September Events

Thursday, September 4
Community Meeting

Saturday, September 13
Neighborhood Cleanup

Monday, September 15
Last day to file for October District Council Elections.

Tuesdays, September 16, 23 & 30
Community Workshops

Wednesday, September 24
Block Club Leader Summit

Friday, September 26
“Watch the Glow of the Setting Sun” in Swede Hollow

For more information on these events read this paper, contact Karin@daytonsbluff.org or call 651-772-2075.

Saint Paul’s finest show off a new “black and white” patrol car at one of the many National Night Out events held in Dayton’s Bluff on Tuesday, August 5th. The weather was perfect and participation was high.

Residents of Dayton’s Bluff interested in serving on the District Council Board of Directors need to file their information with the Council office before September 15. Contact the office (651-772-2075) or email ed@daytonsbluff.org for more information.

Want change? Want Action? Get on the Board and/or vote. It matters.
Dayton’s Bluff Community Meeting

The next Community Meeting is Thursday, September 4th from 6:30 to 8:00 p.m. in the meeting room at the Dayton’s Bluff Community Council, 798 East 7th Street at the corner of 7th and Margaret.

The Dayton’s Bluff Community Council holds its Community Meeting on the 1st Thursday of each month. The purpose is to work with block clubs and neighborhood residents on problem properties, criminal and nuisance behavior, code enforcement issues and any other neighborhood issues, concerns, and/or new ideas for improvement in Dayton’s Bluff.

If you can get me the addresses of problems ahead of time I can get them to the police and code enforcement. Then they can bring information about the problems to the meeting. Remember, it’s always on the 1st Thursday of the month. All Dayton’s Bluff residents are welcome to attend. If you need more information email Karin@DaytonsBluff.org or call Karin at 651-772-2075.

Meet with the police

The Eastern District Police host their monthly meetings for community members at 722 Payne on the corner of Payne and Minnehaha Avenues. One is on the third Wednesday of each month at 6:30 p.m and the other on the third Friday of each month at 9:30 a.m.

In September the meetings are on the 17th and 19th.

The meeting is intended as a time to listen to and address people’s concerns about crime and other issues on the East Side.

Take a Hike

Dayton’s Bluff Take a Hike occurs on the first Saturday of most months. There is no hike scheduled for September. The next hike is Saturday, October 4th. We meet at 10:30 a.m. in Indian Mounds Park at Earl St. and Mounds Blvd. We’ll hike from Mounds Park to the Bruce Vento Nature Sanctuary and then walk along the Bruce Vento Recreational Trail through Swede Hollow Park to the new East Side Heritage Park. Along the way we will share stories and learn some local history of the area. The hike is about four miles long with some moderately rough terrain. Transportation will be available to return to Mounds Park, or you may hike back. Join us and explore some of our parks and the regional trail. For more information contact Karin at 651-772-2075 or Karin@DaytonsBluff.org.

Tuesday Community Workshops

A series of Tuesday evening workshops will be held in the Dayton’s Bluff Invest Saint Paul neighborhoods in September. You may sign up for all of them or any that you wish. All are free and everyone is welcome. Please email Karin@DaytonsBluff.org or call Karin at 651-772-2075 to register.

Native Plants in Your Gardens, instructor Mary Mac — September 16 at 6:30 p.m. at Dayton’s Bluff Recreation Center, 800 Conway. Learn about which native plants grow best in our city environment. What about boulevard gardens? Which native plants did the American Indian use?

Adequate Housing Alternatives In A Volatile Mortgage Market, instructors Gary Beatty and Chuck Evans of Greater Metropolitan Housing Corporation will be available on September 16 at 6:30 p.m. at Dayton’s Bluff Recreation Center 800 Conway. They will help determine what programs best fit your individual circumstances. The Dayton’s Bluff Community Council is hosting a seminar to help people who are looking for affordable home ownership alternatives.

Housing Possibilities, instructor Dale Treichel and his associates from The Select Group of Mortgage and Investment Consultants — September 23 at 6:30 p.m. at Margaret Recreation Center 1109 Margaret. There will be a tutorial about the housing and mortgage industry on how best to refinance or purchase in today’s market. We will also discuss related topics such as credit and down payment and low-cost loan assistance for buyers.

Free Design Tuesday, Historic Saint Paul architects – September 30 at 6:30 p.m. at Dayton’s Bluff Recreation Center 800 Conway The Dayton’s Bluff neighborhood is home to a rich collection of architectural styles: Italianate, Queen Anne, Colonial Revival, Victorian, Prairie Style and Vernacular. Which style does your home exemplify? How might you restore and enhance your home’s original architectural features? Architects from Historic Saint Paul will be on hand to discuss the unique features of your home and sketch ideas for historically sensitive exterior improvements. You can also learn about financial and technical assistance available to help homeowners in Dayton’s Bluff Invest Saint Paul areas restore their older homes. Please join us for this fun and free event!

For more information and to register for an appointment with an architect please contact Historic Saint Paul at 651-222-3049 or Karin at 651-772-2075. Please remember to bring a photo of your home to Free Design Tuesday!

Dayton’s Bluff Recycling

Every Tuesday. Have your recycling on the curb by 7 a.m.

Dayton’s Bluff Recycling is a free, 12-week educational course that helps families gain a greater understanding of mental illness, cope better, worry less, and feel empowered to advocate for better treatment and services. Family-to-Family classes will meet weekly in East Side. All East Side residents are welcome.

Family classes on mental illness

The National Alliance on Mental Illness of Minnesota (NAMI-MN) is offering a free, 12-week educational course that helps families gain a greater understanding of mental illness, cope better, worry less, and feel empowered to advocate for better treatment and services. Family-to-Family classes will meet weekly in St. Paul starting Tuesday, Sept 2, from 6:00-8:30 p.m., at 1919 University Ave. For information or to register (required), call Anna Mae at 651-730-8434.

Dayton’s Bluff Microentrepreneur Class is starting in September. This program helps start-up and young businesses on the East Side. All East Side entrepreneurs are welcome.

Class training lasts 8 weeks and includes topics such as operations management, marketing, financial management, one to one assistance with creating a successful business, and preparing a business plan, plus 8 hours of one on one time with the instructor. There are one on ones help each entrepreneur with their own business plan and development. Those who successfully complete the course and locate their businesses in target neighborhoods are eligible for ongoing business support services.

Some examples of businesses started by people who have previously taken this course include gardens, landscaping, photography, food service, restoration of wood furniture and works of art, custom floral design for weddings and events, and exterior and interior painting. The course is sponsored by the Dayton’s Bluff Community Council and the Neighborhood Development Center. There is a small registration fee based on a sliding fee scale. The next session will start in September and class size is limited.

Please call Karin at 651-772-2075 or email Karin@DaytonsBluff.org for an application.

Block club meetings

* Wilson Avenue Block Club meets on the second Wednesday of each month at Mounds Park United Methodist Church, at Earl and Euclid, at 6:30 p.m.

* Beech/Margaret Block Club meets on the last Tuesday of each month at Bethlehem Lutheran Church, at Margaret and Forest, at 7:00 p.m.

* Margaret Rec Center Block Club meets on the second Thursday of each month at the Margaret Rec Center, at Mounds Park United Methodist Church, at Margaret and Euclid. If you wish to have your block club listed, or need information about starting your own block club, please contact Karin at 651-772-2075 or Karin@DaytonsBluff.org.

Photo by Karin DuPaul

Graduation of the spring Neighborhood Microentrepreneur Class at 1st Lutheran Church. If you are interested in attending the fall class see the article at the right or call 651-772-2075 for an application.

Weeds don’t stand a chance in Swede Hollow Park

Friends of Swede Hollow and other neighborhood residents removing buckthorn and other weeds from Swede Hollow Park.

It’s the law! The curfew law, that is!

City of St. Paul Curfew for Juveniles Age 15 or younger: Home by 10 p.m.

In Age 16 – 17: Home by 12 a.m. Midnight

Saint Paul Police Department Juvenile Unit
Friends of Swede Hollow will
“Watch the Glow of the Setting Sun”

“Watch the Glow of the Setting Sun on the Red Brick Brewery” is one of the events Friends of Swede Hollow (FOSH) hosts each year. On Friday, September 26th starting at 6:30 p.m. meet at Swede Hollow Henge in Swede Hollow near the Drewry Lane and Beaumont entrance to watch the setting sun. After the sun sets the evening picnic and socializing begins. Former Hamm’s employees share stories about the brewery and working at the brewery. A former Swede Hollow resident entertains everyone with Italian music and memories of living in the Hollow.

FOSH is a nonprofit organization formed in 1994 when a number of interested neighbors from both sides of Swede Hollow came together to discuss our common goals, deep affection for, and commitment to the park, as well as our dreams, ideas, concerns, and the history of Swede Hollow. Other dedicated Swede Hollow supporters have joined the group since then. Some of the members have been involved in Swede Hollow since the early 1970s when Swede Hollow Park was in the early stages of development. Everyone is welcome. If you are interested in learning more or have any questions call 651-776-0550 or email KarinDuPaul@comcast.net

Block Club Leader Summit

The next Block Club Leader Summit will be on Wednesday, September 24th instead of the 17th as originally scheduled. The Summit will be held at 798 East 7th Street starting at 6:30 p.m. It is a forum for block club leaders and contacts to share information, ideas, and strategies. Special guest speaker will be City Council President Kathy Lantry to discuss block club and neighborhood issues.

Dayton’s Bluff block leaders will be able to share experiences on how they have dealt with problems like graffiti, purchasing a problem property, and dealing with problem properties. For more information email Karin@DaytonsBluff.org or call Karin at 651-772-2075.
Republican Convention special report: A tale of two Kellers

By Steve Trimble

The national Republican Convention in St. Paul will likely be going on about the time this paper reaches your mailbox. So for this month’s history article, I thought the story of two Dayton’s Bluff residents who had a significant impact on area politics would be a timely topic.

The two Republicans—both were named Keller, but were not related—are good examples of elements within the Midwest Republican party in the early years of the Twentieth Century. Herbert, who was three years older, might be described as an “urban progressive.”

Progressivism was a somewhat conservative reform movement in the United States. Supported by the middle and upper classes, it sought to reclaim city power from what was seen as “machine politics.” Progressives like Herbert Keller felt that cities should be run on scientific and “business principles.” At the same time, its proponents realized that social reforms, such as public health improvements, were necessary.

Oscar Keller, who also called himself a Republican, followed a more radical road. He favored many of the planks of the Non-Partisan League, which had great strength in the upper Midwest, and the Socialist party, which had a fairly large following in Minnesota at the time. This Keller was closely allied with the local labor movement and openly favored far-reaching economic changes.

**Herbert Keller**

I am in favor of any form of city government that centralizes authority and responsibility, discards obsolete methods of business and sewage connections with bosses and “bossism.” —Herbert Keller, 1911

Herbert Keller was born into one of the pioneer families of the neighborhood. His father, John Keller came to the city in the 1850’s and ran a successful lumbering mill on Phalen Creek and built a sizeable home called “Eichenwald” (Oak Forest) in the lower bluff. The house, where Herbert was born on February 7, 1875, is now gone but the street name is a reminder of its former location.

Herbert went to Van Buren Elementary and Central High School. He obtained a law degree from the University of Minnesota in 1896. He soon became an attorney, living at 774 East Sixth St. while living at 308 Bates.

There were social issues as well. Herbert wanted to get rid of “gambling dens” and the “blind pigs,” a name given to establishments that secretly sold illegal alcohol. Like other urban progressives, he wanted to improve the city’s livability and singled out theaters that “may be a menace to public health” and “especially those known as moving pictures.”

Ironically, he made an innovative series of campaign appearances at several movie theaters, including the Palm on Payne Avenue and the Dayton Theater at 827 East Seventh St.

Keller also called for the improvement and lighting of roads. His suggestion of having municipally owned power plant for St. Paul received national attention.

For a reason unknown at this time, he did not run again in 1914, resumed practice of law and served on the city’s Park Advisory Board. Keller later became county commissioner, a service that lasted from 1918 to 1931. In this role, he pushed for the physical linking of Ramsey County lakes, added land to the park system and initiated a plan for a new golf course and initiated a number of conservation initiatives. He died in 1935.

**Oscar Keller**

The machinery of government has been commandeered by a little clique whose blind obedience to Wall Street is responsible for the stupid, selfish and short-sighted policy that is retarding our prosperity and creating profound distrust and discontent among our people.

—Oscar Keller, 1921

Oscar Keller was an import from Wisconsin, where he was born on July 30, 1878. He arrived in our city around 1900 and was first employed as a bill clerk. Around 1902, he started to run a grocery store at 863 East Severance while living at 108 Bathe.

He broke into politics in 1910 when he ran for the City Assembly from Herbert’s old district. One campaign advertisement mentioned his creation of free municipal concerts that became very popular events always played by members of the musician’s union.

With strong support from Labor, he was successful and was re-elected several times. Under the new city commission plan—sponsored by Keller—he became county commissioner from 1918 to 1931. In this role, he pushed for the physical linking of Ramsey County lakes, added land to the park system and initiated a plan for a new golf course and initiated a number of conservation initiatives. He died in 1935.

Oscar E. Keller

Kellers continued on page 5
Dayton's Bluff resident publishes Saint Paul photo history book

If there was any doubt that this is a historic summer in St. Paul, what with the Republican National Convention coming to town and all, there is now a new book that removes all doubt.

Historic Photos of St. Paul by Steve Trimble (yes, the Forum's very own) was published this past June and chronicles the history of our city from its origins in the 1840s through the modern era of the 1960s and '70s. It does this through the use of 200 photographs from the Minnesota State Historical Society and the Ramsey County Historical Society archives with captions and introductory text provided by Trimble.

Unlike many books of this genre, this is a quality hardcover “coffee table” book with crisp photos and informative captions. Rather than just stating the obvious, each of Steve's captions provides us with background information on the subject and often a glimpse into its subject and often a glimpse into its history.

Some of Herb's accomplishments are memorialized by two landmark names after him — Keller Lake and Keller Golf Course. Oscar's work has been mostly forgotten, although he does have a place on the online St. Paul Labor History Map. His house and old grocery store are still standing and who knows, maybe some day they might have historical markers.

Dayton's Bluff resident publishes Saint Paul photo history book

As he was a state legislator and with his background in urban history he has taught at several state legislatures and with his background in urban history he has taught at several state legislatures and taught at several state legislatures and taught at several state legislatures and taught at several state legislatures and taught at several state legislatures and taught at several state legislatures and taught at several state legislatures and taught at several state legislatures and taught at several state legislatures and taught at several state legislatures and taught at several state legislatures and taught at several state legislatures and taught at several state legislature.
Become a Bruce Vento Nature Sanctuary Volunteer Interpreter!

The Bruce Vento Nature Sanctuary is a unique city park just east of Saint Paul’s downtown district. Nestled at the foot of Dayton’s Bluff, the sanctuary is a true oasis of nature in the city, with towering bluffs, spring-fed wetlands, and prairies and woodlands nurtured by hundreds of volunteers and local young people. Home to a cave sacred to the Dakota — and remnants of Saint Paul’s brewing and rail history — the sanctuary also tells the story of a changing Minnesota.

You can become a volunteer guide for the sanctuary and share the story of this special place with school groups, civic organizations and other interested citizens. The National Park Service, Lower Phalen Creek Project and Community Design Center of Minnesota are providing a two-evening training for interested volunteers:

**Monday, September 22, 6 - 7:30 p.m.** at the Dayton’s Bluff Community Council Office (798 East Seventh Street, Saint Paul). This is a presentation about the sanctuary, including its cultural history and its role as part of the Mississippi River flyway.

**Monday, September 29, 6 - 7:30 p.m.** at the Bruce Vento Nature Sanctuary (we will meet at the parking lot at the intersection of Commercial Street and East Fourth Street). This is an on-site “how to” session for giving tours and presenting the curriculum developed for the sanctuary.

We ask that volunteers come to both sessions.

**Volunteers needed to connect with elders**

Little Brothers Friends of the Elderly need volunteers to connect with elders in Saint Paul/Minneapolis. We have a variety of volunteer opportunities.

We need visiting volunteers to make a visit to an elder’s home twice a month. The elders we serve are isolated and alone.

If you are interested please visit www.littlebrothersmn.org, email lmineau@littlebrothersmn.org or call 612-746-0753.

**Neighborhood Leadership Program**

Challenge yourself . . . “Tune-up” your leadership skills . . . Make new connections.

Help make the goals & dreams you have for your neighborhood a reality!

Join the Ambler H. Wilder Foundation’s Neighborhood Leadership Programs (NLP).

NLP’s Leadership Skills for Success is a six-month training program designed to help you build knowledge, skills and connections for effective community leadership. Meet with others interested in community leadership in sessions held twice per month over six months.

Learn about topics such as:
- Effective communications
- Conflict resolution
- Project planning
- Working inclusively in neighborhoods

People from a diversity of gender, geography, age, cultural and ethnic backgrounds participate in the program.

In order to participate, you need to:
- Live, work or volunteer in Saint Paul.
- Make a commitment to attend 2 sessions per month from November - April and one overnight retreat
- Pay or obtain sponsorship to cover the $100 registration fee. (Limited scholarships available)

Childcare and transportation to sessions available - request at time of application. Applications are due September 26.

For more information contact us at 651-280-2457.

**Volunteers needed to connect with elders**

Little Brothers Friends of the Elderly need volunteers to connect with elders in Saint Paul/Minneapolis. We have a variety of volunteer opportunities.

We need visiting volunteers to make a visit to an elder’s home twice a month. The elders we serve are isolated and alone.

If you are interested please visit www.littlebrothersmn.org, email lmineau@littlebrothersmn.org or call 612-746-0753.

**Neighborhood Leadership Program**

Challenge yourself . . . “Tune-up” your leadership skills . . . Make new connections.

Help make the goals & dreams you have for your neighborhood a reality!

Join the Ambler H. Wilder Foundation’s Neighborhood Leadership Programs (NLP).

NLP’s Leadership Skills for Success is a six-month training program designed to help you build knowledge, skills and connections for effective community leadership. Meet with others interested in community leadership in sessions held twice per month over six months.

Learn about topics such as:
- Effective communications
- Conflict resolution
- Project planning
- Working inclusively in neighborhoods

People from a diversity of gender, geography, age, cultural and ethnic backgrounds participate in the program.

In order to participate, you need to:
- Live, work or volunteer in Saint Paul.
- Make a commitment to attend 2 sessions per month from November - April and one overnight retreat
- Pay or obtain sponsorship to cover the $100 registration fee. (Limited scholarships available)

Childcare and transportation to sessions available - request at time of application. Applications are due September 26.

For more information contact us at 651-280-2457.

**Signs, signs everywhere a sign**

The Summer Youth Program is in full swing. Motivational lawn signs about keeping our community clean and safe are being placed and bags and bags of litter are being picked up. If you see a group (like this one above) cleaning up on your block, be sure to say “Hi and thanks”—and even join them in cleaning! It’s all part of building community relationships. More details on this program will follow in our October issue.

**Volunteers needed to connect with elders**

Little Brothers Friends of the Elderly need volunteers to connect with elders in Saint Paul/Minneapolis. We have a variety of volunteer opportunities.

We need visiting volunteers to make a visit to an elder’s home twice a month. The elders we serve are isolated and alone.

If you are interested please visit www.littlebrothersmn.org, email lmineau@littlebrothersmn.org or call 612-746-0753.

**Neighborhood Leadership Program**

Challenge yourself . . . “Tune-up” your leadership skills . . . Make new connections.

Help make the goals & dreams you have for your neighborhood a reality!

Join the Ambler H. Wilder Foundation’s Neighborhood Leadership Programs (NLP).

NLP’s Leadership Skills for Success is a six-month training program designed to help you build knowledge, skills and connections for effective community leadership. Meet with others interested in community leadership in sessions held twice per month over six months.

Learn about topics such as:
- Effective communications
- Conflict resolution
- Project planning
- Working inclusively in neighborhoods

People from a diversity of gender, geography, age, cultural and ethnic backgrounds participate in the program.

In order to participate, you need to:
- Live, work or volunteer in Saint Paul.
- Make a commitment to attend 2 sessions per month from November - April and one overnight retreat
- Pay or obtain sponsorship to cover the $100 registration fee. (Limited scholarships available)

Childcare and transportation to sessions available - request at time of application. Applications are due September 26.

For more information contact us at 651-280-2457.

**Signs, signs everywhere a sign**

The Summer Youth Program is in full swing. Motivational lawn signs about keeping our community clean and safe are being placed and bags and bags of litter are being picked up. If you see a group (like this one above) cleaning up on your block, be sure to say “Hi and thanks”—and even join them in cleaning! It’s all part of building community relationships. More details on this program will follow in our October issue.

**Volunteers needed to connect with elders**

Little Brothers Friends of the Elderly need volunteers to connect with elders in Saint Paul/Minneapolis. We have a variety of volunteer opportunities.

We need visiting volunteers to make a visit to an elder’s home twice a month. The elders we serve are isolated and alone.

If you are interested please visit www.littlebrothersmn.org, email lmineau@littlebrothersmn.org or call 612-746-0753.
ECFE program adds two new staff

By Meg Gronau

Attention, parents of young children: are you dealing with big changes in your growing family? You’re in good company; the Early Childhood Family Education (ECFE) program at Dayton’s Bluff Elementary is welcoming two fresh faces to their staff.

With veteran teachers Mary Ann Cogelow and Kathie Tope making the transition into retirement, ECFE mounted a search for a classroom teacher and a new Parent Educator. Cogelow will continue to lead the parent discussion groups in one class this year: the “Focus on Fours” Kindergarten-prep class which meets Monday and Thursday afternoons. Tope will take on the role of Lead Teacher this year and will continue to teach several classes.

Beth Davies replaces Cogelow, who has been the Dayton’s Bluff ECFE Parent Educator for 33 years. Alicia Runquist steps into the role of classroom teacher, fulfilling a long-time wish for a Spanish-speaking classroom teacher, for the Tuesday ECFE classes.

Davies, a mother of two, began her career working with young children in the early-childhood trenches, with two young children of her own. A lifelong resident of St. Paul, this will be her 10th year working in the St. Paul ECFE program. Runquist is currently living in the early-childhood trenches, with two young children of her own. A lifelong resident of St. Paul, this will be her 10th year working in the St. Paul ECFE program.

The Dayton’s Bluff ECFE program also extends a warm welcome to Alicia Runquist, the newest classroom teacher on staff. Runquist is currently living in the early-childhood trenches, with two young children of her own. A lifelong resident of St. Paul, this will be her 10th year working in the St. Paul ECFE program. Most recently, Runquist has been boosting literacy skills in children age three to five through the Early Reading First grant program. This focus on literacy skills has her fired up to bring her knowledge and experience to both Dayton’s Bluff programs.

“I’m excited to become part of a program that’s really respected... that’s so thoughtful and caring toward families,” she said. “I’m excited to be a part of your community.”

Runquist’s years with ECFE have shaped her into a great cheerleader for the program. “ECFE is a place where all families are welcome and valued, and everyone has something to contribute. ECFE is a place to go when things are going great with your family, and also when they’re not.” Runquist decries the myth of the “perfect parent.” “There isn’t one right way,” she says. “It plays out differently in each family. You learn with each child,” she says. “ECFE provides the opportunity [for parents and children] to try something challenging in a safe place.”

Families can find Runquist at both Tuesday Spanish-speaking ECFE classes, and at the Wednesday morning English-speaking class.

ECFE, a St. Paul Public Schools program, is designed for families with at least one child in the birth-to-kindergarten age range. All families in the community are encouraged to attend. Openings remain in all ECFE classes; for more information, please visit ecf.e.spps.org or call 651-293-5343. Class fees are on a sliding scale; no family is excluded because of an inability to pay. The deadline for pre-registration for the 2008-09 school year is Aug. 19, but enrollment continues throughout the year. The All-Site Registration day is Wed., Sept. 3; classes begin on Sept. 8.
MORTGAGE INCENTIVE PROGRAMS
“MAKE IT POSSIBLE” TO OWN A HOME IN SAINT PAUL

The Housing and Redevelopment Authority (HRA) approved $625,000 in funding for Reserve Accounts that will be used to leverage private dollars for two new mortgage incentive programs, the Make it Possible Program (MPP) and the Sustainable Home Ownership Program (SHOP). Both programs will help to stabilize targeted Invest Saint Paul neighborhoods by providing current home owners with the option to refinance out of adjustable rate mortgages and an incentive for people to purchase vacant or foreclosed properties.

These initiatives are focused on expanding economic opportunity and strengthening our neighborhoods. Good homeowners are the bedrock of strong neighborhoods, and these programs will provide an opportunity for folks to own and stay in their homes.

Loans will be made in the name of the Family Housing Fund (FHF) and serviced by Community Reinvestment Fund. Dayton’s Bluff Neighborhood Housing Services (DBNHS) will be the program administrator and loan originator of the Make it Possible Program. This program can be utilized by existing homeowners to refinance variable rate mortgages into a long-term, fixed-rate mortgage, or for new mortgages for homebuyers.

The new SHOP pilot will help borrowers develop and maintain sound financial and home ownership practices through their first years as homeowners with assistance from Dayton’s Bluff NHS. This program is for homebuyers only. It is not a refinance product. Both of these innovative pilot programs are a result of a collaborative partnership among St. Paul’s Planning & Economic Development staff, the Family Housing Fund, Dayton’s Bluff NHS, University Bank, and the Community Reinvestment Fund.

FOR MORE INFORMATION CONTACT:
Natalie Fedie
City of Saint Paul Planning & Economic Development
(651) 266-6549
nataliefedie@co.stpaul.mn.us

Prepared and paid for by Volunteers for Johnson (Sheridan). Committee: 2031 Howard St. S., St. Paul, MN 55104

Dayton’s Bluff Neighborhood
Clean Up
Saturday, September 13, 2008
See details on page 5