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THE PRESTIGE PRESS

Welcome SMG Prestige

Many of you have probably noticed a new logo on many of our web locations and have asked, "What the heck is SMG Prestige?" Well, we have some exciting news to share with all of you.

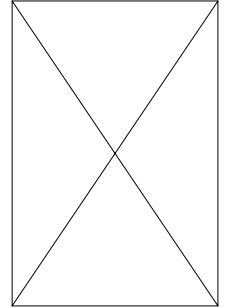
Effective October 1, 2008, the principals of SMG (Sanders Management Group) and KMG Prestige entered into an exciting and mutually beneficial partnership and created SMG Prestige. Both companies have similar goals and operating philosophies, which will allow for a smooth transition to occur for sites presently being managed by SMG, all of which are anticipated to be managed by our new entity, SMG Prestige within the next 6-12 months. SMG currently manages 500+ apartment units in Southeastern Michigan.

SMG was founded in 2001 by Derron Sanders and Faye Andres with a simple vision, "To make life better in Detroit, One family at a time...." In 2006 Mr. Sanders teamed up with Joshua Griggs to form SG Capital Group. SG Capital Group is a United States Securities and Exchange Commission (SEC) registered investment advisor that identifies, structures, executes and actively manages investments in diversified real estate ventures. SG Capital Group is actively acquiring larger (175-400 unit), conventional apartment communities throughout the state of Michigan and SMG Prestige will be SG Capital Groups management agent. Currently SG Capital Group has offers out on three communities totaling 600 units. We expect that SG Capital Group will purchase 1,500 – 2,000 units per year and will gradually expanded nationally. Illinois, Georgia and Florida are target markets for future acquisitions.

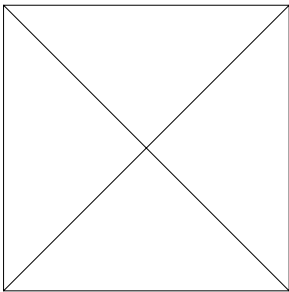
Derron Sanders

Derron and I met through a business arrangement at Northwest Unity Homes in Detroit and I immediately recognized his talents and leadership. As Derron and Josh grew SG Capital, he saw that running the day to day operations of a management company would take precious time away from his involvement in SG Capital and a dialogue commenced to see if KMG Prestige and SMG could form a strategic alliance and SMG Prestige was the result.

SMG Prestige will have a very unique operating structure. KMG Prestige has been hired to supply all of the back of the house services, including Accounting, Payroll and Benefits, Risk Management and IT Support. This will allow SMG Prestige to focus on operations and business development that we expect will grow to over 15,000 units in 10 years. I am pleased to announce that Joe Tandy will assume the lead role for SMG Prestige as Regional Manager. He will assume all supervisory duties for any newly acquired assets for SMG Prestige. SMG and KMG Prestige are very aligned in their values and operating philosophies and we will work together to gain continuity in our policies and procedures in very short order.



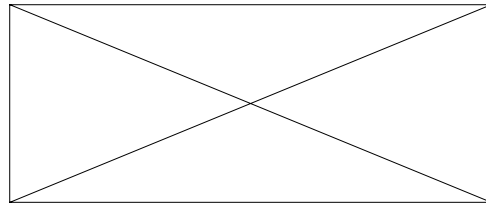
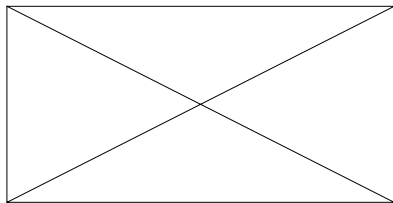
Kings Pointe, a 170 unit community in Warren Michigan, is the first site to be managed by SMG Prestige. Please give a big welcome to the team at Kings Pointe.



The creation of SMG Prestige furthers our progress towards attaining the goals set out in our 10-Year Vision.

- * Significant progress towards our goal of 40,000+ units.
- * Become a national presence.
- * Pursue larger conventional communities.
- * Increase the size of our M2 portfolio from 85 to 110 units.
- * Framework to develop a branded product line.

The most exciting result of our collaboration is getting to work with two exciting partners. Derron Sanders and Faye Andres have exceptional integrity and values. They will both bring fresh insights and ideas into the mix and we will all benefit from this partnership. Derron and Faye along with the KMG Prestige partners will grow and nurture SMG Prestige over the years into the best, most respected property management company in the industry.



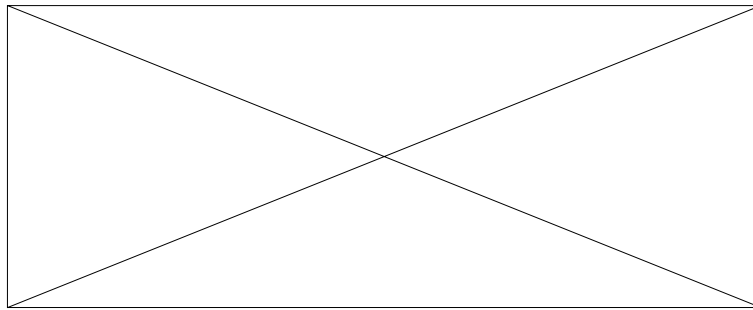
Trick or Treat

Urban Legend ???

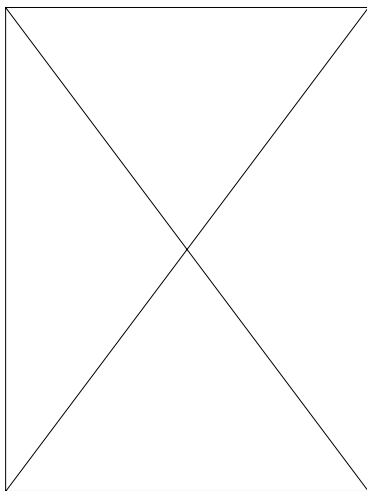
Not so very long ago, a wicked old woman resided in Apartment #104.

Legend has it after she died, she haunts all who enter.

Maintenance Technician Roberto reports being scared so bad he now has to have his kidney removed. Are you brave enough to find out; is it an urban legend or just another Cascade leasing consultant tale?



Cascade Apartments staff and family members held a haunted apartment benefit for our maintenance technician, Roberto. We raised \$300! Roberto had to have a kidney removed and will be out of work for at least a month. He has 5 kids and also works part-time for Dominos. All of the volunteers did a fantastic job, had a great time and had several patrons tell us we must do this again next year! Holland Sentinel gave us coverage under the Community Section of the paper. Ottawa Sheriff's department gave us Halloween bags to hand out to kids and Dominos fed the volunteers!



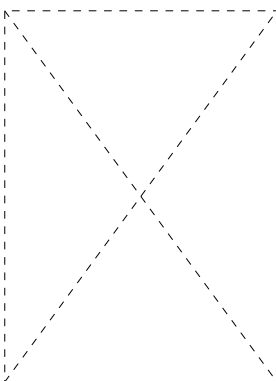
Submitted By: Shelly Gonzales, Cascade Apartments Manager

Accounting Arena

How to process deposits for MSHDA-Conventional, Etc:

When processing a deposit:

- * List each check on the deposit slip by the resident's last name. If the check is for Subsidy and you have multiple residents on one check please list the check as Subsidy's name (E.g.: MSHDA) then the full amount to the right.
- * After listing all checks, please run a calculator tape for the checks that are going into the deposit. As a double check run a calculator tape on the bank deposit slip; these two should match each other.
- * After the deposit slip and checks match, go into Powersite/One Site and open up a new journal.
- * Key in the deposits under Payments and Adjustments.
- * Put the amount of the check or money order and then put C for check (even if it is a money order).
- * Then put in the check number or if it is a money order please put MO and the last four digits of the money order.
- * Description would be payment unless it is a subsidy check then put Subsidy.
- * As you are entering each check make sure you are looking at what code the money is posting to. (E.g.: Don't let amount default to subsidy if this is not what it is for). If it is for a Security Deposit be sure you are under Security Deposit before saving.
- * Escape and go to View and Edit to get the amounts to be posted.
- * Before you post the journal make sure the total matches to your deposit slip. **Never post adjustments on a deposit journal.**



* When posting your journal it will print off what you have entered, then print a deposit summary report. To print this report in Powersite, go to Reports, Accounting, Bank Summary Report and print.

* After you get back from the bank please fax to your Property Accountant the following items:

Validated deposit slip
Bank Summary Report

Some sites may have an exception to the rule so make sure you check with your Property Accountant for clarification.

How to process deposits for Rural Development Sites that deposit on site:

When processing a deposit:

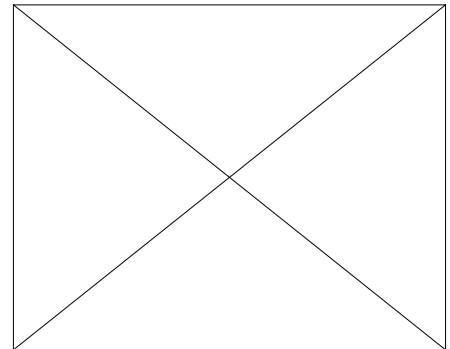
- * List your checks on the deposit slip by resident's last name.
- * Then fill out the site deposit log listing the resident's first and last name, Unit number, Check number, amount of check, along with any special notes. Also indicate if it is for Rent or Security Deposit. All deposits are made into the operating account however.
- * Fill out the monthly bank deposit log recap.
- * When completed run a calculator tape on checks and the deposit recap sheet to make sure they match.
- * Make sure the Resident's Name and Unit number correspond to each other and also make sure you make copies of miscellaneous or subsidy checks to be included with the fax to your Rental Accountant.
- * After you return from the bank make sure your validated deposit slip matches your deposit recap sheet.
- * Fax your Rental Accountant the following items:

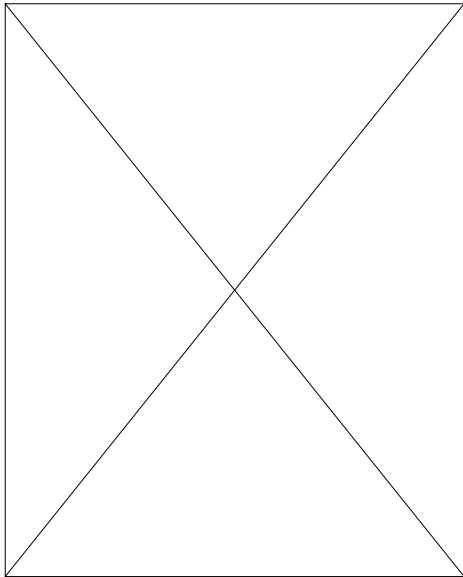
Monthly Bank Deposit Log Recap
Site Deposit Log
Validated deposit slip
Check copies

As always if you are unclear on the process do not hesitate to call or e-mail your Property or Rental Accountant.

ALL CHECKS MUST BE DEPOSITED ON A DAILY BASIS AND FAXED TO YOUR PROPERTY OR RENTAL ACCOUNTANT.

Submitted By: Beth Reichert, Angie Dorn, and Lynn Vitek,
Lansing Support Center Property Accountants





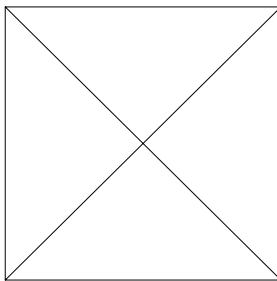
From The Mindfield of Jeff Schaeffer...

Which skill is more important to success than decision-making? If you think about it, we are all a sum total of every decision we have made in our lifetime. By any yardstick we use to measure success, our present life status, be it the condition of our relationships, our health, career, finances, or happiness level is determined by the decisions we've made and continue to make.

I'm not trying to be political, merely thought provoking, but how would our world be different if Al Gore had won the presidency in 2000. How will the decisions of Barack Obama change our world

differently than if John McCain had won? It's unknowable speculation but it does shed light on the power of decision-making.

It appears to me that some people just seem to easily make mostly good decisions. Maybe it's because of their balanced perspective, clarity of thought, logical mind, and cultivated self-confidence.



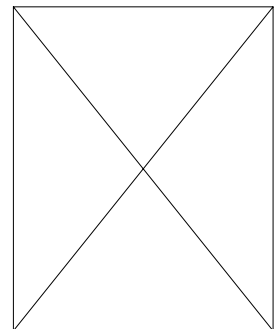
Other people, who may lack in one or more of these areas, tend to make less effective decisions.

Like all of us, I need to know when do I make good decisions, and conversely, when do I make poorer decisions? What is my state of mind at the moment when I make good decisions and vice versa? Am I deciding from a balanced perspective of care and concern or reacting from perceived fear or doubt? If you're happy with all aspects of your life so far, keep doing what you're doing

because it's working for you. However, if you want more personal satisfaction in any area of your life then it's important to examine our decision making process.

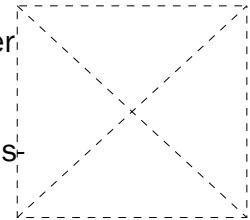
I believe that everyone is capable of doing great good for the world. Each of us is also capable of doing harm, whether it's physical, emotional, or psychic damage. When we are operating from a balanced perspective, we cannot help but add value to anything we choose to be part of. A balanced perspective ensures that decisions are made from a calm, helpful, positive state of mind created when we are strong in both body and mind. Good decisions generate positive energy for you and others who are impacted by the decision.

Strong minds are nurtured when we choose to think positively, create moments of stillness in our minds daily, resist the temptation to judge others or ourselves, and focus on helping others get their needs met. The end result is pleasure and faith that we are doing the right thing. This leads to positive self-confidence and an increased trust in our ability to make good decisions.



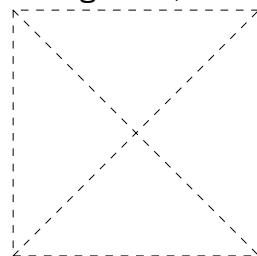
Strong bodies come from eating right and exercising regularly. Choosing nourishing fuel for your mind, your body, and your emotional well-being is an essential part of making good decisions. If our emotions are out of control or our stomach is rebelling, it is hard to remain positive, caring, and balanced in our decision-making efforts to generate positive energy.

Wisdom cannot be communicated, only knowledge can. You become a better decision maker by making questionable decisions and learning from them. When my daughter was 2 years old I told her that if she touched the hot stove she would get burned. I gave her knowledge. A few minutes later she gained wisdom on 2 fingers of her left hand.



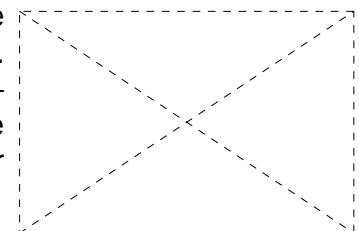
In your job we encourage you to make lots of decisions. It is important to process each decision after the fact. Could I have made a more effective choice? What was I thinking and feeling prior to making the decision? Did I think about it or just react? What could I do differently to be more effective if a similar situation occurs?

Before you make important decisions (and which ones aren't), notice your state of mind. Are you feeling calm, connected to others, and emotionally satisfied with the decision you are about to make? Sometimes making a hasty decision can backfire and at other times indecision will cause missed opportunities. It is quite the balance we walk when we make decisions.



I recently made a decision that seemed right at the time, but upon reflection I did not feel good about it. I slept on it, and realized that I made an error in judgment. I couldn't undo what happened, but I did try to make amends by apologizing to the person my poor decision impacted. I addressed what I could and learned from my mistake. I did not relive it over and over and beat myself up for it.

That last statement is an important point. If you make a bad decision, and you will, and if you don't attempt to rectify it in some way, it could erode some of the confidence you do have and give you one more reason to judge yourself "lacking". My guess is that many of us judge ourselves much too harshly, have unrealistic expectations, and then when we make a mistake feel that we have just given ourselves proof as to why we're not good enough. Don't fall for those tricks of the "parasite" I talked about in the April Prestige Press.



Becoming a good decision maker takes more than just desire. It comes from concerted effort to create and renew effective mental states. It takes an understanding of how we make decisions and how we can create clarity of thought and positive energy. When your decisions are based on doing the right thing and adding value to others, you will become not just more effective in your own life, but an effective leader of others as well. Think about it...

KMG Dresses Up!

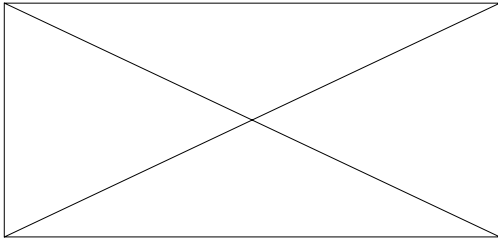
KMG Prestige employees get in the spirit for Halloween! Mike Marshall, AnaLisa Marshall, Chastity Eitniew, Amanda Hawkey, and

Brenda Wells dressed up for Halloween at the Lansing Corporate Office.

A Healthy Work Place... is a Happy Work Place

Becky Wilkinson, the new manager at Appleridge and Meadow Park Apartments in Big Rapids, MI opened W.O.W Center in her hometown of Bitely, MI in May of 2004, which is a non-profit nutrition and fitness center. She opened W.O.W to help educate low-income families about making wise choices when using their government issued food coupons. The W.O.W Center is funded by fund-raisers and this year they are having a concert on November 22nd, 2008.

Becky is introducing herself as she will be contributing nutrition and fitness articles in The Prestige Press. A healthy work place is a happy work place. She is available to anyone who is considering living a healthier lifestyle or would like help or ideas on educating their residents.



2009 Open Enrollment Meetings

Open Enrollment Meetings for all KMG Prestige and SMG Prestige full-time employees will be held at the following locations on the dates/times listed for each location. The meetings will last approximately 90 minutes.

These meetings offer a time for you to get answers to any benefit questions and to learn about the changes and new benefits being offered for 2009. Any changes for 2009 to your current benefit plan need to be made during this open enrollment period ending December 5, 2008. Open Enrollment packets will be sent to your home addresses prior to these meetings.

Monday, November 17 @ 10:30 a.m.

Grand Rapids

Wells Fargo / Universal Insurance
648 Monroe Ave. NW
Grand Rapids, MI 49503

Monday, November 17 @ 1:30 p.m.

Grand Rapids

Wells Fargo / Universal Insurance
648 Monroe Ave. NW
Grand Rapids, MI 49503

Tuesday, November 18 @ 10:00 a.m.

Mt. Pleasant

Dover Court Apartments
1141 E. Broomfield Road
Mt. Pleasant, MI 48858

Tuesday, November 18 @ 2:00 p.m.

Saginaw

Sterling Crest Apartments
1307 Tittabawassee Road
Saginaw, MI 48604

Wednesday, November 19 @ 10:00 a.m.

Walled Lake

Walled Lake Villa
1035 Walled Lake Villa Drive
Walled Lake, MI 48390

Wednesday, November 19 @ 2:00 p.m.

Ann Arbor

Parkway Meadows
2575 Sandalwood Circle
Ann Arbor, MI 48104

Thursday, November 20 @ 10:00 a.m.

Lansing
KMG – Lansing Office
3390 Pine Tree Road
Lansing, MI 48911

Thursday, November 20 @ 1:00 p.m.

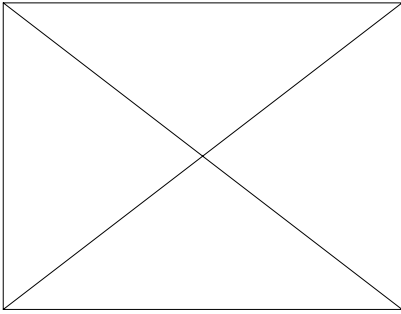
Lansing
KMG – Lansing Office
3390 Pine Tree Road
Lansing, MI 48911

Friday, November 21 @ 10:00 a.m.

Gaylord

Alpine Alten Zimmer
120 Grandview Blvd.
Gaylord, MI 49735

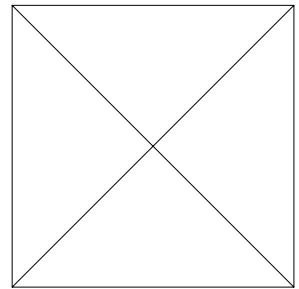
Please feel free to contact the Benefits Department at 989-400-4846 or at sobrien@mykmg.net if you have any questions regarding these meetings.



RAMBLINGS FROM YOUR RVP...DAVID SOULE

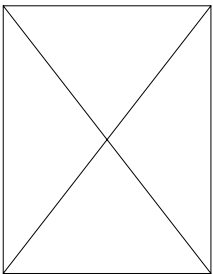
Finishing One Year and Gearing up For the Next

Well it's November and that means that the budgets are done. Yahoo!!! I know, I know... MSHDA, RD and whoever else, are reviewing them and sending them back for revisions. And there are still those pesky conventional budgets that haven't even been started, but for the most part, budgets are done so don't spoil the moment. We are in the final two months and we have managed to make it through 2008. It's nothing but Thanksgiving, Holiday parties, food, fun and gifts from here to the end of the year. We can coast in from here. We don't have to worry about Audits until January. There is nothing major happening between now and the end of the year. We can take it easy right? Okay, maybe I got carried away. I think that we all should take a moment to catch our breath and clear our heads. I am in favor of enjoying the holiday season. Let's remember... we do have two months left and they are very important.



2008 certainly has been a very busy and challenging year. Let's continue to concentrate and bring it home with a big bang (New Years Eve, get it?). Don't let the holidays make you lose focus or cloud your judgment. I would hate to see your AR increase because you didn't file in court; or you accepted a questionable payment plan. In case you are wondering, I am not Scrooge... I have been called "Soule-less", though. Seriously, I know that this is the time of year when we want to be "the nice guy", but we still have to collect the rent... holidays or not. Stay firm, follow the collection plan, keep your marketing going, and watch your expenses. Don't let up in the last two months.

There are great things still happening in the field. We are finishing some lease-ups and getting them qualified at the end of the year. We have started several lease-ups that are ahead of schedule. We are continuing to make headway on economic occupancies at many sites. We are adding new sites and creating new partnerships. Our new software system, OneSite, is successfully rolling out. Accounting and Compliance are gearing up for audits. We need to continue this momentum into 2009. The challenges for 2009 are going to be every bit as great as they were in 2008. The opportunities in 2009 are going to be far greater than 2008. As you are bringing 2008 to the finish line, this is an excellent opportunity to think ahead and prepare for 2009 and beyond. I suggest you follow a few simple guides.



* Review 2008. What worked and what didn't? What are you going to continue to spend time on and what are you going to discontinue? Review your Team Purpose Statement. Did your actions in 2008 coincide with your statement?

- * Do you know what the expectations are for 2009? Do you have clear goals set to meet them?
 - * Site Managers... most of you did a comp grid for your budgets. Now is a great time to continue to use them. If you didn't do one, now is a great time to start. You have a clean slate coming up... use it wisely.
 - * Again, for Site Managers... did you create action plans? If not, now is a good time. The plan addresses more than just marketing. It addresses your product, your price, and possible training and staffing needs. If you haven't given it a chance, now is the time. You'll find it on Prestige Web.
 - * For Managers and Accountants, make sure you have clean ledgers going into 2009.
 - * Make sure you spend time talking with your staff. Ask them what you could do differently that would help them with their jobs and let them know what they could do differently that would help you with your job. Talk to the people you support and the ones that help support you.
 - * Some of you are working on getting re-certs caught up. Now is a great time to plan with your compliance team on how you are going to work together to make sure you don't get behind in 2009.
- Always remember that our main goal is "Becoming the best most Respected Property Management Company in the Industry"

The list could go on and on. What is important is that you continue to deliver through 2008, that you prepare a clear plan for 2009 and that you are thinking ahead to future years.

I realize that most of this article addresses operations and site preparations. Please understand that everyone in KMG Prestige needs to look to the future and prepare for 2009 and forward. When I said the challenges for 2009 are going to be every bit as great as they were for 2008, I look forward to them. Most of you are familiar with Prestige's 10 year vision; and if you are not, you can review them on Prestige Web. This vision is for all of us. I firmly believe that we will make it well ahead of schedule. To do so, we must be prepared individually and collectively. Make a plan and hold yourself accountable. You know what the right thing to do is... just do it.

Seriously, I am not a Scrooge. Have a Happy Thanksgiving and a Wonderful Holiday Season.

David M. Soule

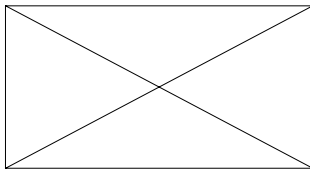
COMPLIANCE CORNER

Submitted By: Karen Kirsch

Social Security benefits going up by 5.8 percent

Social Security benefits for 50 million people will be go up 5.8 percent next year, the largest increase in more than a quarter century.

The increase, which will start in January, was announced October 16th by the Social Security Administration. It will mean an additional \$63 per month for the average retiree.



The increase is the largest since a 7.4 percent jump in 1982 and is more than double the 2.3 percent rise that retirees got in their monthly checks starting in January of this year.

The typical retiree's monthly check will go from \$1,090 currently to \$1,153. But the fatter Social Security check may still seem puny to millions of retirees battered this year by huge increases in energy and food costs who have also watched helplessly as their retirement savings have been assaulted by the biggest upheavals on Wall Street in seven decades.

"Right now many senior citizens are feeling depressed because things seem out of control. They feel like they are in a boat being whipped around by rough seas," said Sung Won Sohn, an economics professor at the Smith School of Business at California State University. "Their purchasing power has been going down because of higher prices for food and energy and a lot of other things while their savings have taken a hit because of what is happening in the markets."

Last month, the Congressional Budget Office estimated that Americans' retirement plans lost as much as \$2 trillion over the last 15 months — more than 20 percent of their value — because of all the market upheaval. With all the gloomy news, retirees may take little comfort in the new cost of living adjustment. The benefit change is based on the amount the Consumer Price Index increases from July through September from one year to the next.

The increase would have been even higher, but after racing ahead earlier in the year, energy costs fell in both August and September, helping to moderate the overall price gain. The 5.8 percent rise in the cost of living adjustment is a sharp departure from recent years. The COLA increases have been below 3 percent for all but three of the past 15 years as the Federal Reserve waged a successful campaign to keep inflation under control.

Even with the big increase, the COLA is well below the gains of the late 1970s and early 1980s when the country was in the grips of a decade-long bout of high inflation. The biggest cost of living benefit on record was a 14.3 percent increase in 1980. Social Security benefits have been adjusted every year since 1975.

In one break for most retirees, the cost of living increase will not be eaten up by higher monthly premiums for the part of Medicare that pays for physician services. Because of gains in the Medicare Part B trust fund, that premium will hold steady at \$96.40 a month, although higher-income people including couples making more than \$170,000 annually will see their premiums increase.

Next year's cost of living increase will go to more than 55 million Americans. More than 50 million receive So-

cial Security benefits while the rest get Supplemental Security Income payments for the poor.

The average couple, both getting Social Security benefits, will see their monthly check go up by \$103 a month to \$1,876.

The standard Supplemental Security Income payment for a couple will go from \$956 per month to \$1,011. The SSI payment for an individual will go from \$637 per month to \$674 per month.

The average monthly check for a disabled worker will go from \$1,006 to \$1,064.

The Social Security trust fund is projected to deplete its reserves in 2041 and will begin paying out more than it collects in benefits even sooner, starting in 2017.

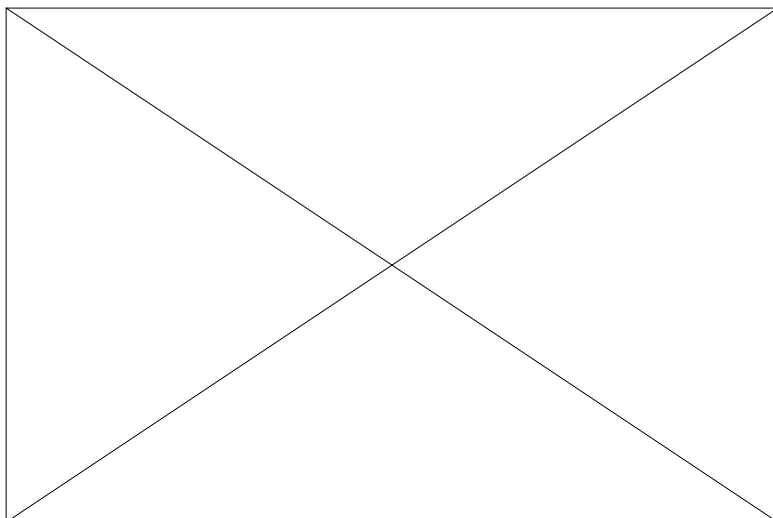
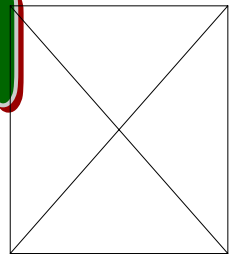
In addition to the cost of living adjustment, the government also announced that the maximum amount of earnings subject to the Social Security tax will increase next year to \$106,800, up from \$102,000 this year.

Of the 164 million workers who will pay Social Security taxes in 2009, about 11 million will pay higher taxes as a result of this increase.

By MARTIN CRUTSINGER, AP Economics Writer

Resident With A Green Thumb

St. Ignace Senior Housing has a resident with a green thumb. When she was approved to move to the community she wanted to bring her flowers with her and the residents and co-workers are very grateful that she did.



Not only does she volunteer her time, she has made a beautiful contribution to the community by donating her plants. By her efforts she made the development a wonderful show piece of color.

Submitted By: Michelle LaJoie

Happy Anniversary!

We appreciate your contribution toward helping us become the best, most respected property management company in the industry. Thank you for all of the hard work you do!

Congratulations to the following individuals on their Anniversary !

NAME	# of Years	NAME	# of Years
WENDALL BRAY	12	KAREN FLETCHER	1
DAPHNE BUSHONG	8	BARBARA FULLER	1
DIANE SANDECKI	1	MICHAEL MARSHALL	1
BETTY WILLIAMS	1	CHARLES BOERNER	6
KENNETH DILSIZIAN	3	ROGER TALCOTT	2
CONSTANCE MARK	5	DANIEL BURWELL	9
JO SEVERNS	4	ROSE BURWELL	9
LORI OLSEN	6	BETTY LUTZ	5
RANDY VANKAMPEN	1	ANDREA SOULE	2
PETER HESS	5	AMITY WOLF	1
MICHELE SOPHER	1	SUSAN HILBRAND	7
HOWARD SPAULDING	1	BRENDA MCKINSTRY	18
DAWN CANTWELL	17	DALE ALLEN	2
NICHOLAS LAPORTE	1	JOHN MONSCHAU	2
DEBORAH MILLARD	2	DONALD TAYLOR	1
JESSE MILLER	1	MOLLIE FABER	9
FONTELLA RUSSELL	1	ROSIE ALEXANDER	3
ANDREW KNEFFEL	1	ANDRE COOPER	1
DONOVAN GAHM	1		
ANNETTE BAILEY	7		



SNOW AND ICE ARE ON THE WAY!

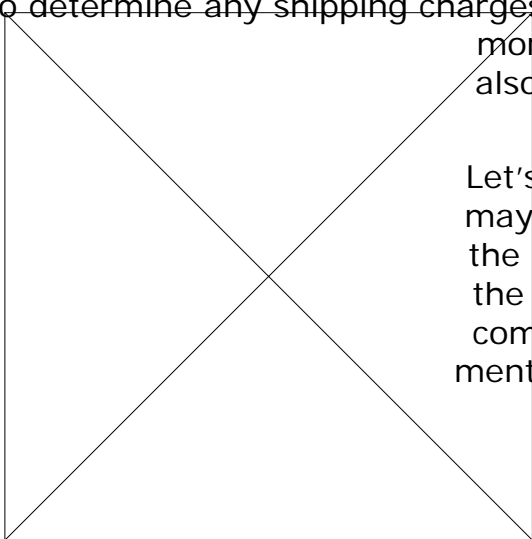
In an effort to provide a safer winter working environment we issued a new policy this month. You should carefully read the policy on Prestige web at the following link:

<https://employee.kmgprestige.com/forms/payroll-and-hr/snow-ice-removal-policy/>

Yes you will be required to spend some money, but anyone who spends any time out of doors in snow or ice will be happy to have ice grippers to prevent slips and falls. Think of it like purchasing any tool that will make your job safer and easier.

We attempted to make it as easy and convenient as possible by recommending a particular tested brand and acquiring a discounted rate for KMG Prestige Team members that is 30% off the regular rate. There is a special order form that will identify you as a Prestige Team member that you will need to use to get the discount. There are also a few options available on the website.

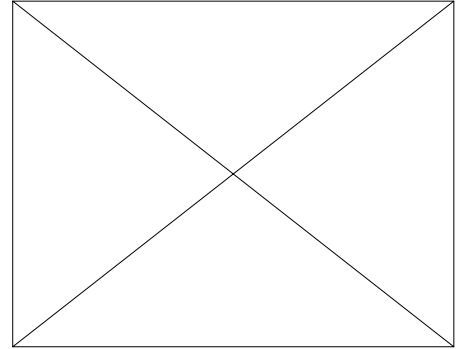
We recommend that before you place an order you call the 800 telephone number to determine any shipping charges. If you combine your order to reach \$75 or more, the shipping charges are waived. There is also a liberal return policy.



Let's make this the safest winter yet. Who knows, maybe it won't snow at all this winter. And maybe the Lions will win the Super Bowl! (At least we have the Red Wings). Thanks for all you do to help us become the best, most respected property management company in the industry.

The RPM Review

Submitted By: Shelly Hopson



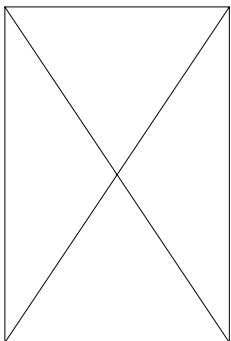
This month I have chosen not to discuss the nuts and bolts of the business, but rather to talk about some challenges that our residents may be facing and how we can help.

In the recent years the government funding for many programs that were designed to assist low income families or people with disabilities have been cut and now many members of our communities are finding themselves forced to cope on their own, with very little if any assistance to help them deal with the challenges of living at or below the poverty level or to live on their own with a disability.

Below is a list of some of those challenges and how we as site teams and support staff can help make these challenges easier for our residents to deal with.

Financial Hardships: Many of our residents are facing very hard times. Job losses and skyrocketing prices are causing many families to fall behind on their rent or to have to choose between paying rent and buying groceries. We should be helping our residents by providing them with information on where they can get some assistance.

*Compile a list of different organizations in your community that will help pay rent. Before you put the list together, be sure that you contact the different organizations directly. Talk to each of them and find out what the criteria is to qualify for the help and if there is an application. If there is an application for a specific program, then be sure you get one so that you can keep copies in your office. You can start by contacting the local Churches, VFW, FIA office and United Way. Be sure to ask each of these places if they know of any other organizations in the area that will help a resident with rent.



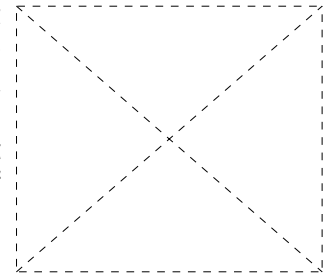
*Put together a list of all food banks and clothing centers. Again, be sure that you contact them first and that you understand what the criteria is for people to use their services. You can start by contacting Churches, FIA, Community Outreach Centers, and United Way

*Utility Bills are climbing. Some of our residents may need help paying their monthly utility bills. Contact the utility companies to see if they offer programs for people of low to moderate income. Be sure you understand all the criteria for the program and what a person needs to do to get signed up. Also, Churches, FIA, VFW may have programs for one time help with paying utility bills.

*Transportation. Many residents need rides, low cost or free, to Doctor/Dental Appointments, grocery shopping, etc. Do you know who in your community provides these? Not just public transportation, but often times there are other organizations that will provide free or low cost transportation for your residents. Compile the list and the criteria to qualify.

***Pharmacy.** Some of our residents or their family members are in need of daily medication. Again, with the rising cost of EVERYTHING, many residents may not be able to afford their needed medications. Many pharmacies and hospitals have programs that offer low cost or free prescriptions and some provide delivery.

***Holiday Help.** Many parents can barely keep food on the table and the rent covered, so they are faced with not being able to provide a holiday for their children. There are many programs in different communities that will “Adopt” a family or “Adopt” a child and provide holiday meals and gifts. Contact the Churches, Community Outreach Centers, VFW, Eagles Club, etc. and find out which organizations are providing these services, what the criteria is and if there is an application process.



Education: What do you know about after school programs in your community? As a site manager of a family site you should know what the local schools and churches are offering as after school options for parents of young children.

***Tutoring.** Do you have a community room that can be used for a few hours after school for tutoring? If not, do you have a sister site or even a competitor site that you can work with to get an after school tutoring and homework help class started? Often times the interns at local schools will volunteer to come to the apartment communities and help with these programs.

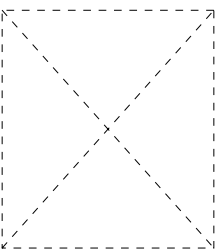
***Large Churches** that have gyms and computer labs sometimes are willing to open the church for a few hours after school so that children have a safe place to go and play or study.

***Day Camp –** During the summer months some schools and churches offer day camp programs. Be sure you contact the schools, get the information and make it available to your residents early in the year, before school lets out. Many Day Camp programs have financial assistance that parents may qualify for so be sure to get all information.

Job Training: There are job-training programs that are low cost or free that are being provided in many communities for adults. There is also assistance to create resumes, training on how to interview for a job, and organizations that provide clothing for interviewing. Many of these programs also offer free childcare so that the parents can attend these classes. You can start with Michigan Works, local Community Colleges, local High Schools, Temporary Job Services and Community Outreach Programs.

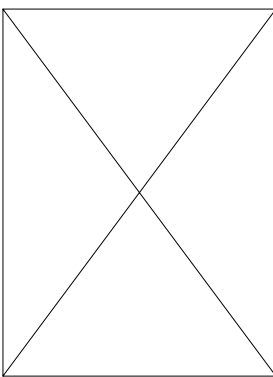
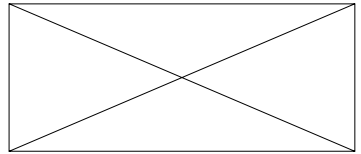
Physical limitations: You should look around your offices and ask yourself, “If I was in a wheelchair or had limited mobility, would I be able to get in and out of this office easily?” “Can I get to the dumpsters, laundry rooms or other amenities easily and without having to maneuver around obstacles?” It should be your mission as a community manager, leasing consultant, maintenance tech, grounds person or janitorial person to identify these challenge areas and help to make them more easily accessible to all residents.

Mental limitations: These limitations are not so easy to spot. These residents can often be the most challenging of all. You can’t see what their limitations are and it can often be difficult to communicate with a resident that is dealing with these issues. Sometimes when a resident with a mental limitation comes into your office or calls you on the phone, they are agitated and often seem angry or overwhelmed. The biggest thing to remember when dealing with a person that has a mental disability is to always remain calm. Don’t raise your voice,



don't become agitated, don't accuse and don't "point fingers" at any resident. If you remain calm and non-aggressive, this will help the resident to calm down. Do listen to what they are trying to tell you and ask appropriate questions to help you get a better understanding of what they need. Remember, they are in your office or on the phone for a reason you need to do your best to sort out what they are trying to communicate to you and help them resolve their issue.

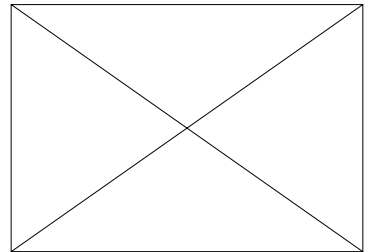
Finally: listed below are some organizations that may be able to help you compile your list. Some of these organizations are in the Grand Rapids area, but when you contact them they may be able to provide you with contact information for a chapter in your area. Also, if your residents are able to help you can let them know where to drop items off or you can organize a collection center in your office or community room. Debra Kelley provided this information and I thank her for sharing it with me.



Toys for Tots: semitoys4tots@hotmail.com

Local Homeless Shelters need coats, hats and mittens for adults and children:
www.geocities.com/AmbassadorsOfTheLight
www.guidinglightmission.org

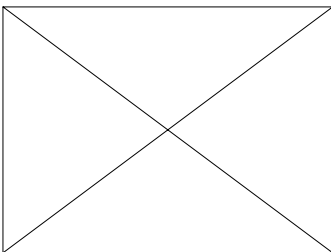
Salvation Army and Goodwill – accepting cash contributions and slightly used clothing and toys. You can find the local chapters in your phone book



In the Image accepts household donations to assist homeless women, children and abused women to successfully set up households. They offer Business attire and business classes for women and men to successfully dress and prepare for an interview. www.intheimage.org

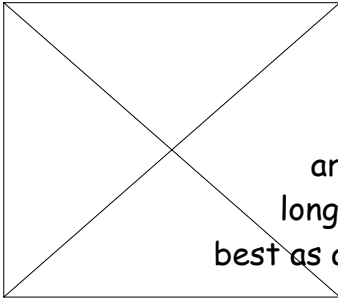
Local Churches and food pantries need food for families. www.meltrotter.org
YMCA/YWCA – www.grymca.org
Gilda's Club – www.gildasclubgr.org

Remember, we should try to be a resource for our residents and by helping them stay up to date on where they can get financial assistance, education, medication, food and clothing we are not only helping them, but we are helping ourselves. By providing our residents with solutions to their problems, we are ensuring that they will be great residents, pay their rent on time and take good care of our apartments.



Also, as a bonus your outreach efforts will put you in contact with a lot of different organizations in your area that can in turn pass your apartment information on to people that may be looking for low cost housing.

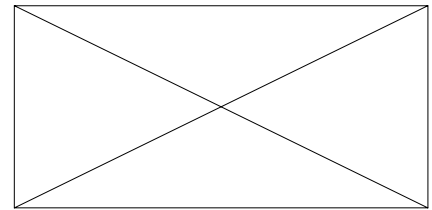
Thanksgiving Fun Facts



* Thanksgiving was a centuries-old tradition held by most cultures around the world. After the autumn harvest, communities held 3-day-long feasts, sharing meat, bread and beer. Today, Thanksgiving is known best as an US public holiday.

* The **first US Thanksgiving** was held between September 21 and November 11, 1621 in Massachusetts by 50 Plymouth Pilgrims and their 90 Wampanoag neighbors.

* Thanksgiving days were proclaimed annually by the US Congress from 1777 to 1783 which, except for 1782, were all celebrated in December.

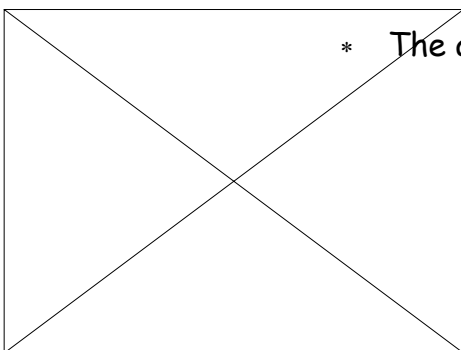


* Thanksgiving remained a custom unsanctified by law until President Roosevelt signed a bill on November 26, 1941 that established **the fourth Thursday in November** as the national Thanksgiving public holiday.

* Turkey is the traditional dish for the Thanksgiving feast. In the US, about 280 million turkeys are sold for the Thanksgiving celebrations.

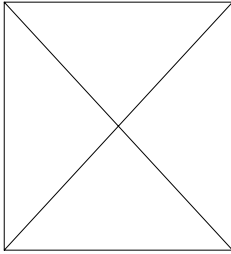
* Thanksgiving Day is celebrated on the second Monday in October in Canada.

* The annual Macy's Thanksgiving Day Parade tradition began in the 1920's.



* The average person consumes 4,500 calories on Thanksgiving Day.

Submitted By: Alysha Anders
Cambridge Woods, Leasing Consultant



What's Cookin'?

Pumpkin Chocolate Chip Cookies

1 cup Butter
 1 16 oz can Libby's Pumpkin
 2 cups Brown Sugar
 1 cup Sugar
 2 tsp Cinnamon
 2 tsp Baking Soda
 1 tsp Vanilla
 1 tsp Salt
 4 cups Flour
 2 cups Oatmeal
 16 oz Chocolate Chips (I use 1 ½ - 2 bags)

Mix butter and pumpkin until smooth.
 Mix in sugar and brown sugar
 Mix in cinnamon, baking soda, vanilla, salt and 2 cups flour
 Mix in remaining flour.
 Stir in oatmeal.
 Stir in chocolate chips.

Bake at 350` for about 15 minutes.
 Makes approx. 72 cookies

Submitted By: Jenny Leffel
 Quail Ridge and Mallard Pond, Manager

Cranberry Nut Bars

2 eggs
 1 cup sugar
 1 cup flour
 1/3 cup butter or margarine, melted
 1 1/4 cups Ocean Spray® Fresh or Frozen Cranberries
 1/2 cup chopped walnuts

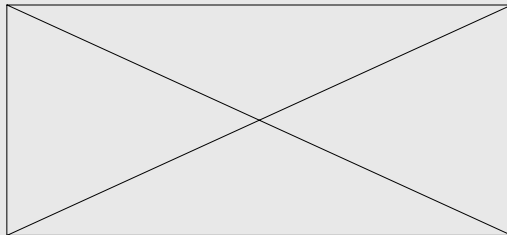
Preheat oven to 350°F. Grease an 8-inch baking pan.

Beat eggs in a medium mixing bowl until thick. Gradually add sugar, beating until thoroughly blended. Stir in flour and melted butter; blend well. Add cranberries and walnuts, mixing gently just until combined. Spread evenly in pan.

Bake for 40 to 45 minutes or until golden brown and a toothpick inserted into the center comes out clean. Cool and cut into bars.

Makes 16 servings.

By: Rachael Annala
 Woodcliff Manager



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We want to hear from you!
 Do you have an article, tip, trick, recipe or story you would like to share? Please send your item of interest to:

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 E-mail: jparsons@kmgprestige.com

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