

Ward



Word

Editor: Mary Krupa Co-Editors: Members of the 7th Ward Citizens Coalition, Inc.
Post Office Box 1264 Youngstown, Ohio 44501

Officers: President Mark Memmer, Vice President John Kish, Treasurer Kathy Mahalko, Secretary Mary Krupa
Trustees: Eleanor Booher, Pete Draia, Patti Dougan, Wally Dunne, Bill Graurich, John Jerek, Ray Miller, Marty Novotny, Rick Swan
Ex Officio: Dorothy Snovak

OCTOBER MEETING UPDATE

The October general meeting was held on Thursday, October 18th at the OCCHA building on Shirley Road. Vice President John Kish conducted the business meeting which was purposely brief to allow time for the Candidates Forum which started at 7 pm.

Candidates for the school board, President of City Council and several ward councilpersons, including the 7th Ward candidates, presented their platforms and distributed campaign literature. People stayed after the meeting for refreshments and to talk to the candidates.

YOUR BOARD IN ACTION

A BOT meeting was held on Saturday, October 11th at 12 noon at Jolly Joe's Restaurant. Discussion was held about the holiday food drive, the Candidates Forum, Share-A-Bear, Gibson Gardens, committee reports and future meeting locations.

"Giving kids clothes and food is one thing but it's much more important to teach them that other people besides themselves are important, and that the best thing they can do with their lives is to use it in the service of other people."

—Dolores Huerta

NOTICE!

PLEASE NOTE THAT THE MEETING SPACE HAS CHANGED FOR THE
NOVEMBER MONTHLY MEETING:

WORD OF GRACE CHURCH

2734 MT. VERNON AVENUE

PARK IN REAR, DOWN THE STAIRS, END OF HALL ON LEFT

THURSDAY, NOVEMBER 20TH, 6:30 PM

BRING NON-PERISHABLE FOOD DONATIONS



CREDIT CARD FRAUD—PART I

A corporate attorney sent the following out to the employees in his company:

The next time you order checks have only your initials (instead of your first name) and last name put on them. Someone who takes your check book will not know if you sign your checks with just your initials or your first name but your bank will know how you sign your checks.

When you are writing checks to pay on your credit card accounts, **DO NOT** put the complete account number on the "For" line. Instead, just put the last four numbers. The credit card company knows the rest of the number and anyone who might be handling your check as it passes through all the check processing channels won't have access to it.

Put your work phone number on your checks instead of your home phone. If you have a PO Box, use that instead of your home address. If you do not have a PO Box, use your work address.

Never have your Social Security Number printed on your checks—anyone can get it.

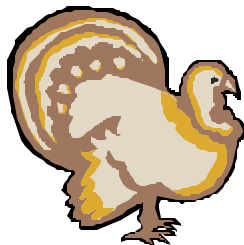
Place the contents of your wallet on a photocopy machine and copy both sides of each license, credit card, etc. You will have a record of what you had in your wallet and all of the account numbers and phone numbers to call and cancel. Keep the copy in a safe place. It's also good to carry a copy of your passport when you travel either here or abroad. *(conclusion next month)*

THIS AND THAT

Beatitude House is in need of adult tutors for adult women. Interested parties will be asked to make a commitment of 1-2 hours per week at their education and career preparation program in either Youngstown or Warren. For more information please call Terry at (330) 792-3644 or (330) 393-0684. Beatitude House is committed to disadvantaged women and children.

We are happy for **Kathy Mahalko** that her eye surgery was successful. Also, **Dorothy Snovak** continues to recover and is in good spirits. Give her a word of encouragement when you see her.

The November 20th **meeting location** has been changed. See box on Page One. Nominations for 2004 officers and trustees will be heard from the floor.



Buy Into Youngstown (an initiative of **Youngstown 2010**) is a new program to increase home ownership in Youngstown. It's been created by a number of agencies working together. The goal is for more people to qualify to buy homes in Youngstown and focuses on budget and financial concerns, credit his-

tory, reducing debt-to-income ratio, predatory lending and home maintenance issues. For more information, contact Jamael Brown at (330) 941-1383.

Did you know that in the twenties and thirties Youngstown was renowned for having one of the highest home ownership rates in the nation?

Each year during the holiday season, an extra 5 million tons of trash is generated—25% more than usual. From December 26th through January 31st, you can take your wrapping paper, greeting cards and Christmas trees to designated **recycling** drop-off sites. Remember to remove all ribbons and bows and to exclude foil wraps. Trees will be chipped and shredded into mulch to be used for local landscaping projects. Last year, Mahoning County diverted more than 850 pounds of wrapping paper and greeting cards along with 12,325 pounds of Christmas trees from the waste stream. Let's make this year an even bigger success. (Source: *Mahoning Matters* Fall 2003)

Congratulations to Coalition President **Mark Member** on his election to 7th Ward Councilman. Good luck, Mark!

Visit our web site at www.7wcc.org