

HAAF TIME



VOLUME 3, ISSUE XVI

NOVEMBER 2011

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Celebrating Family

Thanksgiving is a time we get to gather around a table with our family and enjoy a festive meal. Sometimes we're so concerned with the details of Thanksgiving dinner that we forget to enjoy the time we have with our loved ones. Family is the most important part of any holiday. Without our loved ones to celebrate with, holidays would be quite boring. Sure our families sometimes drive us crazy but could you really imagine celebrating Thanksgiving alone surrounded by silence? Perhaps this Thanksgiving you

could let each family member know how much they mean to you. For many of us, the person we are today is a direct reflec-



tion of the family we grew up in. Perhaps your grandmother is a giver and loves helping people

whenever she can. Let your grandmother know how much her caring nature impacted you growing up or how much she inspires you today. You never know how long you have to enjoy life with the people around you. Never let an opportunity pass to let them know how much you care about them. This Thanksgiving try going around the table saying one positive thing about each person at the dinner table. Don't be surprised if other family members want to join in and say something positive about you!

Student Loan Forgiveness Plan

According to College Board, public college tuition has risen 8.3% for in-state residents, bringing the average four-year college tuition to \$8,244. Two-year colleges also increased tuition by 8.7%, making the average tuition for in-state residents \$2,963. While college tuition continues to rise, more and more students are sinking into debt. According to the Federal Reserve Bank of New York, as of 2011, student loan debt has surpassed credit card debt for the first time in the history of United States! Out-

standing student loan debt will exceed one trillion dollars before the end of this year! Must a student receive a large amount of debt along with their diploma? Furthermore, what financial hardship will that student face once loan repayment begins?

President Obama has taken a serious look at the student loan crisis and has proposed a new Student Loan Forgiveness Plan. The new plan which will become effective in 2012 instead of 2014, will decrease borrowers monthly student loan payments to 10% of

their discretionary income—down from 15%— and allow borrowers to consolidate two loans into one. Student loan debt will also be forgiven after 20 years instead of the current 25 years. All together, this new plan could save borrowers hundreds of dollars a month without even touching tax payer's dollars. This Student Loan Forgiveness Plan is predicted to affect more than 1.5 million Americans.

For more information on the Student Loan Forgiveness Plan visit: www.ed.gov

Check Your Car Tires



Be sure that your tires are properly inflated and have tread.

As winter approaches and we receive more rain it is important to check your car tires. Driving on bald tires or unaligned tires can have very bad consequences such as tire blowouts or accidents. Here are some tips to remember when checking your tires.

- Check your tire pressure. In the winter your tires naturally deflate a bit because of the cold. You can check your tire pressure at gas stations that have air pumps or you

can buy a tire pressure gauge. Most cars have a 35psi but be sure to check your car manual for your exact psi. Having the correct tire pressure also helps save on gas.

- Make sure your tires are aligned. When your tires are out of alignment they wear down unevenly. This means that you may see tread on the outside of the wheel but your tire could be bald on the inside of the tire. It's best

to get on the ground with a flashlight and look on the inside of the tire as well to make sure you have tread.

- Get your tires rotated. It is recommended that you get your tires rotated every 3,000-5,000 miles to maintain even tread wear.
- Buy new tires when your tread wears down. Driving on bald tires is dangerous.

Renters Affected By Foreclosure

Home owners aren't the only ones affected by foreclosures. About one third of all homes going into foreclosure in the state of California are rental properties. In 2009, President Obama signed the *Protecting Tenants at Foreclosure Act of 2009*, which prevents tenants from sudden eviction by the banks due to the owner's failure to make mortgage payments. Before 2009, some tenants had as little as three days to gather their belongings and find alternative housing. This is hard in any part of the country but in Los Angeles it is virtually impossible to find another rental, sign the lease, and move in within three days—assuming money was not a problem. However, many renters in California don't have the savings to pay first and last month's rent plus a security deposit. There was an obvious flaw in the system and in 2009, President Obama implemented an act that would prevent

renters from being taken advantage of. Unfortunately, many tenants in our communities aren't aware of their rights and are blindsided by foreclosures. Here are the highlights of the *Protecting Tenants at Foreclosure Act of 2009*. I urge you to share this information with others.

fore the lease was signed. However, there is one exception. Any property bought by an owner who wishes to live on the premises is allowed to prematurely terminate the lease with a 90 days notice.

- Remain in the rental property for up to 90 days if renting on a month-to-month basis. Same exception above applies.

Section 8 tenants are entitled to the same rights as listed above. New owners of rental properties with Section 8 tenants acquire the Section 8 voucher lease as well as the Housing Assistance Payments (HAP) contract and may not use foreclosure as just cause for lease termination. However, like the exception listed above, if the new owner intends to live on the property, they must provide Section 8 tenants with a 90 day notice to vacate the premises.



About one third of all homes going into foreclosure in the state of California are rental properties.



Under the *Protecting Tenants at Foreclosure Act of 2009*, tenants are entitled to:

- Stay in their homes after foreclosure until the end of their lease. Previously banks were able to void any mortgage that was recorded be-

Crafts for Kids: Paper Cup Turkeys



- 2 small wiggle eyes
- 3" x 2" piece of orange construction paper
- 1 sheet of white construction paper
- White craft glue
- Scissors

Directions:

1. Place cup upside down on work surface and paint it brown
2. To make the feathers, paint the white construction paper with several fall colors, crisscrossing the colors as you go. Let dry
3. Cut feathers out in one large piece, should be shaped similar to a hand or crown. Cut the tips of each feather into a point
4. Apply glue to the bottom portion

of the feathers and press onto the bottom of the cup. Hold in place for a minute or so to let the glue grab.

5. Place foam heart upside down so that the bumps are facing downward. Glue the foam triangle, point down, onto the upside down heart--the upper points of the triangle will be hanging over the edge. This is the beak and gobbler
6. Glue the pom-pom to the top of the paper cup.
7. Glue the wiggle eyes and the beak and gobbler to the head.
8. Cut two feet from the orange construction paper and glue to the bottom of the cup.

*Curtsey of Kaboose.com

Supplies:

- Paper or foam cup (8.5 oz)
- Acrylic paint in fall colors (brown, tan, orange, red, green)
- Large pom-pom for head (brown, yellow, red, orange.)
- Small foam heart for gobbler (to contrast with color of head)
- Small foam triangle (orange or yellow)

Pumpkin Cake Roll Recipe



- 3/4 cup all-purpose flour
- 2 teaspoons ground cinnamon
- 1 teaspoon baking powder
- 1 teaspoon ground ginger
- 1/2 teaspoon salt
- 1/2 teaspoon ground nutmeg
- 1 cup finely chopped walnuts
- confectioners' sugar

FILLING:

- 2 (3 ounce) packages cream cheese, softened
- 1 cup confectioners' sugar
- 1/4 cup butter or margarine, softened
- 1/2 teaspoon vanilla extract

Directions

1. Line a greased 15-in. x 10-in. x 1-in. baking pan with waxed paper. Grease the paper; set aside. In a mixing bowl, beat eggs for 3 minutes. Gradually add sugar; beat for 2 minutes or until mixture be-

comes thick and lemon-colored. Stir in pumpkin and lemon juice. Combine dry ingredients; fold into pumpkin mixture. Spread batter evenly in prepared pan. Sprinkle with walnuts.

2. Bake at 375 degrees F for 12-14 minutes or until cake springs back when lightly touched in center. Cool for 5 minutes. Turn cake out of pan onto a kitchen towel dusted with confectioners' sugar. Gently peel off waxed paper. roll up cake in towel jelly-roll style, starting with a long side. Cool completely on a wire rack.
3. In a mixing bowl, combine filling ingredients; beat until smooth. Unroll cake; spread evenly with filling to within 1/2 in. of edges. Roll up again. Cover and refrigerate for 1 hour before cutting. Refrigerate leftovers.

*Curtsey of allmyrecipes.com

Makes 3 dozen cookies

Prep time: 20 minutes

Cook time: 15 minutes

Ready in: 35 minutes

Ingredients

- 3 eggs
- 1 cup sugar
- 2/3 cup canned or cooked pumpkin
- 1 teaspoon lemon juice

Who Lives Next Door



1 in 19 convicted sex offenders will be arrested again for another sex crime.

Knowing who lives around you can help protect your family from possible danger. According to a study done by the United States Department of Justice, 1 in 19 convicted sex offenders will be arrested again for another sex crime. In 1947, California was the first state to begin a sex offender registry. By law, sex offenders are required to register with local authorities. According to the State of California, all persons convicted of sex crimes are given a written notification of their obligation to register prior to release from a prison, mental hospital, or probation. Once released, a copy of the registration notification is sent to the Department of Justice to maintain and enforce. Sex offenders are required to update their information anytime they move and/or annually within 5 business days of their birthday. Some offenders are required to update their information more often. Homeless offend-

ers are required to update their information every 30 days and sexually violent offenders are required to update their information every 90 days. The Sex Offender Tracking Program which is run by the Department of Justice tracks each offender by notifying the department of any offender in violation of the registration update requirement. When in violation, the information online will show the offender as being "in violation".

Unlike some states, California has a lifetime registration requirement for both convicted adults and juveniles (convicted in a juvenile court). Because of these registration requirements, California has the largest number of registered sex offenders than any other state. There are currently 64,923 sex offenders residing within California that are publicly viewable in the official state registries. Out of state offenders are not void of this requirement. Under California law, both adult and juvenile offenders, along with federal and

military convictions are required to register as well.

With the implementation of Megan's Law, local authorities are able to disclose information to the general public of any sex offender that may pose a risk to the community. In 2004, Megan's Law was expanded to allow internet access to such information. This allows community members to be aware of possible danger by being informed.

There are many sites online that you can use to find out if a sex offender lives near you. Free websites like www.familywatchdog.us allows you to view where registered sex offenders live and work around you. It is a free website that also provides notifications when registered sex offenders move within 5 miles of an address you provide. Family Watchdog also allows you to track specific offenders and provides notifications of any changes that pertain to that offender.

Giving Back on Thanksgiving



Help someone in need enjoy a warm and festive meal this year.

A great way to spend part of your Thanksgiving is to give back to others. This is something the whole family can do together. After all, tis' the season for giving. Here are some great volunteer opportunities to help give back on Thanksgiving.

Give back to our troops and assist the U.S. Vets organization in feeding over 400 veterans. The event will take place on Thanksgiving in Inglewood.

Call Mercedes McVay at (310) 348-7600 for more information and to sign up.

Help the homeless enjoy a wonderful and festive Thanksgiving with a hot plate of food. Union Station Homeless Services is having their annual Holiday Dinners-in-the-Park.

If you would like a different way to give back on Thanksgiving, try participating in a race to help benefit a charity. La

Grange is having their 10th annual Thanksgiving Day Ride and Fundraiser for Meals on Wheels of West LA. Visit www.lagrange.org for more details. Please note there is a \$15 minimum suggested donation per rider.

These are just a few of the many organizations that could use some help assisting others in need. Don't forget to look online for other opportunities that appeal to you.

7 Ways to Skip Holiday Weight Gain

1. Portion control. Allow yourself to eat anything you want but monitor how much you are eating to avoid gaining weight.
2. Remember to exercise. People who continue to exercise during the holidays are less likely to gain weight. If you want to indulge a bit, try increasing your workout.
3. Avoid going back for seconds or thirds. The more trips to the table, the more likely the scale will go up.
4. Try healthy alternatives. Yes that double chocolate cake with frosting looks good, but a chocolate pudding cup can get you your chocolate fix without all the extra calories.
5. Drink water. Drinks like eggnog can have 400 calories per cup.
6. Try switching up the ingredients. Make a low calorie version of your favorite dessert or dish.
7. Try not to eat while cooking. We all love to taste our dishes as we cook them but nibbling while you cook adds calories.



And remember, even if you get off track and overindulge during the holidays, don't beat yourself up. Step up your exercise regime and eat more nutritious food. In time, any weight that you may have gained will be gone.

November Events



The Hollywood Christmas Parade

The Hollywood Christmas Parade is upon us once again. The parade is a great event for the whole family. There will be tons of floats, marching bands, horses, celebrities and performers. Make sure you get up early so you can get good curbside seats.

When: November 27, 2011

Time: parade begins at 6:00pm

Where: Parade starts on Hollywood Blvd at Orange

Los Angeles, CA

Cost: Free curbside seats. Grandstand seats are available starting at \$35

Info: (866)727-2331

www.thehollywoodchristmasparade.com

A Hollywood Christmas Celebration and Tree Lighting at The Grove

The popular outdoor shopping mall in Los Angeles, *The Grove*, is having their annual tree lighting ceremony. The ceremony which will benefit the Make-A-Wish Foundation, will have musical performances by Robin Thicke, Sean Kingston, Colbie Caillat and more! The event is free and family friendly. You can also get some holiday shopping done while you're there too!

When: November 13, 2011

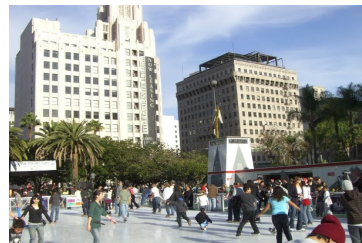
Time: 7:30pm

Where: 189 The Grove Drive
Los Angeles, CA 90036

Cost: FREE

Info: (323)900-8080

www.thegrovela.com



Downtown on Ice

The annual ice skating rink in downtown LA is now open to the public for skating. There will also be a variety of FREE activities including the Winter Holiday Festival, special exhibitions, winter concerts, special events with live telecasts, broom-ball games, fundraisers and more.

When: November 17, 2011–
January 16, 2012

Time: varies (check website or call)

Where: Pershing Square
532 S. Olive St,
Los Angeles, CA 90013

Cost: \$8 (includes skate rental)

Info: <http://www2.lacity.org/RAP/pershingsquare/doi.html>
(213)847-4970



Healthy African American Families Phase II

4305 Degnan Blvd
Unit 105
Los Angeles, CA 90008

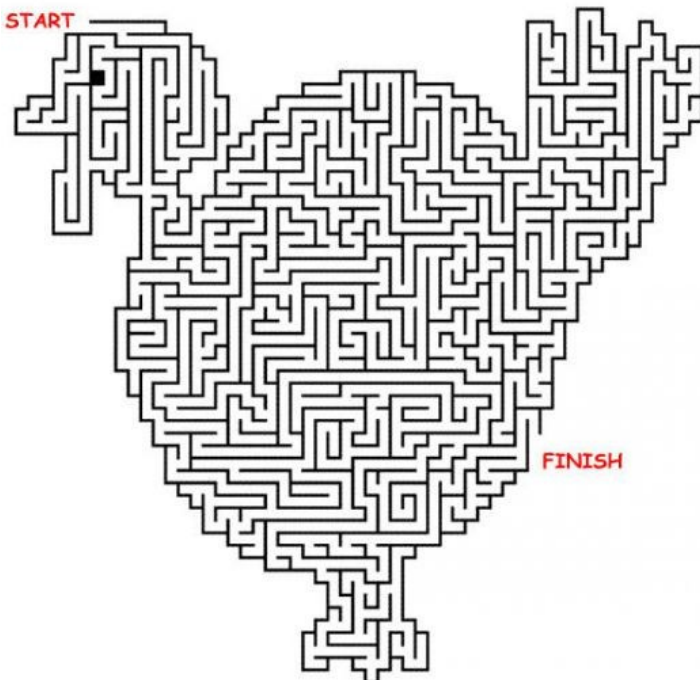
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HAAF is a non-profit, community serving agency. Our mission is to improve the health outcomes of the African American, Latino and Korean communities in Los Angeles County. We are committed to enhancing the quality of care and advancing social progress through education, training, and collaborative partnering with community, academia, researchers, and government.

If you would like more information about the organization please visit our website at www.HAAFII.org or call Felica Jones, Director of Programs at (323) 292-2002

“Protecting the Legacy”

Complete This Maze!



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www.HAAFII.org

We can also be found on Facebook,
YouTube, and Blogspot.

