

- **Income:** Your gross monthly income, secondary income, history of employment (you must be employed for a minimum of 12 months in the same industry), stability of income, education, and even the potential for future earnings.
- **Credit History:** Lenders look for a minimum of 12 months of credit. This covers your history of debt repayment, total outstanding debt, highest balance, and your highest monthly debt balance.
- **Assets:** This is what you have to bring to the table right now, such as cash on hand, savings & checking accounts, CDs, stocks, bonds, and any other type of liquid assets.
- **Property:** The home you would like to purchase must be appraised to determine the market value.
- **Closing Costs:** These are costs above and beyond the sale price of the house that must be paid to cover the transfer of the house between the buyer and seller.

These 4 factors will be the deciding factor in the real estate world on whether or not you're ready to buy a home. If you are failing in any of these areas your housing counselor can help by working with you to improve.

The next step is to shop for a loan, to compare costs, interest rates, and negotiate a better deal. Your lender can help you with this process and even possibly get you pre-approved for a loan. Being a first time homebuyer there are many programs that you will most likely qualify for to get lower down payments, and other incentives.

Next month we will discuss the whole process of "Shopping for a Loan."



GLOSSARY

Lenders:	The company that provides the money to be borrowed
Loan:	This is money borrowed that is usually repaid with interest.
Liquid Assets:	Cash or assets that can be immediately converted to cash.
Market Value:	The hypothetical price that a willing buyer and seller will agree upon when they are acting freely, carefully, and with complete knowledge of the situation.
Housing Counselor:	Provides counseling and assistance to individuals on a variety of issues, including loan default, fair housing, and home buying. Contact Janet Fogle, Homeownership Coordinator (301) 682 - 3493
Pre-approved:	The Lender commits to lend to a potential borrower; commitment remains as long as the borrower still meets the qualification requirements at the time of purchase.



HOPE VI Picnic (clients only)

**Our annual fun-filled picnic is right
around the corner
Saturday, September 15, 2007
1:00 - 4:00 pm at Mullinix Park.**

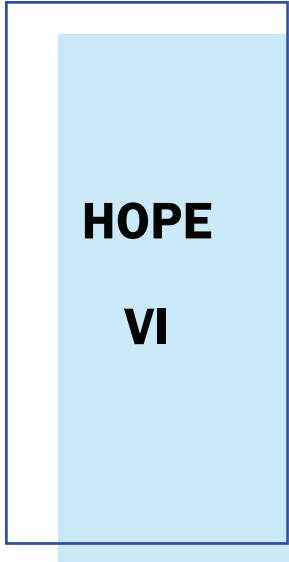
**We will have plenty of food & games
for adults and children along with fabulous prizes.**

**If you are in need of transportation please contact
the HOPE VI office at (301) 662 - 3691**

HOPE Youth Leadership Academy (HYLA)

Applications for HYLA have been sent out if you missed out last year, don't miss out again. The HYLA program will run 12 weeks, October-December afterschool 3-6 pm.

This semester will feature life skills activities, boy/girl break-out sessions, graphic design, video & music production. We have also improved our service learning portion to be more student oriented. Plus fun field trips! If you're 13 -17 years old, and you did not receive an application contact Larissa for more information at: (301) 662 - 3691



Back-to-School Information

Schools Closed:

- Monday, September 10th (Labor Day)
- Thursday, September 13th (Rosh Hashanah)
- Friday, September 21st (Fair Day)



Ayesha and Larissa are looking for women who would like to participate in a Women's Support Group, that will be held in the new Hillcrest Community Center. Childcare will be provided to those who attend. This group will be an open chat forum to talk and support each other. We will also be doing activities and outings. Please contact Ayesha if you are interested. (301) 662 - 3691

William O. Lee Computer Lab

Computer Classes are open to HOPE VI, Housing Authority residents and the general public. If you are interested in signing up for any of the following courses, please contact Mary Reynolds at: (301) 662 - 3691. The William O. Lee Computer Lab is located in the HOPE VI office at 420 East Patrick Street (the former Religious Coalition building). We provide free high speed internet access, free email accounts, a variety of learning software, and games. The lab is open Monday through Thursday 11:00am - 8:00pm, and Friday 11:00am - 6:00pm.

3-Week Courses

Internet Basics

You may have thought mastering the internet was beyond your reach, but its not. In this class you will learn about the internet by becoming skilled in how to connect, operate, and search, while learning different uses for the web such as shopping, bill paying, blogging, research, and surfing. Plus, how to communicate through email, the importance of “netiquette”, virus protection, and identity theft.

Internet Basics Saturday 11:30am - 1:00pm Sept. 15, 22, 29

Introduction to Microsoft Excel

Discover the secret to organizing your life and learning a sought after office skill. This class teaches excel fundamentals such as entering, manipulating and formatting data. While creating charts and graphs to represent that data that is visually appealing. We will also cover understanding workbooks, data entry, and printing basics.

Microsoft Excel Saturday 11:30am - 1:00pm Oct.. 6, 13, 20

6-Week Courses

Introduction to Computers I

Computers have become a useful tool for business and personal life; this course is designed to teach those basic skills for anyone wanting to use a computer. We will explore the basic different parts of the computer such as the mouse, keyboard, and hard drive. How to use folders, files, shortcuts, and windows commands. Along with providing an introduction to Microsoft Word to learn all the basics from creating and saving a document to using proofing tools that help you correct your spelling and grammar.

Basic I Thursday 6:30pm - 8:00pm Sept. 13, 20, 27 Oct. 4, 11, 18

**Computer
Classes**

William O. Lee Computer Lab

6-Week Courses continued

Introduction to Computers II

This class continues the introductory overview into using Microsoft Word. This class will help you to create, open, edit and save documents. You will also discover the features and benefits of the Internet, and how to navigate the web by using web addresses and links.

Basic II Wednesday 6:15pm - 8:00pm Sept. 12, 19, 26 Oct. 3, 10, 17

Prerequisite: Introduction to Computers I or approval by Instructor

Introduction to Photoshop

For the creative soul in all of us this class teaches you how to use today's most popular graphics power tool by learning the basics of designing art, and working with image size, resolution, graphics, and more. In the end you will create your own designs using high-quality digital images from print and the web.

Introduction to Photoshop Saturday 11:30am - 1:30pm Sept. 15, 22, 29 Oct. 6, 13, 20

8-Week Courses

Basic Office Skills

In today's fast paced world many companies do not have the time or resources to train new staff. This class will give you a good foundation in all areas of working in an office. It is also a good refresher course for those wishing to return to work, or looking to move into an entry level office position. This innovative class will be taught through group discussion and role play. You will learn successful interviewing skills, how to find employment, apply for jobs, and write a resume. Additionally you will learn basic job duties such as phone etiquette, faxing, copying, organization, letter writing, and more.

Basic Office Skills Monday 6:30pm - 8:00pm Sept. 10, 17, 24 Oct. 1, 8, 15, 22, 29

**Computer
Classes**

Tax Season is Coming Up...

**You Can File Your Taxes for Free through E-File
So for the 2007 tax season come check us out at
The William O. Lee Jr. Computer Learning Center!**

Accepting Who I Am

Healing begins when I accept myself.

I accept myself for who I am and what I am.

I accept myself for who I am because acceptance is the golden pathway to healing.

I accept myself just the way I am today.

I am a human being and there are parts of my life I want to change.

There are parts of my life that cause me trouble and difficulty.

Nevertheless, this does not change the inner "me".

I accept myself just the way I am today.

By accepting myself I am opening the door to healing.

Therefore, I relax. I take a deep breath and peacefully relax.

I am a good person. There is nothing wrong with the "me" inside - the "intrinsic" me.

I accept myself, problems and all, because the more I accept, the stronger I become.

Acceptance is a powerful process. When I accept myself, I have opened the door for change. -author unknown



Real Self acceptance, is when we can accept, love, and be happy with every aspect of who we are NOW. This means your tendency to always be late, your thunder thighs, everyday bad hair, or problems with spelling. Many people believe that if they accepted themselves as they are, they wouldn't change, or wouldn't work on becoming more of who they want to be. Instead we self-hate; we hate ourselves for being fat, we put ourselves down for mistakes, we judge ourselves badly; what we should be doing is honoring ourselves for who we really are.

Honor your feelings and respond to those feelings by developing nurturing relationship with people who accept you how you are. You have to know there are many things worse than feeling lonely. One of them is being with somebody who degrades you whether its emotionally, physically, or sexually. No one should be with someone who tears down their self-esteem.

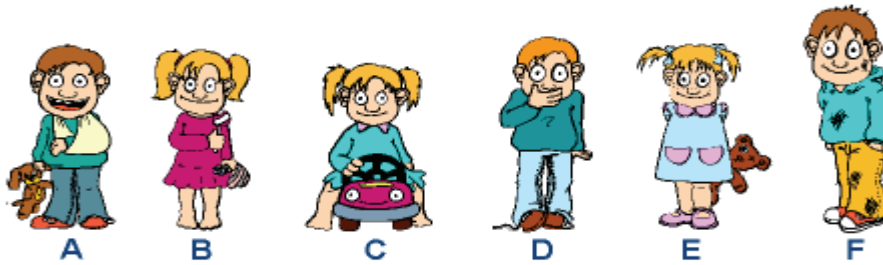
Honor the person you are becoming. Oprah didn't become a mogul over-night, Heidi Klum doesn't wake up fit, and you don't graduate college in one semester. It takes time and whether it's 5 days or 5 years you are becoming the person you want to be.

One step in accepting yourself, is writing down positive qualities about yourself; this might be difficult if you never really pay attention to them, or you feel uncomfortable acknowledging them. Write your positive qualities down (as many as possible). Second, remember to have "Me Time" by finding activities that are pleasurable for you like planning your career, going to a movie, laughing, collecting, doodling, or thinking I'm an OK person. Identifying your positives and treating yourself well are both important in balancing how you see yourself. Until next time Health, Wealth & Soul!



**Mom's
Only**

Riddle Answers:



	A	B	C	D	E	F
Name	Michael	Ruth	Rebecca	Simon	Josie	Greg
Last name	Jacobs	Jackson	Jackson	Jones	Jones	Jacobs
No.	23	24	24	22	22	23

Reasoning: Flat Tire

Two friends were driving on the highway when they got a flat tire. First they took off the hubcap. Then they unscrewed the four lug nuts – the screws that hold the tire in place. They put the inverted hubcap down on the road and carefully placed the lug nuts inside the hubcap. Then they removed the flat.

As they were in the process of putting on the spare tire, another car came along, hitting the hubcap and scattering the four lug nuts where they could not be found. The driver of the other car felt sorry, so he stopped to help. The two friends followed his advice, and in a little while they were back on the road again. What did the man tell them?

youth

Math: The Bottom Line

Look carefully at each line of numbers in the number pyramid. What number should replace the question mark in the middle of the bottom line? HINT: Look for a pattern



Main Office 301 662 8174
Maintenance 301 662 8227
209 Madison Street
Frederick, Maryland 21701

Catoctin View (301) 663 - 8440
800 Motter Avenue

Project Alive (301) 696 - 1875
155 Pennsylvania Avenue

HOPE VI Office (301) 662 3691
420 East Patrick Street

EMERGENCY PHONE NUMBERS:
Checkmate Anonymous: Report Crime
301 662-1424

Non-Emergency: (301) 694 - 2100

Drug Task Force: (301) 846 - 2246



We're On The Web:
hacfrederick.org

6 SYMPTOMS YOU SHOULD NEVER IGNORE

1. Chest Pain:

Such pain could be a symptom of indigestion, a heart attack, or an other condition. Because chest pain could be serious, see a doctor quickly.

2. Coughing up blood:

Blood in sputum could mean simple bronchitis or irritation of the respiratory system, but it could also be the result of pneumonia or lung cancer.

3. Blood in the Urine:

This could be a simple bladder infection or something more serious, such as kidney stone or even cancer.

4. Rectal Bleeding:

Blood In the stool could be from hemorrhoids, or it could be caused by an active ulcer or colon cancer.

5. Unusual sores, lumps or lesions:

These symptoms usually are not harmful, but you should have them check by a health care provider.

6. Slurred speech and/or weakness on 1 side:

These could be signs of a stroke.

Some people rush to the doctor's office every time they feel a little ill. Others try to tough it out. In either case these are symptoms you should not ignore.

- From: Vitality Our Mission is Your Health