



HomeFront

A newsletter for REACH residents

Volume 15 Issue 5

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Safety Tips for School?

It's especially important to watch out for children's safety when they're walking. According to the National Highway Traffic Safety Administration (NHTSA), in 2007 70,000 pedestrians in the United States were non-fatally injured in traffic accidents. Nearly one out of every five children ages 5 to 9 years who died in traffic were pedestrians. Child pedestrians are at higher risk for injuries than adults for several reasons:

Size

Kids' smaller size makes them difficult for drivers to see, especially if they're standing between parked cars on the side of the road.

Inability to Judge Distances and Speeds

Because of their age and developmental stage, it's harder for them to judge distances and vehicle speeds. This can lead them to misjudge when it's safe to cross the street.

Lack of Experience with Traffic Rules

Kids' young age and developmental stage can make it hard for them to apply traffic rules in real-life settings. Also, drivers and child pedestrians may each assume, incorrectly, that the other will yield the right-of-way.



What Can I Do?

Teach your children the following safety rules:

- Do not cross the street alone if you're younger than age 10.
- Never play in the road.
- Always try to walk on paths or sidewalks. If there are no sidewalks or paths, walk facing road traffic.
- Look both ways for danger before and while crossing the street.
- Walk, do not run, into the street.
- Dress in bright colors or wear retroreflective materials so drivers can easily see you.

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Community Connections

Safety Tips for Halloween

Traffic Safety Tips for Boys and "Ghouls" on Halloween!

Halloween is creeping up on us and will be here before we can say, "Boo!" Soon costumed kids, dressed as courageous cartoon heroes, winsome witches, and precocious princesses will be trick-or-treating in your neighborhood. Because kids tend to focus on the excitement of Halloween and forget about safety, it's up to parents, caregivers, and motorists to make sure that every little boy and "ghoul" has a safe and happy holiday, and isn't "haunted" by unnecessary injuries. The following traffic safety tips will help make every child's Halloween a safe and happy one.



Motorists

- Stay alert. Neighborhoods that don't normally have a lot of pedestrian and bicycle traffic may experience an increase on Halloween night.
- Remember that kids will be excited, and may be trying to visit as many houses as possible within a specific time frame. They may forget to "stop, look, and listen" before they cross the street.
- Be particularly cautious in areas where cars are parked along the side of the street. Trick-or-treaters may suddenly dart into traffic from between parked cars.

- Watch for children walking in the street, especially if there are no sidewalks in the neighborhood.
- Be patient and SLOW DOWN. Give children lots of time to cross the street. Their costumes may impair their ability to see and hear you, and to get out of your way quickly.



Parents and Caregivers

- Purchase or make costumes that are brightly colored and clearly visible to motorists.
- Decorate (and get the kids to help!) or trim costumes, "goody bags," and other containers with reflective tape that will glow in the beam of a car's headlights. Reflective tape can be purchased at bicycle, hardware, and sporting goods stores.
- Make sure costumes are short enough so they don't cause children to trip or fall.
- Children should wear well-fitting, sturdy shoes.
- Masks should not impair a child's hearing or field of vision. If necessary, enlarge ear and eye holes, or use makeup to create special effects. Tie hats and scarves securely to prevent them from slipping over children's eyes.
- Children should carry flashlights or "glow sticks." This will help them see and be seen.

- When arriving at or leaving an organized event like a school or church party, be sure to watch for children walking or bicycling around your car.
- An adult should accompany the trick-or-treaters as they make their way around the neighborhood.

Trick-or-Treaters

- No running! Always walk when crossing streets, and cross at corners or crosswalks - whenever possible.
- Look "left-right-left-again" for cars before stepping off the curb to cross the street.
- Stay with the adult who is leading the group.
- Try on your costume before Halloween night. Make sure it's above your shoes, so that you won't trip on it and hurt yourself. If you're wearing a mask, make sure you can see and hear out of it.

From: National Highway Traffic Safety Administration



Youth\$ave

Does your child have a dream? Summer camp? Art school? Karate black belt? PhD in Astrophysics? Any goal, large or small, requires planning and hard work, but with the right tools even the grandest goals are well within reach! If you want to help your child achieve their dreams, Youth\$ave can help.

Youth\$ave is a financial education program for REACH kids aged 9-18 that teaches kids how to set goals for themselves, and then take the smaller steps needed to achieve those goals. We cover many essential financial skills that will help your child learn to manage their own money. It's also a program that pays your child to save money!



How does it work?

Youth\$ave meets twice each month during the school year after school. At the beginning of the course, kids choose something they would like to save for (examples include musical instruments, sports equipment, computers, money for college, etc.). Kids save money in a free bank account, and REACH matches the money that kids save at a ratio of 2:1. Participants can also earn money by completing community service hours with an approved organization. Each child can earn as much as \$600 of match money from REACH, either by saving money in their account or by doing community service.

Who is eligible?

If you live in REACH housing and your child is between the ages of 9 and 18, your child can be a part of Youth\$ave. At the time of writing, there are just a few spaces left for this year's program. If you would like more info, or to enroll, contact Peter Blanchard at (503) 501-5732 or pblanchard@reachcdc.org



Individual Development Accounts (IDA)

An IDA could be the right fit for residents who want:

- To buy a home
- To start or expand a small business
- Post-secondary education

Each \$1 saved is matched by \$3, up to \$3000 in a 6-36 month period, for a combined total savings and match of up to \$12,000.

Developing a habit of savings takes practice, discipline, knowledge, a positive attitude and the right tools. REACH makes IDAs available to highly motivated residents who are committed to improving their financial health through rigorous planning and goal attainment. Participants are required to complete training on managing their personal finances and training specific to the goal they will purchase with their IDA account funds.

Is the IDA right for you? Attend the IDA info session on Tuesday, Nov. 3rd from 5:30-6:30 p.m. at the Ritzdorf Apartments (1225 SE Belmont). Reserve your seat by calling Julie at (503) 501-5736 or by email at jwang@reachcdc.org.

Protect Yourself from Internet Fraud!

The Internet brought an exciting global marketplace directly to our fingertips, allowing us to shop and invest at our convenience. Yet when you provide personal information and check out your "shopping cart" at an online store, can you be certain your purchase will be safe? Can someone steal your credit card number during a transaction? Can you confirm that you are doing business with a reputable Web site and not with a shady imposter? Here are some precautions you should follow to prevent fraud from happening to you!!!

Follow These Precautions:

- Do business with financial institutions and merchants you know and trust.
- Be suspicious of Web sites that don't allow you to easily verify a company's identity and legitimacy by clearly providing a physical address, telephone number and email address.
- Investigate persons and firms selling investment products. Contact a regulatory agency such as Usa.gov to determine if they are licensed.
- Never give out your account passwords, even to persons claiming to be from your bank or from your on-line service. If your passwords fall into the wrong hands, you may find your account billed with unexpected, expensive charges.
- Carefully check your financial account statements each month for suspicious activity.
- Keep your browser and computer up-to-date with the latest security software and new patches as they are released.
- Be very skeptical of offers that sound too good to be true., such as extraordinarily high bank deposit rates, unusually low loan rates or spectacular investment returns that are touted as being "risk free."
- Never make an investment simply on the basis of chat room hype or a tip from an on-line newsletter.
- Be wary of international offers. Problems offshore can be harder to investigate and restitution more difficult to obtain.
- Be cautious with short-term "free trials." They may simply be a ruse to obtain your credit card number and other personal information.
- Be very skeptical of unsolicited "get-rich-quick" e-mail opportunities.
- Never pay advance fees for an unsecured loan.
- Before completing a purchase or financial transaction, be sure that the Web site you're visiting supports secure transactions. Your browser should clearly indicate when you link to a secure location. Look for a URL that begins with https:// and a browser icon displaying either an unbroken key or a closed padlock.
- Avoid Web sites that do not allow you an opportunity to print or save a record confirming your transaction.
- Don't send sensitive financial information, such as credit card numbers, via e-mail.
- If you see something suspicious on the Internet or if you've been victimized by a fraud, immediately contact a regulatory agency such as usa.gov
- Be extremely cautious about emails from Nigeria offering "get rich" schemes. These are common scams.

Source:
<http://www.ct.gov/dob/default.asp>



Are you a working parent in need of help with transportation?

Ways to Work has just increased their loan amounts!!!!

Ways to Work provides working parents with low-interest loans now up to \$6,000 to purchase a car when other transit options are not possible. We can also assist with refinancing a higher interest rate loan, or paying for a car repair now up to \$1,000. The program also provides financial education on budgeting, credit, debt, savings, and support for meeting financial goals. Those who borrow must repay the loan at an 8% interest rate (in 24 months) and the money is made available to other families who apply for loans.

To be eligible for a Ways to Work loan applicants must:

- Be a parent
- Live in Multnomah, Washington, or Clackamas county
- Work for the past 3 months for at least 20 hours a week
- Have an Oregon Driver's license
- Be able to open bank account

The program is operated locally by Metropolitan Family Service (MFS). MFS is dedicated to building stronger communities by providing services, connecting people with resources, and offering volunteer opportunities throughout the Portland area. One reason MFS established this program in Portland is because of its unique community focus – all repayments in full go directly into a community loan fund that is used to help other families.

To get the process started, call the Loan Coordinator Shana Sturtz, at 503.232.0007 ext. 303 or Program Associate Aliza Kuperstock at 503.232.0007 ext 207. All clients must do an initial phone intake.



The REACH Closet

REACH provides a limited supply of EMERGENCY food, clothing and household items for residents of REACH housing. If you are in need, come on over to the REACH office during the Closet Open Hours on Tuesdays between 2 pm and 4 pm. If you have extra non-perishable food and household items, we are always in need of donations, especially canned goods, hygiene items and laundry detergent. Donations are what keep the Closet going, and demand is high. Food may be taken once per month. For those residents living at the Ritzdorf Court, Station Place Tower, Patton Park or the Rose Apartments, please visit your on-site food closet.

If you have any questions, call Austin at (503) 501-5729.



Resources

Start School off Right

This year's OfficeMax gift-card giveaway has been a huge success! By partnering with our local OfficeMax location, REACH was able to give our students the ability to choose the supplies they need most to start the school year off right. We had an overwhelming response to our simplified approach, and we hope that all of you found it helpful and easy. If you have any feedback about the new approach, either positive or negative, please don't hesitate to let Peter Blanchard know (see contact information below).



If you need more school supplies, either now or as the school year progresses, REACH can help! We have many school supplies available in our food and clothing closet, located at the REACH main office on SE 12th and Salmon St. Normal closet hours are Tuesdays from 2 PM – 4 PM, or by appointment. If you have a special need, such as a graphing calculator for advanced math, please contact Peter Blanchard at pblanchard@reachcdc.org or 503.501.5732.

Do your kids have health care?

The state of Oregon recently created the Oregon Healthy Kids program to make sure all Oregon children get the health care they need.

Healthy Kids provides free or affordable health care for children 18 and younger. All children in Oregon are eligible for this program- your family's income will determine whether the coverage will be free or low-cost.

Covered Services include:

- Medical, dental and vision care
- Preventative care with regular checkups
- Prescription drugs
- Mental health and chemical dependency services
- Medical equipment and supplies



Call 1-877-314-5678 to have an application mailed to you or to ask questions. For more information or to apply online, visit www.oregonhealthykids.gov.

Safety Resources

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The following resources offer more tips for parents on how to help encourage safe walking, which is the first step in preventing child pedestrian injuries.

CDC KidsWalk-to-School Community Based Program

On this site, you can learn more about the KidsWalk-to-School, developed by CDC's Nutrition and Physical Activity Program.

NHTSA: Transportation Safety Tips for Children

This resource offers eleven tips for parents on traveling safely with young people. Tip #8, Kids on the Move: Walking and Biking Safely, gives specific advice to help parents encourage walking safety.

Safe Routes to School (SRTS) Guide www.saferoutesinfo.org

This site gives information on how to start a SRTS program, an opportunity to make walking and bicycling to school safer for children and to increase the number of children who choose to walk and bicycle.

SafeKids Worldwide: Pedestrian Safety Tips

SafeKids offers simple safety tips on child pedestrian safety, as well as other important topics.

Does your smoke detector work?

REACH is required by law to ensure that all rental units have working smoke detectors. When your smoke detector chirps intermittently or continuously its battery is running low. Please call your manager to schedule a maintenance tech to change the battery. There is no charge for this service. If you call the emergency number, we will come during the evenings and weekends as well.

Occasionally a smoke detector is located in an inconvenient place, such as near a kitchen range, and goes off frequently when cooking. It may be possible to change the location of the detector to avoid the nuisance of frequent alarms. This is a better solution than disabling the smoke detector. Remember this is a free service. Keep your home safe, call for a maintenance check today.



Smoking Survey

Thank you for taking the time to complete the Healthy Air Survey. Your feedback is important! 319 surveys were returned from all properties and of those who responded, 180 are non smokers and 237 believe second hand smoke is harmful to people's health. In approximately six months, REACH will be transitioning some of our properties to non-smoking buildings. We are working towards a solution to help accommodate smokers at those properties. More information will be provided as we move closer to making the transition.

Northwest Children's Theatre Preview!

REACH has free tickets available for kids and their families to Northwest Children's Theatre's preview performance of "Winnie the Pooh"! Take a journey in to the Hundred Aker Woods with Christopher Robin, Pooh, Eeyore, Piglet Rabbit, Owl, Kanga and Roo. Children age four and up will enjoy this play.

Preview night is Wednesday, September 30th. The show begins at 7 pm at 1819 N.W. Everett St. Go to <http://nwcts.org> for more information.

To reserve tickets, contact Peter at (503) 501.5732 or pblanchard@reachcdc.org. Please remember that these tickets are meant for families with kids.

What can you do with that extra Zucchini?

You can make Fudgy Chocolate Zucchini Cake!

Have you got a bumper crop of zucchini or are your friends and neighbors trying to give you some of their bumper crop? Not to worry, use some of it to make this moist fudgy cake. If you don't tell anyone there is zucchini in it they would never know.

The original recipe came from Bon Appétit Magazine in 1995. It has been changed a bit as it has been passed around. Some folks add a teaspoon of cinnamon or a cup of walnuts. It has been baked in two round pans and frosted and it has been left plain or frosted in the 13x9 pan this recipe calls for. It freezes well so you can have some after the zucchini is long gone!

Fudgy Chocolate Zucchini Cake

Ingredients

- 2 1/4 cups flour
- 1/2 cup unsweetened cocoa powder
- 1 teaspoon baking soda
- 1 teaspoon salt
- 1 3/4 cups sugar (brown sugar works great too)
- 1/2 cup butter, room temperature
- 1/2 cup vegetable oil
- 2 eggs
- 1 teaspoon vanilla extract
- 1/2 cup buttermilk (regular milk works too)
- 2 cups unpeeled, shredded/grated zucchini
- 16 oz chocolate semisweet chips

Recipe makes one 13x9 inch cake.

Pre heat oven to 325 degrees.

Prepare 13 x 9 inch cake pan with non stick spray or a light coat of butter and a dusting of flour.

In a medium size bowl, sift together (or stir with a wire whisk) flour, cocoa powder, baking soda and salt. In a large bowl, beat sugar, butter and oil until well blended. Add eggs one at a time, beating well after each one. Beat in vanilla. Mix dry ingredients into the butter and sugar mixture alternately with buttermilk in 3 additions each. Mix in zucchini. Mix in half of the chocolate chips. Pour batter into prepared pan and sprinkle with remaining chocolate chips. Bake at 350 degrees for about 50 minutes or until a toothpick inserted in the center comes out clean.



REACH

Community Development

Building Homes. Creating Communities.
1135 SE Salmon Street Portland Oregon, 97214

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Saving Money *in Portland*

Check out this helpful website:

www.aroundthesunblog.com

Here are just a few things you can find out:

- A summary of free events in Portland each weekend (publishes on Friday)
- Money-saving deals, discounts and promotions
- Tips for being frugal
- Other money-related information

Win a Fred Meyer Gift Card!

As REACH works towards reducing our impact on the environment, we would like to encourage residents to find creative solutions to living "green." Living more sustainably doesn't have to cost a lot of money. On the contrary, it can often save us money. For instance, making your own household cleaners using basic ingredients such as vinegar and baking soda reduces your exposure to potentially harmful chemicals, reduces the use of petrochemicals and costs you pennies for each use.

We would like to hear your most original tips and tricks for living more sustainably. The three best tips submitted by October 5th, 2009 will be published in the next HomeFront, and the winners will receive \$25, \$20 and \$15 gift certificates to Fred Meyer.

Contact your Resident Services Coordinator for a submission form. You can also call or email Julie at 503-501-5736 or jwang@reachcdc.org.

Good luck!