

ROCK-TALK

The Gibraltar Neighborhood
Association, Inc. Newsletter



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Update: Saving Our Brick Streets

Bob Jordan, head of the committee appointed to finding a way to save the brick streets in Gibraltar Neighborhood, gave a report on this project at our June membership meeting. According to Bob, estimates have been gathered showing what brick street maintenance and repairs have cost in other cities, compared to what it

might cost for our streets. Pricing averaged \$85.00 sq. yard to lay brick, plus \$35 labor. There will be a sewer project coming up Willow that we would tie into when our streets are done, as that would be part of the project. It was decided that 3rd Street would be first priority, then 5th would follow that. ■

Kirn Park Project *by Paulette Brandt*

As many of you may have noticed, there has been a lot of activity at Kirn Park, at the top of 5th Ave.

The Gibraltar N.A. partnered with the Fairmount neighborhood association and contacted Mutual of Omaha to be the recipients of a grant to restore Kirn Park. Mutual does this every September as part of their volunteer month.

We got together with the City Parks Department Head, Larry Foster, and a plan was formed. The City graciously offered to do the sandblasting of the concrete grandstand, so it could be painted, and bought the paint.

Then, Mutual of Omaha volunteers came on September 16th and 17th and painted, along with neighborhood volunteers. It was fun and it was

amazing how much can be accomplished with 20 or 30 people focused on a task.

This is just the first stage in the master plan. As Kirn has long been the target of vandalism, security cameras have been installed. Hopefully this will help to not only deter vandals, but also identify anyone attempting to deface the property.

Additional lighting will be installed, a barricade to keep motorized vehicles off the field and track, and possibly a new exterior fence to replace the old one. Bars will be put on the backside of the grandstand to keep people from going under there and lighting fires etc.

See the page 6 for photos!

Upcoming Dates to Remember

- **Saturday, Oct 2**
9:00 to 5:00
GNA Neighborhood
Garage Sale!
- **Monday October 18**
7:00 p.m.
GNA Membership meeting
1st Congregational Church
Board meeting prior to
General Mtg. at 6:00 pm
- **Sunday, Oct 31**
HALLOWEEN - be prepared to safely receive trick-or-treaters, and keep an eye on your neighbor's property!

Get to Know Your Neighbors: Darrel Paulser, by Chris Gorman

Darrel Paulser and his wife Chris have lived in the GNA neighborhood for 35 years. They raised two children, John and Stephanie, in their house on Turley, and these two grown children still live and work here in the Metro. Darrel was born in central Nebraska, however his family moved to Southwest Iowa when he was a small boy. Darrel grew up in Mills County and he and Chris have lived in Council Bluffs since getting married forty six years ago.

Darrel owned his own body shop business for several years and also worked in building and maintenance for both Risen Son and Holiday Inn. Chris and Darrel both come from a long line of Railroad family. Darrel's father worked for Burlington Northern as did his brother, nephews and even a brother-in-law. Chris will be retiring from Union Pacific this February after 47 years of service! The history of the Railroad and its artifacts are Darrel's life long passion.

Although Darrel might say he is retired, he keeps very busy with his volunteer position at the Union Pa-

cific Railroad Museum. On most Wednesdays and Saturdays you can find Darrel greeting visitors at the museum. Also, for the museum's educational outreach program, Darrel dresses up as the famous "Buffalo Bill Cody" and visits fourth and fifth grade classrooms to supplement both the Council Bluffs Community Schools and Omaha Public Schools curriculum. Students enjoy spending time with "Buffalo Bill" and asking him questions about his life. Darrel enhances his

lesson for children by bringing this character from American history to life through costume, dress and artifacts. Any fourth or fifth grade teacher interested in having Darrel present can call the museum.

Next time you see Darrel out walking his dog around Turley and 5th Avenue, be sure to say hello. You might even learn some local railroad history. ■



Darrel Paulser



The GNA Book Club is having a ball! In July, we met at Cory Peters' house, and Patty Gillespie had the fun idea of bringing HATS for all of us to wear! What fun! In August, we met at Mary Madison's house. Currently, we're reading "The Art of Racing in the Rain." Who knows what our next book selection will be! Join us! Contact Patti Hannon for more information at 323-8600. ■



Per the discussion/decision made at our June GNA members' meeting, hopefully all are aware of the upcoming **Neighborhood Garage Sale!** If you didn't attend the June meeting (and why didn't you?) here is a reminder for the event!

GNA
(Gibraltar Neighborhood Association)
GARAGE
SALE
Saturday, October 2, 2010

All households are invited to organized their own sale. If you plan to participate, please contact Marge Leaders (mfleads@cox.net) or 712-322-3366. Contact Barney Johnson (630-1259) for garage sale questions/help. Nonpareil ad will be submitted on Monday, Sept. 27th for those participating... let us know the kind of great "stuff" you will have. This is a fundraiser for GNA and each participating household is asked to contribute \$10.00.

Tips to Improve Your Credit Score for Home Buying

Neighborhood real estate update courtesy of Marge Leaders, Realtor®

Lenders analyze your FICO score (credit score) to determine whether or not to approve you for a home loan. A credit score is a statistical model that evaluates and compares credit data to determine whether a consumer will default on their loan obligation in the future. Scores range from 300 to 850. The higher the score, the less are the odds of default. The better your score, the better your interest rate will be and the faster you will be able to close on a loan.

1. **Pay credit card balances in full each month.**
2. **Pay off collection accounts in full.** Start with the smaller balances as these should be easier to handle all at once. Once these are paid in full, request that the account is closed and demand a letter be sent to you verifying that has been done. If you are unable to pay collection accounts in full, call to request a partial payment plan.
3. **Do not close credit cards with a strong history of on-time payments.** These build your credit history and reflect positively on your credit scores.
4. **Bring any past due credit cards current immediately.**
5. **Make sure a credit limit is being reported to the credit bureaus for all open accounts.**
6. **Share outstanding debt among many cards.** Debt below 50% of credit limit is good; below 30% is excellent.
7. **Bring accounts current.** Make payments on time or, if possible, 1-week before they are due.
8. **Don't pay off accounts when 30-days late;** just make them current moving forward.
9. **Keep credit separate from your spouse.** If you don't, the result will be that if one is maxed out, both parties are maxed out, and if one is delinquent, both parties are delinquent.
10. **If you have a credit card with a zero balance, use it for purchasing small items and then pay it in full each month** – usage once every 6 months is recommended.
11. **Avoid shopping for additional forms of credit.** Every time you apply for credit, your credit report is pulled which can have a negative impact on your credit scores. Limit inquiries.
12. **Avoid transferring balances from one card to another** unless the difference in the interest rate is going to allow you to make additional payments on other open and owing accounts.
13. **Avoid co-signing for another family or friends** as you assume their debt as your own when you do.
14. **Work on cleaning up any “incorrect” information** on your credit report. Often these reports are not accurate so comb through each line item to make sure that you indeed have or have had an account with that vendor.

Your home is one of your largest assets. A mortgage account paid on time is one of the best ways to build healthy credit. ■



Support our Neighborhood Businesses, by Chris Gorman

Kitchen Emporium — 805 S. Main, suite 2.

Everyone in Gibraltar and surrounding area needs to check this place out! Owners Cindy Kroll and Valerie Ware opened the ***Kitchen Emporium and Wine Shop*** in October 2008, then moved to their *current* location (just down the street from GNA) in October 2009, opening the doors for business in January 2010. This unique shop offers wine, kitchen wares and food. Their wines are local, domestic and foreign brands as well as organic and estate grown wines. All of their food is prepared on-site and they have a rotating, changing, evolving menu. Every week they have new menu items, including sandwiches, wraps, salads, pastas and desserts. Wines are priced from \$10-\$25.

If you want something, and you don't see it, don't hesitate to speak up! Val and Cindy will be happy to help you chase down the wine, kitchen gadget or recipe you are looking for. As they grow in wine knowledge, they will expand their inventory.

Owners Val and Cindy grew up in the Papillion, Nebraska area and live locally to the shop. Cindy is currently attending culinary school and has approximately 1 year left to complete. Val is a CPA by trade and an entrepreneur at heart. She and her

husband own a trucking business in Council Bluffs. Val has two children.

If you'd like to know more about this convenient, locally owned business or want to be a part of one of their special events such as Lobstahfest 2010 (held on September 17th), Tail wagging Tuesdays or Thursday Farmer's Markets you can find them online: kitchenemporiumandwineshop.com. ■



Vandalism/Theft Updates

During the course of the summer several car break-ins have been reported to cars on Bluff, 5th Ave. and 3rd Street. About a month ago, at 4:30 a.m., a truck belonging to Darrel and Chris Palser was stolen from in front of their home on Clark. Their neighbor, Liz Matis, was awakened to the sound of the screwdriver, used to pry off the door handle, and called the Police. They arrived but the thief had by then hot wired the truck and rammed into the police car and made his getaway. The truck was later found at apartment complex south of town, but the thief got away.

Additionally, over the last few months a house was entered on Glenview circle, and there was an attempted entry to a 5th Ave. home via the back door. A neighborhood watch has been suggested, and we are looking into getting window clings for residents as a hopeful deterrent. At the very least, please keep a vigilant eye on your neighbor's property and notify police and a board member of abnormal activity. ■

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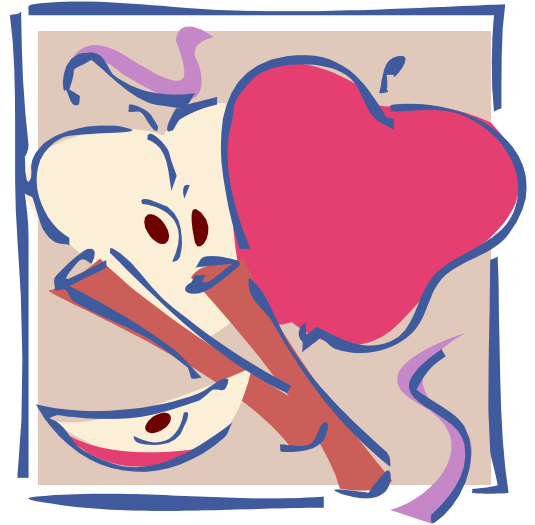
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We welcome your input!
Please contact any of us with suggestions on content you want to see covered in future issues, or if you'd like to contribute an article! ■

RECIPE Corner: Apple Goodie *provided by Paulette Brandt*

- 3 C diced apples
- 1 C sugar
- 1 Tblsp flour (heaping)
- Dash salt
- 1-1/2 tsp cinnamon
- 1/4 baking soda
- 1/3 C butter (melted)
- 3/4 C brown sugar
- 3/4 C rolled oats



Combine apples, 1 C sugar, flour, salt & cinnamon. Mix Well.
Place this mixture in an 8" or 9" square pan.

Combine remaining ingredients and pour on top.

Bake at 350 degrees for 45 minutes or until apples are tender.

We're in need of your recipe ideas, news tidbits, information on individual or family accomplishments, etc.!! Please contact any of your Rock-Talk staff to share your news & info!

Kirn Field Overhaul *(Thanks to all the volunteers!)*



Gibraltar Neighborhood Association: Membership Registration Form

Name _____ Email _____

Address _____ Phone _____

Become a Gibraltar Neighborhood Association Member!! Yearly dues are \$25 *per household*. In order to be eligible to vote for board candidates and other issues, you must be a paid association member. Make checks payable to and mail payment to:

Gibraltar Neighborhood Association ■ P.O. Box 1971 ■ Council Bluffs, IA 51502-1971