

SHAW

NEIGHBORHOOD NEWS

AUTUMN 2007

☛ **INSIDE: A Neighborhood Salute • What National Night Out Means to Us • Just How Will Our Gardens Grow? • They Don't Call It Boot Camp For Nothin' • The Shaw Table • Talk Trash to Me, Baby! • Hot Dogs at the Shaw Dog Park • Interested in a Reverse Mortgage Loan?**

The 15th Annual Historic Shaw Art Fair is Coming! October 6-7, 2007

One of the city's most beautiful and historic neighborhoods will once again play host to one of the midwest's premier art fairs. The Historic Shaw Art Fair, featuring over 135 artists from across the country, is set among the mansions of Flora Place in the heart of the Shaw Neighborhood. This year's Fair promises to be the best one yet, as the reputation of this competitively juried Art Fair, with its uniquely urban yet relaxed setting, continues to grow. The 15th Annual Historic Shaw Art Fair offers 135 artists selected to participate through a juried

competition displaying and selling their work which represents various media.

Various musical acts will once again play both days. Musicians will be at the music tent as well as strolling throughout the grounds. The food court will serve its usual varied menu, and wine and beer will be available as well.

Hours on Saturday are 9:00 AM to 5:00 PM and 10:00 AM to 5:00 PM on Sunday. The Fair takes place on the 4100 and 4200 blocks of Flora Place, just east of the Missouri Botanical Garden. Admission is \$5.00 for adults; Children 14 and under

are FREE when accompanied by an adult.

The proceeds from the Art Fair benefit the Shaw Neighborhood Improvement Association, which works to promote and improve the city through beautification, safety and family programs in the historic neighborhood.

This year's Fair is sponsored by the Regional Arts Commission, Saint Louis University Hospital, Willert Home Products, Pfizer, 550-KTRS, Charter Communications, Missouri Arts Council and 90.7-KWMU.

For more information and to view artists' work, visit ShawArtFair.com.



What Have You Done for Your Community Today?

Get dirty, sweaty, and work in teams with your friends. Meet new friends. Feel good about yourself while helping others. Volunteer.

On a purely selfish level, volunteering makes you feel good about yourself. There are few things more satisfying than helping people or a good cause. Volunteering to

help raise funds for a cause close to your heart helps to give you a sense of purpose and helps you realize just how lucky you are. And, how much closer to your heart and home can you be than in your own neighborhood — the Shaw neighborhood.

Evidence suggests that volunteering has a positive effect on social psychological factors, such as one's sense of purpose. In turn, positive social psychological factors are correlated with lower risks of poor physical health. Volunteering may enhance a person's social networks to buffer stress and reduce risk of disease.

You may think of volunteer work as a waste of time, or something that millionaires or retirees do with their spare time. Volunteer work is for people who don't need money or who are bored, right? Wrong. Volunteer work is not just something people with altruistic tendencies do to fill their time, it can also be an excellent source for

beefing up your resume, helping your community and making you feel good about yourself. The rewards are great.

The Historic Shaw Art Fair is one of the premier fine art and fine craft fairs in the St. Louis area, and is highly rated by art fair magazines and participating artists. Proceeds from the fair benefit the activities of the Shaw Neighborhood Improvement Association (SNIA). SNIA combats physical deterioration in the Shaw neighborhood by providing housing related services and referrals and by encouraging home ownership, housing rehabilitation and home improvement, and many other things. (Make sure you visit our neighborhood website at <http://stlouis.missouri.org/shaw/>)

Volunteers are needed for pre- and post-event activities, on October 5th, as well as on the days of the fair and the Monday following. As an HSAF volunteer, you will gain a new perspective of your own neighborhood and life — it's so easy for us all to get a little too wrapped up in our own lives.

So, be a little selfish and volunteer. You'll be glad you did!

Please fill out the Art Fair Volunteer Form insert, or volunteer online at http://shawartfair.com/ShawArtFair_signup.phtml. Morgan Naas, the HSAF Volunteer Coordinator, can be contacted through the SNIA office 314-773-4872, or by email at HSAFvolunteers@hotmail.com.

Next General Neighborhood Meetings are 7 p.m., Monday, October 1st and Monday, November 5th at St. Margaret of Scotland Church basement, Flad at 39th Street. Everyone is Welcome!

What is the Shaw Neighborhood Improvement Association?

The Shaw Neighborhood Improvement Association (SNIA) is a non-profit organization incorporated in 1975. The corporation is managed by an executive committee and governed by the Board of Directors. The Board of Directors is comprised of volunteer representatives from each block in the Shaw Neighborhood. This large network of block captains ensures that every voice is heard and every resident is represented.

The SNIA serves the residents of the Shaw neighborhood by providing information, facilitating discussion, and acting on solutions. General meetings provide monthly opportunities to personally interact with the Alderman, the 3rd District Police, the Neighborhood Stabilization Officer and SNIA officers, as well as to meet and greet other residents of the community.

Please join us in supporting our efforts to maintain and improve YOUR NEIGHBORHOOD. Please contact the SNIA office for a membership form.

Important Phone Numbers

Alderman Steve Conway	773-4329	Missouri Sen. Pat Dougherty	772-1948
Alley Light Trouble	342-1000	Neighborhood Stabilization Officer	772-3925
Anonymous Drug, Gang, Homicide Police Hotline	241-COPS	Operation Brightside	781-4556
Board of Alderman	622-3287	Police (non-emergency)	231-1212
Building Inspection	622-4671	Shaw Neighborhood Improvement Association	771-3101
Citizens Service Bureau	622-4800	St. Margaret Housing Corp	771-4170
Derelict Vehicles	444-0130	Third District Police	444-0100
Garden District	776-6746		
Humane Society	647-8800		

SNIA GENERAL & BOARD MEETINGS

SNIA General Membership Meetings

October 1st, November 5th

7 p.m., St. Margaret of Scotland Church basement, Flad at 39th St., 771-3101

SNIA Board of Directors Meetings

October 15th, November 19th

7 p.m., Presbytery of Giddings Lovejoy, Tower Grove and Cleveland, 771-3101

Shaw Neighborhood Newsletter

is a quarterly publication that reaches the 3,500 households and businesses of Shaw. Published by the Shaw Neighborhood Improvement Association, the Shaw Newsletter features information about issues of concern to the neighborhood and upcoming city events.

Advertising Sizes, Rates & Discounts

<input type="checkbox"/> Full Page 7 7/8 x 10 1/8	<input type="checkbox"/> 1/4 H 5 X 3 7/8
<input type="checkbox"/> 1/2 V 5 x 8	<input type="checkbox"/> 1/6 V 2 3/8 x 5
<input type="checkbox"/> 1/2 H 7 7/8 x 5	<input type="checkbox"/> 1/6 H 5 x 2 3/8
<input type="checkbox"/> 1/3 Sq 5 x 5	<input type="checkbox"/> 1/9 V 2 3/8 x 3 3/8
<input type="checkbox"/> 1/3 V 2 3/8 x 10 1/8	<input type="checkbox"/> 1/9 H 5 x 1 7/8

	Full-page	1/2	1/3	1/4	1/6	1/9
1x	\$275	\$145	\$105	\$85	\$60	\$40
4x	\$1,000	\$530	\$380	\$305	\$215	\$145

The 4x rate is a yearly fee and reflects a 10% discount over buying each issue separately. Further discounts are available to yearly advertisers for ads in the Historic

Shaw Art Fair (10,000 visitors) and Shaw House Tour (1,000 visitors) programs. For program advertising information please call 314-771-3101.

Editorial and Ad Submission Deadline

Submissions for the next issue of *Shaw Neighborhood News* must be received by **November 15th, 2007**.

To submit an article, please contact the SNIA office at 314-771-3101 or email: ShawNeighborhood@sbcglobal.net. Copy in electronic format (floppy disk or CD) with hard copy may also be delivered to the SNIA office at 2211 S. 39th Street, St. Louis, MO 63110.

To submit an ad, please call 314-771-3101 for a packet with all specifications and contract for advertising.

A Neighborhood Salute

Justine Collum

The evening of August 16 seemed to be a little more comfortable than some nights have been lately. It was perfect weather for sitting outside, enjoying a bowl of ice cream with friends and neighbors.

Thanks to neighbor Sister Regina Siegfried, ASC the 40XX block of Botanical got to do just that. An essay she wrote about her block's Operation Brightside Blitz was one of the winning entries in Edy's Slow Churned Neighborhood Salute.

A press release from Edy's states that this is their third annual Neighborhood Salute and that each year they reward 1,500 neighborhoods across America with old fashioned ice cream socials. Edy's says, "The Slow Churned Neighborhood Salute builds and recognizes strong communities which are the bedrock of our country. Edy's believes ice cream can be a sweet social liaison that breaks the ice and enables neighbors to share and bond over a scoop of their favorite flavor".

Modestly, Regina said that her winning essay took her about half an hour to write.

But Edy's was impressed enough to award her block an ice cream social for 100 people! She says they thought of everything - not only the ice cream, but spoons, cups, ice cream scoops, a disposable camera, even yard signs and door hangers to alert everyone of the event. Top that off with bottled water provided by block captains Debbie Thole and Chip Lindh, and chocolate cupcakes baked by another neighbor, everything was perfect. The neighbors laughed and talked along with other guests from surrounding blocks - and even some firefighters stopped to join in the fun, until they got called away to duty to fight the fire at St. Alphonsus Rock Church. But the block took them the two coupons for more free ice cream, only a small thanks for all they do.

There was a lot of fun and food, but the main point of this party was really the great things going on in this block, in Shaw, and in the city. Sister Regina has lived in Shaw for sixteen years, and was the captain of her block for ten of those years. She is a nun who has taught theology at St. Louis University and is currently writing a book. She says 40XX Botanical

is a good block - because they worked hard to make it that way.

"I'm probably one of the few nuns who knows how to get rid of drug dealers," she laughs.

After all their hard work at making their block a better place, tonight's party was a well-deserved reward for the residents of this block.

Please enjoy Regina's Awarding-Winning essay below:

April 14, 2007, dawned with rain, cold, mud, and muck. Our block was to have an alley cleanup in conjunction with the city's Operation Brightside neighborhood spring cleaning. As we watched the city trucks lumber up and down the alleys with the workers in yellow rain slicks tossing a year's detritus into their trucks, we knew we had made a good decision to postpone our part of the enterprise for the next Saturday.

April 21 dawned with sun, cool breezes, and plenty of help to rake, sweep, and clip weeds. After two hours, the alleys looked like they belonged to a caring set of neighbors. And we are. Over the last 15 years, we've worked with the police to rid the block of three drug dealers that we didn't want around us. We've labored hard and long to change our block from a rather shaky place to live to a safe one where we know each other, help each other, and can rely on a neighbor if we need help to water plants, care for pets, or house watch if we're gone. Last summer's storms and power outage had us doing ice and coffee runs for each other. We know we can count on the people who live next door; we know their names, the names of their pets, and we have a handy list of phone numbers for most of the residents of the block. Our block is now safe, quiet, and well kept. Our old turn-of-the-century buildings are homes for a multi-cultural and diverse set of neighbors who are proud to live here.

Winning the contest would validate years of hard work to make our block the close-knit community it now is. We'd have a National Nite Out party; we wouldn't clean the alleys and would simply enjoy each other's company by sitting in our lawn chairs in the middle of the street and eating Edy's ice cream while the leaves accumulated in the alleys waiting for next year's Operation Brightside.

Congratulations, 4000 Botanical!



TUESDAY - THURSDAY

Cocktails 4 PM
Dinner 5 - 9 PM

FRIDAY

Cocktails 4 PM
Dinner 5 - 10 PM

SATURDAY

Breakfast Lunch & Dinner
9 AM - 10 PM

SUNDAY

Brunch Buffet 9 AM - 2 PM
Dinner 5 - 9 PM

Every WEDNESDAY All Goose Islands \$2

4069 SHENANDOAH

Watch a NY Deli crash into a California Bistro at the corner of Shenandoah and Thurman Avenues in Historic Shaw

314-772-8484

THURMANGRILL.COM

What National Night Out Means to Us

Allison Miller

National Night Out is an event designed to heighten crime awareness, generate support for local anticrime programs, strengthen neighborhood spirit, and send a message to criminals letting them know that we are fighting back.

Neighbors from the 4100 and 4200 blocks of Shaw, Castleman, and Russell certainly embodied a neighborly spirit when they got together on this summer's 24th annual National Night Out for a huge joint block party "extravaganza".

Even though the temperature rose above 100 degrees that day, the residents found ways to combat the heat, including sprinklers and a massive water balloon fight with over 200 balloons. Of course, a cold beverage helped cool everyone down, and it went great with the burgers and hot dogs that were grilled up. To add to the fun, some neighbors even brought a parachute for the kids (and some young-at-heart grown-ups) to play with. A great time was had by all!



Just How Will Our Gardens Grow?

Justine Collum

For those of you who don't know, the 42XX block of Botanical is home to our own "Botanical Community Garden". The land is owned by Tower Grove Christian Church, who has graciously offered it to our Shaw residents as a community garden. To make this an even sweeter deal for us, the church even has the lot mowed, while us Shawites just get to play in the dirt and make it pretty. While it may not look like much just yet, there has been a renewed interest in the garden lately, and this little plot is coming right along. Monte Abbott put in two new beds this year, which are now home to some tomatoes and peppers.

Betty Reinsch of the 4000 block of Magnolia heads a group of neighbors who are taking charge. Right now they are planning a meeting with Gateway Greening about a grant application they plan to submit in the fall. If successful, this should allow them to add more beds in the spring, and Betty hopes it will also pay to have the steps up to the garden repaired, and possibly add a bench so people can take a load off and enjoy the new plants.

Unfortunately some available green spaces in Shaw aren't fairing so well. Another spot that Betty would like to see developed is on Lawrence between Botanical and Magnolia Ave. The owner of this lot is willing to let it be used by the neighborhood for a garden, but the residents will need to find volunteers to mow it. Another hurdle is that there are gas tanks from an old station underneath the land, so the garden would have to be raised up and a liner put down.

The more residents that take an interest in these spaces, the more potential there is that something really nice can be done. If anyone would like to get involved, please email Betty at reinsch1945@yahoo.com.

"I got involved in the community garden just to keep the spot from being vacant. At first I really didn't know what I wanted to plant. After some thought I decided to try growing an herb garden. At the time I was unemployed and on a full-time job search. After so many rejections, breaking those dirt clots and pulling those stubborn thistles really was good therapy. I worked off quite a bit of frustration and gained a very positive thinking attitude with each forkful of dirt I turned.

Well, as with all things, when I continued to water enough, keep out the weeds and break up all those clots of dirt, my garden is bearing several different types of herbs and a fine mess of collard greens! By the way I have a wonderful new career going, too."

— Sharon, Botanical Avenue

Color Coatings L.L.C.

INTERIOR & EXTERIOR PAINTING
Residential & Commercial

Daniel M. Byrne
Co-owner

314.614.5643
colorcoatings@hotmail.com

They Don't Call It Boot Camp For Nothin'

Holly Cooper



Recently my seven-year-old daughter caught me on the floor, giving birth to my eighth push-up. The sounds coming from behind clenched teeth were barely human. There was no grace, no ladylike manners, to these floor exercises. And by floor exercises, I mean that I was leaning over my first stair case landing at a 45 degree angle from the floor. I was practically standing. How hard could this be?

I thought I was in shape. You know, one of those soccer moms who jogs in the mornings before work, and wears her running shoes to drop her kids off at school? A 37 year old pony-tail type. I'd even completed a marathon right after my birthday earlier in the year. So when a flyer came across ShawTalk for Cheryl Kelly's new 6 a.m. Boot Camp that would start meeting at Tower Grove Park the next week—I was in.

Sign me up, I wrote back.

I thought I'd breeze through a few sprints and crunches a few days a week and make it home in time for those people I live with to wake up and ask for breakfast. I even rode my bike to the meeting place at Shakespeare's Statue on Center

Cross Drive (which is another story altogether. Everyone on ShawTalk had their own ideas about the merry man in the middle of Center Cross Drive. Falstaff is the OTHER ONE, people, I swear). I thought the bike ride would make the

morning even more challenging. Boot Camp, Schmoot Camp. Let's get this party started.

The party went like this: Jog to point A. Drop for fifteen push ups. (I got to three.) Sprint to point B. Step ups on bench. Sprint to and around C. Sprint around C again, and beat your first time. Jog to D. Squats. Push ups. (I got to four.) Sprint to E. Jacks. Stairs. Squats. Sprints. Push-ups. (Three again.) Backwards push-ups. (Ha!) Wall squats. Some kind of sumo wrestling walk across pavement (she did not repeat this one, as we could not keep straight faces when the park maintenance man showed up to open the restrooms). Sit ups. A good amount of stretching. And one hour from the time we began, Amen.

This workout was not easy, by any means. It kicked my soccer-mom, marathon-completer booty. But it was fun. There's just good air and peaceful noises in the park that early in the morning. And it is really nice to be a part of "that group" you always see running by and wish you were with. You know, the healthy looking one?

The push-ups I was practicing in my staircase were proof that Cheryl had gotten

to me. I couldn't breeze through her class, and I have this thing about needing to become the teacher's pet. If my instructor can't point out my great push-up form to nearby push-up slackers, there's work to be done at home in the evenings.

My daughter said they were easy, and she dropped for twenty on the floor below me. But she's thirty five pounds. Wet. Either way, I was inspired. And I made it to ten before calling it a night.

Cheryl Kelly has been teaching group exercise for the last 10 years and has made health and fitness her professional and personal goal. Professionally, Cheryl Kelly is a certified group exercise instructor with additional training in strength training, Pilates and indoor cycling. She is also a public health researcher working on national, state and local projects to get people to be more physically active. Personally, she has completed several marathons and half marathons as well as completed triathlons of varying distances. Her Boot Camp class meets most Monday and Wednesday mornings at 6 a.m. in Tower Grove Park, at the Shakespeare Statue (yes, Shakespeare) on Center Cross Drive—in the roundabout near the fountain and playgrounds. Her classes are \$10.00 per session, or a bundle of classes at a discount. A new session will start October 1, 2007. Call 708-744-4170 or email ckelly5315@yahoo.com for more information. See you there!

The Shaw Table

Sue Raney

The upcoming Historic Shaw Art Fair is a wonderful way to let people see our neighborhood, some for the first time, and others as frequent guests. To enlighten our visitors about what Shaw has to offer the Shaw Table will be set up on the Fair grounds. The Shaw Table is overflowing with information via cards, brochures, flyers, posters, and displays to let our guests know what businesses, services, churches, schools, restaurants, are located within our city

neighborhood. It gives us an opportunity to show what we have to offer as a living or working area, and allows us to talk about the amenities that make Shaw a great place to live. But the Shaw Table is not only for our visitors, our residents often find out something more than they knew before by stopping to talk to the Shaw ambassadors staffing the table.

If you have a business based in Shaw and would like to have information included on the Shaw Table let us know.

Shaw must be the location of the business address to be put on the table. If you work with an ongoing service, volunteer, or support group and would like information about it put on the table, give a call. I will need your written information by Oct. 1, 2007. To find out more, or to arrange to get your information to me, leave a message for me at the Shaw Neighborhood Improvement Association office, phone number 771-3101.

Talk Trash to Me, Baby!

Susan Raney

We make it, pick it up, take it out, throw it away, talk it. What is “it”? Trash. And Shaw has seen too much of it lately. Garden Rangers to the rescue!

What is she saying? You may be asking right about now. I’m talking trash, to you, and all Shaw residents. Over the last few years there have been many comments about how much trash accumulates on the streets of our neighborhood. Clearly, this is a shame and makes a poor statement about

the kind of people who live in Shaw. It was time to show some pride in our area. A trash committee was formed through the Shaw Neighborhood Improvement Association (SNIA), and various businesses who do clean up were interviewed. But we found the perfect solution to our trash issue right here.

Covenant House, located in our neighborhood, was already providing clean up services for the Garden District. Over the past couple of years they had built a good reputation as hard workers who did a great job. A group of young people from Covenant House, known as the Garden Rangers, work to clean up trash from areas they are hired to service. It is a win-win situation for everyone: The Garden Rangers are able to work and collect a salary, and Shaw gets a spiffing up three times a month.

The Garden Rangers are easy to spot. They have yellow vests on and can be seen with a foreman — a young man who is a Covenant House student —

and an adult manager, cleaning up and properly disposing of trash on our streets.

While the Garden Rangers’ work is much appreciated, we can do our part to make their job easier. Not throwing trash on the ground is the first step. Hold on to it until you have a trashcan or dumpster, of which there are many in Shaw, in which to throw it. Secondly, if you can be proactive and pick up any litter you see lying around, and dispose of it properly, that would greatly decrease how much trash re-accumulates between clean ups. Even if you don’t make it, it is so helpful and essential to the quality of life in our neighborhood if you are willing to pick it up. And all that bending is a wonderful work out too! (Just a little positive spin)

Of course the goal is to put the Garden Rangers out of work. I am sure there are other jobs for them in Shaw, and some they’d rather do. But until all of us take responsibility for the trash we create we must do something to deal with it. Enhancing the quality of life for all of our residents and guests is what Shaw Neighborhood Improvement Association was created to do. This program truly impacts and benefits every person who lives in, or visits, Shaw.

shawsgallery.com

- Residential apartments available
- Event space rentals

TRANSformation
 MASSAGE THERAPY
 636-578-4905

314.304.1539

**SHAW'S
 GALLERY**

A beautiful home begins with potential!

Design Potentials

Interior Design

S U S A N R A N E Y

Interior Design • Home Staging • Historic Specialization

314-664-8333 • 314-941-1026

ASID Allied Member

Featured in St. Louis Homes & Lifestyles', "Best of the Symphony Showhouse"

Hot Dogs at the Shaw Dog Park

Misha Raney

These hot summer days haven't stopped the dogs of Shaw from running, chasing, jumping and fetching at the Shaw Dog Park. With nearly 200 dogs, Shaw Dog Park continues to be a great place for dogs to run off leash, interact with dog friends, and provide socialization not only for dogs, but their people too.

Shaw Dog Park celebrated its 4th year of existence on Aug. 14. It's a great place to visit, even if you aren't with a dog. Many people wander by to watch us play, and some talk to our people as well. Kids think we are fun as we run past them to catch a Frisbee.


We have many wonderful amenities, such as water on site, trees, old discarded fire hydrants, and benches for our people to sit on. We have toys and sticks, and lots of ground to run and roll on. But for many of us, the affection and attention we get from the people who come to Shaw Dog Park is the best part.

Renewals are coming up for Shaw Dog Park. By the time this newsletter reaches you, the renewal letters should have arrived. If you are a member, and want to renew but did not receive your renewal letter, call the Shaw neighborhood office at 771-3101. Leave your name, a message and phone number and some human will get back to you. If you would like information about

joining the Shaw Dog Park you can call the office at the above number, or check out ShawDogPark.org


The application and waiver of liability can be printed from the website, then follow the lead on the application and send in a copy of current rabies vaccination for each dog as well as a check or the correct amount. Being a Shaw resident dog gives our owners a discounted rate of membership. Another

perk to living in Shaw neighborhood! We encourage all people and dogs to come by, shake a tail, and say Hi to us at the dog park, located at the corner of Cleveland and Thurman Aves. Paws a minute and watch us play or talk to the people who are there with us. There's no muzzling me when I bark about my favorite place to play — Shaw Dog Park!



Compton Gate
CONDOMINIUMS


New Construction On Historic South Grand
One-level Condominiums & Two-&-a-half story Townhomes




Features	Finishes
<ul style="list-style-type: none"> • Garage parking • Integrated sound reduction package • Elevator • Private courtyard with pool • Spacious balconies • 10 year tax abatement 	<ul style="list-style-type: none"> • Upgraded finishes with options • Gas fireplace • Gourmet kitchen • Luxury bathrooms • 9 foot ceilings • High-speed internet access

Now Taking Reservations!
Pre-Construction Pricing Starting At \$230,000

<p><i>For further information contact:</i></p>	<p>Judy Korn 314-283-0572 Remax Properties West</p>	<p>Liz Zempel 314-809-4600</p>
--	--	---





WWW.COMPTONGATECONDOS.COM

Got Poop...?

Lawn Care For Pet Owners
And
Some Whom Aren't...!



Yucko's

Poop Scoop'n Service & Products
Free Estimates - No Contracts

314-770-1500

www.yuckos.com

Let Us Take The Pain Out Of Your Grass...!

Interested in a Reverse Mortgage Loan?

Before you apply, get free and neutral counseling

Buz Zeman, HOPE director, and Michael Ferris, HOPE board member

What is a reverse mortgage?

It lets a homeowner convert a portion of the equity in his or her home into cash, and no repayment is required until the borrower(s) no longer use the home as their principal residence.

The loan does not need to be paid back until you move out of your home. But this loan is not right for everybody. Everyone's situation is unique and always affects decisions about if, how, and when to use which Reverse Mortgage product. Factors include: income, assets, health, spousal issues, inheritance desires, and many more. Because there are so many variables, it is crucial to get an in-depth understanding of the Reverse Mortgage product before applying to the lender you choose.

Important: Choose your Reverse Mortgage counselor wisely!

Many counselors do an inadequate job. Be especially wary of telephone counseling, which is often too brief, and can be a more difficult means of learning about the complexities of a reverse mortgage. Warning signs of inferior counseling are counseling which lasts under 60 minutes, and counseling which does not include printed estimates related to your own situation. Many changes have taken place since January 2007. Make sure you learn about all recent developments, including the new fixed-rate reverse mortgages.

If you are thinking of getting a reverse mortgage, consider turning to Housing Options Provided for the Elderly (HOPE),

a St. Louis agency, for your Reverse Mortgage Counseling.

HOPE's counselors:

- Will meet with you in your home.
- Are independent of all lenders.
- Are well-trained on all the latest developments.
- Do not have a stake in whether you commit to a loan now, later, or at all.
- Are FREE! The service is paid for by a grant from HUD.
- Are based right here in the Shaw neighborhood.

Call 314-776-0155 for more information or to schedule an appointment.