



SGANA

SGANA Cleanup Day

San Gabriel Area Neighborhood Association

May 2006

Great American Cleanup Day

Your association board members acknowledge everyone who participated in the neighborhood cleanup on Saturday April 29. The dumpster placed at 3917 was filled by Saturday evening! Residents honored the request not to deposit hazardous waste or heavy construction materials at the site and no waste was left on the driveway or sidewalk when the container was filled. A couple dedicated volunteers did some weed management on Morris thus helping to avoid a visit by the city's nuisance abatement team. We extend a big "thank you" to the Coldwell Banker Real Estate and Mortgage affiliates for providing the dumpster and to all the San Gabriel area residents who showed pride in and commitment to our neighborhood by getting out and doing the work.

Identity Theft Resource Information

Anybody who watches the news or reads the newspaper knows that Identity Theft is a huge risk these days. Some thefts occur as a by-product of online purchasing but much of it is the result of mail being snatched from our mailboxes and trash. Other common ways of getting personal information is purse and wallet snatching, as well as through clever schemes to capture information from ATM machines.

Some preventive tips:

- Place envelopes with checks only in Post Office mailboxes
- Retrieve mail from your home mailbox as soon as possible after delivery
- Get a home paper shredder and destroy papers that bear personal and/or financial information
- When shopping online make certain you are dealing with a reputable dealer
- Stay alert when at the ATM
- Do not offer anyone you don't know any personal or financial information
- Obtain a free credit report annually; call 1-877-322-8228 or go to www.annualcreditreport.com

Important News Flash

Annual Neighborhood Yard Sale

When: Saturday, June 10 from 9 a.m. until . . .

Where: your driveway

How it works: The Association places and pays for the ad. We all collect our treasures, decide how much to charge for them and get them out on display in our own yard by Saturday morning. Then wait for the customers to come and pay tons of money for our efforts. That's all there is to it. What could be easier?

Enjoy!

Employers and financial institutions need your social security number for wage and tax reporting. Other businesses may ask for your SSN to do credit checks if you are applying for a loan, etc. Consider asking "Why do you need my SSN? How will it be used? How do you protect my SSN from being stolen? What will happen if I don't give it?" If you don't provide your SSN some businesses may not provide you with the service or benefit you want. Getting

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satisfactory answers to these questions will help you decide whether you want to share your SSN.

When all your best efforts fail to keep your identity safe, know where to go for help in recovering.

- Social Security: 1-800-772-1213
- Credit Reporting Agencies
 - Equifax 1-800-525-6285 fraud reporting
1-800-685-1111 credit report
www.equifax.com
 - Experian 1-888-397-3742 all purposes
www.experian.com
 - Transunion 1-800-680-7289 fraud reporting
1-800-916-8800 credit report
www.tuc.com

Federal Trade Commission Identity Theft Hotline
1-877-IDTHEFT (438-4338) www.consumer.gov/idtheft

NM Attorney General Consumer Hotline
1-800-678-1508 www.ago.state.nm.us

NM Securities Division
1-800-704-5533 www.rid.state.nm.us/securities

Remove Name From Pre-approved Credit Offers
1-888-5OPTOUT (567-8688)

SGANA MISSION STATEMENT

To promote and protect the interests of the neighborhood residents. We do this by providing a link to city government activities, maximizing property values, and helping make the neighborhood a safe and enjoyable place for all of us to live.

Dates To Remember

- Annual Neighborhood Yard Sale - June 10
- Neighborhood Ice Cream Social - date TBA

Annual Dues Reminder:

Revenues are used for beautification, cleanup, publicity, printing costs, the annual Ice Cream Social and refreshments at the meetings. Please send your check for \$10 made out to SGANA to Pat Maher at 10024 Hendrix Court NE.

Board of Directors - Contact Information

President - Mark Webb

299-6675 or mkwebb@swcp.com

Vice-president - Dan Jones

299-1677 or abqdanj@swcp.com

Treasurer - Pat Maher

401-7326 or patmahernm@msn.com

Secretary & Newsletter Editor - Carol Driscoll

332-8038 or caroladriscoll@aol.com

Member At Large

Open Position - how about YOU?

<http://www.swcp.com/sgana>

Important Contact Information

City Government Website	www.cabq.gov
Emergencies - Police, Fire, Medical	911
Police Non-Emergency (242-COPS)	242-2677
Foothills Command	332-5240
Crime Stoppers (843-STOP)	843-7867
City Infoline	311

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This issue of the SGANA newsletter is sponsored by Pat Maher of Coldwell Banker. Pat Maher at 401-7326 or pmaher@CBLegacyNM.com

Thank you, Pat, for your generosity and your helpful hints.

Interest rates are rising and now is a good time to get rid of the Adjustable Rate Mortgages. Also, if you think you might have enough equity (20%) you can get rid of that pesky mortgage insurance premium (MIP). I can do a no-cost market analysis for you to let you know if it is worth pursuing. Before you pay for an appraisal to get rid of the MIP make sure the numbers will work.

I want to thank Legacy Mortgage and Richard Blanke for helping me to get the 30 yard dumpster for the neighborhood clean up.