

NEIGHBORHOOD NEWS

Lake View Hill neighborhood

By Terrie Anderson

Lake View Hill Neighborhood Association

Be sure to stop in at Lake View Hill Neighborhood Association's **4th annual plant sale** on May 19, 8 am - Noon, 1625 Lake View Avenue. Bring plant donations on May 18, 4-6 pm.

All plants are priced from \$1 to \$5. Come early for the best selection.

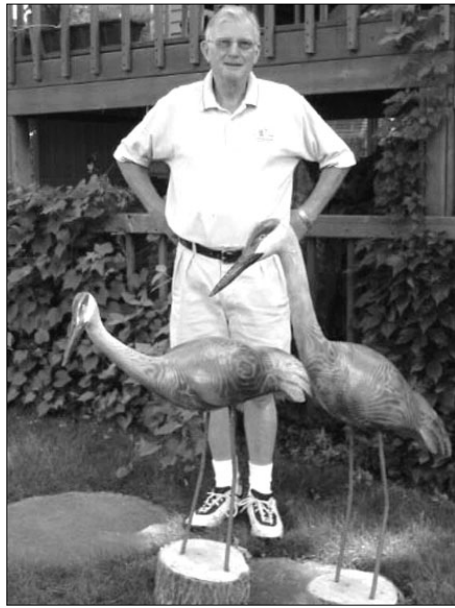
The plants for sale will include perennials—including hostas, woodland plants, ferns, flowers and ground-covers. Since neighborhood residents will have donated everything, these plants will adapt well to your yard.

A new feature of the plant sale this year will be a **raffle, with the drawing for five prizes at 12 noon.**

Four prizes are rain barrels (valued at \$115 apiece). Check out the rain barrels at Lakeview Public Library and Mickle's True Value, and at Jung's Garden Center Northeast.

Information about rain barrel installation and use will be available at each site. Jung's has installed a working rainbarrel and rain garden combination, outdoors, on the store's front porch.

The fifth prize is a very special piece of art—a **sculpture of a sandhill crane** (valued at over \$500). Artisan John Newman, a Northside resident, is



carving this unique crane from a Lake View Park butternut tree that toppled. Working from a section of the tree's trunk that is over five feet long and 16-18" in diameter, Newman will create a life-sized crane.

Raffle tickets are \$3 each, two for \$5, or five for \$10. Buy them from board members, at the plant sale (before 11:45 AM), or by contacting Dana Erlandsen (204-9215) or Jon Becker (242-8525).

Other Upcoming Events

April 11—Pizza party and meeting at Warner Park Center. 6:30 pm

July 15—Annual Picnic, City Park on Sunfield Ave. 12 noon-2:30 pm

Local group receives federal funding to address fishing and health issues

The Madison Environmental Justice Organization will receive a \$50,000 Environmental Protection Agency award to work with minority and poor subsistence anglers to better understand fishing and fish consumption practices on the Northside and to reduce the consumption of the most contaminated fish, while still encouraging the consumption of less contaminated self-caught fish as a healthy local food source.

The local group, led by Northsider Maria Powell, has been working with the Northside Hmong community for the past year discussing and addressing concerns related to catching and eating fish from Madison lakes.

In the past year, the group brought its concerns to two international scientific conferences on mercury held in Madison, the County Lakes & Watershed Commission, Wis. Dept of Health & Human Services, and local Public Health Dept.; and raised awareness of the issue through local meetings and the media.

"We hope to build collaborative and effective partnerships among minority and poor anglers, neighborhood associations, community centers, non-profit organizations, university scientists, and government agencies that can effectively address fish consumption and water quality issues on Madison's Northside," said Powell.

The EPA award will allow MEJO to continue its work with the Hmong community, and expand to engage Latinos and African-Americans who fish regularly for food.

Concerned about the quality of Madison's lakes?

Wonder if it's okay to eat fish from the lakes?

Do you fish at Warner Beach, Tenney Park or the Yahara River?



Learn more about the fish in our lakes, fish advisory warnings, mercury and other pollutants in your fish.

Let's Talk Fish

**Vera Court
Neighborhood Center
164 Vera Court
(Near Mendota Elementary
School on School Rd.)
Monday, April 23
7:00 pm**

Info: Maria Powell, Madison Environmental Justice Organization, 240-1485, mariapowell@mejo.us, or www.mejo.us
En espanol: Cynthia Lin, 610-704-9066 o cynthialin@mejo.us

Northside Welcomes New Mortgage Planner

Beacon Financial Services, LLC recently relocated from Fitchburg to the Corben Business Park on Madison's Northside. John Bottensek, Beacon's President, explained, "My wife, Rose, and I live on the Northside. Rose grew up on the Northside, and her parents, Bob and Bette Bauernfeind, have been Northside residents for nearly 50 years. We felt there was a need to bring our services into the community in which we live."

Since the summer of 2001, Americans have enjoyed a long period of extremely low interest rates, low inflation, and double-digit appreciation in their homes. Most, if not all, homeowners took advantage of this environment by refinancing into mortgages with lower interest rates or shorter terms. Many consolidated debts, did home improvements, or even moved into larger, more expensive homes, oftentimes with little impact on their monthly housing expenses.

At the same time, American workers face the prospects of company downsizing, the exporting of their jobs overseas, the loss of pensions, and a Social Security system teetering on the brink of insolvency.

The convergence of all these factors has left many wondering where did all of their money go and unprepared for the prospects of retirement, their children's college education, and, for an ever-growing number of people, their concerns about the mounting cost of care for aging parents.

So, did your last mortgage broker, bank, or credit union simply quote you unbelievably low costs and a fictitiously low interest rate, and then leave you grappling on your own to figure out the rest? If so, you are not alone. Did you know that the typical, 30-year mortgage is refinanced every five to six years? Why? Because people's lives change, and the last mortgage they got no longer fits their financial needs.

Fortunately for Madison's Northside residents, all of this is changing. As John

Bottensek explains, "Americans are becoming increasingly more concerned about their financial future, and at the same time, they are becoming more proactive in managing their financial well being."

"Consider this," continues Bottensek. "Seventy percent of all Americans would like to retire by age 55, yet 75% of Americans aged 55-64 have less than \$56,000 in retirement savings. While failing to save, many struggle to make additional reductions in their mortgage balances, believing in the Great Depression-era thinking that the sooner they become mortgage-free, the safer they will be financially."

Bottensek is a Certified Mortgage Planning Specialist. Nationally, less than 1% of all mortgage loan originators are Certified by the CMPS Institute. "The growing trend is for people to use their mortgage as a tool for leveraging their savings, whether it's for college education, retirement planning, investing, long term care, or the acquisition of investment properties," states Bottensek.

By working with other financial professionals such as certified public accountants, certified financial planners, insurance agents, and attorneys, Bottensek formulates strategies to assist his clients to not only meet their financial obligations, but to obtain their long term financial goals, as well. "It really is a passion," states Bottensek. "You know, we've all been there. You wake up one morning, and you ask yourself 'Where did all the time go?' You work hard to get your kids through school, and before you know it, the prospects for retirement are just over the horizon. As a society, we tend to think we can always do it tomorrow. Without realizing it, many people live by the motto 'procrastinate now'. The reality is we can't afford to wait. Thankfully, it's never too late to start planning." To find out more about mortgage planning or to arrange for a no obligation consultation, you can reach John at 608-661-3600.

News from Cherokee Marsh

by Jan Axelson

Friends of Cherokee Marsh and Upper Yahara Watershed

If you have a little energy to spare this spring, Cherokee Marsh can use your help. Just a few hours of your time can help a lot. Or take a tour with an environmental expert and learn about the natural areas in and around the North side. Mark these great events on your calendar!

Go Birding

April 20 (Friday), 6:30 pm

Where: Cherokee Marsh parking lot at the north end of Sherman Ave.

Explore Cherokee Marsh with the Madison Audubon Society in search of cranes, the courtship flight of woodcock and snipe, and spring migrants. Waterproof footwear is recommended.

Plant Trees

April 21 (Saturday), 9 am to 1 pm

Where: corner of School Rd. and Wheeler Rd.

The Parks Department is looking for volunteers to help plant 350 native shrubs (10 different species) in Cherokee Marsh Conservation Park. The plantings will be in the area where many box-elder trees were cut this winter along Wheeler Road.

Pull Invasive Weeds

April 21 (Saturday), 9 am to noon

Where: 38 Knutson Dr.

April 28 (Saturday) 9 am to noon

Where: 506 Wheeler Rd.

Join the Madison Area Weed Warriors as they work on natural area restoration by pulling invasive garlic mustard in Cherokee Marsh. There are two dates scheduled. (See above.)