

Views

East Richmond Neighborhood Council

www.eastrichmond.org

Gina Swirsding, President • P.O. Box 5253 • Richmond, CA 94805

quick-takes

Bead-dazzled

See beads, gems and treasures in a new way the at NIAD Art Center's exhibit, "Bijoux." Underwritten by the Northern California Bead Society, "Bijoux" is French for jewels, and in this inspiring show, visitors can see beautiful and inventive art pieces, all of which incorporate beadwork by NIAD's artists with disabilities. Joining NIAD are 15 talented professional bead artists from the Northern California Bead Society as well as from across the country. The exhibit runs until November 18 at the Florence Ludins-Katz Gallery NIAD Art Center, 551 23 Street, Richmond, CA, 94804.

Lending Workshop

Whether you want to re-finance, fix your roof, buy your first home, or use your equity to retire, borrowing money can be a nerve-wracking experience. But falling into the clutches of a predatory lender can mean ruin. The City of Richmond is holding a free anti-predatory lending task force workshop to make sure everyone knows the facts. The workshop will be held Wednesday, November 9, 2005 in the Bermuda Room at the Richmond Civic Center Auditorium, from 6:00 p.m. to 8:00 p.m. There is plenty of parking at the Civic Center.

Don't Forget to Vote

No doubt you have read about the conditions leading to the pending statewide ballot measures in the news. It is not the practice of this newsletter to take sides, but we are well within our rights to ask you to make your feelings known at the ballot box, an institution we should never take for granted. Be sure to review the Official Voter Information Guide about the measures covering limits to reproductive rights, hiring and tenure practices for public school teachers, use of union dues, state and school spending limits, redistricting, discounts on prescription drugs, and regulation of electric service providers. If you did not get a guide, you can request one at **800/345-VOTE**.

Keeping Our Neighbors

Six hundred and fifty thousand meals – that's how many plates Richmond's Bay Area Rescue Mission hopes to fill this year during Thanksgiving and Christmas. Many of us have wanted to do a little more since Katrina and Rita reminded us of our vulnerabilities. Here's a chance to something close to home. To be able to prepare and serve those 650,000 meals, the mission will need to stuff its pantry with 2,000 turkeys, 2,000 hams, canned meat (tuna or chicken), canned vegetables (corn, green beans or peas), pancake syrup, and sugar.

Not only will the Mission be sharing that many meals, but it will provide more than 20,000 bed nights to the weary and homeless. To provide for its male visitors, the Mission needs an array of incidentals: soap, deodorant and combs, mouthwash, toothbrushes and tooth paste, razors, shaving cream, after-shave lotion, foot powder, towels, wash cloths, socks (tube and dress), undershorts (waist 32-46), and t-shirts (M, L, XL). For its female visitors, the Mission needs toiletry kits, nail care kits, scented soap, bath gel, talcum powder, deodorant, hand and body lotion, makeup and makeup bags, perfume, hair picks and combs, and ladies underwear.

Got something to spare? Please consider making a donation to the Bay Area Rescue Mission at 2114 Macdonald Ave, Richmond, CA, 94802. For more information, call 510/215-4555.

Reverse Mortgages and how they work

This story originally printed in June 2005 By Andy and Nick.

Our speaker at the November ERNC meeting will demystify what for many is a new topic reverse mortgage is more like a way to sell your house without leaving it. Let's say you want to draw cash from the value of your home. The obvious way is to sell it, but then you would have to move. Another option is to borrow against the value of your home, but then you would have monthly loan repayments.

A reverse mortgage is a third way of borrowing against the value of your

Continues on page 2 (Reverse Mortgage)

quick-takes

Suggestions for when ants invade your home:

Outside your home. There are so many ants outside that it is impractical to try to get rid of them. Instead, it is more effective to work on preventing ants from coming into your home and keeping them away from the perimeter.

Caulk holes in the building, putting weather-stripping on doors and windows where ants might get in. If you work on this a little at a time, you will eventually have far fewer ants invading. Clean recyclables before storing them.

Use ant baits because they contain a minimum of pesticide and are confined to a small area. Place baits where you see ant trails going into the house. Choose outdoor baits that contain boric acid, borax, fipronil, hydramethylnon, or arsenic as the active ingredient (check label). Remove the bait when the ant trail disappears so you do not attract more ants to the same spot.

In the garden ants feed on sweet excretions of pest insects like aphids, scales, & mealybugs that live on some plants. To help their food source ants fight off the natural enemies of these pests. By removing ants from the picture you allow the natural enemies to do their job.

Exclude ants from bushes or trees by using a sticky barrier around the trunk. Be sure to trim any branches that touch walls, fences, or other plants so ants can't find another way onto the plant.

Protect ant baits from water by putting a plastic container over them.

Continued from page 1 (Reverse Mortgage)

home, but it is one that you do not have to pay back for as long as you live there. The money can be paid to you all at once, as monthly advances, or in the form of a line of credit. You pay it back plus interest when you sell your home, or permanently move out of your home, or the money is repaid from the sale of your home after your death.

To be eligible for most reverse mortgages, you must own your home and be 62 years of age or older. Owners generally must occupy the home as a principal residence (where they live the majority of the year).

Because the homeowner makes no monthly payments, the amount owed grows larger over time, and the amount of cash that would be left after selling and paying off the loan (the equity) generally grows smaller.

The best deals are available from state and local governments, but carry stringent conditions. Other reverse mortgages offered by the "private sector" can be used for any purpose.

All loans and mortgages are labyrinths of small print. For example reverse mortgages may have tax consequences, affect eligibility for Fed & State programs, and have an impact on the estate of the homeowner. While the IRS doesn't consider loan advances to be income, there are many conditions under which they are taxed. To learn more about reverse mortgages, you can check the internet (one source was www.aarp.org/money/revmort/). Or you can come to the meeting.

Suggestions for when ants invade your home:

Inside your home, keep things clean. Empty the trash daily during ant season. Keep food in containers that seal tightly. Kill single ants you find walking around the kitchen. These are scouts that will call in the hordes if they find a tasty tidbit. Caulk cracks and crevices in baseboards, cupboards, walls, etc. Wipe up ant trails with soapy water or vacuum them up. Ants will die in the dust of the vacuum.

If you choose to use baits keep several different baits on hand because ants change their food preferences frequently. If one bait is not working try another. Wait several days to see if they take the bait before switching to a different type.

Do not spray insecticide around the bait, this will repel the ants.

Suggestions from the Contra Costa Clean Water Program for products to use:

Sticky barrier: Tanglefoot™ or Stickem™ Tree Pest Barrier

Baits containing Boric Acid or Borax: Terra™ Ant Killer II, Enforcer™ Ant Bait

Baits containing Hydramethylnon: Combat™ Ant Control System

Baits containing Fipronil: Combat™ Quick Kill Formula for Ants

Baits containing Arsenic: Grants™ Kills Ants

No endorsement of any specific brand name product is intended, nor is criticism implied of similar products not mentioned in this article.

For more information contact:

Bio-Integral Resource Center (BIRC) (510) 524-2567 website: www.birc.org
University of California Cooperative Extension Master Gardeners in your area (listed in the phone book)

Central Contra Costa Sanitary District website: www.centrialsan.org

University of California IPM website: www.ipm.ucdavis.edu

Acknowledgments for this article on ants was copied from a flier written by Tanya Drlik, Bio-Integral Resource center.

contacts



You'll find many more phone numbers, as well as e-mail links for public services at our website, www.eastrichmond.org

Emergency 233-9135
Crime in progress, medical

To report suspicious activity
Richmond Police 233-1214
Unincorporated area 925/646-2441

Anonymous tips 232-TIPS

Community Police Officer
Sgt. Andre Hill 620-6642

General security concerns, other police services
RP Watch Commander 620-6643

Neighborhood Council issues
Gina Swirsding *82-232-1675

Report blight and graffiti
Richmond 321-3010
CalTrans 925-926-6112

Calls for service to the Richmond Police

Calls made to the Richmond Police from **September 1-30**. Calls to commercial establishments are not reported, only those concerning possible crimes against persons or personal property.

Abandoned

25 reported

Stolen vehicle

15 reported

Recovered Stolen Vehicle

2 reported

Hit/Run Property Damage

09/08 53XX Clinton
09/16 Macdonald/Wilson
09/22 7XX Yuba

Robbery

09/02 129XX San Pablo
09/10 126XX San Pablo

Shots fired

09/03 127XX San Pablo
09/25 53XX McBryde

Battery

09/19 52XX Nevin

Burglary from auto

09/07 10XX McLaughlin
09/14 54XX Esmond
0916 6XX Yuba
09/17 127XX San Pablo
09/23 6XX McLaughlin
09/24 6XX Humoldt
09/26 123XX San Pablo
09/30 129XX San Pablo

Burglary from Residence

09/02 11XX Amador
09/03 8XX Sonoma

09/04 7XX Ventura
09/07 534XX Garvin
09/09 3XX Carlston
09/09 7XX McLaughlin
09/20 9XX Humboldt
09/21 6XX San Pablo
09/22 7XX Ventura

Grand Theft

09/21 122XX San Pablo

Petty theft/stolen property

09/02 9XX Ventura
09/06 22XX Key
09/07 Macdonald/San Pablo
09/11 Humboldt/Solano
09/13 6XX Lassen
09/14 8XX Lassen

09/16 49XX Macdonald
09/16 Barrett/San Pablo

Drug related activity

09/11 6XX McLaughlin

Mail theft

09/28 5XX Key

Calls related to Juveniles

09/02 8XX Sonoma
09/03 Yuba/Sierra
09/12 3XX Carlson
09/14 Sierra/Kern
09/25 9XX Kern\
09/30 51XX Macdonald

Vandalism

09/03 57XX Solano
09/08 6XX Lassen
09/08 7XX Amador
09/18 9XX Humboldt (two locations)
09/29 125XX San Pablo

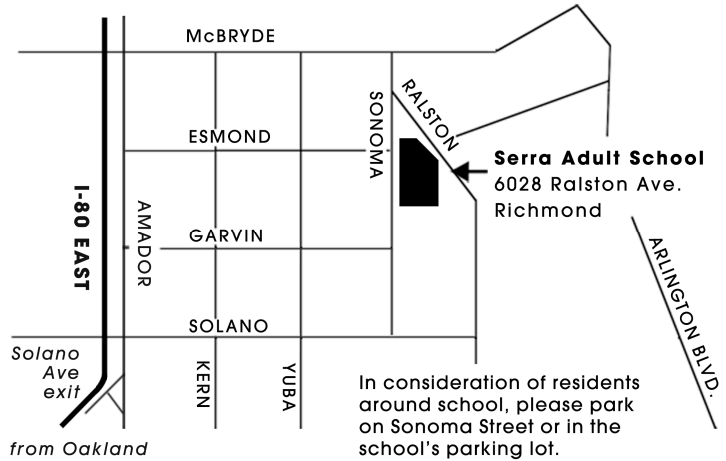
at the next ERNC meeting

Learn about reverse mortgages

This month we invite a certified senior advisor in the field of reverse mortgages, Herb Hofvendahl, to describe the details of this fast-growing method of financing.

Reverse mortgages may be of particular interest to people over 62 who own their own homes.

We look forward to seeing you there.



Monday, November 7th, 7 PM
Serra Adult School
6028 Ralston Avenue

RICHMOND NEIGHBORHOOD COORDINATING COUNCIL
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Richmond, CA 94808

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