

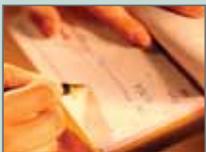
INSIDE EZ



Bits & Pieces pg 3



Business pg 4



Finance pg 6



Neighborhood Life pg 8



Health pg 12



Home pg 14

Demolitions at Blighted Intersections Clear Way for Development in the EZ

Fall 2004 saw two major demolition projects in the Heritage Districts, removing blighted buildings and clearing the way for major new developments in 2005.

The Compact led the demolition effort, which cleared 11 buildings located at two heavily trafficked and highly visible intersections. The redevelopment group's efforts started as early as 2003, when it began assembling development sites in the Near East Heritage District and in the Linden Heritage District.

In the Linden Heritage District, a Family Dollar developer sought to build a store on about 2/3 of an acre located at the Northwest Corner of 11th and Cleveland Avenues.

Unable to handle the details of assembling and clearing the land, the developer sought assistance from the

continued on pg 2



Enterprise Center Celebrates First Year of Operations



The Columbus Enterprise Center is an exciting new resource for assistance to Heritage District Businesses. Operating with a "One Stop Shop" concept, the Enterprise Center seeks to improve success rates for small businesses and startup entrepreneurs.

The Center opened quietly in Winter of 2004, but word spread quickly and already over 400 businesses are

working through the Center in various ways to increase their profitability. It is located at 1393 E Broad Street, in newly remodeled offices that include a Business Resource center, Construction Plan Room and a large training/conference facility.

"When we opened last winter, we didn't try to attract a lot of attention. We knew how badly this service was needed, and didn't want to

continued on pg 7

Compact Announces Landlord Training Date for Winter '05

The Columbus Compact Corporation has scheduled the first in a series of Landlord Training workshops for February 21, 2005. The workshops are designed to assist property owners in implementing strategies for effective property management within the Empowerment Zone.

The primary goals of the Landlord Training program are to: (1) reduce the number of drug-infested rental properties in the EZ, (2) hold negligent property owners accountable, (3) encourage healthy communication and collaboration between homeowners, neighborhood organizations and landlords, and (4) provide effective tools for landlords to facilitate best practices in property management.

The Landlord Training workshop offers a wide range of educational services in property management:

- Community policing and crime prevention strategies
- Property management skills

- Identifying the warning signs of drug activity
- Keeping illegal activity out of rental property
- Crisis resolution
- Lower maintenance and repair costs

•Effective tenant screening techniques

The workshop will be held at the Model Neighborhood Facilities Building located at 1393 E. Broad Street, from 6 pm - 9 pm. Registration is required due to the limited number of seats available. The cost for participation is \$25.00 per person. The presenter will be Fairfield County Sheriff Dave Phalen.

Additional dates for the 2005 calendar year include, Monday, April 11, 2005 and April 25, 2005 from

6pm - 9pm.

For registration information contact Adero Robinson at 614-251-0926 or e-mail at arobinson@colscompact.com.



Empowerment Zone Funding Update - Board Actions, Congressional Appropriations

Board of Trustees

The Board of Trustees of the Columbus Compact Corporation met to make decisions on Empowerment Zone activities in October, November and December. The following summarizes the major actions taken by the Board to support the redevelopment of the Columbus Empowerment Zone:

- The Board of Trustees authorized a \$65,000 loan to assist in the continued development of 1805 E. Main Street. This loan will finance build-out costs for the remaining vacant space, allowing the owner to add another tenant to the building;
- Amended the loan guarantee to the Neighborhood House CHDO Wiley Estates development on 18th Street, between Long Street and Mt. Vernon Avenue.
- Authorized asbestos abatement and demolition contracts at 11th and Cleveland, in preparation for a Family Dollar store.
- Authorized a one-time operating grant to the Franklinton Development Association to support homebuilding activities in Franklinton.
- Completed the review of, and adopted a variety of corporate policies and procedures designed to ensure the continued excellence in management and governing board oversight for which the Compact is known.
- Accepted the Independent Audit Report by Premier Accounting Solutions, for the Fiscal Year Ending June 30, 2004. Once again, the Compact received a clean audit, with no findings, questioned costs, or management letter. The audit indicates that the Compact continues to qualify as a "low-risk auditee" under federal audit standards, and illustrates the Compact's continued prudent oversight of taxpayer dollars.
- Adopted an expanded MBE/DBE policy governing projects the agency finances or undertakes on its own.
- Amended the Code of Regulations that governs the operations of the Board of Trustees.

- Accepted a Technical Assistance Grant from the U.S. Department of Treasury's Community Development Financial Institutions Fund. As Empowerment Zone dollars diminish, the Compact is pursuing a strategy to continue to bring capital into the central city through the CDFI program.
- Authorized development of an historic garden and landscaping project at the proposed Rickenbacker-Woods Technology Center site on Livingston Avenue.
- Approved façade renovation loans at key sites on Livingston Avenue and E. Main Street. These projects are undergoing a review to ensure compliance with federal regulations, and should be completed by June 2005.
- Provided additional funding for the EZ Seed Loan Fund and the EZ Business Loan Fund. Both programs are administered by Community Capital Development Corporation (CCDC), which works closely with the Central Ohio Minority Business Association (COMBA).
- Extended the Columbus Enterprise Center contract with COMBA. COMBA operates and manages the Columbus Enterprise Center, located in the Model Neighborhood Facility Building at 1393 E. Broad Street. The center provides access to capital and tax credits, and provides the loan intake for Empowerment Zone business financing products. The Enterprise Center is the one place in Central Ohio where information about all the programs and resources can be learned.
- The December meeting of the Board of Trustees served as the Annual Meeting, which under the Code of Regulations, is when board terms are filled, officers are elected, and an annual report is presented. At this meeting, the Governance Committee presented for consideration three individuals who exhibited both a passion for central city redevelopment and brought certain desired skills and expertise to the organization. The Board of Trustees confirmed as new members: Danette Palmore, Gil Barno, and

Darlene Davis.

The Governance Committee also nominated, and the Board elected, the following corporate officers to second terms: Chair, Alphonso Simmons, Ph.D. (Columbus State Community College); Vice Chair, John C. Davis (PricewaterhouseCoopers), Secretary, Sandra Moody (Dehan Enterprises, Inc.); and Treasurer, Janet Sanfilippo (The Ohio State University, Fisher College of Business).

Finally, the corporate Annual Report was presented to the Board. The Annual Report details the agency's accomplishments over the past year, and provides a ten year timeline that highlights significant milestones in the decade the Compact has been engaged in community revitalization.

EZ Funding

Unfortunately, Empowerment Zone funding continues to decrease, as it has in each of the two previous years. Last month, for the Federal Fiscal Year ending September 30, 2005, the U.S. Congress authorized just \$666,667 per zone.

In 1998, when the Compact and the City of Columbus applied for the Empowerment Zone designation, the federal government advertised that the winners of the application process would receive \$10 million per year, for each of ten years. Actual funding has fallen far short of that figure, particularly over the past three years.

The dramatic drop in funding will cause large disruptions to the program, beginning July 1, 2005. While the Compact has in the past funded 12 after school programs impacting over 1,500 Empowerment Zone children, it does not anticipate being able to fund any in the coming year. Amounts available for business lending, job training, real estate development, housing, and immunizations will also be hard hit, if not eliminated.

The Compact is continuing its efforts to try to find other funding sources for these programs, but unquestionably our comprehensive approach to revitalizing the Empowerment Zone is threatened by the huge drop in federal funding.

Demolition (continued from pg 1)



Compact. The Compact completed the assembly process last fall, and wrapped up with demolition activities before the end of the year.

"Just a few short months ago, that intersection was the site of four vacant, boarded up houses. Some of them hadn't been occupied in years, and overgrown weeds and graffiti were a constant problem," says Donna Hicho of the Greater Linden Development Corporation. "We are really looking forward to Family Dollar starting construction, but just getting rid of the vacant buildings is a big step forward."

The Compact is also partnering in a similar manner with the Central Ohio Transit Authority (COTA) in the Near East Heritage District. There, the Compact assembled five properties to

make way for a COTA Transit Center that will be located at the southeast corner of Main Street and Champion Avenue.

The Compact closed on the last of the properties in the summer 2004, and immediately began asbestos abatement, using Ohio Technical Services, a Heritage District business. Building demolition was completed in November. "We took down seven buildings in total," says Jonathan C. Beard, the Compact's President/CEO. "They were a real blight to the community. We looked at a renovation scenario, but they were in such bad shape that it just wasn't practical." According to Beard, not only did all mechanical systems need to be replaced, but there were numerous structural concerns as well.

Pride Center, City Services

The Near Eastside Pride Center houses basic city services in one convenient location. Pride Center staff includes Community Liaison police officers, who assist with establishing Block Watch organizations and work closely with community groups; Department of Development code enforcement officers who also enforce the refuse code; a Health Department nurse, available to take blood pressure readings, offer health education material and advise on health concerns; a Social Worker who provides information and referrals to individuals with personal challenges; and the Neighborhood Liaison, who coordinates the flow of information from city government to area commissions, civic groups and individuals.

The Pride Center is open to:

- Provide residents with improved access to city services and personnel.
- Allow residents to call in or stop by to file complaints.
- Facilitate direct community participation in identifying neighborhood needs and developing strategies to meet those needs.
- House a location, where city staff from various departments and divisions regularly come together to jointly address community issues.

NEAR EASTSIDE PRIDE CENTER
1393 East Broad Street
Columbus, Ohio 43205
Phone (614) 724-0115
Fax (614) 724-0115
Office Hours: 8:00 a.m. - 5:00 p.m.

Bits & Pieces



BURNING DOWN THE HOUSE

Fireplaces can be a nice addition to a romantic evening but, if not properly maintained they can be a hazard to your home. It is important to make sure your chimney is cleaned yearly to prevent build up of soot and ash, which if the conditions are right can ignite to cause a house fire. Make sure you have a screen in front of the fireplace opening to prevent cinders from coming in contact with carpet, blankets and pets. Just take care before cuddling up in front of the fire with your sweetie or you could end up like a camp fire weenie.



POPSICLE PETS

Frozen dog paws—it sounds crazy, but it does happen. Our pets maybe covered in fur and appear to be warm, but their feet can get frost bite just like ours can. If "Killer" has been outside for an extended amount of time and appears to have trouble walking, the pads on the bottom of his paws may have frozen. The first instinct would be to pour warm water over his feet to thaw, WRONG! Cold water should first be applied to spare the tissue the shock of hot on cold. This also goes for tongues on flag poles.



WITH A CORNCOB PIPE

With the snow we've gotten so far, it looks like it's going to be very white winter which will be a perfect opportunity to get the kids out of the house and playing in the snow. Building a snowman provides an entertaining, creative way to get some fresh air on a lazy winter day. You'll need a few inches of snow on the ground; wear gloves or mittens.

Steps:

1. Test to see if you have 'packing snow,' which clumps together easily and isn't too wet. The snow must pack to make a snowman.
2. Shape a handful of snow into a ball. Continue adding more snow and packing the ball until it's too large to hold.
3. Place the ball on the snow in front of you and slowly roll it away from you. As more snow accumulates on the outside of your ball, pack the snow by pressing on it with your gloved hands.
4. Roll and pack the ball over and over until it is the size you want for the bottom of the snow-

man's body.

5. Repeat for the midsection and head. The bottom should be the biggest ball, and the top should be the smallest.
6. Pack some extra snow between the layers to make them stick together. Place sticks down the center where the sections meet if your snowman is having trouble standing erect.
7. Give the snowman a face. Use coal, rocks, buttons or anything dark and round for the eyes. A horizontal stick or twig will make a good mouth, and a carrot is fine for the pointy nose. If you don't have a carrot, a banana or a candy cane will do the job.
8. Cover the top of his head with an old plant for hair, or give him a knit hat to wear. Top hats will blow away unless secured.
9. Add arms, legs and other accessories. Push sticks into the sides of the middle section and hang old mittens on the ends, then place boots at the bottom for legs. Also consider adding items such as a shirt, a scarf or sunglasses.

Tips:

If you're having a hard time rolling and packing the snow into sections, try using buckets. Find three that are of descending size and pack them with snow, then upend them, dumping the snow from one bucket on top of the other. You can spray your snowman with colored water to add rosy cheeks. Your snowman's days are numbered, so take plenty of pictures.



BACKBREAKER

The downside to all the snow is the shoveling. Shoveling snow is a fact of life in colder parts of the world. So grab your snow shovel and follow these steps to make sure your driveway and walking areas are safe in any weather.

Steps:

1. Make sure you have a good snow shovel. Most snow shovels have open ends that allow you to easily toss the snow off to the side.
2. Consider your physical condition. If you are out of shape you should proceed with caution. Snow is heavy and shoveling is hard work - you don't want to risk a serious injury or jeopardize your health. If you have a heart condition or back problems, you should definitely not shovel snow unless your doctor approves it.
3. Remove the snow from the driveway and any walkways needed to get into and out of the house. Don't forget the areas around the mail-

box, garbage cans and other places you'll want access to.

4. Work toward the areas where you are depositing the snow so that you have less distance to toss it as you tire.
5. Chip away any ice that you find under the snow and remove the chunks with the shovel.
6. Spread rock salt over the cleared area to avoid icing.
7. Sand any areas that remain slippery.

Tips:

Keep warm: Dress in layers for warmth. You can remove layers as you become warm from the exertion.

Shoveling the driveway: Start light! Do 15 minutes of stretches - neck muscles etc. Use a broom to sweep the porch, top of steps. ... then a proper shovel for the walkway followed by the heavy stuff - the driveway. Enjoy talking to your neighbors.

Double shovel: use two same-type shovels and make one big blade by having each hand hold a shovel and overlap them by a couple of inches. Works great with lighter snow, of course. A little shoulder strength is needed as well.

Lighten the shoveling load: During a heavy snow storm, go out frequently to shovel. Don't wait until the storm is over to begin shoveling. This will make the load a lot lighter. When the snow stops and the final shoveling is complete, throw calcium chloride pellets down to melt ice.

Warnings:

Pay close attention to the weather. Extremely cold temperatures can be a serious health hazard. If you begin to feel the effects of the cold, stop and go inside for a while.

Every year a large number of people have heart attacks or other health problems from overexertion while shoveling snow. Don't overdo it - especially if you are normally sedentary or already have a pre-existing condition.



THAT'S THE NIGHT THE LIGHTS WENT OUT IN...

In light of the recent ice storm and the city wide power outages, keeping warm in an emergency situation should be reviewed. Being in an older neighborhood has it's few drawbacks, and unfortunately old power lines is one of them. It's important to have an excess of blankets, sweaters, long underwear and so on. If that doesn't keep you toasty, gather close to your family to keep each other warm.

EZ News

THE NEWS YOU CAN USE

EZ News is published by the Columbus Compact Corporation.

EZ News prints 29,000 copies quarterly. EZ News is distributed door-to-door throughout Columbus' Heritage Districts, reaching 24,792 households directly. An additional 4,000 copies are distributed to various organizations, libraries and businesses throughout the HDs.

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Vice President Economic
Development

Adero Robinson,
Community Development Specialist

Robin Strain,
Secretary/Receptionist

Christopher Hayes
Public Relations Director

Important Tax Tips for Accountants and Businesses in the Columbus EZ

Businesses located in the Columbus Empowerment Zone can reduce their federal tax liability by utilizing tax credits. The following tax tips may be helpful in improving your company's bottom line:

1) A little time on the computer can reduce your federal tax liability and help a company's bottom line. Just log on to the Address Locator to see if your business is located in an Empowerment Zone. Review your employee roster to see if you have employees that live in the Empowerment Zone. Through 2009, your business could earn a yearly wage tax credit of up to \$3,000 for every employee that lives in an Empowerment Zone.

2) Personal property that you purchased last year and use in an Empowerment Zone can be expensed, resulting in an additional \$35,000 in deductions each year through 2009, through Increased Section 179 deductions.

3) Plan ahead for this summer. Your business can receive up to \$1,200 in Work Opportunity Tax Credits (WOTCs) if you hire youth from an Empowerment Zone between May 1 and September 15.

4) If you have entry-level jobs, you can take up to \$2,400 in WOTCs for each 18 to 24 year-old employee you hire from the Empowerment Zone. It does not matter where the employee works for you, but you will need to obtain a certification that the employee qualifies from the State Employment Services Agency (SESA).

5) You can increase the wage credit available to you by targeting your employee recruitment to residents of housing developments located in the Empowerment Zone. These residents can qualify the business for the Empowerment Zone Wage Credit or the WOTC.

6) Contact the State Employment Services Agency (SESA) to find employees who will qualify your business for a WOTC. The SESA can certify the employees for your tax records and can help with your specialized training needs.

7) If you are a small business corporation located in an Empowerment Zone, you may be able to offer stockholders a 60% exclusion of capital gains on new stock you offer to expand or set up business in the Empowerment Zone.

8) If you are looking to reduce your capital gains tax, you can exclude 60% of the gain on the sale of stock in a small business corporation located in an Empowerment Zone.

9) If you assign employees to provide construction work, security, lawn care, or similar services in specific areas of your community, you may be able to claim an Empowerment Zone wage credit. The credit is available for any employee who lives and works in the Empowerment Zone, regardless of the location of the business's headquarters. The credit can be calculated for the pay periods the employee worked in the Empowerment Zone. This credit is available through 2009.

10) Leverage your tax credits by reviewing State tax laws to significantly reduce your taxes. In many cases, tax incentives may be available for businesses located in State or local enterprise communities.

For further information about utilizing tax credits to bolster your business contact Jim Grant at 614.251.0926 or by e-mail at jgrant@colscmpact.com.

Compact Announces Winter Neighborhood Grant Awardees

The Compact's Neighborhood Grant is designed to help improve Heritage District neighborhoods through local programs that empower residents, improve conditions and get the community involved. The following are the awardees for the winter 2004 cycle. Keep up the good work!

Douglas Angels All Star Cheerleading Squad	Cheerleading Program	2,678.00
Judah Artist Development for Excellence	Entertainment Marketing Seminar	3,000.00
Northside CDC	Weinland Park Security Lighting	3,000.00
Inner City Performing Arts	Creative Writing Workshop	3,000.00
Self-Help Foundation of Ohio	Radio Program	3,000.00
East Columbus Civic Association	Newsletter	<u>3,000.00</u>
Total		17,678.00

The Columbus Workforce Alliance Funded to Conduct Workforce Development Research in Support of EZ Residents

The Columbus Workforce Alliance is a consortium of community and faith-based nonprofits committed to providing high quality education, training, and employment services to low-income, unemployed and underemployed EZ residents. The Alliance has been funded to conduct an 18 month research and demonstration project to ascertain best-practices for assisting hard-to-employ low-income individuals. The goal is to develop innovative and effective service delivery strategies based on our community-centered research and analysis of the trends and barriers to employment in Columbus' Empowerment Zone. The project is funded by the Governor's Ohio Workforce Policy Board, The Untied Way of Central Ohio, Columbus City Council Health and Human Services Committee, National City Foundation, and the Alfred L. Willson Charitable Fund of the Columbus Foundation. The Research Project is scheduled to begin in March of 2005.

A primary goal of the Alliance is to support the social and economic integration of the Columbus EZ into the surrounding metropolitan area by

reducing the socio-economic disparities that currently exist between the two. The Alliance seeks to produce long-term change by empowering community residents to take control of their futures and evolve into agents of change for their communities, by becoming actively employed citizens.

For more information contact:
Dr Shelly Anderson
Research Development Manager
Columbus Workforce Alliance
1500 East 17th Avenue
Columbus, Ohio 43219
Tel: 614.294.6347 ext. 134
Fax: 614.294.0258

The organizations that make up the Alliance include:

Central Community House
1251 Bryden Road

Columbus Urban League
788 Mt. Vernon Avenue

Community Connection for Ohio Offenders
993 East Main Street

Godman Guild Association
303 East 6th Avenue

Neighborhood House
1000 Atcherson Street

Jewish Family Services
1060 College Avenue

The Salvation Army
340 Fulton Street

St. John Learning Center
640 S. Ohio Street

St. Stephen's Community House
1500 East 17th Avenue

Classified Job Listings



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- As you identify opportunities, you will effectively refer customers to the sales team and be rewarded for your results through the retail incentive plan.
- We are looking for individuals who have superior customer services skills, and strong sales ability with demonstrated sales success. You must also have ability to problem solve, be a team player and have a strong aptitude to detail. Related retail is preferred.

LICENSED FINANCIAL CONSULTANT

For immediate consideration, please visit www.NationalCity.com/Careers

- This position ensures that in every customer interaction, clients are exposed to the full array of banking, investment and insurance services.
- Equal responsibility for selling and understanding both banking and investment products. Advise customers at an expert level on the purchase of a comprehensive set of packaged investment products, including mutual funds and annuities.
- Qualified individuals must have a comprehensive knowledge of a complex set of investment products as well as the entire spectrum of bank products. Additionally, must have demonstrated time management, profiling and consulting skills, along with the ability to assess and cultivate lead opportunities.
- This position requires appropriate licensing, including NASD Series 6, 63, 65 or 66 and State Insurance Licenses, to provide financial consulting and the ability to sell non-insured financial products.
- The minimum amount of related work experience is 3+ years in banking and financial services, with demonstrated skills in sales, sales coaching, and customer service. Must have a proven track record of consistent investment sales production over an extended period of time.

National City offers participation in an excellent 401k program within 30 days, competitive compensation and benefits including immediate health/dental/life insurance, tuition reimbursement, a free checking account and paid vacations/holidays. We are proud to be an EEO/AA Employer. M/F/D/V. In support of our commitment to a drug-free work environment, National City may conduct pre-employment drug-testing.



OFFICE MANAGER

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- This position manages the overall sales, service and operational performance of a branch banking office in union with the Branch Manager.
- Accountable for the effective branch implementation of changes to products, systems, policies and procedures, and for compliance with all regulatory guidelines required in the branch.
- Qualified individuals must have a minimum of 3-5 years related work experience. Successful record of sales and service excellence, with demonstrated skills in sales, sales management, coaching and problem-solving.
- Must have a high level of expertise in branch operations and be able to communicate both orally and written to effectively resolve employee and customer issues.

BRANCH MANAGER

For immediate consideration, please visit www.NationalCity.com/Careers

- This position develops branch team to consistently exceed branch goals for growth in consumer and small business deposits, investment lending, and other products.
- Through proactive team profiling and other efforts branch team anticipates customer needs, recommends appropriate products/services and avoids problems.
- Develops and oversees branch team to assist customers with all types of service related issues and concerns using appropriate level of authority to negotiate resolutions to complex customer service issues.
- Coaches and guides and directs branch staff on sales activities; responsible for HR, related functions including hiring, training, discipline and termination.
- Bachelor degree in Management or related field required, MBA preferred, with minimum five years of bank management experience demonstrating advanced business knowledge.
- Proven sales success and demonstrated sustained deposit growth in an aggressive team-oriented and goal-driven environment. Strong relationship building skills and experience to leverage community relationships.

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(corner of E. Broad & S. James)
9am-2pm, Mon-Thur
(614) 231-6656

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Sunrise: 4:30a, Tue-Sat (\$11/hr)
Preload: 2:00a, Tue-Sat (\$11/hr)
All shifts are 3½ to 5 hours per day, five days per week

OSU Employment Office
8 E 13th Avenue
Columbus, OH 43201
(614) 291-6421
Corner of E 13th and N High St.
Across from the Ohio Union.
Mon-Thu: 9a - 4:30p
Fri: 10:00a - 2:00p

continued on pg 16

Business Resource Guide

Better Business Bureau of Central Ohio
1335 Dublin Rd, Ste 30A, 43215
800.759.2400/614.486.6336
www.columbus-obbbb.org

Columbus Compact Corporation
Engine House 11
1000 E Main St, 43205
Contact: Jim Grant 614.251.0926
www.colscompact.com
jgrant@colscompact.com

Chamber of Commerce
37 N High St, 43215
614.221.1321/800.950.1321
www.columbus-chamber.org

City of Columbus Equal Business Opportunity Commission
614.645-4764

Central Ohio Minority Business Association
1393 E Broad St, 2nd fl, 43205
614.252.8005
<http://www.comba.com>
mcba@alink.com

Columbus Enterprise Center
1393 E Broad St, 43205
614.252.7805
[colenterprisecenter.com](http://www.colenterprisecenter.com)

E. Fifth Avenue Business Association
Donald Love, President
S.O.U.L. CDC
3147 E. Fifth Ave, 43219
614.231-9150
e-mail: d.l.love@att.net

Meets 3rd Wednesday of month, 10a, at E 5th Ave Community Center, 2743 E 5th Ave

Franklinton Board of Trade
Dick Bangs, Executive Director
455 W Broad St, 43215
614.224.7550
e-mail: fbt@copper.net
www.franklintonboardoftrade.org
Meets 3rd Thursday of month, 12p, at Florentine Restaurant, 907 W. Broad Street

Greater Hilltop Community Development Corporation (GHCD)

Alina Butler, Director
2300 W Broad, 43204
614.276-0060
e-mail: alinamb@aol.com
<http://GHCD.org>
Board of Trustees meets 2nd Thursday, 5:30p

Greater Linden Development Corp.
Ronald Dozier, Executive Director
2572 Cleveland Ave, 43211
614.263.2492
info@greaterlinden.org
www.greaterlinden.org

Hilltop Business Association
Barbara Lowry, President
P.O. Box 44217, 43204
614.527.6829
General meeting the 2nd Wednesday, 5:30p at various locations.

Linden Business Network Linden Resource Center
2572 Cleveland Ave
Contact: Angela McBride
614.231.4175
Meets 4th Thurs of month, 5:30p

The Livingston Avenue Collaborative For Community Development
Contact:
1376 E. Livingston Ave, 43205
614.257.1376
LACCDoffice@aol.com
www.Neighborhoodlink.com/columbus/laccd

LACCD Economic Development Committee and the Livingston Avenue Business Group meets 3rd Tuesday, 8a at the St. John's Center 640 S. Ohio Avenue

Long Street Business Association
Adam Porter, President
823 1/2 East Long St, Suite 200, 43203
lsbains@aol.com
Contact: Anne J. Ross-Womack
614.251.6058

Main Street Business Association
Walter Cates, President/CEO
923 East Main St, 43205
614.253.2963
mainstreetbusiness@ameritech.net
Meets quarterly on 3rd Thur, 6p

Milo-Grogan Business Association
Jeff Werner, President
1152 Sydney St, 43201
614.470.2576
Meets 1st Thursday, 5:30p at various locations

Mt Vernon Avenue District Improvement Association
OSU University Hospital East
1492 E Broad St, lower level
President: Melvin Steward
614.258.3130
Meets 3rd Wednesday, 11a

North Linden Business Association
5030 Westerville Rd, 43231
614.882.0800
Walt Reiner, President
Meets 2nd Tuesday at noon at Stan's Restaurant-4333 Westerville Rd

North Market District Business Association
59 W Spruce St, 43215
614.563.3533
NMBDA@columbus.rr.com
Contact: Brian Higgs
Call for meeting times.

Olde Towne East Business Association
Nancy Buffington, President
614.463.3334
af00765@cs.com
buffingtons@columbus.rr.com
Meets 1st Tuesday of month, 5:30p at Design Center Community Meeting Room 65 Parsons Avenue

Parsons Avenue Merchants Association
Jeff Knoll, Coordinator
827 Parsons Ave, 43206
614.444.2192
jknoll@columbus.rr.com
www.parsonsavenue.org
Meets 1st Thur, 12p, at Plank's Café, 743 Parsons Avenue

Short North Business Association
120 W. Goodale St, 43215-2357
614.228.8050
snbacols@shortnorth.org
www.shortnorth.org
SNBA meets 1st Wednesday each month at 9:30a at Union Station, 630 N. High Street

University Community Business Association
Pasquale Grado, Executive Director
N High St, 43201
614.299.2866
Meets every 2 months, 2nd Wednesday, 11:30a at the Holiday Inn on Lane Ave

Ohio Women's Business Resource Center - (OWBRC-WBC)
1393 E Broad St 2nd fl
Columbus, Ohio 43215
614.258.4811 / 866-923-2378
614.258.4813 fax
Web site: www.owbrn.org
Email: owbrnbc@sbcglobal.net
WNET Roundtables 2nd Mon 11:30a-1:30p meets at 1593 E Broad St 1st fl
Workshops 1st Mondays 6p-8p (various locations)

Plan Your Investment Moves for the New Year

Each New Year, most of us vow to improve in one aspect or another of our lives. However, we don't always rush into carrying out our resolutions. But if you've promised yourself that "this is the year" that you're really going to stay on top of your financial and investment situations, you'll want to get started now.

Start by reviewing your family and career circumstances. Will there be any significant changes in your life in 2005? If so, they almost certainly will have an impact on how you save and invest. Consider these types of factors:

New child - If you've recently added a child to your family, or you're going to add one in 2005, you have a lot to be happy about. And you also have a lot to protect. So, make sure that you have enough life insurance to help raise and educate your child, should something happen to you. Also, it's never too soon to set up a college fund for a child, so you might want to open a Section 529 plan or a Coverdell Education Savings Account.

Child heading to college - If your child is heading off to college next fall, it's time to put your college-funding strategies in high gear. Now that it's past January 1, you can complete the Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov. Also, you may want to shift some assets from your child's name to yours; colleges typically expect students to contribute 35 percent of their money toward college expenses - but you are only required to kick in around 5.6 percent. And

you'll want to contribute as much as you can to whatever investments you've designated for college.

Salary increase - Are you getting a raise this year? If so, try to invest at least part of it. For example, you may want to increase your contributions to your IRA or 401(k). Both of these retirement-savings vehicles offer tax advantages and a range of investment options. Furthermore, both have higher contribution limits in 2005, so even if you "maxed out" last year, you can put in more this year.

Retirement - If you're planning to retire in 2005, you have many issues to consider. You may need to take distributions from your employer-sponsored retirement plan or your IRA. You might also have to decide whether or not you should begin accepting Social Security. And you'll want to ensure that your investment portfolio is properly balanced for your retirement years. Keep in mind that you may enjoy a healthy, active retirement for two or three decades, so you'll still need your investments to provide you with growth opportunities, as well as current income. Your investment and tax advisors can help you determine the best moves to make as you enter retirement.

Start the year off right - Get 2005 off to a good start by making sure your financial plans fit your life. It may be the most important New Year's resolution you make - and it's one you'll want to keep.

Use Tax Refund to Help Meet Financial Goals

If you haven't yet filed your taxes, you may think it's too early to ponder your refund. After all, you don't even know if you'll get one. But the odds are in your favor. Historically, about three-fourths of all taxpayers receive refund checks. So, you may want to start planning for this "bonus" today. In fact, if you get a refund, and you haven't thought about what to do with it, you may be more likely to spend it - and then it's gone. As an alternative, why not use your refund to help yourself make progress toward your key financial goals?

You might think that your refund wouldn't really be big enough to make much of a difference in your life. But that's not necessarily true. In 2004, the average tax refund was about \$2,300. What could you do with this amount? Let's take a look:

Contribute to your IRA - In 2005, you can put in up to \$4,000 (or \$4,500 if you're 50 or older) to a traditional or Roth IRA (income limits apply), so your \$2,300 would put you more than halfway to the limit. It's almost always a good idea to fully fund your IRA, which offers substantial tax advantages. Specifically, a traditional IRA's earnings grow tax-deferred, while a Roth IRA's earnings grow completely tax-free, provided you meet certain conditions.

Pay down your debts - Over the past few years, we've seen low interest rates in a number of areas - mortgages, certificates of deposit, short-term bonds, etc. But there's at least one conspicuous exception to the low-

rate trend: credit cards. You could easily have one or more credit cards that charge 11 percent interest - or more. If you could get rid of that debt, you would, in effect, be earning an 11 percent (or greater) return. Consequently, you'd likely be making a pretty good "investment" by applying your \$2,300 toward your credit card debt.

Save for college - College costs have risen sharply over the past several years. To send your children to college, you'll want to save early and save often. Fortunately, you can find several attractive college-savings vehicles, including the Coverdell Education Savings Account and the Section 529 savings plan. You can put up to \$2,000 per year to a Coverdell Account - so your \$2,300 is enough to completely fund your plan for 2005. Or you might also want to consider putting your tax refund into a Section 529 savings plan. (Section 529 plan contribution limits are quite high.)

Build an "emergency fund" - If you don't already have an emergency fund containing three to six months' worth of living expenses, you should consider creating one - and your \$2,300 will make a nice start. Once you've set up an emergency fund, you may be able to avoid dipping into your long-term investments to pay for short-term needs, such as a major car repair or an expensive new appliance.

Use your refund wisely - This year, when you get your tax refund, put it to work. By making the right moves, you can reap benefits from your refund long after tax season is over.

What Does Interest Rate Hike Mean to You?

As expected, the Federal Reserve raised short-term interest rates five consecutive times since June. These rate hikes may make the evening news - but what do they mean to you, as an investor?

Before you can answer this question, you need to be somewhat familiar with why the Federal Reserve raises rates in the first place. In a nutshell, the Fed increases rates in hopes of curbing economic growth just enough to combat inflation - but not enough to derail an economic expansion.

The Fed reiterated that it intends to raise rates at a gradual "measured" pace to a more neutral level. However, it also added that it would respond to changes that raised the threat of inflation. There continues to be some uncertainty regarding how much and how long the Fed will raise rates. However, those questions can only be answered by the future strength of the economy. Therefore, economic indicators will be looked at closely in order to get a better idea of what the Fed might do.

In short, there's no formulaic way to gauge the effect of the Fed's actions on your investments. However, you probably can't go wrong if you take these steps:

Don't panic - Keep in mind that interest rates were very low before the Fed's decision. In fact, the Fed had actually lowered rates 13 times since 2001, resulting in a federal funds rate of 1 percent - the lowest since 1958. And the Fed's action only moved the funds rate to 1.25 percent - still extraordinarily low by any standards. In short, you don't need to consider drastic measures, because, as yet, things haven't changed that much.

Diversify - Build and maintain a diversified portfolio of stocks, bonds, government securities, certificates of deposit and other investments. Diversification can help protect you against sharp price declines that may primarily affect just one asset class.

Look for quality - Keep investing in high-quality stocks. Over the long term, high-quality companies - those with solid management, competitive products and strong track records of profitability and earnings - are likely to reward you, no matter where interest rates are headed.

"Buy and hold" - If you've chosen high-quality stocks, you don't need to unload them solely because interest rates may be rising. You're much better off holding these stocks for the long term - until either your needs change or the companies themselves move in a different direction.

Build a bond ladder - If you invest in bonds, you don't want to constantly adjust your holdings in response to changes in interest rates. Instead, build a "bond ladder" - a group of bonds of varying maturities. When rates are rising, you'll be able to reinvest the proceeds of short-term bonds that come due, and when rates are falling, you'll have your long-term bonds, with higher rates, working for you.

You can't predict the future course of interest rates. But by making these basic moves, you can go a long way toward achieving investment success - in all interest-rate environments.

For more information on any of these topics or for personal financial planning contact David C Cunningham, Edward Jones, 179 E Beck St, Columbus, OH 43206, 614.461.5803 or see www.edwardjones.com

This Valentine's Day, Give a Gift With a "Future"

It's almost Valentine's Day. This year, in addition to giving traditional presents, why not add a gift that can last long after the flowers fade, the candy is eaten and the cards are recycled? Specifically, why not give something that can help the recipients' financial future?

Let's consider a few possibilities:

Stocks - People enjoy receiving shares of stock in a company whose products they use. However, before rushing out to purchase some Company XYZ stock, make sure it's really a good fit for whomever is on the receiving end. In other words, if you know they will lose sleep over temporary market downturns, don't give them shares in a volatile stock.

If you're giving away some of your own shares, you'll need to know what you originally paid for the stock (its "tax basis"), how long you've held the stock and the fair market value of the stock at the date of the gift. You'll also need to determine if you have to file a gift tax return. (You can give up to \$11,000 per year, free of gift taxes, to as many people as you want.)

Recipients of your gift will need this information to determine gains or losses they decide to sell the stock.

•**Zero-coupon bonds** - These types of bonds can make an excellent gift if you know that your intended recipient would like to achieve a specific financial goal - such as a new car, a dream vacation, etc. - in a given number of years. You buy a zero-coupon bond at a deep discount; when the bond matures, you - or in this case, the recipient of your gift - collects the full face value. You can find zero-coupon bonds issued by the U.S. Treasury (called STRIPS), corporations, or a municipality. Make sure you ask about the tax considerations, interest rate and default risks of the specific issuer when considering these investments.

•**IRA contributions** - If you want to give a loved one a financial gift that can help ensure a comfortable retirement, consider contributing to his or her IRA. Individuals can put in up to \$4,000 annually to either a "traditional" IRA, which offers tax-deferred earnings, or a Roth IRA, whose earnings grow tax-free, provided

certain conditions are met. And IRA owners who are 50 or over can put in an extra \$500 per year as a "catch-up" contribution.

•**Life insurance** - At first glance, few things sound less suitable for a Valentine's Day gift than life insurance. Yet, if you're thinking of a gift for a spouse or your children, you can hardly do better than to make sure your life insurance is sufficient and up-to-date. Do you have enough life insurance - and the right type of insurance - to meet your family's needs should anything happen to you? Keep in mind that major life events, like a new marriage, home, baby and retirement, can affect your insurance requirements. Think about using Valentine's Day as a launching pad from which you'll periodically review your life insurance needs. You may want to work with a financial professional to evaluate your situation and to recommend appropriate solutions.

It's true that none of these ideas are exactly typical Valentine's Day gifts - but, in their way, each one has a lot of "heart." And your generosity will be appreciated for years to come.

Smart Ways to Support Charitable Groups

The holidays may be over, but your spirit of generosity is probably still intact. If you want to support your favorite charitable organizations, and you'd like to do more than just send the occasional check, you've got some attractive options. Let's look at two of them: charitable gift annuities and charitable remainder trusts.

Charitable gift annuity: If you would like to donate cash, stocks, property or other types of assets to a charity but would like to receive an income stream in return, you may want to consider creating a charitable gift annuity.

Once you've set up this type of annuity, and have gifted the assets to your selected charitable organization, the organization will pay you - or a beneficiary that you name - a lifetime income stream in the form of regular, fixed payments. The income received is equal to a fixed percentage of your original gift, based on your age, or

the beneficiary's age, at the time you make your gift.

Besides offering you a lifetime income source, your charitable gift annuity can provide you with some tax benefits. You can claim an income tax deduction for the portion of the annuity that represents the charitable gift. Also, part of the payments you receive each year may be exempt from certain income taxes. And, if you've given appreciated securities to the charitable group, you may be able to delay capital gains taxes.

Charitable remainder trust: If you want to give to a charitable organization, and you like the idea of receiving an income payment for life, but wish to retain lifetime control over the assets you donate, you may want to

consider a charitable remainder trust.

Here's how it works: Typically, you donate an appreciated asset, such as a stock or piece of real estate, to the trust, which then sells the asset and uses the proceeds to purchase a portfolio of securities. From these investments, you receive an income stream for life; upon your death, the charitable organization receives the remainder of the principal.

By setting up such a trust, you delay capital gains tax, and you can claim a deduction on your current-year taxes. And because you're moving

Enterprise Center (continued from pg 1)

create a rush that would overwhelm us," says Frank Watson, Enterprise Center Director. "I think we were right, as within just three months of opening the doors we were already meeting our intake goals. Clearly, businesses are ready for this service."

Staff members are available to provide one-on-one counseling in all areas of business plan development, as well as loan packaging. Two full-time counselors are available on-site, and the Center also hosts regular training and networking events for business owners.

The real key to its rapid success, however, may lie in its unique approach to collaboration with other service providers - the "One Stop Shop" concept. According to Watson, "Columbus has a rich supply of resources for small businesses and startups seeking assistance. From the client's point of view, however, the resources are not always well connected. The Enterprise Center provides a single point of access where businesses can learn about the different providers, and get referrals to those most likely to benefit them. In many cases, they can even meet with those providers on-site, further facilitating the process."

Other business assistance providers working with the Enterprise Center include the US Small Business Administration, Community Capital Development Corporation South Central Ohio Minority Business Council, Columbus Service Core Of Retired Executive, Columbus Neighborhood House. Additionally, there are several providers that have permanently located in the Enterprise Center offices, including Columbus Minority Contractor Business Assistance Program, Small Business Development Center, Women's Business Center, City of Columbus Equal Business Opportunity Commission and International Trade (SBDC).

For more information call 614.252.7805; fax 614.252.7809.

Columbus Enterprise Center
1393 E. Broad Street, 2nd Floor
Columbus, OH 43205-1584
<http://www.ColsEnterpriseCenter.com>
info@colsenterprisecenter.com / web@colsenterprisecenter.com

Finance Resource Guide

City of Columbus
Finance Department
645-8200
Income Tax
645-7370

Columbus Compact Corporation
Engine House 11
1000 E Main St
Columbus, OH 43205
Contact: Jim Grant 614.251.0926

BankOne
Personal Banking 800.310.1111
Small Business Banking
800.404.4111
First Mortgages
800.800.4663
Job Line
614.248.0779
www.bankone.com

David Cunningham, Edward Jones
Investment Representative
179 E Beck St
Columbus, OH 43206
614.461.5803

ELH & Associates
Relationship/Wealth Mgt
1983 Merryhill Drive
Columbus, OH 43219
614.209.9748

Fifth Third Bank
Small Business Lending
614.233.4691
Mortgages
614.233.4648
Job Line
614.341.2611
www.53.com

Huntington National Bank
Personal Banking 614.480.2265
Commercial Lending
614.480.5279
Mortgage Loans
614.480.6505
Job Opportunity
614.480.5627
www.huntington.com

National City
Personal Banking 800.347.5626
New Small Business 888.622.4249
Mortgage Loans
800.752.0508
www.nationalcity.com

Have a Financial resource
that should be listed?

Just give us a call at
614.251.0926.
Listings are free!

Neighborhood Life

Compact Planning Beautification and Litter Abatement Effort for Spring



When the flowers begin to bloom in April, Empowerment Zone neighborhoods will also blossom. A special project is being planned which will involve residents and community groups banding together to remove litter and beautify properties along targeted streets in the Driving Park and King-Lincoln-Bronzeville neighborhoods.

Often perceptions about neighborhoods are influenced by that which we see. Litter and barren spaces contribute toward shaping negative perceptions. From a scattering of cigarette butts on the sidewalk to a pile of old appliances in a weed-choked lot, litter is a blemish on the landscape of every community. It drags down a com-

munity's image and is dismally contagious—nothing invites people to litter like a place that is already littered. Litter free and beautified neighborhoods can have the following impacts:

- Reduction in crime
- Create community pride and solidarity
- Stabilize or improve property values
- Stimulate economic investment
- Improve the overall aesthetic appearance of neighborhoods

The aims of the project are to mount an education and awareness campaign about the problem of litter; stimulate sustainable grassroots level involvement to rectify and manage the problem; and to make Empowerment Zone neighborhoods

aesthetically pleasing toward building neighborhood pride and stimulating economic investment.

Partners in the project include the King-Lincoln-Bronzeville Neighborhood Association, Driving Park Area Commission, Keep Columbus Beautiful, City Year, and the Ohio Department of Natural Resources, Division of Recycling and Litter Prevention. The effort will combine City Year's National Day of Service, the kick-off of the Ohio Department of Natural Resource's "Plant Pride, Not Litter" program and the "Great American Clean-up". The "Plant Pride, Not Litter" campaign is aimed at bringing about community revitalization, raising the level of community pride and establishing sustainable litter prevention programs across the state. The Great American Cleanup, the nation's largest annual community improvement program held March through May, rallies people to make sweeping, dramatic changes in their local communities.

The program, which is scheduled for early April, will target streets adjacent to Miller and Kelton Avenues between I-70 and Livingston Avenue. In the King-Lincoln-Bronzeville neighborhood, the target area includes Monroe, Garfield, St. Clair, Miami, Mt. Vernon and Long Streets.

To get involved in the project as a volunteer or if you are interested in donating planting materials to aid in beautification efforts contact Steven Waller at 614.251.0926 or e-mail at swaller@colcompact.com.

Columbus Compact Announces Neighborhood Grant Cycle for 2005

Great neighborhood projects sometimes need a little financial help to get started. If residents of your neighborhood have a project in mind that targets youth, fosters collaboration among residents, and will have an overall positive impact on the neighborhood, then perhaps a Neighborhood Grant will help. EZ neighborhood grants are flexible sources of funding that can be used to build gardens, equip playgrounds, sponsor street fairs, publish newsletters, fund clean-ups, and hundreds of other ideas coming from grass root participation.

All applicants are highly encouraged to contact their Area Commission or Civic Association to determine if your project is compatible with neighborhood priorities prior to submitting your application to the Compact. Applicants are also encouraged to read the application and budget materials thoroughly prior to completion. Technical assistance is available to answer questions related to completing the application.

It is important to note for the 2005 cycle that all applicants are highly encouraged to utilize the on-line (pdf-editable) version of the application which is on the Compact's website. After completed, it must be printed out and sent in. If the on-line application is not used, the standard application must be typed, on the original forms. Incomplete applications, inclusive of applications without the required five copies, will not be considered.

The application deadline for the Summer 2005 round of Neighborhood Grants is approaching fast. Friday, April 22, 2005, 5:00 p.m. is the deadline for submitting applications.

The original application and five (5) copies must be submitted in order for the application to be considered complete. Applications submitted without the original and correct number of copies will not be considered.

Some helpful tips for submitting a complete application include the following:

- 1) Read the entire application prior to beginning.
- 2) Consult with your Area Commission and/or Civic Association about your proposed project prior to submitting your application.
- 3) When developing your application, make sure there is evidence that your organization is partnering with others on the proposed project.
- 4) If your organization is not a non-profit 501-c-3 organization, then a fiscal agent is required. Make sure that the information for the fiscal agent is included in the application.
- 5) Make sure that each section of the application is completed.
- 6) In the budget make sure that "matching funds" are shown in the appropriate spaces.
- 7) In the 'Budget Narrative' section, make sure that an explanation is given for each line item within the budget.
- 8) Your application should be typed.

All applicants are highly encouraged to utilize the PDF-editable version of the application which is on the Compact's website at www.colcompact.com.

Technical assistance is available for organizations that plan on applying. This is an opportunity to address questions related to the application and process prior to submission of the application.

For more detailed info about the Neighborhood Grant Program contact Steven Waller (swaller@colcompact.com) or Lita Thomas (lithathomas@colcompact.com) at 251.0926. All grants are contingent on funding.

Grant Proposals Due (by 5:00 p.m.)	Internal Review	Proposals Distributed to Area Commissions	Review Committee Meets (External Review)	Awardees Notified	Contractors' Orientation Meeting	Award Date
January 21	January 28	February 4	February 18	February 21	February 25	March 1
April 22	April 29	May 6	May 20	May 23	May 27	June 1

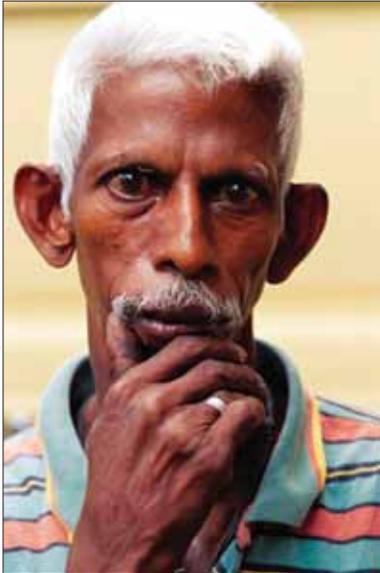
AARP Helping Low Income Seniors Find Jobs

By Jan Aselin, Asst. Project Director/AARP Foundation-SCSEP

Need a job? A little known AARP program may be just what you're looking for! Are you 55 years or older, living on low income, and need a JOB? The AARP Foundation (SCSEP) Senior Community Service Employment Program is the best-kept secret in our community.

AARP Foundation is a non-profit organization operating under a Federal grant to assist older workers on low incomes with their job search. This funding provides AARP Foundation with the ability to provide temporary on-the-job experience, and training for qualified older workers.

Qualified applicants are enrolled in the Senior Community Service Employment Program and assigned to a community, or non-profit organization for training. During the training period that averages several weeks or months, the enrollee is allowed to work 20 hours a week, and is paid an hourly training wage. SCSEP funding covers the enrollee's total wages. This amount is paid directly to the worker.



can provide the community agencies' with the temporary additional manpower necessary to strengthen the programs and services they provide to the community.

In Franklin County there are more than 25,000 seniors – age 55 and older – living at or below poverty levels. More than 6 million older Americans suffer economic hardships and one-third of Americans over age 65 have incomes of less than \$10,000 per year.

AARP Foundation enables people to live better lives and to stay healthy and independent longer.

Currently, AARP Foundation is actively recruiting individuals who are age 55 and older who need to continue working. If you, or someone you know, could benefit from the Senior Community Service Program, please contact: AARP Foundation, 1393 E. Broad Street, Columbus, Ohio 43205 – Phone: 614.258.7295.

AARP Foundation welcomes volunteers. If you would like to join us in our efforts to make a difference in the lives of seniors, please call 614.258.7295.

While the enrollee is in training they have the responsibility to job search for a permanent position. SCSEP pays the enrollee for the time they spend away from their assignment looking for a job. AARP Foundation provides assistance to the enrollee in their job search by providing job search strategies such as resume writing, interviewing skills, and job leads.

The community agencies' responsibility is to provide on the job experience and a safe working environment for the enrollee. SCSEP enrollees

Celebrating Linden's Best

The Greater Linden Development Corporation and Key Bank hosted the inaugural Linden Awards and Gratitude Celebration on Monday, November 8 at the Ohio Historical Center. The event was the perfect opportunity to raise funds for the Greater Linden Development Corporation while honoring those who make Greater Linden a wonderful place to live and work.

The evening featured an awards presentation and performance by the Genessee Avenue Church of Christ Step Team followed by a decadent dessert buffet.

"The board and staff of the Greater Linden Development Corporation are very pleased with the way this evening came together," said GLDC's executive director Ronald Dozier. "I cannot think of a better way to celebrate all of the wonderful people and groups in Greater Linden. Each of the winners brings some value to the community. It is heart-warming to see them getting the recognition they deserve."

Awards were distributed in eleven categories that reflect the diverse contributions of individuals, churches and businesses in the area. The winners were selected from nominations made by readers of *The Greater Linden News* and other community members.

The evening's results are as follows:

- US Bank Business Award - Ena's Caribbean Kitchen
- Community Church Award - St. Peter's Evangelical Lutheran Church
- Columbus Crew Student Athlete Award -

Samuel Payne

- Lowe's Handsome House Award - Hattie Pringle, 1352 E. Blake Avenue
- Columbus Board of Realtors Holiday Lights Award - Erik Robbins & Christopher Jarrell, 1578 Aberdeen Avenue
- Teacher of the Year - Paula Nourse, Hamilton Elementary

Insight Communication, Lowe's Home Improvement Warehouse, State Auditor Betty Montgomery, State Auto Insurance and US Bank.

GLDC would also like to thank those individuals and organizations who volunteered time and expertise to make the event memorable. This list includes event subcommittee members Suzy Christopher and Mike Ring, Adrienne Bozick

(Ohio Historical Center), the Genessee Avenue Church of Christ Step Team, Mike Jackson (NBC4), Peggy Kutz (GLDC Board of Trustees), the Ohio Historical Center, GLDC's Resource Development Committee members, Pastor Phillip

Smedley (Eliezer Church), C. Reggie Thomas (GLDC Board of Trustees) and the Greater Linden Community.

The second annual Linden Awards and Gratitude Celebration is tentatively scheduled for

November 7, 2005. Nomination forms will be available late summer 2005. For more information please contact Angela at 614.263.2492 or angela@greaterlinden.org.



- State Auditor Public Servant of the Year Award - John Hughes, Code Enforcement
- State Auto Insurance Block of the Year Award - 20th Avenue (east of Cleveland)
- Columbus Police Strategic Response Bureau Youth Volunteer Award - Nathan Johnson
- Linden Alumni Award - Chief Ned Pettus, Jr.
- Key Bank Point of Pride Award - Beth Klukoske

The evening's main sponsor was Key Bank. Award and prize sponsors include the Columbus Board of Realtors, the Columbus Crew, Columbus Police Strategic Response Bureau,

Compact Funds EZ After School Programs

Recreational, social, cultural and academic support/enhancement opportunities in the non-school hours are an essential component of every child's academic development. For parents looking for enriching activities their children can partake in during the non-school hours, or for those seeking out-of school assistance in preparing kids for proficiency examinations, ten after-school programs recently funded by the Columbus Compact Corporation may be the answer.

After School Programs are integral parts of the Compact's overarching Neighborhood-based Educational Strategies Initiative. They are designed to provide neighborhoods with the opportunity to utilize schools and other community facilities to provide after-hours educational experiences for youth aged 5 to 15. These programs promote the youth's

intellectual, emotional, and social development.

The objectives that this initiative seeks to achieve are as follows:

- Expand the number of quality non-school hour initiatives for EZ Youth.
- Provide for coordination and integration of non-school hour initiatives in 10 neighborhoods.
- Involve participating families in setting goals for the after-school programs.
- Improve educational outcomes by raising grade point average of participating kids.

For detailed registration information, parents should contact each site directly, or for general information, contact the Compact at 614.251.0926.

Organizations currently operating After School programs with funding from the Compact include the following:

Organization Name	Program Contact	Phone	Program Info
Boys and Girls Club of Columbus, Inc. Westside Unit 115 S. Gift St, 43215 Milo-Grogan Unit 1012 Cleveland Ave, 43201 (614) 294-4366	Rich Cunningham Laurie Beth Sweeny	614.221.8830	The Boys & Girls Club program will provide after school programming at Franklinton and Milo-Grogan. They develop skills and promote positive behaviors through their five core programs: Character and Leadership Development, Education and Career Development, Health and Life Skills, The Arts, and Sports, Fitness and Recreation. Hours of Operation: September-October: Monday - Friday 3p - 8:45p November-May: Monday 3p - 6:45p, Tuesday - Friday 3p - 8:45p, Saturday 9a-3p
Communities In Schools Livingston Elementary 744 S Heyl Ave, 43206 Second Ave Elementary 68 E 2nd Ave; 43201 Champion Middle School 1270 Hawthorne Ave; 43203 Deshler Elementary 1234 Deshler Ave; 43206 Koebel Elementary 2521 Fairwood Ave; 43207 Buckeye Middle School 2950 S Parsons Ave; 43207 Linmoor Elementary 2001 Hamilton Ave; 43211 East Linden Elementary 2500 Perdue Ave; 43211 McGuffey Elementary 2632 McGuffey Rd 43211 Cassady Elementary 2500 N Cassady Ave; 43219 Broadly Elementary 30 39 Marylany Ave; 43209	Clara Foster Kay Austin Mary Metcaife Sabrina Horton Tammy Slatzer Shaun Carter Chris Sunami Vonda Castro Vonda Castro Vonda Castro Vonda Castro	614.778.9321 614.778.9674 614.778.9374 614.778.9503 614.778.9505 614.778.9369 614.778.9532 614.268.2472 x16 614.268.2472 x16 614.268.2472 x16 614.268.2472 x16	Combination of academic assistance, tutoring and literacy initiatives, as well as recreational activities that work at sportsmanship and team playing. All activities work at bringing the community in to help and participate. Hours of Operation: School Year: Monday - Friday from school dismissal to 6p
Gladden Community House 183 Hawkes Avenue Columbus Ohio	Dan Moherman	614.227.1600	Various activities including bowling, soccer, flag football, and academic assistance for youth aged 5-18. Hours of Operation School Year: Monday - Friday 3p - 6p
Read Columbus Read Woodland Meadows 374 Virginia Lee Rd W, 43209 Rosa Parks Apartments 1327 Fair Ave	Linda Chavis	614.237.8550	Providing homework assistance and encouraging youth to increase the amount of recreational time they devote to reading. Hours of Operation School Year: Monday - Thursday 3 p - 7 p; Friday 3p - 6p; Saturday 2p - 5p
The Short Stop 1066 N High St Columbus, OH 43201	Chip Smith	614.294.2661 x2407	Providing area youth (aged 7 - 19) healthy, positive and creative alternatives to substance abuse, violence and delinquent behavior. Activities offered include creative writing, visual arts, drama and vocal instruction and performances, drumming & dancing, recreational games and computer education. Hours of Operation: School Year: 2:30p - 8p Summer: Monday- Friday 9a - 6p
Urban Concern 1478 Cleveland Ave, 43211	Todd Muller	614.291.0855 x117	After School Program provides homework help and positive activities and instruction for youth in 1st - 8th grades. Hours of Operation School Year: Monday - Friday 3p - 6p Summer: Monday - Thursday 9a - 11a and Friday 12:00 - 3:30p for 7 weeks
YMCA Eldon Ward Branch 130 Woodland Ave, 43203 Main Branch 40 W. Long St, 43215 614.224.1124	Zachary Couch Dionne Cobb	614.252.3166	Providing academic assistance and prevention programs, as well as activities like cooking, art, drama club, computer education and sports. Hours of Operation: School Year: Monday - Friday 3:30 p - 6p Summer: Monday - Friday 8a - 2:30p for 9 weeks
YWCA Indianola 420 E 19th Ave, 43201 Barrett 345 E Deshler Ave, 43206	Yolanda Pulliam	614.224.9121 x213	Providing academic assistance and prevention programs, as well as activities like cooking, art, drama club, computer education and sports. Hours of Operation: School Year: Monday - Friday 3p - 5:30 p Summer: Monday-Friday 9a - 2p for 8 weeks

Charitable Giving (continued from pg 7)

assets from your estate, your beneficiaries will have fewer estate taxes to pay.

Since the assets in the charitable remainder are going to charity you may want to replace these assets by purchasing a life insurance policy on yourself, using some of the income from the trust, and naming your heirs as beneficiaries. You may want to put the policy in an irrevocable life insurance trust. Because the trust actually owns the insurance policy, the proceeds are kept out of your taxable estate - and your heirs will owe less in estate taxes. You can also direct the trust to provide your heirs with regular income.

Don't try this at home

You will need professional help in setting up a charitable gift annuity, a charitable remainder trust and an irrevocable life insurance trust. So, consult with your tax, legal and investment advisers before taking any steps. By making the right moves, right from the start, you'll have a good chance of seeing the results you want.

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- Classic Hot Sauce
- Traditional Hot Sauce (sweeter than classic),
- Hot Cayenne Vinegar
- Chocolate-Habanero Vinegar
(Far East Food Challenge First Place winner)

The sauces are now available at the Hill Top Market on W Broad in Hill Top. They will also soon be available on line at: www.its-soulicious.com. For more info: 614.560.0628.

Neighborhood Resource Guide

NEIGHBORHOOD ADVOCATES

Sylvia A. Garrett
1259 Crooked Tree Ct, 43081
614.890.9009ph 614.890.6203fx
GarrettSG@aol.com

Rosalyn R White, President
Accent & Arts Technology Services
PO Box 09045, 432309
614.579.4734
rwhitel@columbus.rr.com

Suzanne Parks
294-2 N. Roosevelt Avenue, 43209
614.239.1650ph 614.235.0837fx
Sparks1548@aol.com

Doyline Williams, President
Business Resources Unlimited
92 Edgevale Road, 43209
614.470.0229ph 614.235.7542fx
thepeoplewhoknow@netwalk.com

Indira Mulligan
209 Piedmont Rd, 43214
614.262.1589
indiramulligan@yahoo.com

CITY OF COLUMBUS
Recreation & Parks 614.645.3300
Neighborhood Services 614.645.2869

COLUMBUS COMPACT CORPORATION
Engine House 11
1000 E Main St
Columbus, OH 43205
Contact: Dr Steven Waller
614.251.0926

THE HERITAGE DISTRICTS
Contact: Christopher Hayes
614.251.0926

NEIGHBORHOOD ASSOCIATIONS AND COMMISSIONS

The Argyle Park Civic Association
Duxberry Elementary,
1779 W. Maynard Ave.
Meets 2nd Tuesday of month, 6:30p
Contact: Gloria Zeebs Anderson 614.267.2693

Driving Park Area Commission
Hope Lutheran Church
820 Lilley Ave
Meets 4th Tuesday of month, 7p
Contact: Matilda Woods 614.252.8600

East Columbus Civic Association
E. Columbus Community Center,
2743 E 5th Ave
Meets 3rd Thursday of month, 6:30p
Chair: Dr Troy Shaw 614.253.9388

The Franklinton Area Commission
Franklinton Library
1061 W Town St
Meets 2nd Tuesday of month, 6:30p
Chair: Helen Evans 614.274.8967

Franklin Park Area Association
Franklin Park Conservatory
1777 E Broad St, lower level room
Meets 4th Tuesday of month, 6:30p
Contact: Sandi Potts 614.258.9767

Greater Hilltop Area Commission
The Hilltop Library
511 S Hague Ave
Meets 1st Tuesday of month, 7:30p
Contact: Patrick McLean
614.272.5146

Italian Village Historic Review
Commission
109 N Front St.
Meets 3rd Tuesday of month, 6:15p
Chair: Steve Hurtt 614.299.9028

King-Lincoln Bronzeville
Bethany Presbyterian Church
206 N Garfield Ave
Meets 1st Saturday of month, 4p
614.258.6842
Contact: Willis Brown

Milo Grogan Commission
Tried Stone Missionary Baptist Church
858 E 3rd Ave.
Meets 2nd Tuesday of month, 7p
Chair: Leroy Johnson 614.204.5962

Mount Vernon Avenue District
Improvement Association
University Hospital East
1492 E Broad St
Meets 3rd Wed of month, 11a
Contact: Melvin Steward

Near East Area Commission
12th Precinct Community Policing
Center
950 East Main St
Meets 2nd Thurs. of month, 6:30p
Chair: Kathleen Bailey 614.252.3283
North Central Area Commission
Brittany Hills Recreation Center
2618 Bethesda Ave
Meets 4th Thursday of month, 6:30p
Chair: Jimmie Moreland, III
614.291.4399

Old Oaks Civic Association
St. John's Learning Center,
640 S Ohio Ave, enter in back
Meets 2nd Monday of month, 6:30p
Chair: Deb Zechar 614.252.0080

Shepard Community Association
St. Paul United Methodist Church
2260 E 5th Ave.
Meets 3rd Saturday of month 10:30a
Except August.
Chair: Sharon Archie 614.252.4303

South Linden Area Commission
Linden Resource Center
2572 Cleveland Ave.
Meets 3rd Tuesday of month, 7p
Chair: George Walker 614.294.0273

University Community Association
Northwood & High Building
2231 N High St, Rm. 200
Meets 2nd Wed. of month, 6:30p
Chair: Sharon Young 614.294.5113

Tips for Staying Healthy During the Winter Months

The cold and flu season is in full swing and is shaping up to be one of the worst ever. If you are in a higher risk category (over age 65, very young, pregnant, immune compromised), it's important that you talk with your healthcare provider about getting a flu shot if you haven't received one already. However, all of us can reduce our chances of getting and spreading colds and the flu by following some simple practices.



Wash your hands often. When it comes to warding off a cold or the flu, one of the most important things to do is to wash your hands frequently and thoroughly. We tend to associate hand washing with preventing food-borne illness, but it's also a good way to reduce your risk of receiving and spreading cold and flu germs.

While hand washing seems like such a simple practice, it's not something children (or adults) intuitively know to do. It is a practice, however, that can be taught with far-reaching results. For example, in a study completed at Purdue University, illnesses and symptoms of infectious diseases were followed in two daycare centers for 11 weeks to establish a baseline, then the teachers in one center received an educational program and training materials on hand washing. In the 11 weeks that followed, children in the center that had received the training had a significantly lower incidence of colds and flu

than the children in the center that did not receive the training and continued to use usual care methods.

Health professionals recommend you wet your hands with warm water, apply soap and rub your hands together for 20 seconds, cleaning up to your elbows if possible. Next, rinse thoroughly to remove all soap residue, dry with a single-use paper towel and use the towel to turn off the faucet and open the bathroom door.



Keep your body properly hydrated. Staying hydrated is important both in flushing out potential toxins and in helping get through a cold or the flu.

Unfortunately, unlike the summer months when the hot sun makes a tall glass of water or iced tea sound refreshing, it's easy to overlook the importance of drinking plenty of fluids when it's cold outside. Dehydration can pose as much risk in the dead of winter as it can in the middle of July.

Common symptoms of dehydration include fatigue, headache, dry nasal passages, dry, cracked lips, and overall discomfort. However, by the time you become aware of these symptoms, dehydration has long set in.

To avoid dehydration any time of the year, drink at least 6 to 8 cups of liquid daily, part of which can come from water, fruits, vegetables, fruit juices, milk, coffee and tea. Make healthy food choices.

In general, people tend to eat more during the winter, which ultimately can lead to unwanted weight gain. Following basic nutrition advice to eat a balanced diet containing plenty of whole grains, fruits and vegetables and less sweets and high-fat snack foods can help prevent this weight gain and also ensure that your diet is high in those disease-fighting antioxidants. Drinking water keeps your system flushed, and helps against disease and weight gain.



Stay active. When it's cold and snowy outside, a jog around the block or bicycling to work doesn't sound very tempting. However, regular exercise will help keep your immune system strong.

There are plenty of alternative ways to keep yourself active during the colder months. If you prefer to stay inside where it is warmer, check out your local recreation center. Community recreation centers have indoor basketball courts, indoor tracks, indoor swimming pools and weight rooms that are available to the public for a nominal fee.

Cheaper than that is mall walking. Grab some friends or your headphones and head to an indoor mall where you can speedwalk, doing laps at a faster rate than you normally would.

By washing your hands, drinking plenty of fluids, eating nutritiously and staying active, you will have a better chance of staying healthy this winter.

Magical Thinking: Reshaping Children's Thoughts of Death

by Michelle Gailiun

The death of a loved one is a difficult experience at any time, but children, more often than adults, tend to cope with it by magical thinking, a process that if left uncorrected may lead to social and developmental problems later on, according to grief experts at The Ohio State University Comprehensive Cancer Center-Arthur G. James Cancer Hospital and Richard J. Solove Research Institute.

"Children are often a forgotten population when someone close to them experiences illness and death," says Pauline King, director of children's programs at the OSU James Cancer Hospital. "They may look like they are coping well, because they are playing – and adults equate playing with being carefree – but they may actually be involved in a complicated and unhealthy process of mourning."

King says magical thinking occurs when children believe they are the cause of their loved one's death and responsible for "fixing it." One little girl in King's program thought she had caused her mother's brain tumor by eating the wrong half of a grilled cheese sandwich on a particular day. "For a long time, she would pinch herself on her arms as punishment," says King.

Another child wanted to become "perfect," thinking *that* might be able to bring his father back. And still another little boy thought that just

because his father died, it meant that he, his mom and his dog would soon follow him to heaven.

"These are all thoughts that if left unrecognized and unaltered, could potentially cause problems later on," says King.

King, a nationally recognized expert in children's experience of grief, uses art therapy as a way of helping children give voice to their loss. Her programs at Ohio State's James Cancer Hospital benefit about 250 children and their families each year. The programs are divided into three age groups and are shaped by the feedback and desires of the participants.

"Children cannot sit in a circle and tell you how they feel about illness or death. They lack the cognitive development to express their fears and emotions with words. But if they have the opportunity to express themselves through art, their experience of pain and subsequent healing can be remarkable," says King.

The children in King's programs often produce astoundingly beautiful and evocative art, including quilts made of a loved one's mementos – jeans pockets, buttons, T-shirts, neckties or pictures – symbols of lives full of love and happiness. Some even have removable parts, so a child can tuck a medal or a well-worn piece of jewelry in a pocket to sleep with or take to school. "They are essentially a child's eye-view of what is meaningful in a relationship," says King.

The children's groups have also designed a living labyrinth of herbs and flowers and a larger than life-size "horse of hope" festooned with ribbons and messages of love and caring. They have made cards for other children who are experiencing grief and they have even created a book of poems and artwork called *Honoring Pain*, dedicated to children affected by Sept. 11. After he heard about the book, the mayor of New York requested that 500 copies be placed in a private room for mourners at ground zero.

Through participation in programs at the OSU James, children and their families learn about magical thinking. It is identified and corrected and families learn that it's all right to cry together and share their loss. Eventually, grief gives way to release and relief. The process often takes a long time, but working through it fosters close and caring relationships and some of the children and their families keep in touch with other participants for years.

The Arthur G. James Cancer Hospital and Richard J. Solove Research Institute, part of The Ohio State University Comprehensive Cancer Center, is a national and international leader in translational research and clinical care and one of the charter members of the National Comprehensive Cancer Network. U.S. News & World Report has consistently ranked The James as one of the nation's best cancer hospitals.



IMMUNIZE YOUR STAR!

The **Project Love Partnership** works with public providers to increase immunizations in children and adults.

For Immunization clinics and services provided by the Columbus Health Department, 240 Parsons Ave., and several neighborhood clinics located at convenient Columbus sites, please visit www.project-love.org.

Hours vary and include evenings and weekend hours, no appointment is needed.

For clinic hours call **614-645-LOVE** (5683).

614-645-LOVE
www.project-love.org



Health Resource Guide

HOTLINES

National AIDS Hotline
800.342.2437

National HIV/AIDS Hotline
Spanish.
800.344.7432

National Immunization Hotline
English.
800.232.2522

National Immunization Hotline
Spanish.
800.232.0233

National STD Hotline
800.227.8922

Traveler's Health
877.394.8747

The Ohio Tobacco Quit Line
800.934.4840

Alcoholics Anonymous

1561 Leonard Ave
Columbus, OH 43219-2580
614.253.8501/800.870.3795

Alcohol, Drug and Related Counseling of Columbus

209 S High St
Columbus, OH 43215
614.461.6303

American Lung Association of Ohio Central Region

Molly Fontana, Executive Director
1950 Arlingate Lane
Columbus, Ohio 43228-4102
614. 279.1700
614. 279.4940fx
molly1@ohiolung.org

Centers for Disease Control and Prevention

1600 Clifton Rd.
Atlanta, GA 30333
U.S.A
404. 639.3311
404. 639.3312 TTY.
800. 311.3435
www.cdc.gov/netinfo.html

Children's Hospital

700 Children's Drive
Columbus, OH 43205
614.722.2000
www.childrenscolumbus.org

Columbus AIDS Task Force

751 Northwest Blvd, 2nd fl
Columbus, OH 43212-3856
614.299.2437
www.catf.net

Columbus Health Department

240 Parsons Ave
Columbus OH 43215
614.645.7417
www.cmhhealth.org

Columbus Medical Association Foundation

431 E Broad St
Columbus, OH 43215-3820
614. 240.7420
www.cmaf-ohio.org

The Columbus Ohio Partnership for Inner-City Asthma Education (COPICAE)

899 East Broad Street
Columbus, OH 43205
614.242.3904
contact: Tilynn Johnson Program Manager. johnsoti@chi.osu.edu
www.copicae.com

Ohio Commission on Minority Health

77 S High St, 7th fl
Columbus, OH
614.466.4000
www.state.oh.us/mih/

Ohio Tobacco Use Prevention and Control Foundation

300 E Broad St., Suite 310
Columbus, Ohio 43215
614. 644.1114
614. 995.4575fx
General Inquiries: info@standohio.org
Grant Program Inquiries:
grants@standohio.org

Project LOVE

(childhood vaccinations)
614.654-LOVE (5683)

State of Ohio Alcohol & Drug Addiction Services

2 Nationwide Plaza, 2nd floor,
Columbus, OH 43215
614.728.5090

Have a Health resource
that should be listed?

Just give us a call at
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Listings are free!

Warming up for Linden Litter League's Third Year



The Greater Linden Development Corporation will make cleanups more of a delight than drudgery when the third season of the Linden Litter League kicks off at the Linden Resource Center, 2572 Cleveland Avenue, on Sat, April 23 at 9a.

Before the litter collection begins, a brief season opening ceremony will be held in the parking lot of the Linden Resource Center. As part of the festivities, Representative Joyce Beatty and other officials will "throw out the first pitch" to start the season. Following the ceremony, dozens of volunteers will be dispatched to collect litter from some of the area's dirtiest spots, including

alleys and vacant lots.

Started in 2003, the Linden Litter League is a unique beautification initiative created by the Greater Linden Development Corporation. Residents and civic groups are encouraged to form teams and select a "home base" where they will collect trash. Points are awarded to teams based on the number of hours worked, bags collected and the determination of judges who inspect the home base areas monthly; extra points are awarded for teams with youth members. Prizes are awarded to teams based on the number of points earned. Just like the major

leagues, the Litter League season includes an All Star Break and Most Valuable Player awards.

During the course of the first two seasons nearly 1,000 bags of trash were collected and 635 volunteer hours were logged over 200 volunteers.

"We are very pleased with the community's response to the Linden Litter League," said Ronald Dozier, executive director. "In the past two years we had a great bunch of volunteers and sponsors. We hope to build on this success in 2005."

GLDC's goal is to grow the Linden Litter League to include at least 80 volunteers and 400 service hours in 2005. The agency is off to a good start. All three of the teams that concluded the 2004 season have agreed to participate in 2005. There is a level of interest in starting at least two other teams.

The Greater Linden Development Corporation and Keep Columbus Beautiful have committed to sponsoring the league. At this time, other sponsors for the 2005 season are still being recruited. Sponsoring companies are asked to donate money, prizes or supplies such as bottled water and refreshments. In order to have a logo on the 2005 Litter League t-shirts sponsors must be confirmed by Friday, April 1.

If you would like to form a team, become a sponsor or simply learn more about the Linden Litter League, contact the Linden Litter League Commissioner, Takia Lewis at 263-2492 or email takia@greaterlinden.org.

Opportunity Knocks by Jewish Family Services

Lamar Fields opened the door to opportunity when he took the advice of Curtis Richardson, Life Path Specialist at Central Community House (CCH). Fields, who recently enrolled in CCH's Life Path Program, thought he would be referred to a job opportunity in customer service, the field in which he had worked for several years. However, with the guidance of the Life Path Program, he decided to redirect his attention toward his true passion – working with young people. He subsequently attended an Employment Maintenance Organization (EMO) job prep training on resume development. Equipped with an effective resume, Lamar Fields obtained a job with Columbus Recreation and Parks as a seasonal, part-time recreation leader.

Field's investment in the Life Path Program began to pay off almost immediately. As part of the Glenwood Recreation Center staff, he has contributed to the center's largest summer pro-

gram participant increase in years. In the first month, the program grew from 6 to 20 children, and from 40 to 50 by summer's end.

As a result, he was hired on permanently as a part-time recreation worker in the evenings. During the first week, 10 children came for the program and by the end of the third week, the program grew to 20 children. He is hoping for more participants when basketball starts and will also add a winter activity, ice-skating at Chiller. While working with youth, Fields is pursuing a degree in Business Management from Ohio Dominican and is slated to graduate in August 2005 from the University's Lead Program with a bachelor's degree in business management. When asked what has kept him motivated, Fields states, "I stay in prayer and God directs." Fields is thrilled that his desire to work with youth has turned into a career. Currently, he is seeking an additional opportunity to work with youth part-time during the day.

GLDC's Website Offers Info for Residents

The Greater Linden Development Corporation's website offers up-to-date information about community events and other area news in an interactive format.

The Greater Linden Low-down allows website visitors to read neighborhood news stories and leave comments about what they see. Other visitors can add to the comments, either in response to the news story or to a comment left by another user.

"We really hope that this will take on the feel of an on-line community discussion," said Angela Netherland McBride, PR and Development Specialist for the Greater Linden Development Corporation. "We include text and photos on the page. It is an excellent way to keep up with the neighborhood between issues of the newspaper. GLDC staff continue

to post frequent updates to keep everyone informed."

The Greater Linden Low-down is found at www.greaterlinden.org/blogger.html. It is also linked from the front page of the Greater Linden website www.greaterlinden.org

Those interested in business news in Linden and throughout Columbus should visit the Greater Linden Business Network's page at www.greaterlinden.org/GLBNblogger.html. This page features information on the achievements of area businesses, training opportunities, networking events and much more. It is also linked from GLDC's home page.

Anyone wishing to receive an email digest of information posted on either of these sites should email blogger@greaterlinden.org or call 614.263.2492.

Top 10 Tips to Avoid Predatory Lenders

Adapted from ABA.com "Financial Tips to Avoid Predatory Lenders" & "Fighting Predatory Lending" from CNNMoney.com

1. Read between the lines – Slick TV ads, telemarketers or door-to-door sales people offer fast, easy loans for houses, cars and home repairs but do not disclose all the details.
2. Check references – Don't rely on a lender to tell you if it is trustworthy. Check with the Better Business Bureau and ask if there have been any complaints.
3. Compare all the costs – Mortgages include fees and costs in addition to the mortgage. Be sure to compare total costs so you don't pay more in the end.
4. Double check – Make sure what you sign is what you agreed to verbally. Don't sign if it is different.
5. When in doubt ask – Always question something you may not understand. Get counsel from a banker, financial advisor, tax expert or attorney.
6. You have the right to change your mind – You can, for any reason, within 3 days of signing a contract change your mind in which your home is offered as security.
7. Don't get steered – You may qualify for lower rates than you have been quoted if your credit is good enough, so find out your credit rating.
8. Check out your credit history – The three major credit bureaus are: Experian, Equifax, and Transunion: cost is from \$9-\$30. Qualifying individuals can get one a year for free.
9. Know the value of your home – Don't borrow more than it is worth: appraisals cost from \$300-600.
10. Take action – If you have been a victim of predatory lending, let others know by calling the Office of Consumer Affairs or your state Attorney General's office. Also, send a report to the Federal Trade Commission @ 1-877-FTC-HELP.

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- Down Payment Assistance programs



Homeownership/Sales

- Grant Money
- New construction and renovated homes



For free information, call 614.221.8889 x 134 for Homebuyer Programs, x 163 for Home Sales or visit www.chpcolumbus.org

Special Programs for Homes in the Heritage Districts!

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Listed are several realtors with homes in The Heritage Districts qualifying for this program. Contact the realtors for more info, other properties or to take a tour.

Cottage Realty Mr. David M. Schulte	HER, Inc., Realtors Vutech & Ruff	The Raglin Group, LTD Mr Henry Hargrave
Kohr Royer Griffith, Inc. Mr. Michael Kohr One Columbus	Prudential Residential One Mr. Bill Benninghofen	Carriage Trade Realty, Inc Masseria/White Team
Her, Inc., Realtors Ms. Janis Hott	Carriage Trade Realty, Inc Ms Kimberly Barrett Mr Alexander Macke	RE/MAX Tri-County, Inc Mr Darryl Isabel
RE/MAX City Center, Realtors Mr. Joseph Armeni	Century 21 Joe Walker & Assoc Ms Vicki Richardson	The Wegenbrenner Company Ms Janet Zettler
Dooley & Co., Inc. Mr. Bruce Dooley	Coldwell Banker King Thompson Ms Jennifer Waterman	HER, Inc, Realtors Ms Wendy Sweney
Century 21 Joe Walker & Assoc. Ms. Christine Bratka	HC Bland Realty Ms Kim Wilson	RE/MAX Tri-County, Inc Ms Rosetta Hayes Century 21
HER, Inc., Realtors Mr. Jack Travis	RE/MAX Connection Mr Michael Casey	Joe Walker & Assoc Mr Michael K Dobson

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Home Resource Guide

<p>Africentric Personal Development Shop, Inc 1409 E Livingston Ave Columbus, OH 43205-2926 614.253.4448 www.apdsinc.org apdsinc@apdsinc.org</p> <p>Big Brothers Big Sisters Assoc. of Central Ohio 1855 E Dublin Granville Rd, 1st fl Columbus, OH 43229-3516 614.839.BIGS (2447) www.bbbscolumbus.org bbbs@bbbscolumbus.org</p> <p>Columbus Housing Partnership (CHP) <i>Down payment Assistance</i> 562 E Main St Columbus, OH 43215 614.221.8889 x134 www.chpcolumbus.org</p>	<p>City of Columbus Fire Division 645-8308 Housing Services 645-7795 Police Division 645-4600 Public Utilities 645-6141 Refuse Collection 645-7620 Sewerage & Drainage 645-7175 Water Division 645-7020</p> <p>Columbia Gas 200 Civic Center Dr, PO Box 117 Columbus, OH 43216 800.344.4077 www.columbiagasohio.com</p> <p>Cup of Joy Resource Center, Inc. 95 N 20th St, PO Box 29711 Columbus, OH 43229-0711 614.847.0276 www.acupofjoy.org singleparents@acupofjoy.org</p>	<p>Mid-Ohio Regional Planning Commission (MORPC) <i>Rehabilitation Grants</i> 285 East Main St Columbus OH 43215 614-228-2663 www.morpc.org</p> <p>Rebuilding Together Columbus <i>Home Repair Program and Building Supply Donations</i> PO Box 1347 Grove City, OH 43123-6347 614.258.6392 CCIA_98@yahoo.com</p>
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**Have a Neighborhood resource that should be listed?
Just give us a call at 614.251.0926.
Listings are free!**

General Trailer Mechanics

Interstate Trailer & Equipment, a full service semi trailer dealership is seeking full and part-time trailer mechanics for first and second shift. Mechanics must provide their own tools. Experience in tractor/trailer repairs is preferred. Other transferable experience might include: auto-body, sheet-metal fabrication, auto mechanics, carpentry, hydraulics, non-assembly line welding- MIG, TIG, arc, torch, etc. Candidates must be drug free and have a clean MVR.

We offer an excellent compensation package for full time associates including health, dental, life, disability, 401k, paid time off, credit union, uniforms, and training.

Please stop by to complete an application or mail or fax a resume to:

Interstate Trailer and Equipment
3810 Lacon Drive
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