

Events

USDA Open House June 2nd

The USDA Rural Development will host an open house on **Thursday, June 2nd** from **2:00 to 7:00 PM** for all realtors, applicants, and the general public who wish to obtain information on our programs. Homes financed must be located in rural areas. Seminars will be presented at **3:00 PM** and **6:00 PM** on the following programs:

Guaranteed Housing Program – Loans are made by approved lenders to qualified low- and moderate-income applicants. No PMI (Personal Mortgage Insurance), loans up to 100% of appraised value, no maximum loan limit (loan limit is determined by applicants repayment ability – PITI Ratio 29% and Total Debt Ratio is 41% – some applicants may qualify to exceed these ratios). It is the bank or lender's loan; Rural Development is committed to providing a conditional commitment to the lender within 48 hours of receiving a complete file; 90% guarantee to the lender.

Direct Single-Family Housing Program – Low- and very-low-income Single-Family Homeownership Loan Program. This program is designed to help eligible clients obtain the financing needed to purchase their own home. Payment subsidy reduces the monthly payment for qualified applicants (example – very-low income households pay the first 1% interest). The present full-note interest rate is 5.625%, 33-year term; loans may be up to 100% of appraised value based on applicants repayment ability. We now have a Loan Processing Center to underwrite and close the loans. Applicants apply at the local servicing office. Free Pre-qualifications and No Application Fee.

To request additional information: Joan A. Young, Rural Development Specialist, **USDA, Rural Development, 225 Dolson Ave., Suite 104 Middletown, NY 10940, 845-343-1872 Ext. 4.**

High Strung Orchestra Performs 6th Program June 5th & 19th

The **High Strung Chamber Orchestra** will perform in its sixth program on **June 5th** in Ellenville and on **June 19th** in Loch Sheldrake. Works of Corelli, Mozart, Bartok, Juon, Baker, and Amalie will be performed by a diverse group of 17 string players, many of whom have been playing their instruments for under three years. Less than three years ago, there were only six members, but there are now members of all ages, two of whom are ten years old. Even so, the result is astounding, thanks to the talent and energy of Anastasia Solberg, who has an extensive background as a viola soloist, leader of her own ensemble, and faculty member of Temple University. She has a remarkable ability to bring the best out of inexperienced amateur players.

As artistic director of the *Music Institute of Sullivan-Ulster Counties (MISU)*, located in Ulster Heights, Solberg is bringing world class musical instruction to local working people and children. The school, which is a non-profit tax-exempt 501c-3 corporation, features private string

instrument instruction, summer workshops, opportunity to participate in the orchestra, and viola master classes.

Solberg believes that music and community development go hand-in-hand. "The interactions that take place in our school – intergenerational, cross cultural, multiple levels of experience – foster social connections that don't ordinarily take place."

Concerts take place at *Congregation Ezrath Israel* on **Center St.** in Ellenville on **Sunday, June 5th** and at the Selig Theater on the campus of Sullivan County Community College on **Sunday, June 19th**. Both concerts start at **2 PM**. All proceeds will benefit the *Music Institute of Sullivan-Ulster Counties*. Come out and support local music!

For information on instructional opportunities at *MISU*, or about upcoming concerts, please call Anastasia Solberg at **647-5087**.

Appraisals & Coaching Presentation

By establishing an effective and meaningful performance appraisal, employers can develop a well-motivated staff ready to meet new challenges. Performance management is an ongoing process that includes performance planning, informal daily meetings, and periodic formal performance interviews. Coaching for Improved Performance focuses on how to legally and effectively manage employee performance and discipline problems. Northern Hudson Valley JSEC, Inc. invites you to attend "Performance Appraisals and Coaching to Improve Performance" with guest speaker, Diane Lustenader, SPHR, GPHR, CCP, President, Lake Associates Inc.

The presentation will be held on **Tuesday, June 7th**, from **8:45 – 11:00 AM** at the **Business Resource Center, One Development Court, Room 114, Ulster Avenue, Kingston**. The cost is **\$10** per person for JSEC members and **\$15** for non-members which includes the presentation along with a continental breakfast. For more information about this program and upcoming seminars, please visit www.ulsterjsec.org or call Ron Stonitsch at NYS DOL at **845-331-8920 Ext. 3004**. Membership in JSEC is free, and employers may join at www.ulsterjsec.org.

JSEC, whose motto is "Saving Employers Time and Money," offers employers the opportunity to obtain

ELLENVILLE REGIONAL HOSPITAL

MAMMOGRAPHY IS BACK!!

Ellenville Regional Hospital is pleased to once again offer screening mammography as part of our commitment to bringing quality healthcare to our community.

For an appointment, call (845)647-6400 ext. 271