



The Housing Chronicle

Honors Club Celebration Highlights Hard Work of Students in Carver, Lincoln, Sagner and



On July 14th, a celebration was held in the circle outside the Family Services Office in Sagner. What was everybody celebrating? Our kids and the way they succeeded! Did you know that over 60 kids



from Carver, Lincoln and Sagner made Honor Roll (or if younger, had at least two O's)? Did you know that several families had all three children recognized and one had all four? There is a tradition of excellence in many families in our communities. We celebrate that and the hard work it takes to succeed. Congrats to all who were honored and thanks to the performers "Holy Crankers" for the inspiring music. Thanks to the local Neighborhood Advisory Council (NAC) for helping to fund the food and to private contributors for helping to fund the gift cards. Also, thanks to the Community Foundation of Frederick County for funding the speaker system which makes it possible to truly share the successes as boldly and loudly as we should.

Sagner Resident Anola Barnes is Speaker at Allied Health Academy Graduation



At a recent CNA/GNA Graduation, the president of Frederick Community College spoke about how proud the college was of those completing the CNA/GNA program and how fortunate the Frederick community is to have these skilled, caring professionals. The graduation, held at the conference center at FCC, was the first graduating class of the Allied Health Academy, as funded by a grant from the Ausherman Family Foundation. Sagner resident Anola Barnes was the student speaker. She spoke movingly of her experience in the program and thanked her teachers and other students for working so closely and positively together.





Inspiration Corner

“Everyone gets great ideas in the shower, but only few step out, dry off and do something about it. Let’s go!”

~Rev. Run Wisdom



Extermination Schedule

August 16, 2011	2-40 Carver Community	
August 17, 2011	42-82 Carver Community	
August 18, 2011	84-120 Carver Community	
September 13, 2011	113-151 PA Ave./Sagner Community	
September 14, 2011	153 A-F PA Ave.—169 PA Avenue	
September 15, 2011	171 PA Ave.—482B Vermont Court	
September 20, 2011	101-115 Rhode Island Court	
September 21, 2011	117-129 Rhode Island Court	
September 22, 2011	116 A-F —102 Rhode Island Court	

MOLD & MILDEW

In some of our complexes we are seeing a growing problem with mold/mildew in the bathroom. The biggest reason you have mold and/or mildew in your bathroom is most likely the humidity. We recommend taking some of the following steps to reduce and/or eliminate this problem:

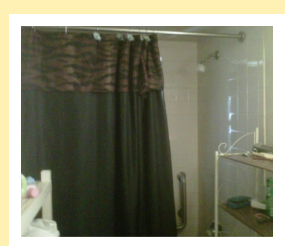
- Don’t shut the bathroom door after a shower or bath.
- Run the bathroom fan for the entire time when taking a shower or bath.
- If you have a window in the bathroom keep it cracked open to allow air flow during the taking of a shower or bath.
- Wipe down the bathroom walls and shower surfaces after taking a shower or bath.
- Remove any damp fabrics such as used towels or wash cloths immediately after using them.

Keep your shower curtain open at least 18 inches to allow air to circulate following taking a shower or bath as shown in the picture.

BEFORE



AFTER



Maintenance Concerns

When calling in a maintenance concern please be sure to give the correct name and address so that we can dispatch to your unit. We are having many calls with either the wrong name or the wrong address.

Trash

Please be aware that your lawn is as much a part of your home as any other part of the premises. Should your lawn not be cleaned (litter free) the Maintenance Dept. will notify you and after time allotted to clean it, will clean it and charge you. The minimum charge of \$22.00 will be added to your rental account. If it takes longer than a 1/2 hour, you will be charged in accordance with the standard labor rates.



Left to Right: Sagner's Got Talent. Talent Show contestants wait their turn at , at the July 8th talent show., "Sagner Smarties As Princes and Princesses," an end of the year celebration for 3 year olds held at the PAL Center and sponsored by Spring Ridge Elementary School this year., Kids enjoy Movie Night at Sagner Summer Fun Camp.

Sagner's Summer Fun Camp Takes Off!

When the Sagner residents met with the mayor and aldermen in June at a Town Hall Meeting, they didn't just ask for more services, better security, and a safer environment for the children, they talked about what the Sagner Community was doing itself to make things better. One of these things is Sagner's Summer Fun Camp. It was developed by residents Kiesha Edmonds, Tracey Solomon Moore, and Latesha Pearson. It is an incredible variety of activities for the children, offered each Friday throughout the summer. So far, they have facilitated a talent show, offered a movie night, presented a story time, and coordinated a community clean up (twice). There is much more planned, including a trip to the Washington Zoo and another trip to the museums in Washington, D.C. Over 50 kids have signed up for these activities and over 40 parent volunteers have also signed up to help! This is truly a community effort that will make a difference in the lives of the children. Stay tuned for plans for fall activities, too.

Resident Council Elections to be Held In October

Have you ever wished you had more power to shape a better community? Well now's your chance to do just that. It is time to elect officers in Carver, Sagner and Lincoln. There is much to be done in each community. It takes leadership to make that happen. Resident leadership. Please think about stepping forward to run for the office of President, Vice-President, Secretary or Treasurer. Interested? Please plan on attending a Resident Council Orientation on September 7th at 6pm at the Sagner Community Room. We will go over the roles and responsibilities of each office and discuss the many ways a powerful resident council can lift up all the communities. Call Ann Ryan at (301)696-1875 for more information.

No Pool Passes? No Way!

When Lincoln resident Danny Simmerman heard that there would be no funds to pay for pool passes this year, he decided to take matters into his own hands. He went door to door downtown to solicit contributions from shop owners and other businesses. He described the needs of the kids in this unbearably hot summer, and the businesses listened! Donny raised over \$700 for pool passes! Carver residents can pick one up at the main office, Sagner and Scattered Site residents can stop by the Family Services Office, and Lincoln residents can check with Ms. Brenda or Donny. Thanks, Donny!



Lincoln Resident Teleola Sofola Speaks at Women's Giving Circle Event



Project ALIVE was recently awarded \$15,000 from the Women's Giving Circle to help with child care, transportation, and non-credit tuition for

women residing in public housing. This generous grant will go a long way in helping to support women who are committed to moving themselves and their families forward. At the grant award event, Lincoln resident Teleola Sofola spoke to the group about how their support has made a difference to her. She spoke beautifully about her recent acceptance into the nursing program at FCC and how help with child care and transportation allowed her to focus better on her studies. She thanked the Women's Giving Circle for caring and said how she looked forward to joining the group one day in order to help other women succeed, too.

A special congratulations to this year's High School graduates:

Taylor Bowie
Kim Gibbson
Travon Hoy
Michael Page



Kiwanis Club of Suburban Frederick

The Kiwanis Club of Suburban Frederick recently recognized the most improved Frederick County Middle School students in the academic year 2010-2011. Family, friends and school administrators honored students for their improvements in academics, citizenship, class participation and leadership. We want to Congratulate Ashley Schley who was recognized from Thomas Johnson Middle School.

IMAGINE ME

Imagine Me continues to Empower, Educate, and Encourage all that come out on the 1st Monday of each month at 7 p.m. We wish to thank our speaker who joined us on August 1st, Karlys Kline, Founder of the Women's Giving Circle, and Frederick City Alderman Shelley Aloï, who will be joining us on September 6th at 7 p.m. Come out and be Empowered. October Imagine Me will be celebrating our 4 year Anniversary.

Lunch Program a Great Success in Carver and Sagner Thanks to Resident Volunteers

Many thanks to Bridget Hendersen of Carver for coordinating the lunch program at Carver all summer, and to Hannah Naylor for doing the same at Sagner. Both volunteers are the reason we can offer close to 60 lunches a day to the two communities. Both Bridget and Hannah deserve much thanks for setting up for the lunch program each day, keeping a tally of the number of kids, and making sure the distribution goes smoothly. Many thanks!

Congratulations to Grads!

Congratulations, as well, to Carver resident Samantha Martin who graduated in December with her CNA/GNA and has been working at Frederick Memorial Hospital, to Sagner resident Deborah Flippen who not only successfully completed the CNA/GNA program but also recently got married! And similar congratulations to Sagner resident Lyshelle Peters, who also graduated from the CNA/GNA program and got married! We also congratulate Lincoln resident Melissa Zottola for her success in also successfully completing the CNA/GNA program this summer!! Congrats to all and keep up the great work.

Congratulations to Sagner resident Jessi Miller for successfully completing the Vet Tech program!

Lincoln Apartments

Loving Our Neighbors



Resident Council Meeting

- Resident Council Meetings are the 2nd Monday of every month at 6:30 at the community room.

Congrats, Welcomes & Get Wells

- Congrats our Campers:
Aniyah P , Shannon G. and Nicholas C
- Contgrats to Taylor Bowie for being accepted to Frederick Community College
- Congrats to Our Academic Excellence Students:
Ta'Tiana A., Kennedy B., Nicholas C., Shannon G., Austin K., Aniyah P., Chris S.
- Sincere Thanks to Danny Zimmerman and Ann Ryan for the great job obtaining pool passes.
- Continued wellness wishes to Ola Thompson and Joyce Snowden



Woman to Woman Mentoring Program of Frederick County

What's It All About?

The Woman to Woman Mentoring Program provides personalized, coordinated, year-long mentoring for 18-35 year-old women facing important crossroads in their lives. Mentees receive help and support from an individual mentor in creating goals that build self-confidence and a vision for a successful life.

The Time is Now!

Apply NOW if you've been thinking about becoming a mentor or mentee! Applications are on the web site and are being accepted until the end of August! Serving women ages 18-35.

www.womantowomanfrederick.org

Have You Been Putting Off Getting Your High School Diploma?

Well, it's time to take the step to improve your income making potential and improve your life. You simply cannot compete in the workplace without a high school diploma. The first step is to check the FCC website (frederick.edu) and click on the GED/Adult Ed link. Look over the orientation dates and sign up for one. Show up for that and you are on your way. It is possible. Take the first step. Call Ann at (301)696-1875 if you need a bus pass or help with child care.



Happy Birthday to our August & September Youth

AUGUST

Jalayah Douglas
Christopher Douglas
Aliyah Thompson
Sphia Escobar
Douglas Louia
Donovan Keene
Aryana Watts
Limari Hartwell
Khyana Cummings
Soumaila Bouraima Jr.
Stacie Connor
Joshua Lopez Rivas
Camari Wars
Malayah Witherspoon
Zabein Jenkins
Genesis Green
Khaliq Bandy
Tania Berrys Mbalibana
Gary Grimes III
Mackenzie Gates
Kayla Brown
Keone Ison
Tiara Watts
Tatyana Watts
Brianna Froeman
Duman Garcia
Randi Dollar
Shantel Disney

SEPTEMBER

Marcus Woolery
Kahlyssa Coleman
Alani Martinez
Alana Martinez
Micah Witherspoon
Makaela Bernard
Julien Green
Shannon Green
Brendy Grimes
Areeba Rehman
Ali Rehman
Devin Hall
Breia Snead
Shamayim Rehman
Anoosh Rehman
Kennedy Blackwell
Christopher Sambula
Jahnia Swinton
Melique Jeffery
Stephon Barnes
Shyleria Addison

Back to School Safety Tips:

- Work out a safe route to school with your parents. Choose the quickest way with the fewest street crossings and use intersections with crossing guards. Stay away from parks, vacant lots, fields, and other places where there aren't many people around.
- Whenever possible walk to and from school with a friend, neighbor, brother, or sister. Don't go by yourself.
- Be sure you know your home phone number (including area code) and address, the numbers of your parents at work and of another trusted adult, and how to use 911 for emergencies.
- Never talk to strangers or accept rides or gifts from strangers. Remember, a stranger is anyone you or your parents don't know well and trust.
- If you bike or skate to school, wear a helmet. And don't forget to lock up your bike with a sturdy lock wherever you leave it.
- If you're home alone after school, check in with a parent or neighbor as soon as you walk in the door.
- Let parents and friends know if you stay late after school. Get permission first if you want to play with a friend instead of going home.



Happy Birthday to Our August & September Teen Birthdays

AUGUST: Ananzia Hill-West, Javon Gholston **SEPTEMBER:** Savonna Ponder, Andy Garay, Angelica Baugher, Tyler Jenkins Alexander Dennie, Josie Baugher, JaQuan McKnight, Jasmine Naylor, Amber Eckendrode, Nicole Stallings

After a summer of sleeping in or doing things on your time, the alarm bell announcing that first day of school can be a rude awakening. Whether you're an anxious new freshman or a confident senior, heading back to school signals a time of transition: new classes, new teachers, new schedules, and a new social scene.

Dread it or love it, you gotta go to school. Here are some ways to make the transition from summer to school a little easier.

First-Day Mania

There's no escaping the fact that the first day of school can be crazy. New kids wander around in circles. Lockers won't open. The school nurse needs your medical records. You forgot your gym shorts. Freshmen are running in all directions, looking for their homerooms.

How can you combat first-day chaos? If you're headed to a new school, try to arrange a visit before classes begin. Explore any areas that are of particular interest, such as the gymnasium, library, or science labs. Some schools offer maps. Get one and give it a read before school starts — then keep it in your backpack until you're familiar with your new surroundings.

Emotions

Here's a simple equation: new place = new emotions. Lots of people feel anxious, scared, or excited about school. Although students who are coming back as seniors may be happy they're in their final year and can't wait to visit with friends, most freshmen or new kids are likely to be tense or worried.

It's perfectly normal to feel nervous on the first day of school. Getting back to the school routine and adjusting to new workloads takes some getting used to after a long summer break. If you're having a mental meltdown, think back to some previous "first days." Everything probably settled down pretty quickly once you got into the routine.

Making Your Way Through the Lunchroom

What's everyone's favorite period? Lunch, what else? But with foods like tacos, pizza, or cheeseburgers staring you in the face when you're at your most hungry, it can be hard to make healthy choices.

- **Get a copy of the menu.** If your cafeteria provides a weekly or monthly menu, check it out. Knowing what's on the menu puts you in control: You can pick and choose which days you want to buy lunch and when you want to bring your own.
- **Head for the salad bar.** If your school offers a salad bar, take advantage. If you'd rather pack, consider adding carrot sticks, a piece of fresh fruit, or pretzels to your lunch bag. **Think energy.**

Having a Brain Drain?

School seemed simple when you were younger. Everyone told you where to go, what classes to take, and how to finish your homework. Now things are different; there are so many choices and priorities competing for your time. Stretch yourself too thin and you may find yourself feeling stressed out.

Here are some things you can do to help regain control:

Plan ahead. Get a wall calendar or personal planner. Mark the dates of midterms, finals, and other tests. Note the due dates of term papers, essays, and other projects as they are assigned. List any other time commitments you have, like basketball practice or play rehearsals. When your calendar starts to fill, learn to say no to additional activities until things calm down. **Stay ahead.** Try not to fall behind. If you feel yourself falling behind and starting to feel frustrated, let your teachers know. It's better to get help early on than to wait and think you can ace the final if you spend a few nights cramming. **Listen up.** Paying attention in class can actually pay off in the long run. Sure, it's often easier said than done, but actively listening and taking notes during lectures can make recalling information easier when it comes time to study and remember things.

For more on this article check out : www.kidshealth.org/teen/school_jobs/school/back_to_school

Money Monday: Keys to Retiring Wealthy, Even on a Meager Salary

By: Gwen Jimmere



In the Deep South, Oseola McCarty spent her working years as a wash-erwoman. To say she earned a meager income washing and ironing clothes for the local residents would be an understatement. But Ms. McCarty amassed enough wealth to donate \$150,000 to the University of Southern Mississippi, establishing a scholarship fund for deserving students. Earl Crawley works as a parking-lot attendant. He makes but \$20,000 a year. Yet he's created a stock portfolio worth more than half a million dollars. Both McCarty and Crawley are positive proof that even those of us with low-paying jobs are capable of creating extraordinary wealth. The fundamental rules of wealth are universal—pay yourself first, save, and invest.

If they could build wealth on such meager salaries, then most of us can as well, even in today's economy. But where does a family find the money?

Cut the waste. We're literally surrounded by wasteful spending. Most of it goes unnoticed. The average family of four, for instance, throws out nearly \$1,350 worth of food each year. Discarded purchases and unused memberships lay waste to the best wealth-building plans. Small amounts here and there add up. An unused gym membership at \$65 per month creates a \$780 year end money pit. The extra \$45 for premium cable channels that are rarely watched and takes \$540 from your pocket annually.

What's the difference between those that struggle financially and the financially secure? The financial superstars track their spending so they can eliminate the money drains in their lives.

Determine what truly makes you happy. Madison Ave tells us we can have everything we desire. And they're right, if we're willing to deal with mountains of debt that come along with it. As with anything in life, it's all about balance. As kids we were told we couldn't have everything we wanted, but as adults we act as if the rules have changed. Now, I'm not advocating living like Ebenezer Scrooge. I simply believe you should prioritize your spending. Indulge in what makes you and your family happiest and **slash with a vengeance** those expenses that bring your family less satisfaction.

If family vacations bring the greatest amount of pleasure to your family, then by all means enjoy. But consider cutting back on the new automobiles or the latest fashions. Like kids in a candy store, sound money management requires us to make choices and prioritize. Is dining out more important than the latest electronics? Is private school for the kids more important than a large house? Spend money on your priorities; ignore the shiny distractions.

Watch out for the great loan wealth drain. Consider this for a second. Most of us have one type of loan or another during the majority of our lives, whether it be a car loan, student loan, personal loan, or mortgage. The difference of just a few percentage points can mean hundreds or thousands of dollars over the life of a car loan. The same difference in a mortgage can translate into tens of thousands of dollars wasted over the life of the loan. A 3.75% mortgage on a \$200,000 home over 30 years will cost \$926.23 a month. With a 5.75% mortgage, however, you're looking at a monthly payment nearly \$240 higher. *Paying higher interest rates than we should represents one of life's biggest money pits and greatest obstacles to building wealth.* So what can we do to make sure less of our money goes into the pockets of our banks and more is used to build wealth? Shop for your loan as carefully as you shop for your car or home. This includes knowing your credit score so that you won't be forced to pay more for a loan than your credit score warrants, something that frequently happens to minorities. Wells Fargo was recently fined a record \$85 million for pushing credit worthy borrowers into more expensive subprime housing loans. Automobile loans are even worse. Dealers routinely inflate the interest rates on poor and minority borrowers. They also pack loans with useless or artificially inflated add-ons like credit insurance. Your best bet, shop around and obtain your auto loan from a bank or your credit union before even setting foot in a dealership.

We're blessed to live in a country where even those living on meager incomes can build wealth. The question we have to ask ourselves, are we doing all we can to make wealth building a reality?

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