



**We are your Neighbors!**  
**OUR SERVICES ARE FREE!**  
**Thanks to our Supporters:**

*The City and County of Denver, The Denver Regional Council of Governments, The Colorado Housing and Finance Authority, The Colorado Trust, The Comprecare Foundation, Mile High United Way, Travelers Insurance Foundation, The Denver Foundation, Good Shepherd Lutheran Church, Mountain View Community Christian Church, Turn of the Century Antiques, Lakewood United Methodist Church, St. Anthony of Padua Catholic Church, Morrison Road Business Association, Table Mountain Treasures Doll Club, Billy Halax Realty, Safe City Program, DPD District 4, Westwood Library (DPL), & More **PEOPLE and BUSINESSES who truly CARE!***

SWIC was formed by Westwood residents in 1987 and incorporated in 1988 as a Nonprofit 501c3 Charity.

# ROCKY TIMES News

SouthWest Improvement Council  
 1000 So. Lowell Blvd.  
 Denver, CO  
 303-934-2181 swic-denver.org



September-October 2009

**Times are Hard! SWIC Helps!**



▶ **FORECLOSURE PREVENTION AND HOUSING COUNSELING**

Lower your house payments and prevent foreclosure. This program is FREE—You do NOT have to be behind on your house payment.

**Call NOW:**

Ron Cardenas, 303-934-0923  
 Roberta Abeyta, 303-934-4780 (*Habla Español*)  
 Jenny Nguyen, 303-934-8063 (*Noi Tieng Viet*)



▶ **VOA HOT LUNCH FOR SENIORS**

Seniors over Age 60—Donations Welcomed, Never Required. Under Age 60 Guest Fee, \$5  
 1000 So. Lowell Blvd. 10:30 AM - 1:00 PM Monday-Friday



▶ **FREE HOME CHORE HELP FOR ELDERS**

Call 303-934-0923

▶ **FREE TREES FROM DENVER DIGS TREES**

Call 303-934-2268 for an application!  
 SWIC volunteers will help Elders plant their new trees in October!



▶ **FOOD BOXES**

Fridays, 1 PM- 3 PM  
 Donations Welcomed, Never Required

▶ **FREE ADULT EXERCISE**

8 AM-10 AM weight room, gymnasium, aerobics  
 Jenny Nguyen, 303-934-8063



▶ **YOUTH PROGRAMS**

Monday-Thursday  
 2PM— FREE arts and crafts  
 3 PM-5 PM—Recreation, Gymnasium, free snack.  
 Youth Earn Gift Certificates by Helping Others!



**SWIC IS GOVERNED BY A VOLUNTEER BOARD OF RESIDENTS AND BUSINESS LEADERS:**

**President: The Rev. Jay McDivitt**, Pastor; Good Shepherd Lutheran Church; Westwood Resident

**Treasurer: David Hoover**, CPA

**Secretary: Linda Vargas**, HR Professional, Barnum Resident

**Directors**

**Jane Hann**, Ruby Hill/Godsman Resident

**Steve Hildmann**, Mar-Lee Resident

**Peter Smith**, JPMorgan Chase in LoDo, Highlands Resident

**Paul Keefe II**, ThyssenKrupp Elevator Corp., Mountain View Community Christian Church

**Kyle Kastberg**, FirstBank of Wheatridge

**SWIC STAFF IS SMALL, WEARING MANY HATS:**

**Jan Marie Belle**, Executive Director, Housing Developer, Grantwriter, Civic Engagement Project Director, Newsletter Editor.

**Jenny Nguyen** (bilingual English/Vietnamese), accountant, adult fitness, data entry, Sandos Hall rentals, SWIC Services in Vietnamese

**Ron Cardenas**, Chief of Staff; Lead Housing Counselor, Healthy Aging Initiatives Program Director, Rental Property Manager

**Roberta Abeyta** (bilingual, English/Spanish): Housing Counselor, Assistant Property Manager SWIC Services in Spanish

**Betty Boccaccio** (bilingual, English/Dine): Outreach, Native American and Hispanic Elders

**Shane Ball, Richard Ramirez**, General Office

**SWIC VOLUNTEERS Make New Friends and Help Others!**

**CALL 303-934-0923 TO VOLUNTEER!**

**Senior Dining Center:** Jane Hann, Fern Johnson, Charlotte Albo.

**Housing Counseling Assistants:** Rodney Brudecic, Jacob Sandoval, Richard Ramirez

**Food Box Packing Team Leaders:** Taffeta Keefe, Paul Keefe II—**Help Needed 2nd Wednesdays at 6 PM here at SWIC!**

**Food Box Distribution Team:** Paul Ramirez, Sylvia Rayes, Pat Medina, Kathy Byrd

**Front Desk:** Alice Casias, Julie Morgan, Jackie Long, Sr. Mary Anne Cunningham SL, Sr. Mary Anne Coyle, SL

**Youth Programs:** Aaron Thomas

**Visit SWIC Any Time: 1000 So. Lowell Blvd. • Call 303-934-0923**

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# SWIC TRUE STORIES

Be a part of the **SWIC TRUE STORIES**  
Call 303-934-0923

**Everything Positive is Possible**

**Theresa H.** lost her son in a fire; two years later her husband was killed in a motorcycle accident which left Theresa severely injured and deeply in debt. Theresa was in danger of losing her house because her name was not on the title. SWIC got Theresa a Loan Subordination, putting her name on the house title. **Theresa came to SWIC in December 2008 saying "Maybe it's my turn for a miracle."** July 2009 SWIC got Theresa that miracle, saving her house!

**Thomas S.** was in a car accident that left him severely injured and unable to work for two years. Thomas owned a landscaping company, which he lost. They had not paid a house payment in almost 14 months when Thomas and his wife came in for help from SWIC. Eight days before the Foreclosure Sale Date, SWIC got his loan modification:

**Thomas' loan payment dropped from \$3,029 per month, to \$1,600 per month and the lender forgave 60% of all their arrearages, including attorney fees, late fees, and unpaid house payments!**

**Mary R.** is 84 years old on social security income only. Her husband passed away two years ago. Without her husband's income, Mary could not make her house payments. Mary was facing foreclosure.

Mary has been in her home 40 years. Raising her children, grandchildren, and now her great-grandchildren. Mary's budget of \$50 for groceries meant that **Mary and the kids scrounged restaurant dumpsters for food.**

Mary's house payment was \$999 per month with a 9% interest Rate ARM. **SWIC got Mary's loan modified to 2% fixed interest, dropping her payment from \$999 per month to \$448 per month. SWIC convinced Mary's lender to forgive \$12,900 she owed in unpaid house payments and fees. The sale date was July 23rd; SWIC got Mary's loan modification implemented July 17th, stopping the foreclosure!** Mary gets a SWIC food box every Friday. SWIC's Home Chore volunteers repaired Mary's porch and screen door FOR FREE!

**Carlotta Spence** has lived in Westwood 61 years, her parents **Reynaldo (91) and Rose (87) Gallegos built their house in Westwood in 1947.** Reynaldo and Rose were isolated due to cancer (Reynaldo) and blindness (Rose). Carlotta is their caregiver and helper. They were blessed by SWIC volunteers and Seniors' Week programs just before Reynaldo passed.

Carlotta came to the SWIC Senior's Week every day August 3-7 2009 and says, **"The program stimulated my mind with nutrition, cooking, exercising, acupuncture, financial wellness, wills, power of attorney, the programs to help people with home repairs, home chores, and then – the FREE makeovers and haircuts!** The fabulous gift bags! Everyone was so excited, so happy! **I learned about so many resources!**

"People who know about SWIC have opened doors. I'm spreading the word!

**"SWIC has come a long way** since I danced in the gym a good twenty years ago. When I was in the fifth grade, it was so cool that the center got a library. I remember going to camp, and I remember being thrilled to check out my very own library book!

**"What was so great about SWIC Seniors' Week** is learning there is help for my parents, and help for ME TOO! As I get older I see how far SWIC has come and how far it will go!"

**Flavia S.** likes her hair short, but hadn't had a haircut in two years. Flavia is afraid of being a burden on her family. Flavia is isolated, does not have a car, can't drive, and has no one to take her to do such a simple thing as getting a haircut. So Flavia let her hair grow long.



During SWIC Seniors Week, Flavia got her hair cut FOR FREE by **volunteers from Fantastic Sams.** Flavia looks GREAT in her new short haircut! When she looked into the mirror, Flavia was so overjoyed she cried. Flavia says **"Seniors' Week was the best time I've had in years! I got out of the house, I had fun, I learned a lot, and I got a beautiful haircut FOR FREE!"**

Flavia grabbed my arm after I took her picture and said, "You should tell them about everything else I get from SWIC! **That SWIC volunteers come weekly to do my laundry, clean my house, tidy up my yard, and fix things, all for free!**"



**Ariana Morales, a True Story of Success!**

**Pauline's** granddaughter **Ariana is a good kid who ended up in the wrong place at the wrong time with the wrong crowd.** As a result, Ariana has a community service obligation.

Ariana is a hard worker and a very caring person. Ariana finished her obligation through SWIC AND turned away from those "friends" who got her in trouble. **Ariana is excited about returning to school and**

**making new friends.**

**Ariana found out she has a talent for helping people.** Pauline adds "Ariana is happy and has a good purpose for her life. We can't thank SWIC enough for helping us!"

<b>CALL SWIC FOR HELP</b>	In English	303-934-0923
	In Spanish	303-934-4780
	In Vietnamese	303-934-8063
	In Diné	303-934-8057