



North Park Central Neighborhood Association

OCTOBER 2008

Our goal is to work together as a friendly community to maintain and improve the appearance, safety, and property value of our neighborhood, thereby creating a better place to live, grow, and raise our children

Happy Halloween – Keep our neighborhood safe and watch out for the little ones on October 31st!



Vote NO on Proposition 200 and Proposition 105 - Generally, this neighborhood newsletter does not suggest or ask residents to vote one way or the other, but there are 2 Propositions whose name and ambiguous language are very confusing. Both are very important to our immediate neighborhood. Both are spending millions to miss inform you.



The naming itself suggests you are doing a good thing, like “reform” when actually it is very bad for the neighborhood. Below is detailed information you need to know. If you don’t like those payday loan stores on every corner, please read below. AND, if you want your actual vote to count, see Prop 105, Majority Rules. Please get the word out and exercise your right to vote on November 4th...Thank You!

Say NO to Payday Loan Proposition 200 Reform - *It is a good sounding title with a really really bad idea and outcome.* We will be voting on Proposition 200, Payday Loan Reform, in the upcoming November election. It is being called the Payday Loan Reform Proposition, but it is no reform. The payday loan industry wants this to pass. Payday Loan owners have spent \$11.4 million so far to push Arizona voters in that direction. However, instead of reforming the payday loan industry, like their TV and print ad sound, it is actually a permanent gift to the very industry that has destabilized our community with \$400% predatory loans. This is such a lucrative business in Arizona that there are already more payday loan stores than there are Starbucks and McDonalds combined. If you vote yes on Proposition 200 you will be putting even MORE payday loans stores in every neighborhood.

Payday loan stores say this reform will reduce the interest they can charge. Yes it does, from 400% to 391%. To put this in perspective, the average credit card charges 18%, some a little less, some a little more. Payday loan stores will be forced to make a 9% rate cut from 400% to 391%. That is not reform, it is pure theft.

Payday loan stores say they will allow installment payment plans. According to the initiative language, customers must know to ask ahead of time if they want an installment plan and even then only once per year.

Payday loan stores say that neighborhoods need us for these small loans and that is why there are so many of them. There are so many because it is such a money maker at the neighborhoods and borrowers expense. Without passage, the ability of payday store lenders to charge 391% will expire in 2010 and they won’t be able to charge higher than 36% annual interest. There will still be places to get short term loans; they will just be forced to only charge you 36% instead of 391%.

Payday loan stores are a trap for borrowers. The average borrowers in long-term debt based on short-term promises has to pay back \$800 on a \$300 loan after multiple renewals. They are set up to make you fail. Customers are tapped in a cycle of debt so they take one loan out after another to pay for the principle and interest on the previous loan. That is why 15 states so far have outlawed these lending practices and enforce an interest cap of 36%.

Say NO on Proposition 200 “reform”. For more information, go to www.200isNoReform.com. It's bad for borrowers and it's bad for our neighborhood. This is a non-partisan issue. Payday lenders take \$150 million in fees and interest out of Arizona every year. They will be able to out-spend us in making this sound like a good idea, but together, we can stand up to them and vote NO.

Say NO to Majority Rules Proposition 105 – Another amendment that sounds good, but is not. Proposition 105 is a proposed constitutional amendment that simply put, will make elections unfair, and the ability to pass citizen initiatives nearly impossible. Prop 105 is a misleading measure that will automatically assign a NO vote to any registered voter who does not vote in the election, and will count them toward the final tally. This is a serious infringement of our voting rights and here's how: Prop 105 will not only count those people who don't bother to get off their couch to vote, but will count those non-votes as automatic NO votes; Prop 105 will automatically choose a NO vote for you if you choose to exercise your right NOT to vote, or to only cast votes for certain ballot that you truly understand; Prop 105 would give an automatic NO vote to those who have moved or who have died before Election Day yet still remain on the voter rolls! The Prop 105 amendment will apply to initiatives on both a statewide level and local level.

Clarendon School News - Clarendon School is having an Ice Cream Social on Thursday, October 30 from 5:30 to 7:30 p.m. Come join the fun. Food and games for everyone. Tickets will be 50 Cents each. The school is accepting donations of store bought cakes and gently used toys. The toys can be dropped off any time during the week at the school office. The cakes can be dropped off the day of the Ice Cream Social. Thank You so much for the support of our school.



St. Joseph's Hosptial Looking for Research and Study Participants for Memory and Menopause

Researchers at Barrow Neurological Institute and St. Joseph's Hospital and Medical Center are conducting a research study to understand the nature of memory problems and menopause so that they can be better treated. The researchers are currently recruiting women between the ages of 48 and 54 who are perimenopausal and oral contraceptives or hormone replacement therapy and have never had a hysterectomy. The study involves complaints of memory impairment and women in the same age group who are pre-menopausal and do not have any memory complaints. The study asks for participants to take cognitive testing, a blood draw, MRI scan, and health, mood and sleep questionnaires. It takes four to five hours to complete and the appropriate consent forms must be signed. Participants will undergo the same procedure after a six-month period. For more information or to participate in the study, please call 602-406-4490.

To Unify or Not to Unify - This election, Osborn School and 13 elementary feeder districts are on the ballot. You will be asked to decide whether the 14 districts should be a unified school to provide instruction in preschool program for pupils with disabilities and in kindergarten and grades one through twelve. Our neighborhood has received much information on this subject from both sides. In fact, too much information for our little newsletter. So, I will refer you to the websites so that you can decide with all the information. Arizona Department of Education at www.ade.az.gov and www.saveosbornschools.com.

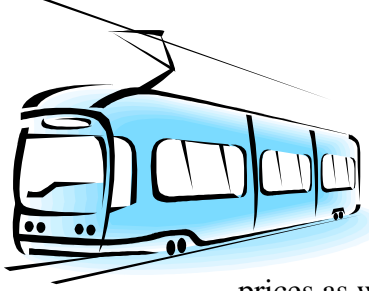
Movie Under the Stars at Steele Indian School Park - Saturday, October 25th, “ET: The Extraterrestrial” beginning at sundown. Bring your snacks and lawn chairs to enjoy this great family event at the park. Call 602-495-0935 for more information.

Neighborhood Yahoo Group – Want to chat with other residents? Then join North Park Central Yahoo group visit: <http://groups.yahoo.com/group/NorthParkCentral/> and click on the “Join This Group!” button. You’ll need an email address, it doesn’t have to be a yahoo.com email, and the group facilitator asks that you supply your street address to make sure that no spam generators are allowed in. This is facilitated by a resident, for residents to exchange ideas and comments. This Yahoo group is not affiliated with North Park Central Neighborhood Association. It is simply a channel for direct communication between neighbors, so we thought we’d pass along the word.

Home Break-in - On Saturday, 10/20, between the hours of 2:00 p.m. to 10:00 p.m. A home in the 3800 block of North 8th Avenue was broken into. The burglars came in through the back door. Many items were taken including a 42 inch flat screen TV. A lot of damage was done to the home during the break-in. Every drawer opened and trashed, refrigerator opened and contents thrown about. The power was also cut. If you had a similar experience, please let us know. Also, if you heard or saw anything that may help this family, please let us know. If you see a people where they do not belong, or people in abandoned/houses for sale, please call the police immediately. That is what a Block Watch does....we watch out for our fellow neighbors.

Please keep your eyes open. If you hear your dog barking, do not ignore it. Take a look out the window to see who it is barking at...it may just be trying to tell you something important.

TLC Needed - The Neighborhood is in need of a little TLC. With all of the homes for sale, foreclosures and some residents unable to care for their property, our neighborhood is looking a little uncared for. Now that the temperatures are coming down and we can get out side to do some work around the house without melting, it is a great time to look around to see what needs fixing, painting and mowing. If you see one of our residents struggling to keep their property up, please let us know so that we can find help for them. If you see a property that is for sale or bank owned and it is not being cared for, please report it to Neighborhood Services at 602-262-7844. The next bulk trash collection is November 17th.



Metro Light Rail – Coming to our neighborhood soon. December 27 and 28 will be free days for riding the new Metro Light Rail. You may have noticed that the traffic lights are being activated to work with the light rail system. There is a lot of updated information on station locations, prices as well as park and ride locations. Our nearest park and ride station is at the corner of Central Avenue and Camelback. To learn more go to www.MetroLightRail.org or by calling 602-254-RAIL to receive new brochures.

Housing Market – Prices are still going down. Some of the Active sales are moving into the foreclosure procedure. Three more houses have been added to our list. Remember to keep an eye on these empty homes and call police if you suspect someone breaking in to homes.

Address	SqFt	Bed/Bath	List Price	Sale Price	Price per SqFt
822 W. Mitchell Dr.		3/1	not priced	Active	
825 W. Mitchell Dr.	1,110	3/1	\$224,900	Active	\$202.61
1017 W. Mitchell Dr.	1,454	3/1.75	\$150,000	Active	\$103.16
840 W. Whitton Ave.	1,641	4/2	\$244,000	Active	\$148.69
821 W. Weldon Ave.	1,551	4/2	\$290,000	Active	\$186.98
827 W. Clarendon Ave.	2,150	3/2.75	\$459,000	Active	\$213.49
1001 W. Clarendon Ave.	1,430	3/2	\$214,997	Active	\$150.35
1008 W. Clarendon Ave.	1,436	3/1	\$119,900	Active	\$83.50
808 W. Indianola Ave.	1,596	4/2	\$181,900	Active	\$113.97
817 W. Indianola Ave.	1,178	4/1.75	\$130,000	In Active	\$110.36
838 W. Indianola Ave.	1,255	3/2	\$159,000	Active	\$126.69
848 W. Fairmount Ave.	2,075	4/2	\$165,000	Active	\$79.52
815 W. Piccadilly Ave.	1,275	3/1.75	\$175,000	Active	\$137.25
1007 W. Piccadilly Ave.	1,800	4/3	\$205,000	In Active	\$113.89
821 W. Amelia Ave.	1,584	3/2	\$199,900	Active	\$126.20
3441 N. 8th Ave.	1,185	3/1.5	\$179,900	Active	\$151.81
3615 N. 8th Ave.	1,506	3/2	\$209,500	Active	\$139.11
3629 N. 8th Ave.	1,100	3/1	\$150,900	Active	\$137.18
3635 N. 8th Ave.	1,088	3/1	\$151,950	Auction	\$139.66
3837 N. 8th Ave.	1,600	5/2	\$129,000	Active	\$80.63

Contact Information

North Park Central Neighborhood Association

Board Members

Nancy Joplin – Acting President (602) 367-4480
 Nancy Joplin – Information Officer (602) 367-4480
 Erica Hoekstra – Secretary/Treasurer (602) 277-3905
 Barbara Herren (602) 279-3635
 Helen Kennelly (602) 274-4483
 Rosemarie Lewis (602) 265-9887

Thank you to Neighborhood Services for printing costs. Your support is appreciated!

Check out our new website at
www.NPCNA.com

To contact any board member, send an e-mail to: Mail@NPCNA.com.

Thank you to our many volunteers!!!!!!!!!!!!!!!!!!!!!!

City of Phoenix Administration Services (602) 534-5033
 Graffiti Busters hotline (602) 495-7014
 Graffiti Detective reward hotline (602) 262-7327
 Report property blight violations (602) 262-7844
blight@phoenix.gov
 Grocery Cart Removal (800) 843-2278
 Illegal Signs (602) 534-7100
 Landlord/Tenant Counseling (602) 262-7210
 General Information, city (602) 534-6262
 Police Crime Stop (602) 262-6151
 To report a crime in progress 9-1-1
 Dave Chambers, Police Comm. Action Officer (602) 534-2637
 Tom Simplot, District 4 City Councilman (602) 262-7447
 Ken Chevront, District 15 State Senator (602) 926-5325
 City of Phoenix Water Services (602) 262-6251
 Arizona Public Service (602) 371-7171
 Southwest Gas (602) 862-1999
 Cox Communications (623) 594-1000
 City of Phoenix Sewer Dept. (602) 262-6222

