

# DOORWAYS

News from Neighborhood Housing Services of Phoenix

Winter 2007

## What our children are thankful for...

During this holiday of giving THANKS, we asked children to tell us what having a home means to them.

To Maria Velasco's three children, who will soon move into their new NHS Phoenix home on E. Tonto St., the question had the three girls imagining what having a home will be like. After all, 11-year-old Jazmine and 6-year-old twins, Selicia and Sage, have attended every one of the Financial Fitness and Homebuyer Education classes with their single Mom and they learned a lot about what to look forward to.

*"...I would like my family to be in a peaceful house all by ourselves..."*

Beyond what she learned in class about how homeownership saves money, Jasmine also explained, "I want my own house cause I would just like my family to be in a peaceful house all by ourselves." The younger girls reported that they, too, didn't want to have to



share their house with anyone else. It was, no doubt, this vision of serenity and calm that brought tears to Maria's eyes the day that she learned that her dream of homeownership would become a reality.

For six-year old Pablo Parra, it's all about coming home, taking off his shoes, relaxing and running all over his big back yard. He invites everyone he meets to "Let's go Pablo's home". As of February of this year, Pablo, his brother, Javier and his Mom, Gabriella have been enjoying the comforts of living in their own home, thanks to NHS Phoenix.

Gabriella had also attended Financial Fitness and Homebuyer Education classes, while working fulltime as a teacher, completing her Masters degree and raising her family as a single parent. Today, she feels blessed. "I have a supportive family, a fulfilling career, two wonderful boys and the opportunity to provide my children a place they can call their own."

The sun shining, the flowers blooming and the welcome mat at the front door in the childrens' artwork all speak volumes about the joy and happiness that owning a home brings to them and their families.



## Letter from the *Executive Director*

Thanksgiving for me, is always a time for reflection. Sometimes, with the hectic pace of each day, it's often easier for me to think about what I need, rather than appreciate what I have. Taking time during this season to *remember my many blessings* both renews my spirit and energizes me as the year draws to a close.



I think about what I'm thankful for and reflect on my family and friends who bring me such joy and pleasure. I am grateful for my good health and optimistic attitude that helps get me through my challenging schedule. I appreciate the comfort of my home that provides me with a safe haven after a busy week.

And then I contemplate whether I've done MY best in *expressing my thanks to others* – for their help, their support and their guidance. Have I said “thank you” enough to our terrific staff for their positive work ethic and for the passion that they bring to what they do? Have I shown enough appreciation to the NHS Phoenix Board for the time that they devote to expertly guide and oversee our organization? Have I thanked our volunteers and partners who have supported us in so many ways over the years? Have I said “thank you” to our clients who have trusted us to help them realize their American Dream?

I hope that this season of Thanksgiving brings you blessings too numerous to count and thankfulness too expansive not to share. John F. Kennedy once wrote: “As we express gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them.”

Sincerely,



Patricia Garcia Duarte

## Letter from the *Board Chair*

We are lucky. Consider how different your life might be if you had been born elsewhere in the world. Contemplate how very different the opportunities in your life might be. None of us had a say in this simple chance of a lifetime.




So what are you doing with your good fortune? You did not have a say in where your life began, but you certainly have a say in what you do with it. Are you spreading some of your good luck around to those who are less fortunate?

The ways in which we choose to give back are very personal. It is not who you help, but instead, that you choose to help whomever your heart desires. It doesn't really matter why you do it, but only that the results you achieve are meaningful. When and where you do it is totally up to you and only you need to know. The point is, that no matter how you do it, simply do it, because there will always be someone in this world less fortunate than you.

At NHS Phoenix we are lucky to be helped by many supporters. For without them, we could not achieve our mission. We are lucky to be led by a diverse group of Board Members whose time, skills and energy have helped shape this organization to be successful. And most importantly, we are lucky to have a staff that considers what they do more than a job – through them, our desire to help becomes real.

During this Thanksgiving season, let's all be thankful that we are lucky enough to help.

Sincerely,



Terry DeQuina

# NHSPhoenixSalutes the City of Phoenix

*"Think of Bogart and Bacall; think of Tracy and Hepburn..."* responded long-time City of Phoenix Acting Housing Development Manager and old friend, Joe Belval, when asked to reflect on the partnership between the City and NHS Phoenix over the years. He was being only a little bit facetious when he compared this partnership to these famous Hollywood duos in film history.

"Our relationship is special," explained Joe. The City's Neighborhood Services Director Jerome E. Miller adds, "Fundamental to all our accomplishments at the Neighborhood Services Department are three key elements: partnerships, collaboration and leveraging. Nowhere are these three elements better lived out every day than in our relationship with NHS Phoenix. They are at the heart of our many shared successes."

NHS Phoenix owes its inception in 1975 to an idea brought by City Councilman Calvin Goode and initial City funding of \$300,000 to start providing high-risk rehab loans in the Coronado neighborhood. Throughout NHS Phoenix's entire 32-year history, these two partners have stood shoulder-to-shoulder in building vibrant neighborhoods and over the years, NHS Phoenix has become the City's primary source for construction infill housing in Neighborhood Initiative Areas (NIAs). Their ties are extensive:

- Community Development Block Grant (CDBG) funding through the City has been used by NHS Phoenix for acquisition loans, homebuyer assistance, education, counseling and buyer subsidies
- City historic Bond funds have provided subsidies for exterior rehab work on NHS Phoenix homes in Garfield and Coronado
- The City designated NHS Phoenix as a Community Housing Development Organization (CHDO) which allowed it to participate in additional affordable home development programs to provide down payment/closing cost assistance to selected buyers
- The City has made countless scattered building lots available to NHS Phoenix
- City staff, such as the Mayor's Chief of Staff, Ruth Osuna and the Mayor's Senior Deputy Chief of Staff, Bill Scheel, have volunteered their time and shared their expertise as NHS Phoenix Board members
- The City awarded NHS Phoenix the 2007 Neighborhood Revitalization Award during Community Development Week
- Thanks to the work done by NHS Phoenix and the Phoenix Police Department in Garfield, MetLife Foundation awarded them their 2007 Community Police-Partnership Award

According to Joe, the longevity of this partnership is due to the joint cultures of collaboration and the attraction of good people by both organizations. So, to borrow a famous line from Humphrey Bogart in the movie "Casablanca", NHS Phoenix says a respectful *"Here's looking at you, kid"* to the City of Phoenix!

NHSP Salutes the City of Phoenix for TOGETHER  
we are opening doors to homeownership!



## Gracias amigos Thank you friends.

Thanks to the **West Buckeye Rd. Unified Neighborhood Association**, NHS Phoenix has a welcoming Design Center for all 1st time homebuyers. Outfitted with shingle, carpet and paint samples, as well as model house elevations and computer-aided photos, prospective buyers can spend private time making selections that will make their new homes distinctively their own.

NHS Phoenix was the lucky recipient of the Association's donation as a result of the relationship between the West Buckeye Neighborhood and NHS Phoenix Project Manager, Thomas Wilson. In 1993, Thomas was contacted by resident Geraldine McDonald, now deceased, to help the neighborhood organize. Under Thomas's leadership a resident-led "Ten Year Comprehensive Plan" was prepared and presented to City Council. They approved the plan and the neighborhood association, located from 7th Avenue on the east to 19th Avenue on the west and the Maricopa Freeway on the south and the railroad tracks to the north, was incorporated as a civic nonprofit. Street lights were installed, drug dealing was reduced, houses were rehabbed, new homes were built and the overall infrastructure was improved thanks to Thomas's intervention.

NHS Phoenix became involved when the Association partnered to sell 1530 West Cocopah. In late 2005, NHS Phoenix took possession, tore down the existing house and completed new construction in late 2006, just one of 5 houses NHS Phoenix has built in the West Buckeye neighborhood. In March of this year, NHS Phoenix client Gustavo Lopez took proud ownership.

A special "Thank You" goes to two supporters whose generous donations of in-kind services to NHS Phoenix enabled us to greatly maximize our resources and leverage the talents of our in-house real estate development staff. **Willis Martin**, who is retiring as Vice President of Land Acquisition from Pulte at the end of the year, has donated countless hours of professional consultation advice on controlling costs, as well as designing for success, for the Villas Rosa Linda (VRL) development. Board Chair friend, **Dan Southworth** from Kitchell, has donated his time to prepare a detailed budget for infrastructure costs also for VRL. We are much indebted to such gracious and generous professionals.

A special thank you goes to **Fannie Mae** for their donation of office furniture to NHS Phoenix. With Fannie Mae's recent realignment, we are sorry to see their Arizona Community Business Center close, but we are grateful for their generous contribution.

## Navajo Outreach for a “Natural”

Life was hard growing up on the Navajo reservation for Helen Eriacho. The youngest of 8 children, there was little money, a scarcity of positive role models and few resources to support



Helen and her siblings. Sent away to boarding school when she was only 6, she knew, even at so young an age, that she would

not allow this deprivation to define her future. It was her determination, focus and positive attitude that has enabled Helen to accomplish so much today.

After high school, Helen began working in a nursing home. Hoping to better her opportunities, she moved to Phoenix and attended Gateway Community College. Home, in these early years, was a series of apartments and trailers, as she and her young family struggled to make ends meet. During these too familiar, tough times “I always felt that there was something more,” explains Helen. About 6 years ago, this vision of “something more” began to take shape when Helen saw a brochure about NHS Phoenix.

“Meeting with a counselor and taking Financial Fitness classes opened my eyes to a world of possibilities,” she reports. Helen was extremely motivated and it didn’t take long for her to develop sound money management skills. She became intrigued with the subject of mortgages and soon began to explore how she could buy a home of her own. Two years ago, homeownership became a reality for Helen, her husband and their four children. “Even with the key in my hand, I found it hard to believe it was ours,” describes Helen incredulously.

For Helen, owning her own home was a dream, but if it can come true for her, she believed, it could also become a reality for others. That’s why she’s been working the past several months to spread the word about NHS Phoenix at Navajo celebrations, festivals and fairs across the state. Helen distributed brochures about NHS Phoenix and flyers about counseling and classes, and enthusiastically shared how education and homeownership has changed her family.

Helen Eriacho is a proud native, a brave Navajo and instinctively “speaks her truth”. She relishes networking and engages others with the NHS Phoenix story, as well as her own, about what’s possible.

## PACO to You



Based on feedback, research and demographic data that indicate a burgeoning Hispanic population, we know that

there are potential clients who aren’t being reached. To meet the needs of Hispanic clients who lack childcare options or transportation, NHS Phoenix is offering to come to them! For potential clients who are already gathering at churches, schools, work places and community centers, NHS Phoenix will leverage this ready-made community and come to them!

As a native speaker and a real estate professional, Francisco “Paco” Melendez, who has been teaching Financial Fitness and Homebuyer Education to NHS Phoenix clients since 2002, will offer free Spanish-language Financial Fitness classes in the neighborhoods of Tempe, Mesa and Scottsdale at times and locations that are agreed upon by participants. Paco will market this opportunity in community centers, school and health center offices, neighborhood markets, restaurants and churches; make presentations at neighborhood meetings; and network with real estate groups in an effort to reach out to this traditionally underserved population.

## Update on NHSP Goals

At the beginning of every calendar year, NHS Phoenix identifies program goals that are aligned with our strategic plan. And, every Annual Report, after our organizational audit is performed, we showcase how successful the organization has been in the past year in achieving these milestones. With each newsletter going forward, we’d like to share some of our progress to date so that as a stakeholder you may be able to identify opportunities for your involvement in helping us achieve our goals.

2007 NHS Phoenix Program Goals	
GOAL	STATUS as of 11/07
Create 82 homeowners .....	72
Originate/facilitate and close 50 loans .....	33*
Provide education/counseling to 1,000 families .....	1,133
Graduate 140 students from Financial Fitness .....	135
Construct 26 new homes .....	6*

*\*Project delays with our 65-unit VRL subdivision account for year-to-date variances*



## **West Phoenix** *Sold!*

3338 West Tonto Street  
3-bedrooms, 2-bathrooms, 2-car garage and large patio



## **South Phoenix** *Move-in Ready!*

2750 & 2756 East Chipman  
3-bedrooms, 2-bathrooms, 2-car garages and large patios  
**Down payment assistance available!**



## **Garfield Neighborhood** *Ready Summer 2008!*

702 North 11th Street  
4-bedrooms, 2-bathrooms, 2-car garage



## **Isaac Neighborhood** *Sign up for wait list!*

McDowell & 35th Avenue  
Thirteen 3- and 4-bedroom homes in rapidly improving neighborhood. One block from elementary school and two blocks from middle school. Location of new resource center, 11-acre city park and pedestrian bridge.

**Homeownership brings more than smiles** – According to Census data, homeowners typically live in a community four times longer than renters. When neighbors stay in one place longer, they have more time to get to know one another and establish social, political, religious and other networks, contributing to family stability. Studies show that children of homeowners tend to have better educational and life outcomes, including being more likely to graduate from college, more likely to become homeowners themselves and less likely to engage in delinquent behaviors. (Deitz, 2003)

## NHS Phoenix & the Phoenix Police Department honored by MetLife

On Friday, October 19 at Tradiciones Restaurant, MetLife Foundation recognized Neighborhood Housing Services of Phoenix and the city's Police



Department for their combined efforts to reduce crime and improve the quality of life in Garfield with the 2007 MetLife

Foundation Community-Policing Partnership Award.

Since 2002, the MetLife Foundation and Local Initiatives Support Corporation (LISC), the nation's leading community development support organization, have partnered to recognize, sustain and share the work of innovative

partnerships between community groups and police to promote public safety and revitalization. Thanks to this Community Safety Initiative (CSI), NHS Phoenix and the Phoenix Police Department were awarded \$15,000 as a 2nd place winner among 400 entries nationwide in the Neighborhood Revitalization category.

"MetLife Foundation is committed to building healthy communities and recognizes that crime is a significant threat to the economic and social health of communities," said Sibyl Jacobson, President of MetLife Foundation. "We are pleased to join LISC in recognizing NHS Phoenix and the Phoenix Police Department for breaking down the silos that can exist between community groups and police and creating a safer, more livable community."

Mayor Phil Gordon applauded



this successful partnership and proclaimed it the kick-off of the City's Getting Arizona Involved in Neighborhoods (G.A.I.N.) Day. Joining Mayor Gordon were Public Safety Manager Jack Harris, Local Initiatives Support Corporation Program Director Teresa Brice, McGruff the Crime Dog, and many guests from the Police Department, City Council, NHS Phoenix and the Garfield neighborhood.

Making the MetLife presentation was Don Hensel, MetLife's Managing Director and accepting the honor for NHS Phoenix were Executive Director Patricia Garcia Duarte and Board Chair Terry DeQuina.

## New Hires!

NHS Phoenix is pleased to WELCOME three new professionals to our staff.

**Josie Molina**, the new bi-lingual lending supervisor, comes to NHS Phoenix with 17 years of both auto and mortgage financial services experience gained working for GMAC. A native of Yuma, Josie moved with her family to Orange County, California where she grew up and worked until being transferred to Phoenix 9 years ago. We're thrilled to have someone with Josie's considerable experience handling NHS Phoenix loan processes.

**Esteban "Steve" Macias** is the new classroom administrative assistant responsible for class schedules, attendance and materials. A recent graduate of ASU, Steve comes to NHS Phoenix after several years working in the government sector, most recently with the Head Start program. Anxious to learn and serve people, Steve is looking forward to bringing organized processes and procedures to our increasingly popular educational classes.

The smiling new face at the front desk belongs to **Maria "Marivi" Cuartin**, a native of Venezuela. As a teenager, Marivi relocated to Florida as a junior tennis champion and then went on to graduate from college in Ohio. She arrived in Phoenix four years ago to work with the Phoenix Suns in multi-cultural marketing. Going out on her own as a freelance Spanish-language TV and radio talent, Marivi continues to cover sports, while also covering our front desk.



Josie Molina



Steve Macias



Marivi Cuartin

**ATTENTION!** Remember, if you are falling behind in your mortgage or know that you will be unable to make your next mortgage payment, call **TODAY** for real help and guidance because "nothing is worse than doing nothing."

**1.888.995.HOPE**



## NHS Phoenix Board Retreat



NHS Phoenix's new headquarters, 1405 E McDowell Rd, was the site for the 2007 annual Board of Director's

retreat, held on Friday, September 21. Highlighting this year's event was a bus tour featuring the Garfield, South Phoenix and Isaac neighborhoods. Hosted by Executive Director Patricia Garcia Duarte, the tour was narrated by Doug Parker, Real Estate Manager and Tom Wilson, project manager. Garfield resident Board member, Dana Johnson, shared progress made in his neighborhood, thanks to the involvement of NHS Phoenix.

Hearing stories from clients always make the mission come to life and new homeowner, Michelle Begay's tale, was no exception. She expressed appreciation for counseling support and education classes and credited staff guidance, as well as the down payment assistance grant from the Navajo Housing Authority, with the realization of her dream. Hearing about how much her children enjoy their new home and about how empowered Michelle feels in

being able to provide that was both gratifying and enlightening.

The retreat's featured speaker was Jay Butler, Director of ASU's Realty Studies and an Associate Professor of Real Estate in the Morrison School of Management of Agribusiness.

Dr. Butler's presentation, based on his examination of the greater Phoenix real estate market through the Phoenix Metropolitan Housing Study (PMHS) and the Phoenix Metropolitan Commercial Studies (PMCS) projects, showcased his perspective on the past, present and future of the local housing market. Board members were quick to pick up on the implications for NHS Phoenix in terms of home building and sales for prospective development and plan to use this data for strategic decision-making going forward.



### Board of Directors

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Resident

## Birdies mean Bucks for Charity

The 2007 FBR Open raised a record \$7.8 million for local charities through their Birdies for Charity program. Thanks to pledges made on behalf of NHS Phoenix, we were the lucky recipient of a small portion of these donations. This year, we'd like to challenge our supporters to increase their support by participating, once again, in the Birdies for Charity competition at the 2008 FBR Open.

Simply pledge one cent or more for every birdie that will be made by the PGA Tour players, Thursday, Jan. 31

through Sunday, Feb. 3 of the 2008 Open. It's estimated that between 1,300 and 1,800 will be made. And, for every penny pledged, your name will be entered into a drawing to win a new 2008 Buick and over 100 great prizes! **For pledge forms, go online at [www.nhsphoenix.org](http://www.nhsphoenix.org) and click on DONATE for "Birdies for Charity brochure."** Fill out your name, address and pledge amount, add NHS Phoenix and #130 on pledge at bottom of form and send it in today. Help make NHS Phoenix a winner!



### Mission Statement

Neighborhood Housing Services of Phoenix is dedicated to the revitalization of Phoenix neighborhoods by providing a full range of programs and services that encourage, create and support homeownership.

[www.nhsphoenix.org](http://www.nhsphoenix.org)

Visit us on the web for more information about our programs and services.



**NEW ADDRESS!**

1405 East McDowell, Suite 100  
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For address changes or corrections  
or to be removed from the mailing list  
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Opening Doors to Home Ownership

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*Thanks to those individuals  
who contribute through  
Safeway eScrip and United  
Way, and to those who wish  
to remain anonymous.*