

Financial Fitness



Have you ever heard the saying, "Most people don't plan to fail, they just fail to plan?" Well that is the definitely the case with money management. No one really wants a bad credit score or a long history of late payments. No one wants to try to buy a new house or even rent a better apartment and be turned down because the bank or landlord doesn't trust they will be able to follow through reliably with payments.

Now is the time to take action. And the Housing Authority wants to help. Did you know we have our own in-house financial management expert? Did you know she can check your credit score and help you improve it? Did you know she can work with you on creating a budget and sticking to it? Her name is Janet Fogle and she is located at the Family Services Office at Sagner, the same office as Ann Ryan and Linda Helms. Her number is (301)682-3493.

Part of succeeding in life is setting a plan and sticking to it. This is the case with financial management, too. We get used to reacting to one crisis after another, one cut-off notice after another. True, much of it is simply not having the money. But some of it is not managing well the little bit of money we do have. Now is the time to get a handle on your financial well-being. You'll be surprised how it will reduce the stress in your life and allow you time to focus on other things that are much more healthy and fulfilling than worrying about the lights being cut off or when the eviction notice might show up on the door.

You have the power to take control. Call Janet at (301)682-3493 and begin the process.



Curfew Reminders

Now that school is up and running, please be mindful of the new curfew hours: Kids 16 and under must be in by 9pm on weekdays and by 11pm on weekends. The Housing Authority is stepping up its monitoring of curfew violations and would like all residents to step up their efforts, too. Please do all you can to keep the communities safe, peaceful, and a good place for kids to succeed. Being in by curfew, doing homework, and getting enough sleep is the kind of behavior we want to encourage in our kids. Thank you!

Inspiration Corner



The Secret Of Happiness
Is To Count Your
Blessings, While Others
Are Adding Up
Their Troubles

Congratulations to Jessica Harris



Jessica Harris was recently awarded a \$15,000 scholarship to attend the Paul Mitchell Temple School in Frederick. She will begin her studies in October. She and her three children are thrilled. Jessica sees this as the perfect opportunity for her, one that will give her cutting-edge skills in the field of hair and skin care, while also allowing her to find a good job upon completion of the program.

Congratulations, Jessica!

Here's to a Great School Year! Don't Forget You Have Computer Access if You Need it!

Wishing all the kids a great school year. Here is a brand new chance to succeed. Parents: Please remember you can monitor your kids grades (6th thru 12th) by just plugging into Pinnacle on the FCPS website. Feel free to use the computer at Lincoln, Carver or Sagner. Also, if you don't have a computer and the kids need to do something online and print it out, you are welcome to use the computers in the community rooms or at the Family Services Office. Just ask Ms. Brenda at Lincoln, Ms. Marie at Carver or Ann/Linda at Family Services in Sagner. Call Ann at (301)696-1875 for more information.



Also, please remember that we will continue to celebrate the honor roll kids again this year. Keep your kids' report cards so we can include them in the celebrations!

Congratulations to our College Students!

As the kids go back to school, you may also notice another group heading off to class, too: Their parents/grandparents! There are over 25 residents packing up their backpacks to start classes. Some are completing a program and others are just starting. Several are beginning the CNA program, others are taking the first classes toward an associate's degree, a few are completing their bachelor's and a few are completing their master's degrees. We have one resident making plans to pursue her PhD. We wish them all well and look forward to celebrating their successes with them along the way.

If you aren't yet enrolled at FCC or another college and would like more information about what to do to get started, call Ann Ryan at (301)696-1875. Remember: It's your turn to invest in yourself. Your education is one of the few things no one can take away from you and it is a great investment in your family's future.



Frederick Community College

GED and EDP Programs This Year!

If you are an adult thinking about getting your high school diploma, then now is the time. FCC just started some exciting new diploma programs. All you need to do is attend one of the orientations held every Tuesday evening at Monocacy Middle School and they will advise you of all the next steps. Call Ann Ryan (301)696-1875 if you need help with child care or transportation.

There will be no orientation on September 12, but call FCC to register for any other Tuesdays. Their number is (240)629-7960.

As you know, the job market is very tight. You desperately need that High School Diploma to compete. It is never too late; Call today.



Each One Teach One is being continued for this school year for children ages 4-7 years old. We will be working with the children on reading and math. We are looking for high school students or adults who would like to work as a tutor on Tuesdays from 4:30-5:30pm in the Sagner Community Center. We will provide light snacks for the children. If you are interested in volunteering, contact Linda Helms, Community Enrichment Coordinator a 301 696-1874.



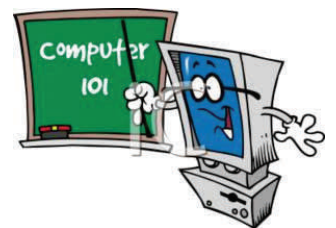
Imagine Me will be on September 7th due to the Labor Day Holiday. Our guest speaker will be Rev. Chris Jackson from The Religious Coalition. Come and be empowered. It's at 7:00 p.m. at the Clara D. Harris Community Center.

Imagine Me will celebrate 3 years on October 4, 2010. Our special guest will be Rev. Thomas Sligh and the Treasures of the Heart Ministries. Come out and join us and be blessed for an evening in song. For more information contact Linda Helms at (301) 696-1874.

Computer Training

The William O. Lee Jr. Computer Lab is currently running Computer Classes. Here is a list of the classes going on for Fall 2010.

- 101 Basic Computer Concepts
- 102 Introduction of Keyboarding
- 103 Internet Basics/E-Mail Fundamentals
- 201 Introduction to Microsoft Word
- 202 Advanced Microsoft Word
- 204 Intermediate Microsoft Excel
- 207 Microsoft Publisher
- 209 Microsoft Outlook
- 208 Microsoft Access
- 209 Microsoft Outlook



For more information contact:

Mary Reynolds at (301) 662-3691

LIZ'S LEARNINGS! PLASMA DONATION EDUCATION

Would you like to make money by helping to save lives? By donating plasma, you are doing exactly this. And because of the time and commitment asked for plasma donation, participants are compensated for their plasma donations. This is a non-taxable income. It is considered a government donation. Therefore, you don't have to claim it! It cannot be counted as income. However, because it is a paid service, even though it is a donation, you CANNOT count this towards your community service hours.

Cangene Plasma Resources of Frederick is located on Key Parkway behind the Giant Food grocery store on Route 40. The address is 1037C Key Parkway and the hours are Mon.-Thurs. 7:30am-6pm. This IS along the regular bus route so if you don't have access to a vehicle you can still have reliable transportation.

Plasma collected at Cangene is used to make a variety of life saving things. Plasma is the yellowish part of your blood that carries the red and white cells and the platelets. Plasma has 100s of antibodies and proteins. This fluid will be removed, just like donating at the Red Cross, except for one factor, your red and white cells, as well as your platelets are returned to you. Because of the "return", most people experience almost no weakness/dizziness associated with donating. (Although you should tell a staff member immediately if you do feel dizzy, faint or nauseous.)

It takes about 45 minutes to an hour to donate. So please set aside this time especially if you need someone to care for your little ones while you donate. **CHILDREN ARE NOT PERMITTED TO BE BROUGHT WITH YOU**, as you will be confined to a donation chair for this duration and cannot care for them.



Here are some pointers if you are thinking of checking this out:

1. NO food or drinks are permitted on the donation floor although there is a water fountain and soda machine in the building.
2. Take an activity with you. Because you'll be sitting in that chair for almost an hour, you're going to want something to do. Cangene provides magazines for your use. Some other ideas are letter writing supplies, or school work, a laptop, to watch movies, (no Internet access available). Or try what I do and take a book, prop your feet up and enjoy your quiet time! Also, phone calls are discouraged but you can text. So use this time to catch up with your friends and family.
3. Follow a healthy diet. 50-80 grams daily for protein. Foods like eggs, chicken, lean meats, cheese, nuts, beans and fishes like tuna and salmon are high in proteins and iron. your protein level and "hemocrit" or red-blood cell percentage will be tested every time you come in. If it's not high enough, you will be deferred for that day.

4. Stay hydrated! Drink lots of water and fruit juice the day prior to and day of donation.
5. Avoid caffeinated beverages like coffee, tea, and soda as well as alcohol on the day of your donation. If properly hydrated, you can even shorten the time it takes for the donation process!
6. Get Sleep! Lack of sleep can raise your blood pressure and make you feel ill and tired. As nice as it is to settle into those big comfy chairs for an hour or so, there is no sleeping permitted while you are donating. Avoid smoking as this can increase your chances of feeling faint or dizzy, puts unhealthy chemicals into your blood and can dehydrate you and elevate your blood pressure. Also avoid hot drinks before donating as this can raise your body temperature.

Is donating plasma safe? Yes. And there are fewer side effects than donating blood. Every visit your basic health will be screened physically as well as a review of your history on one of the touch screen computers.

STEPS TO DONATE:

Step 1:

Have a photo identification card. Either a Maryland State ID or Drivers License. If you need financial assistance to obtain a state id card (\$15) you can get in touch with Ann Ryan or Linda Helms at the family services office. 301-696-1874.

Step 2:

Call Cangene Plasma Resources to do a phone interview and initial screening. This process takes about 10-15 minutes. And consists of a few general health questions. The number there is 301-696-8110.

Step 3:

Show up for your initial appointments. You will receive a physical by the facility doctors and your medical history will then be reviewed.

Step 4:

Always be on time for your appointments. Because there are more and more donors everyday, it is very important to keep your appointment time. If you do not show up within 10 minutes of your scheduled time you may be differd until the next available appointment time. (Generally on the same day, but sometimes hours apart).

HOW DO I GET PAID?

This is one of the most common questions so don't feel alone! Cangene Plasma Resources now supplies your payments with a free direct deposit MasterCard. You do not need a bank account of any kind! Cangene will give you a card to take home after your first donation. Simply take it home, call in to the number provided and your payment for that days' donation will be deposited onto your card within 24 hours! If you have any other questions, simply ask a Cangene staff member or contact the customer service number on the back.

Cangene Plasma Resources 301-696-8110
1037C Key Parkway Frederick, MD 20102
Hours of operation: Mon. -Thurs. 7:30 am-6 pm
