



Palo Alto Housing Corporation's Resident Services

COMMUNITY NEWSLETTER

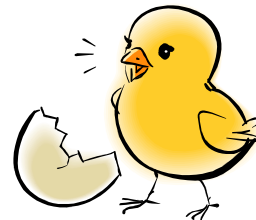
March 2009
Volume 72

April is Financial Fitness Month

"The financial crisis" that we keep hearing about on the news is affecting us all in small and large ways. It has inspired many of us to perhaps take a second look at the money we earn and how we save it, spend it and protect it. For April, the Services Team has organized a number of opportunities to get more information on saving money, spending money and surviving these tough economic times. We will take the kids in our after school programs to visit a local bank and learn about how it works. Bank representatives will come talk to our teen groups too. See page 3 for workshops dates on the really amazing IDA program and page 7 for money saving tips for those on fixed incomes.

Spring Egg Hunt

Friday, April 10th
4pm
Webster Wood Apts. Garden
941 Webster St. between Channing and Addison.
Rain or shine.



Our always-popular springtime festival featuring an egg hunt, petting zoo, games and tasty refreshments for everyone. The petting zoo will include bunnies, rabbits, goats, piglets, chickens and ducks, all waiting for some of your affection.

Please bring a bag or basket for your goodies.

PAHC Resident Services Team:

<p>Kate Young Director of Resident Services</p> <p>at Oak Court Apts. 845 Ramona St. Palo Alto, CA 94301</p> <p>Telephone: (650) 326-0111</p> <p>Email: kyoung@ paloaltohousingcorp.org</p>	<p>Nora Noldon Senior Service Coordinator</p> <p>at Sheridan Apts. 360 Sheridan Ave. Palo Alto, CA 94306</p> <p>Telephone: (650) 326-0137</p> <p>Email: nnoldon@ paloaltohousingcorp.org</p>	<p>Raul Rojas SRO Service Coordinator</p> <p>at the Barker Hotel 439 Emerson St. Palo Alto, CA 94301</p> <p>Telephone: (650) 327-2006</p> <p>Email: rrojas@ paloaltohousingcorp.org</p>	<p>Lydia Klussmann Youth Leader</p> <p>at Arastradero Park Apts.</p> <p>Telephone: (650) 494-6675</p> <p>Email: lklussmann@ paloaltohousingcorp.org</p>
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The Opportunity Fund
Working capital for working people
Save, Earn and Invest Nonprofit in San Jose, CA

Here's the Problem....

Hard work isn't always enough. As many working people know, a solid economic foundation is sometimes out of reach. It's tough even to find enough money to meet basic needs due to the high cost of living in the Bay Area.

Who Do We Help?

At the Opportunity Fund, we help hard-working people getting by on modest wages in the Bay Area. Some are refugees from around the world. Some live in homeless shelters even while holding jobs. Others start businesses on the side to help make ends meet. All of them share a determination to build a better life for their families.

How Do We Help?

We help our clients get a foothold and get ahead. We help them join the financial mainstream. We achieve this by lending a helping hand, through our award-winning approach that includes financial education, microfinance loans, and matched savings accounts. We offer our clients an opportunity to take charge and a chance to change their lives. Their successes are the proof: that a little help goes a long way.

We will be at **Arastradero Park Apts.** (574 Arastradero Rd. #A3) and invite you to join us on:

Tuesday, April 7th
At 6pm

For a presentation on our **Individual Development Account (IDA)**
Program in English & Spanish.

The IDA Program is a matched savings account program that helps
low-income and low-wealth families build assets.

For every \$1 you save, you can earn \$2 in matched funds. You can save up to \$2000 of your own funds and earn up to \$4,000 in matched funds for use toward post secondary education (university, community college or vocational schools) or for starting or expanding an existing business.

The income limits for this program are:

1 person: \$20,800, 2: \$28,000, 3: \$35,200, 4: \$42,400, 5: \$49,600, 6: \$56,800.

If you would like to come hear about this exciting opportunity, please call Kate at 326-0111 to reserve your seat. Since space is limited, if there is high demand for this presentation, we will schedule a second time/place.

Wells Fargo Bank will be presenting.....

A workshop for parents and students
On the topic of **School & Money**

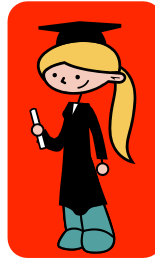
On Tuesday, April 22
6pm
at Oak Court Apartments

If you are a high school student or a parent of a high school student, come learn about saving for college and how financial aid works such as: grants, scholarships, work-study and student loans.

Speaking of money for school...

**The 2009 AHMA Educational Scholarship
\$1000
Due May 15, 2009**

This scholarship is exclusively open to affordable housing residents in Northern California and Nevada. Several PAHC residents have won this scholarship in past years and we want to inspire more to apply! If you are a high school senior or current college/vocational school student, please call for a copy of the application or visit www.ahma-ncn.org/2009scholarships to download a copy. It can't hurt to try and you could have \$1000 more for school!



Call Kate with questions or for a copy:
326-0111

**YMCA Healthy
Kids Day**

Saturday
April 4th
10am - 2 pm
3412 Ross Rd., Palo Alto

Healthy Kids Day is a nationally celebrated YMCA event highlighting delivery of mission-based programming for kids. This free event will include arts & crafts, healthy activities, fun games and a chance to meet YMCA camp staff and register for summer programs.

**City of Palo Alto
Earth Day Celebration!**

A fun-filled community celebration will be held on Saturday, April 18, 10 - 2pm at the Lucie Stern Community Center (1305 Middlefield Rd.) There will be children's activities, information booths from local non profits, cooking and garden demonstrations, and much more.

Teens...trying to get leadership experience for your personal growth or college applications? Consider applying for one of Palo Alto's many youth advisory boards. Applications are due May 1.

**Junior Advisory Board
Teen Advisory Board
Youth Advisory Board**

Drop by Mitchell Park or call Adam at 326-2192 for more information.



WANTED
Future jugglers, physicists and stamp collectors

Splash 2009

April 4 & 5th
10am ~ 6 pm
Stanford campus
www.stanfordesp.org

Great Information
from a PAHC
Resident!
Thanks so much!

Come to SPLASH, a 2-day long extravaganza of lectures, workshops, and seminars for bay area 7th-12th grade students. Get your feet wet with a short introduction to subjects you've always wanted to know more about. You can dive head first into an in-depth seminar or intensive workshop such as: Introduction to Improv, Pascal's Triangle, American Sign Language, Limericks & Haikus, Molecular Motors, the Art of Origami and Microfinance in Peru and much much more!.

\$40/student for both days
Financial aid available on request
Email: stanfordesp@gmail.com

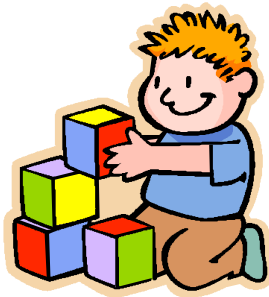
Toddler Time!

Parent-Child Ongoing Program

Parents, grandparents or guardians, bring your little ones aged 2-5 years
And spend some time together with music, stories, songs, and hands-on activities such as
art, cooking and games. We'll practice social skills, small motor skills, large motor skills,
ABC's, shapes and numbers too!

Every Monday & Thursday, 10:30-11:30 am
Arastradero Park Apts. Learning Center
574 Arastradero Rd. #A3
No Class the week of March 23 for Spring Break

Taught by Lydia K., our long-time Youth Leader
Toddlers and parents from any PAHC property are welcome to attend!



**Parents are invited to join our spring
parenting workshop series on:**

**“How to Talk So Kids Will Listen
and Listen So Kids Will Talk”**

A 6-session video and discussion series for parents of all age groups! Please attend all 6 sessions. Participants will receive 2 life-changing books on making relationships with children of all ages less stressful and more rewarding.

Pizza Dinner at 6 pm
Workshop begins at 6:30 pm
Tuesday evenings
March 17
March 31
April 14
April 28
May 12
May 26

Arastradero Park Apts. Learning Center

Sue Garber of the Children's Health Council will be the facilitator.

By Nora Noldon, Senior Service Coordinator
Phone: 326-0137
nnoldon@paloaltohousingcorp.org

From Stanford Hospital, we are pleased to welcome

DIANE CHURCHILL, Lifeline Coordinator

“LIFELINE 4 U”

Diane will be talking to us about their vital program and equipment which allows you to be independent without being ALONE. If you want more information and a demonstration, we invite you to come to the Sheridan Apts., 360 Sheridan Ave. to hear Diane. Special for PAHC residents, there is an excellent price break on the monthly service fee!

WEDNESDAY, MARCH 25, 2009
4:00pm
360 Sheridan Ave.

RECAP: PROSTATE HEALTH...

On Wednesday, October 22nd, we welcomed Dr. Leon Kaseff to the Sheridan. He talked to men on prostate cancer, the signs and lifestyles for prevention. This is the first time we have brought in a speaker in especially on men's health.

COMMONLY ASKED QUESTIONS: Household Hazardous Waste

Q: *Where can I take my Household Hazardous Waste?*

A: Household Hazardous Waste (HHW) is any unwanted household product labeled as flammable, toxic, corrosive, or reactive. The most common products include aerosols, anti-freeze, asbestos, fertilizers, motor oil, paint supplies, photo chemicals, poisons and solvents. Improper disposal of these products is not only illegal, but can contaminate drinking water, pollute the bay, and seriously injure garbage and recycling collection and landfill employees.

To find out more information on HHW and future collection events, visit www.hhw.org or call 408/299-7300.

Q: *What is the new Universal Waste Law (2006) and how does it affect me?*

A: As of February 9, 2006, it was illegal for residents and small businesses to dispose of fluorescent lamps, household batteries, and other "Universal Waste" in the trash. Under the rule, "Universal Waste" is defined as batteries, mercury thermostats, fluorescent lights, cathode ray tube devices (computer monitors, televisions), mercury thermometers and other products containing mercury or other heavy metals.

Q: *If I can't throw this stuff in the trash, how do I get rid of it?*

A: You can help prevent the contamination of the environment by recycling all Universal and Hazardous Waste. **Please do not put these items in the garbage or curbside recycling bins.**

BRING FLORESCENT LIGHT BULBS TO YOUR SITE MANAGER OR MAINTENANCE TECHNICIAN FOR PROPER DISPOSAL.

BATTERIES & FLORESCENTS CAN BE TAKEN TO:
YOUR LOCAL HARDWARE STORE SUCH AS:

- PALO ALTO HARDWARE: 875 ALMA ST.
- PENINSULA HARDWARE: 2676 MIDDLEFIELD RD.
- ORCHARD SUPPLY: 2555 CHARLESTON RD., MT. VIEW

OR TO GREEN CITIZEN:
4500 El Camino, Los Altos
GREEN CITIZEN ALSO ACCEPTS USED
COMPUTERS, CDS, PRINTERS, ETC.

8 STEPS TO A PAIN-FREE BACK

Remember our great speaker from last year, Esther Gokhale?

She has written a very colorful, informative book, which sells for \$25.00.

Good news: It is now available to loan in the Senior Service Coordinator's office. Please come by and check it out!

"SECRET CODES"

When you go to the market, look at the labels on the fruits or vegetables you are purchasing:

- A 4-digit code number means it is *conventionally grown*.
- A 5-digit code number beginning with 9 means it is *organic*.
- A 5-digit code beginning with 8 means it is *genetically modified*.

HAPPY ST. PATRICK'S DAY!



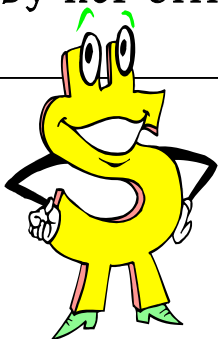
April Is FINANCIAL FITNESS MONTH!

The Seniors Benefits Council will come to speak at the Sheridan Apts. about our favorite subject:

SAVING & PROTECTING OUR MONEY!

on
April 22nd, 4pm

To prepare for that event, we want to ask you, PAHC residents, to offer your best money-saving tip. The winning tipster will be given a special prize and will be mentioned, along with the tip, in the April newsletter! So put your thinking caps on. Share your tips with us and 15 seconds of fame will be yours! Call Nora at 326-0137, or come by her office.



Send in your money-saving tips!

Ten Preventative Measures: IDENTITY THEFT

Tens of millions of people have fallen victim to some sort of identity theft. They face not only the expense of resolving the situation, but also may have problems with their credit history for years to come.

1. Shred sensitive documents.

Shredding documents with your financial information, Social Security number or other sensitive information is a bare minimum to protect your identity.

2. Use a locking mailbox.

For an identity thief, getting their hands on your paperwork can be just as easy as opening your mailbox and pulling out a few envelopes.

3. Contact the post office if there's major changes in your mail.

If you suddenly stop getting mail, check to make sure that no mail forwarding was set up without your knowledge. You should also contact the post office if you think your mail may have been stolen.

4. Put your cards, passports and other documents somewhere safe.

The fewer pieces of sensitive information you carry around with you, the less chance you have of losing something.

5. Change your PINs and passwords regularly

It's rare to find someone who changes their passwords on a regular basis, but it's important. That goes double for your bank and credit card accounts.

6. Protect your computer.

Keeping your anti-virus software and spam filters up to date should be a priority.

7. Keep in mind how much information is already out there about you.

When you're setting passwords and security questions, remember that information like the name of your high school, your mother's maiden name and even your first pet are probably out on the internet somewhere.

8. Minimize who actually has your information.

Many of the forms that ask for your Social Security number and other personal information don't actually need it. You're well within your rights to ask how a particular organization plans to use particular bits of information before handing them over.

9. Check into security breaches.

If you hear that your information could have been included in a security breach, it's worth checking into. Banks and other companies with access to your information will usually be able to tell you what to do.

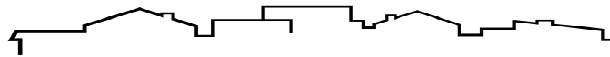
10. Beware of emails from eBay and banks.

Be very careful about responding to any bank or eBay requests and NEVER enter your password

PAHC Management and Services Corporation
725 Alma Street
Palo Alto, CA 94301

PRSTD STD
US Postage
PAID
Darnet
Mailing Service

Time Sensitive
Please Expedite
Mailed 3/09/09



**PALO ALTO HOUSING CORPORATION
RESIDENT SERVICES NEWSLETTER**

Community information for you and your family!

We welcome your input. If you ever have an idea, tip or resource that should be shared with PAHC residents, please do not hesitate to call or email.

**PAHC Resident Services Program
Mission Statement:**

The Resident Services Program seeks to foster community connections, facilitate access to resources, and provide opportunities for personal development for residents of PAHC's housing communities.