



*Little Rome of the West*

# NORMANDY NEWS

*Winter 2014*

City of Normandy • 7700 Natural Bridge Road • Normandy, Missouri 63121  
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## *From the Desk of the Mayor*

*A time for winter chill is in the air with a fresh blanket of snow glistening in the sun and a beautiful orange and blue sunset in the distance. Sitting next to the one you love near a warm blazing fireplace, this is the time of the year for reflection; giving thought to the ones you love, sharing a smile and laughter with a warm hug. This weather causes us to be still. May we reflect on the traditional lyrics of "Auld Lang Syne" in a positive way, and on sharing love with those close to us and around us. Don't forget, your loved ones' presence is not guaranteed. Many of you hear the whispering winds of winter causing you to turn your head with a tear, look out the window to see your loved ones and help guide them home with loving and open arms.*

*Patrick Green  
Mayor, City of Normandy*







## A Memorial to Those Who Passed in the 1997 Bi-State Bus Accident at the UMSL South MetroLink Station... An Uplifting Tribute of Remembrance

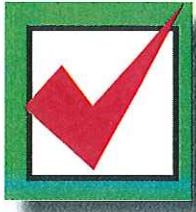
A beautiful and creative new art installation has been constructed at the UMSL South MetroLink terminal in remembrance of the four transit patrons who died in the tragic bus accident that happened there on June 12th, 1997. Betty Van Uum from UMSL and Mayor Patrick Green originated the project in memory of the accident victims. Mayor Green's sister is among those who are being honored.

The art work was designed and created by Artist Catharine Magel; the project was supervised by Mr. David Allen, Director, Art in Transit Metro; and Shamrock Concrete, LLC. donated the manpower, equipment and concrete for the structure's footing.

MetroLink and other transit patrons can view the display at the UMSL South stop on the upper level between the parking lot and the terminal platform.







## Pay Attention to Your Credit Rating

It usually takes seven years for any negative marks to be removed from your credit report. Here are a couple quick and simple ways to raise your credit score now.

**1. Keep paying things on time:** Keep your credit report clean from here on out. Pay your bills on time. Don't go over your limit on any of your credit cards, keeping the balances low.

**2. Don't cancel any of your credit cards:**

Canceling credit cards actually lowers your credit score. Part of your credit score is based on how much credit you utilize (your credit utilization score), so the more credit you have available, the higher your credit score. When you cancel a credit card, you no longer have that credit available, lowering your credit utilization score, and your credit score. By keeping a paid off credit card, you gather extra points from having that extra line of credit. You may also qualify to apply for a new credit card and raise your credit utilization ratio. However, don't apply for more than one. Applying for too much credit at once can lower your score.

**3. Open the lines of communication with your credit card lenders:** A large amount of credit card debt can keep your credit score down. Talk with your credit card lenders to see how you can pay off that debt. Many lenders are open to making deals with you, since all they really want is the money you owe. If you negotiate with a lender, ask them how they will be reporting it to the credit bureaus. They have two options: "Paying as agreed," which won't hurt your credit score, or "Not paying as agreed," which could bring your credit score down. Make sure they are reporting it

as "paying as agreed" before you agree to any arrangement.

**4. Sign up for a secured credit card:** If you are being denied credit cards or loans, try signing up for a secured credit card. For a secured credit card you put down a "deposit" that ends up being your credit limit. It doesn't matter how bad your credit is, secured credit cards are available for everyone. Make sure to apply for a card that reports to all three credit bureaus, so the extra line of credit will have a positive affect on your credit score.

**5. Make sure there are no mistakes on your credit report:** Over 42 million people in the U.S. have errors on their credit report, and 10 million of those have errors that affect their credit score. Make sure to regularly check your credit report, making sure there are no mistakes and that you haven't been a victim of identity theft. Fixing simple mistakes on your credit report can be a quick way to improve your score. Each of the different credit bureau has instructions on their web sites on how to fix an error. You can hire a credit repair service to do the work for you (as well as try other methods to raise your credit score.)

Keep in mind, the only guaranteed way to raise your credit score is to keep your report as clean as possible until negative information expires from your credit report, which takes seven years (some bankruptcies take 10 years.) As new positive information appears and old negative information disappears, you'll see your score start to rise.





## Monitoring Your Credit

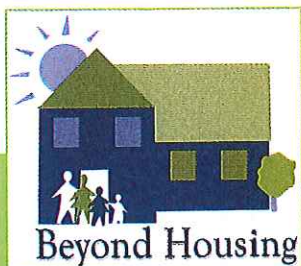
Check all three reports: Trans Union, Equifax, and Experian all collect information about your financial dealings. Information can show up on one report but not on another, so checking all three reports is essential. All it takes to get a copy of your credit report is a call to the credit reporting agency or a visit to its website. The credit reporting agencies are:

**Equifax:** [www.equifax.com](http://www.equifax.com), 800-685-1111

**TransUnion:** [www.transunion.com](http://www.transunion.com), 800-888-4213

**Experian:** [www.experian.com](http://www.experian.com), 888-397-3742

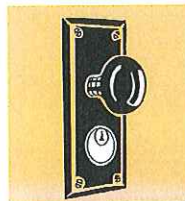
Monitor credit reports quarterly: You've probably heard that you should check your credit report yearly, but checking once a year isn't frequent enough to catch damage while it's still minor enough to repair.



## Beyond Housing Foreclosure Intervention Services

If you are having trouble paying your mortgage, Beyond Housing can help.

Contact us at  
314-533-0600 ext. 22



## Keeping Your Home Secure

Everyone wants to know their home is safe from break-ins. Here are some simple tips to keep your house from being a target for a would-be thief.

- **The first place burglars check is the back of your house!** So, keep your back door and windows locked; even when you are home, but in another part of the house. Back doors and windows are often located in out-of-sight places on your property. Many burglars just walk through an unlocked door or window.
- Always lock your house, even when you leave for a short time.
- A spring-latch lock is easy prey for burglars who are experts at "loiding", the method of slipping a plastic credit card against the latch tongue to depress it and unlock the door. A deadbolt is only vulnerable when there is enough space between the door and its frame to allow an intruder to use power tools or a hacksaw to cut through the lock.
- Add a metal bar in the track of sliding glass doors and windows and use a slide lock on the floor of entry doors, especially those with a window in the door.
- Talk to your neighbors and call the police about any suspicious people or strange cars you notice lurking about.
- Trees located near windows or shrubbery that might shield a burglar from view can be major flaws in your home-protection plan. Consider changes to your landscaping in light of your protection needs.





## Citizens for the Advancement of Normandy and the Wayside Garden

The Wayside Community Resource Garden located at the corner of South Florissant Road and Bermuda Drive (415 Bermuda Drive) has grown to become the largest community garden in the area. Clearly visible to everyone who passes this busy intersection, the Garden is recognized far and wide as one of the premier community gardens growing chemical-free vegetables and fruits for its members and two local food pantries.

There were many "FIRST"s in 2013 and plenty of tried and true activities. As one of the projects sponsored by the Citizens for the Advancement of Normandy (C.A.N.), the garden has grown to produce nearly 4,000 pounds of produce this year. Over 1,200 pounds were donated to the food pantries in the area, thanks to the tireless work of our gardeners. For the first time ever, we have a reliable water source, but we still utilize our rain water harvesting system for most of the season.

Sure, we grow healthy food, but we also grow

community with events and workshops. In 2013, we started in March with a fruit tree trimming class, then hosted many volunteer groups, socialized with neighbors, expanded the prairie garden, held yoga classes weekly, and organized the Normandy Jazz Festival and several garden tours.

If you would like more information about Wayside Community Resource Garden we hope you will come to one of our 2014 organizational meetings in January and February. Contact us at [waysidecommunitygardens-stl@gmail.com](mailto:waysidecommunitygardens-stl@gmail.com). Or, call 314-236-5124 to learn when these meetings will be held. You can also check the bulletin board at City Hall for meeting locations, times and dates...

See you in the Spring!







## The City of Normandy & St. Louis Cardinal Care's REDBIRD ROOKIE'S 10TH SEASON SIGN-UPS!

The Normandy Red Bird Rookies League is gearing up for the upcoming 2014 summer season with a recruitment drive that will be held at Normandy City Hall (7700 Natural Bridge Road) on **Saturday February 22nd from 10:00 a.m. until 2:00 p.m.** These are open registrations for boys and girls who would like to play baseball in 2014.

We will be recruiting for additional team coaches as well. Any parent (male or female) having the desire to coach baseball and having the available time may sign up during this open registration. So, parents, please take advantage of this recruitment drive and register your children. And, kids, get your parents to register as team coaches! All 2013 season baseball coaches will be contacted in the very near future and provided 2014 information packets and application forms. Practices for the 2014 baseball season begin April 7, 2014.

**Red Bird Rookie Baseball will provide baseball activities for several different age groups:**

- Group A** - The first and youngest group is "Tee Ball" which includes boys and girls from 5 to 7 years of age.
- Group B** - Ranges from 8 years of age up to 10 years of age.
- Group C** - Consists of a girls softball league for ages 10 through 13.
- Group D** - Third oldest age group includes children from 11 up to 13 years old.
- Group E** - This group is slightly more competitive with youth from 14 to 16 years of age.

All sports equipment for the league has been provided by St. Louis Cardinal Care.

Questions? Call the **Red Bird Rookie "Hot Line"** at 314 385-3300 ext. 3109.

The "Hot Line" staff will gladly return your call.

**HELP  
WANTED**

## Volunteer!

Get to know your neighbors!  
Volunteer to help each other. **Sometimes a little help can go a long way when someone is sick or having trouble keeping up with life. Something small, like moving the trash cans back after a pick up can be a big help. Sometimes every one can pitch in and mow grass, rake leaves or shovel snow. Working together can help make Normandy a better place to live and work.**



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[www.cityofnormandy.gov](http://www.cityofnormandy.gov)





Flowers  
are  
those  
little  
colorful  
beacons  
of the sun  
from which  
we get  
sunshine  
when dark,  
somber skies  
blanket our  
thoughts.

~Dodinsky