

FALL ISSUE 2024 • SEPTEMBER/OCTOBER/NOVEMBER

THE MAINSTREAM

The official publication of
Mainstreet Community Services Association, Inc.



*PHOTO COURTESY OF
NANCY KIRBY JOHNSON*

5001 MAINSTREET PARK DRIVE, STONE MTN., GA 30088
WWW.MAINSTREETCOMMUNITY.ORG



Message from the President

Hello Mainstreet neighbors! As we approach the fall season, kids are back in school, we have an important election coming up, and the holiday season will be upon us before we know it.

Please be mindful of our children that walk to and from school. Also look out for fellow community walkers and joggers in the morning, as well as during the evening hours. We encourage outdoor activities, as well as safety. If walking or jogging in the early or evening hours, please be sure to wear reflective clothing.

Use the Georgia MVP Log In at <https://mvp.sos.ga.gov/s/> to check your Voter Registration status; Mail-In Application and Ballot Status; Poll Location; and Early Voting Locations. For more in-depth information, please read the 'Know Before You Vote' article in this issue.

As members of an outstanding and desirable community, I along with my fellow board members and staff, diligently work to keep our community a prime location for existing and prospective homeowners. Our goal is to ensure that you and your guest(s) feel welcome, feel at home, and feel a sense of community. We continue to make visible improvements to our association that drive curb appeal and help keep property values up. As president of our board, I look forward to continuing to serve this vibrant place we call home.

Yours in service,
Patrice Diamond
Board President



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Message from Association Manager Nadine Rivers-Johnson



BEWARE of Foreclosure Scams

Rising foreclosure rates have led to an increase in scam artists offering to aid homeowners in financial straits. They typically promise to help save the homes of people facing foreclosure, but will strip away the value of the home with no benefit for the homeowner.

The National Foundation for Credit Counseling advises homeowners to proceed with caution if an individual or company:

- Calls itself a "mortgage consultant" or "foreclosure service."
- Contacts people whose homes are listed for foreclosure, including anyone who uses flyers or solicits for business door-to-door, by phone or email.
- Encourages you to lease your home so you can buy it back over time.
- Collects a fee before providing any services to you.
- Instructs you to cease all contact with your lender, credit or housing counselors, lawyer or other legitimate experts.
- Tells you to make your mortgage payments directly to him or his company (not the lender).
- Requires that you transfer your property deed or title to him or his company.
- Makes a promise that seems too good to be true, for example, instant cash with "no strings attached."
- Tells you that as part of the deal you will need to move out of your house for some period of time for remodeling or other reasons.
- Offers to buy your house for cash at a fixed price that is not set by the housing market at the time of sale.



What should a homeowner **never** do?

- Don't be pressured to sign a contract. Take your time to review all documents thoroughly, preferably with a lawyer who is representing your interests only.
- Don't send or give your mortgage payments to someone other than your lender, even if he promises to make the payments for you.
- Don't sign away ownership of your house to anyone without advice from a credit or housing counselor or lawyer.
- Don't rely on verbal agreements. They mean nothing. Get all promises in writing and keep copies of all documents, especially those you sign.
- Don't sign anything containing blank lines or spaces. Scammers can add information later without your knowledge or approval.
- If you do not speak English, use your own translator. Don't depend on someone who is provided by the "rescuer."
- Don't fall for promises often used to lure homeowners such as claims to save your credit rating, promises of instant cash, guarantees that a buyer will be found within a certain number of days, help in filing for bankruptcy to "stop the foreclosure" and offers of free rent or gifts.

For more information, please visit
www.HousingHelpNow.org.

REMINDER

PAYMENTS ARE DUE ON THE 1ST OF THE MONTH, LATE AFTER THE 15TH. A 10% LATE FEE OF \$7 APPLIES AND 10% INTEREST ACCRUES ON PAYMENTS NOT POSTED BY THE 16TH. CONTACT THE CLUBHOUSE ADMINISTRATIVE OFFICE TO UPDATE BILLING, EMAIL OR TELEPHONE NUMBER INFORMATION TO YOUR HOMEOWNER ACCOUNT.

OFFICE HOURS:

TUE —FRI 9:00AM—6:00PM
SATURDAY 9:00AM—3:00PM
PHONE NUMBER: (770) 469-7238
www.mainstreetcommunity.org

Mail Payments to:
Mainstreet Community
c/o CMA
P. O. Box 65851
Phoenix, AZ 85082-5851

DeKalb Invests \$21 Million to Address Housing Affordability Crisis



DeKalb County CEO Michael Thurmond's \$21 million plan to keep DeKalb residents in their homes was unanimously approved by the Board of Commissioners on Aug. 13.

"The COVID-19 pandemic has fueled a housing affordability crisis in our county," CEO Thurmond said. "This multimillion-dollar investment will prevent and protect families from evictions from their rental homes and apartments."

The DeKalb County Community Care Initiative will distribute \$13 million to 11 nonprofit organizations to provide rental and utility assistance, employment assistance, training, mental health services, educational needs, food, childcare and legal services.

The initiative is a partnership between DeKalb County Community Development's Coordinated Entry and several experienced nonprofits, in collaboration with the HUD-approved HOME-ARP program, also administered by DeKalb County Community Development, which has an additional \$7.8 million in funding.

Through the DeKalb County Community Care Initiative, payments will be made toward rent and utilities by various DeKalb County nonprofits. Additionally, program participants will be provided case management to facilitate housing stability. Through case management, participants will be assessed and, if eligible, appropriately referred to additional supportive services available under HOME-ARP.



Affordable Housing in our Community

Participating nonprofit partners, along with their grant amounts and services they will provide, include:

- New Life Community Ministries, \$2.9 million, rent and utilities
- Urban League of Greater Atlanta, \$ 2.9 million, rent and utilities
- Latin American Association, \$2 million, rent and utilities
- DeKalb County Government, \$300,000, Coordinated Entry Services
- Atlanta Legal Aid Society, \$600,000, housing stability services
- Jewish Family Career Services of Atlanta, \$1 million, rent and utilities
- New American Pathways, \$1.04 million, rent and utilities,
- Africa's Children Fund, \$1 million, rent and utilities
- Society of St. Vincent de Paul, \$1 million, rent and utilities
- DeKalb Pro Bono, \$200,000, housing stability services
- Paws Between Homes, \$60,000, housing stability services

AS YOU KNOW AUTUMN

WINTERIZATION PREPARATION

You ought to know fall is the time to prepare for winter—cold and wet conditions not only make you miserable, but they can damage your home. Some winterizing can wait, some can't. Make a list of what needs to be done, and tackle the time-sensitive tasks first. Here's a simple checklist from the association to help you get a jump on winter.



Indoor Winterizing

- Examine doors and replace weather-stripping as needed.
- Examine window caulking and reseal where needed.
- Examine and repair vents where needed.
- Clean chimneys and flues.
- Remove items near heat vents.
- Place nonskid runners or door mats outside to help keep water, sand and salt out of the house.

Outdoor Winterizing

- Cut back tree branches and shrubs that hide signs or block light.
- Examine outdoor handrails and tighten if needed.
- Turn off electrical breakers for outdoor equipment.
- Close hose bibs.
- Clean out gutters and downspouts.
- Clear yard drains.
- Spray outdoor locks and hinges with lubricant.
- Stake driveway and walkway edges that may be difficult to find under deep snow.



**DONT
FORGET** !

Assemble, stockpile or refresh winter supplies such as:

- Batteries
- Candles and matches
- Flashlights
- Ice melt and deicer
- Sand
- Snow shovels
- Generator fuel
- Antifreeze

KNOW BEFORE YOU VOTE



DeKalb County
GEORGIA

- Make sure you are registered to vote and your registration is up to date.
- Bring proper identification for in-person or absentee voting.
- Mark your calendar to remember when Advance Voting begins and ends.
- Voters can cast ballots at any Advance Voting location but must go to their assigned precinct on Election Day.

Advance Voting

During the Advance Voting period, you can vote anywhere in DeKalb County.

Election Day

On Election Day, you must vote at your local polling place.

Find Your Precinct

Scan here to go to the My Voter page, where you can confirm your local polling place.



What to bring with you for in-person voting:

- A valid photo ID such as a driver's license, passport or voter identification card
- A mask to help ensure your safety and the safety of the poll workers and voters around you
- Your absentee ballot if you are wanting to vote in-person instead. If you do not have your absentee ballot, you will need to sign an affidavit stating that you are instead casting your ballot in-person

**Still have a question?
Contact DeKalb Voter Registration and Elections today!**

DeKalb Voter Registration and Elections
4380 Memorial Drive, Suite 300
Decatur, GA 30032-1239
Phone: (404) 298-4020 Fax: (404) 298-4038
Email: voterreg@dekalbcountyga.gov
Hours: Monday–Friday, 8 a.m.–4:30 p.m.

Advance Voting

- Vote at any of our Advance Voting locations countywide
- Bring your government-issued photo ID
- Voters 75 years of age or older and voters with a disability are eligible to move to the front of the line

Absentee Voting by Mail

Check for the dates to:

- Request an absentee ballot application
- Submit an absentee ballot application
- Know when absentee ballots will be mailed to voters
- Return your completed absentee ballot by mail, in person or at any drop box location in the county. Drop boxes are only available during Advance Voting hours.

Election Day

- Polls will be open on Election Day from 7 a.m. to 7 p.m.
- All absentee ballots must be received by the DeKalb Voter Registration and Elections office by 7 p.m. on Election Day
- Limited English Proficiency Hotline: (404) 955-7322

Did you know?

- In 2021 Senate Bill 202 was signed into law and changed how some DeKalb voters cast ballots. Drop boxes were significantly reduced then and are only available inside certain Advance Voting locations.
- If voting by absentee ballot, either a Georgia driver's license number, state identification number, the last four digits of your Social Security number or approved voter identification is required.
- DeKalb Voter Registration and Elections offers free voter identification cards. Call 404-298-4020 for more information.

Acceptable forms of identification (ID) include:

- Any valid state or federal government issued photo ID, including a free Voter ID card issued by your county registrar's office or the Georgia Department of Driver Services (DDS)
- A Georgia driver's license, even if it's expired
- A valid employee photo ID from any branch, department, agency or entity of the U.S. Government, Georgia, or any county, municipality, board, authority or other entity of this state
- A valid U.S. passport ID, a valid U.S. military photo ID or a valid tribal photo ID

Stay informed!

Visit www.DeKalbVotes.com for updates on Advance Voting locations, drop box locations and other important voter information. Follow us at @DeKalbVotes.



Lethal Lawns: Preventing Mushroom Poisoning



Avoid poisonous mushrooms

As mushrooms begin to pop up across lawns in the spring and fall, mushroom poisonings reach their highest levels. There are no easily recognizable differences between poisonous and nonpoisonous mushrooms, and as Americans become more adventurous in their mushroom collection and consumption, poisonings are likely to increase. Most mushrooms that cause human poisoning cannot be made nontoxic by cooking, canning, freezing or any other means of processing.

Dangerous species are found in habitats ranging from urban lawns to deep woods. Poisonous mushrooms have no antidote and can cause severe illness or death. Only a qualified mushroom expert should identify the mushrooms growing in your community, and you must take appropriate precautions to prevent children and pets from eating or licking them.

- Dig up mushrooms as soon as they appear, and throw them in the trash. If you pick them before they mature, they will be unable to send out spores. Never put them on a compost pile; it is an ideal environment for their growth. To avoid spreading their spores, don't kick, stomp or mow mushrooms.
- Mushrooms need water and organic matter to grow, so water grass and plants only when necessary and keep your lawn cut and free of debris. Rake up leaves and grass clippings, and scoop up animal droppings.
- Avoid over-fertilizing your lawn, as fertilizer encourages the growth of mushrooms.
- Use lawn fungicides. While these won't eliminate the problem, they may help control it if other measures are not successful.

If a pet or child eats a mushroom from your lawn, seek immediate medical care. Also pick as many of the mushrooms as you can, and take them with you to be identified.



Mushroom spores are everywhere all the time. While there is no simple way to get rid of mushrooms in your yard, there are things you can do to minimize fungal growth.





Reduce Threats to YOU & Your CHILDREN



Countless accidents, injuries, and deaths occur in and around the home, and our community is no exception.

Our children are often at the greatest risk—even when we do everything we can to protect them. According to the U.S. Consumer Product Safety Commission (CPSC), there were 20 deaths and more than 200,000 toy-related injuries in 2005 alone, and that's just counting injuries treated in emergency rooms. Nine of the deaths occurred when children either choked on a toy or aspirated an object into the lungs. Several died as a result of accidental strangulation.

To reduce these and other tragedies, CPSC provides information that can help you and your family avoid some of the more common threats. CPSC publications cover topics like safe practices pertaining to toys, children's furniture, clothing, cribs, electrical devices, home heating equipment, household products, poison prevention, pools and much more. CPSC also offers information on holiday safety, indoor air quality, and safety for older Americans.

Let's all take extra precautions this season!

Free, downloadable information on these and other safety topics is available at www.cpsc.gov/cpsc/pub/pubs/pub_idx.html.

REMEMBER



Contact Darryl Irvin at crimewatch@mainstreetcommunity.org to join Mainstreet Community's Crime Watch team or for more information.

3 Ways Autumn Promotes a Happier Frame of Mind:

Rake in the mental health benefits of the season.

Autumn is a great time of year to get healthier. The season brings a bounty of nutritious vegetables and fruits, and cooler temperatures are ideal for many outdoor physical activities. What may be less apparent — but just as important — are the ways in which autumn promotes a frame of mind that's conducive to mental well-being.

Autumn

EMBRACING CHANGE

Change is one of the defining characteristics of the season. Temperatures drop, leaves change color, and the days gradually grow shorter. That makes fall a natural time to rethink your attitude toward changes in your daily life and relationships, says Melissa Gratas, Ph.D., a productivity coach, author, and speaker with a doctorate in industrial and organizational psychology.

FOSTERING MINDFULNESS

Depending on where you live, fall may offer a welcome respite from the summer swelter. Fall days are often not too hot, not too cold, but just right for spending time out in nature. Research suggests that it may be easier to tap into mindfulness amid natural surroundings.



"Nature is an amazing guide to grounding in the present moment," says Julianne Schroeder, M.S., LPC, RYT, a licensed professional counselor, registered yoga teacher, and speaker. "That's important because a lot of emotional and mental distress comes from either rehashing past events or worrying about the future. Practicing mindfulness retrains your brain to be in the here and now."



To help you get started, Schroeder shares this mindfulness exercise to try on a fine fall day:

- Go outside.
- Notice what you can see around you.
- Observe what you can physically feel in the moment.
- Listen to what you can hear around you
- Stay as long as needed.
- Return to your day feeling calmer and more centered.

RENEWING CONNECTIONS

"Fall is a wonderful time for traditions that bring people together," says Annie Hsueh, Ph.D., a clinical psychologist in Southern California who specializes in couples therapy. Every fall, a family might visit the same pumpkin patch or a group of friends might get together for a tailgating party.

Social connectedness is great for emotional health," Hsueh says. Traditions that include others help strengthen social bonds, create shared memories, and provide a sense of continuity. In the days leading up to the event, they also give you something to look forward to — and Hsueh says the anticipation alone may help you get through a hard day.

fall VIBES



KNOWLEDGE IN THIS ARTICLE WAS PARTIALLY OBTAINED FROM PSYCHOLOGY TODAY'S WEBSITE

**HA HA
HA!**

Beyond Be-Leaf:
Tickle Your Funny Bone With These Fall Jokes

**HA HA
HA!**

**HA HA
HA!**

Knock, knock.

Who's there?

Butternut.

Butternut who?

**Butternut go
outside. It's chilly.**



**What is a gourd
farmer's favorite
sport?**

Squash.



**HA HA
HA!**

**I love all the fall
beverages: spiced
cider, hot cocoa
and Theraflu.**

**HA HA
HA!**



**What's a tree's
favorite song
in autumn?**

"Don't Stop Be-Leafin'."





Message from Office Associate Velvet Loyal

STAY FINANCIALLY ON TRACK WITH YOUR FALL FINANCIAL CHECKLIST



After the summer slowdown, fall can feel like the season to get your life back in order. Feel good about your finances with this financial checklist designed to help you save on everyday expenses, prep for the holidays, and get your money on track before the end of the year.

SEPTEMBER

- Go after that raise

Don't wait until December to tell your boss you want a raise. Now is when many companies set the following year's budget. So if your employer doesn't have a traditional review process, it's time to set up a meeting. Before you do, list out the accomplishments you'll present—ideally using numbers to show results—and pick a percentage bump to ask for. Then shoot your boss an invite with a clear request. Try: "I'd like to discuss my performance over the last year and get your feedback."

- Pay quarterly taxes
- Review recurring expenses

OCTOBER

- Prep your heater

Furnaces have filters that keep dirt and dust out of your home's airflow. Clogged filters not only make your house dustier but also make running your appliances more expensive. Change your furnace filters every 60 to 90 days so everything chugs along as efficiently as possible.

- Track holiday airfare

prices typically tick up for holiday travel. For the best deals on Thanksgiving and Christmas flights, start monitoring prices now and book by early October. If you can, travel on less popular days, such as the Monday or Tuesday before Thanksgiving.

- Get ahead of gifting

There are only a few more paychecks until the winter holidays. And it's the season for overspending. So make your gift list now when there's plenty of time to check it twice. Then, figure out how much you can spend per paycheck to stay on budget.



NOVEMBER

- Check on retirement plan contributions
- Prep for open enrollment

If you get health insurance through your employer, find out when open enrollment is this year. If you plan to buy insurance on HealthCare.gov, open enrollment starts on November 1. If you're a first-timer, learn how to pick a health plan. If you've had coverage before, revisit last year's plan.

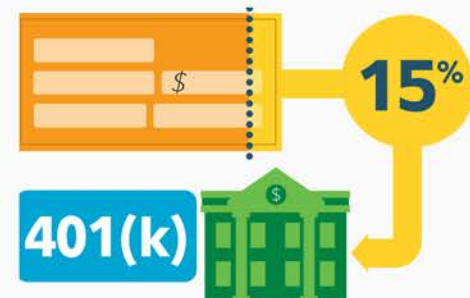
- Plan for PTO
- Book medical appointments and spend FSA money

Consider making health checkups now and going before the end of the year. That way, if you've met your insurance plan's deductible, you can pay less for services before the January reset. If your FSA has money left, spend it on eligible expenses, then submit those receipts and get reimbursed before the December 31, 2024 deadline.



REMEMBER: Association fees are due the 1st of each month and late after the 15th of each month. Any payments received after the 15th will result in a late fee. We are committed to working with homeowners and offer payment plans tailored to your financial needs.

Homeowners with delinquent accounts are encouraged to contact the Mainstreet administrative office in order to discuss payment options. **WE WILL MAKE EVERY EFFORT TO WORK OUT SUITABLE TERMS.**



*KNOWLEDGE IN THIS ARTICLE WAS PARTIALLY OBTAINED FROM FIDELITY'S SMART MONEY.

Conservation Techno Waste

**REDUCE
REUSE
RECYCLE**



The proliferation of iPhones, iPads, smartphones and other personal communication devices in the last few years has made communications easier and more convenient. It also has created millions of tons of toxic electronic trash.

Cadmium, chromium, lead and mercury are among the toxic and potentially cancer-causing substances used to construct smartphones and other personal electronics, according to a 2011 article in The Washington Post. When phones and other devices are discarded, these substances leach into the ground and water, poisoning plant, animal—and sometimes human—life.

In the U.S. alone, Americans disposed of 126 million mobile phones in 2007, reports The Post, and in the last five years, “the developing world has tripled its disposal of electronic junk.” While almost all parts of smartphones are recyclable, Martin Nielsen, chief executive of Waste Systems, says that the U.S. recycling rate for personal electronic devices is low—only 18 percent. In a report released by Electronics Takeback Coalition, the recycling rate for cell phones alone is even lower—a mere 10 percent.

With all the damage that improperly discarded electronic devices can cause, it’s important for everyone to know how to correctly dispose of them. Stores such as Best Buy and Apple will recycle your unwanted electronics, regardless of where the device was purchased. You can also learn more about electronic recycling programs for individuals and businesses at the U.S. Environmental Protection Agency’s website, www.epa.gov/oaintrnt/practices/electronics.htm.



Mainstreet Pet Corner

WOOF!

WOOF!

A GLIMPSE INTO EVOLVING PET TRENDS

In the ever-evolving pet industry, it's crucial to stay abreast of the latest trends and developments that shape consumer behavior and industry practices. As we look forward into this year and beyond, several key themes emerge, indicating where the industry is heading.

EMBRACING INFLUENCER CULTURE

One notable trend is the increasing influence of pet influencers, or petfluencers, on consumer purchasing decisions. Across various social media platforms, pets with substantial followings are becoming brand ambassadors, showcasing products, and driving engagement. This presents a unique opportunity for retailers to tap into local micro petfluencers, leveraging their reach to enhance brand visibility and community connections.

SUSTAINABILITY AND TRACEABILITY

With growing environmental concerns, sustainability and traceability have become paramount in the pet industry. Consumers are seeking products with certifications that demonstrate a commitment to eco-friendly practices, such as sustainable packaging, ethical sourcing, and corporate social responsibility. As awareness around environmental issues continues to rise, expect to see an increased emphasis on sustainable pet products and transparent supply chains.

RISE OF ECO-FRIENDLY PRODUCTS

The demand for eco-friendly pet products is on the rise, reflecting a broader shift towards conscious consumerism. From biodegradable cat litter made from recycled materials to insect-based food and treats, pet owners are actively seeking out products that minimize their environmental footprint. As manufacturers respond to this demand, we can anticipate further innovation in sustainable pet solutions.

PLANT-BASED DIETS FOR PETS

Mirroring trends in human dietary preferences, plant-based and vegan diets for pets are gaining traction. While once considered niche, these diets are now recognized as viable options for pet owners seeking alternatives to traditional meat-based diets. As research continues to explore the nutritional adequacy of plant-based pet foods, expect to see continued growth in this sector as consumers prioritize the health and well-being of their furry companions.



WOOF!

WOOF!

WOOF!

WOOF!



Upcycled Food Certification*

First 3rd party certification program for upcycled food ingredients for brands to create innovative products while reducing food waste.



Certified Vegan*

Certified for products that do not contain any animal products, byproducts, and have not been tested on any animals.



Regenerative Organic Certified*

Represents the highest standard for organic agriculture, with a focus on regenerating soil health and the full farm ecosystem.



Sustainable Palm Oil

Roundtable created to ensure palm oil is not damaging the environment when sourced from beginning to end of the supply chain.



USDA Certified Organic*

Certification for consumables that do not contain GMO's and are grown/processed according to specific guidelines.



Marine Stewardship Council*

Certification to ensure fish that is sourced is traceable, caught sustainably and end practices of overfishing.



Land to Market

An outcome-based certification focused on products that come from land that is verified actively regenerating.



B-Corp Certified*

Designation given to brands of verified performance, accountability, and transparency from employee benefits to supply chain practices.

LOOKING AHEAD

As we look ahead to the future of the pet industry, it's clear that sustainability, influencer partnerships, and dietary trends will continue to shape the landscape. By staying attuned to these developments and adapting strategies accordingly, retailers and manufacturers can position themselves for success in an increasingly competitive market. With a focus on innovation and consumer values, the pet industry is poised for continued growth and evolution in the years to come.

*KNOWLEDGE IN THIS ARTICLE WAS OBTAINED FROM SPINSIGHTS HUB BLOG.





OCTOBER

awesome

best

you

National BOSS'S DAY!



OCTOBER

BREAST CANCER



BER

AWARENESS MONTH



**NOVEMBER IS
DIABETES
AWARENESS
MONTH**



Mainstreet...A Caring Community

Phone: 770-469-7238
Fax: 770-498-5138

The Mainstream
The Voice of Mainstreet
Community Services
Association, Inc.

To place an ad, call 770-469-7238 or email
nadine@mainstreetcommunity.org

THE MAINSTREAM NEWSLETTER Fall 2024 Edition.
Homeowners are encouraged to submit articles of interest to the editor of The Mainstream.
Nadine Rivers-Johnson at nadine@mainstreetcommunity.org.

(Editorial licensing strictly enforced.)

The Mainstream is the quarterly newsletter for Mainstreet Community Services Association. Comments are always welcome.



PHOTO COURTESY OF
NADINE RIVERS-JOHNSON

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