

Winchester
San Tomas
THE EDEN EXAMINER
Payne
Williams



February 2008

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Next Meeting: *Amber Drive Primary Plus School, Tuesday, February 12th, 7:00 p.m.*
Guest Speaker: *Judy Lococo, CLU, CSA, of First Street Insurance*
Topics: *Helpful Strategies to Avoid Outliving Assets and Income*

February 12th General Meeting Agenda

- Welcome
- ENA Updates & Committee Reports
- Guest Speaker: Our February speaker will be Judy Lococo, Chartered Life Underwriter (CLU), Certified Senior Advisor (CSA) of First Street Insurance. She is an insurance agent and a securities Registered Representative & Advisory Affiliate with passion and expertise in the area of senior income protection and long term care planning. She currently serves as the co-chair of the Presbytery of San Jose's Older Adult Ministry Network Task Force and has served on the Board of Directors of numerous San Jose non-profit organizations over the past 37 years.

Let's face it - the future belongs to those who plan for it. But sometimes the planning doesn't happen or is not well communicated to family members. Judy will be providing a brief overview of some key components in planning. The focus is to serve as a tool to aid discussions about opportunities for seniors and their adult children to work together on important issues, sharing their wishes and concerns. This overview includes:

- approaches for not outliving your income
- maximizing your independence
- preventing elder financial abuse
- long term care options
- uses of reverse mortgages



All information provided will be generic and no sales will be solicited by the presenter either at this event or in a follow-up by the presenter or her affiliates unless they are approached by a member of the audience. So, take this opportunity to review what you've already thought about and set up, as well as to hear about areas that are often forgotten or glossed over.



4th Annual Fresh Fruit Donation Drive

We're asking for your help in the collection of the oranges, grapefruit, lemons & any other fruit to be donated to the Second Harvest Food Bank. We will again be picking up bagged fruit in our neighborhood on:

Date: Saturday & Sunday, February 23 - 24
Pickup Time: 12pm - 4pm



Let's "Be Green" and recycle our unused fruit!

On the pickup days, please do the following:

- Put fruit in bags or boxes
- Separate the fruits (ie. oranges/lemons/grapefruit)
- Mark the box or bag with "ENA"
- Leave them on your driveway, doorstep, or parkway where they are visible from the street

If you have any questions or want to volunteer your help, please contact Ginny Pyle at the ENA Message Line at (408) 404-7404.

- Ginny Pyle

4th Annual ENA Fruit Drive

Sat & Sun, Feb 23rd - 24th



12-4pm Pickup



- Separate & bag/box your fruit
- Mark the bag/box with "ENA"
- Put it where it is visible from the street (driveway, doorstep, etc)



President's Message Tom Marron

I would like to thank everyone who came to our first annual meeting of 2008. Our guest speaker was Armin Quiring, who made a fine presentation on Identity Theft, with lots of good handouts. In spite of the rainy weather we still had a good turnout.

February will be a busy month for ENA. To begin with, we will have our General Meeting on February 12th and our speaker will be Judy Lococo, CLU, CSA of First Street Insurance. Her topic will be "Helpful strategies to avoid outliving assets and income."

Next up will be our 4th Annual Harvest Fruit Drive headed up by Ginny Pyle on February 23rd and 24th.

In March, we will begin working on the development of the ENA Neighborhood Watch Program. This will take a bit of planning and volunteer support. We will have more information on Neighborhood Watch in March. Our project leaders are Ginny and Bud Pyle

We still have an opening for a Board Secretary - to help us formalize our Board Reporting, and participate in our General & Board Meetings.

Invoices for Annual Dues will be mailed out in early February. In an effort to save money, we will not be sending back the membership sticker via mail. The membership sticker served as an acknowledgement to all paid members. Instead, we will have the stickers available at our General Meeting as well as continue to list the names of paid members in the ENA Newsletter. Receipts will also be available for pick-up at our General Meetings.

Working Toward a Safe, Clean, Friendly Neighborhood

Identity Theft Prevention Pointers

At our last meeting we heard about a problem that has affected millions of Americans, including Bill Gates. That problem is identity theft. We also were reminded that everyone is at risk for identity theft - that is a scary thought! The 3 D's of Identity Theft Prevention are **Deter - Detect - Defend**.

Here are some pointers to help you avoid becoming a victim of identity theft:

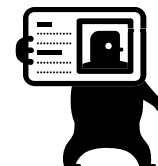
- Shred anything that has any personal information prior to recycling it.
- Shred every bank statement, bill, or financial document before disposing of them.
- Do not give out any personal information unless you know exactly who you are dealing with.
- Protect your personal information at all times.
- Protect your Social Security Number (SSN) - Do not carry your SSN Card!
- Don't give out your SSN unnecessarily.
- Be aware of and maintain control over your purse or wallet so that they are hard to steal.
- Use a locking mailbox or mail slot for incoming mail.
- Drop all outgoing mail in a blue USPS mail box or at the Post Office.
- Routinely monitor your credit reports. Challenge any and all errors!
- Utilize <http://www.AnnualCreditReport.com> to get your free annual credit reports from the three major credit reporting companies.
- Read your credit card statements, bank statements, and billing notices carefully.
- Be aware of mail that does not arrive.
- React to denials of credit for no reason.
- React immediately & report lost or stolen credit cards, ATM cards, and ID cards.
- Watch out for "phishing" or fake emails asking for you to provide personal information.
- Don't give out or confirm *any* information for someone who calls you.
- Type in website addresses, don't just click on the link (for sensitive information sites) – as these may re-route you to a phishing site.

If you become a victim, you should do **ALL of the following**:

- file a police report (& get a copy), *and*
- place a fraud alert on your credit reports, *and*
- file a complaint with the Federal Trade Commission at <http://www.ftc.com/idtheft> or call 1-877-ID-THEFT.

For those of you who missed the presentation, I still have the handouts available, and will bring them to the February ENA General Meeting.

- Armin Quiring



More ENA 2008 Chairpersons

Here's some more of your Committee Chairs & Representatives that we did not get a chance to publish last month:

Emergency Prep	Armin Quiring
Neighborhood Watch	Ginny & Bud Pyle
Newsletter Editor	Ivy Quiring
Newsletter Distribution	Mario Vazquez
	Armin & Ivy Quiring
Newsletter Delivery	Cecilia Gorenuic
	Carl Shoemaker
	Elaine Uruski
	Paula Vogelsong



If you are interested in helping with any of the committees or just want to help, please let us know. You can note this on your membership form, or by leaving a message on the ENA Message Line (408)404-7404 or send us an email, and someone will contact you. We encourage you to become involved in participating in your neighborhood!



Treasurer's Report

EXPENSES	2007 Budget	2007 Actual	2008 Budget	Notes for 2008 Budget
Printing & Newsletter	\$3,800.00	\$2,624.00	\$3,400.00	Newsletter, envelopes, notecards, small letterhead
Dumpster Day	\$2,000.00	\$1,628.00	\$2,300.00	Dumpsters, refreshments, gloves
Summer Picnic	\$2,000.00	\$1,773.00	\$2,000.00	Grill, astrojump, parade, concert, food, supplies, decorations, prizes, flyers, magician
Volunteer Appreciation	\$500.00	\$693.00	\$700.00	Pizza Party
Postage	\$450.00	\$749.00	\$900.00	Membership letters, newsletters mailing, bills
Emergency Prep	\$150.00	\$64.00	\$400.00	Refreshments, training
Festival of Lights	\$125.00	\$180.00	\$200.00	Candles
Garage Sale	\$75.00	\$170.00	\$100.00	Paper for flyers, sj mercury ad, duct tape
Office & Computer Supplies	\$125.00	\$203.00	\$200.00	Stickers, brochure paper, ink cartridge for brochure, envelopes, flip chart,
Garden	\$200.00	\$130.00	\$200.00	Plants & supplies
Bereavement	\$75.00	\$51.00	\$100.00	Flowers
Miscellaneous	\$100.00	\$190.00	\$200.00	Unbudgeted Items
MessageLine / Phone	\$65.00	\$67.00	\$80.00	MessageLine / Phone
Website	\$180.00	\$59.00	\$100.00	Hosting fee
PO Box	\$45.00	\$56.00	\$70.00	Annual Fee
Meeting	\$100.00	\$116.00	\$150.00	Coffee, napkins, sugar
National Night Out	\$800.00	\$1,081.00	\$1,000.00	2007 Grant of \$700 offset shortfall.
Total Expenses	\$10,790.00	\$9,834.00	\$12,100.00	
Less Grants:	-\$2,000.00	-\$1,239.00	-\$2,000.00	
Net Expense	\$8,790.00	\$8,595.00	\$10,100.00	
INCOME				Notes
Membership Dues (\$15 each) 405	\$6,750.00	\$6,075.00	\$6,750.00	450 Membership Goal for 2008
Additional Donations	\$3,000.00	\$2,264.00	\$2,500.00	
Interest	\$0.00	\$224.00	\$300.00	
Total Income	\$9,750.00	\$8,563.00	\$9,550.00	
Net	\$960.00	\$32.00	\$450.00	

Reminder: Neighborhood Community Service Opportunities Available

Most schools are now requiring community service of their students. We have a number of opportunities available throughout the neighborhood & throughout the year. Parents or students looking for such opportunities, please give us a call via the ENA Message Line (408) 404-7404 or send us an email.



Recycling News & Clues #2



As our recycling haulers have discovered, some of the items found in our grey recycling carts are sadly not recyclable, and can actually be harmful. The same applies for some items which have been placed in our black trash bins. The issue is with hazardous materials such as: chemicals, fluorescent bulbs, syringes, and batteries. These should NEVER be placed in your trash or recycling. Instead, these items should be disposed of with the Santa Clara County Household Hazardous Waste (HHW) Program. The HHW Program is free - call (408)299-7300 to schedule a free drop-off appointment, or visit <http://www.hhw.org> for more information on HHW materials.

Thanks for your help in keeping recyclables clean & our landfills safe!

- based on information provided by the City of San Jose Environmental Services <http://www.sjrecycles.org>

2008 Calendar of Events

Jan 08	GM: Identity Theft
Feb 12	GM: Avoid Outliving Your Assets / Income
Feb 23-24	4 th Annual Fruit for 2nd Harvest Drive
Mar 11	General Meeting
Apr 08	General Meeting
Apr tbd	Emergency Preparedness
May 13	General Meeting
tbd tbd	Neighborhood Garage Sale *
Jun 10	General Meeting
tbd tbd	ENA's Annual Family Summer Picnic
Aug 05	National Night Out
Sep 09	General Meeting
Sep 13	ENA 13 th Annual Dumpster Day
Oct 14	General Meeting
Oct 18	ENA 11 th Annual Volunteer Appreciation
Nov 11	General Meeting
Dec tbd	ENA 9 th Annual "Festival of Lights"



