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ALL THE NEWS THAT IS FIT TO PRINT

By Sharon Babbitt

200 Park Avenue

IT'S CHRISTMAS TIME, OR ALMOST

The annual FPNA Christmas party will soon be upon us. This low-key affair doesn't involve shopping for presents, or party clothes—only good food and good company, just the thing to showcase the true holiday spirit.

The party will be held at Sharon's house at 200 Park Ave. on Saturday evening, December 5th, beginning at 6 p.m. and going till whenever. This year the house will *not* be decorated with eight, or even six, trees, but we can promise that there will be at least one...or two...or three. They will all feature the same theme—"Dillard's After-Christmas-Sale"—and even though this may sound repetitive, we promise you it is not. There will definitely be bling. No FPNA business, but there will be one important thing to do—present our Person-of-the-Year Award.

So, please come and bring food. Hot apple cider will be furnished. Also, the Christmas Boutique, which is next door at 206 Park, will be opened up for shopping or just browsing. It features handmade creations by twelve area artists, so you won't see this stuff anywhere else.

DUES AND DONATIONS

Melissa Head paid her dues in the last few weeks, and Lexy Quandt became a new member. Remember, dues are paid annually and are still holding steady at \$20/year. Usually, we pay them around the time of the annual meeting in January, but we're happy to receive them anytime—just so we receive them. Thanks.

Donations to the Fairmount Park renovation continue to filter in. FPNA got its name engraved on the donors' plaque at the Park. For this privilege (and it is one), FPNA agreed to pay \$1,000. We paid \$400 from our treasury and have asked for donations for the rest, or \$600. To date, we have received \$365 in donations—more than half of the required amount. Thank you to the following who have donated: Harold Beck; Terri Dowell and Karl Allen; Kelli Deere and Russell Bothwell; Greg and Vicki Myers; Joe and Mary Lou McGinn; and Sharon Babbitt. Thank you for your generosity. And, if you want to see your name mentioned here, you know what you must do!

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The President's Corner

Sharon Babbitt

200 Park Avenue

This is a red letter day! Sharon doesn't have much to say! As many of you know, it isn't often I am speechless, or nearly so.

The holidays are upon us and we all have plenty to do, but I hope you will put the FPNA Christmas party on your to-do list. It is a fun way to kick off the Christmas season. Yes, yes, there is that "other holiday," Thanksgiving, and I hope you all have a wonderful one and can spend it with friends and family, or doing some charitable activity. Of course, there are some of us who will be thinking of the next holiday to come, even as we consume the turkey and dressing. It is too bad that poor Thanksgiving gets less and less attention but that's the way it's become in our consumer driven society. No matter what is important to you, may you give thanks for what you have and are able to enjoy the joyful season to come.



ANOTHER CHRISTMAS BOUTIQUE

LOCATED IN A
BEAUTIFULLY RESTORED VICTORIAN HOME AT

206 PARK AVENUE COUNCIL BLUFFS , IA
DECEMBER 5 & 6 10:00 A.M. - 5:00 P.M.

MEET THE ARTISTS PREVIEW
DECEMBER 4TH 6:00 P.M. - 9:00 P.M.
FEATURING WINE & HORS D'OEUVRES

THIS BOUTIQUE WILL BE INCLUDED IN THE DEC. 6TH
PRESERVE COUNCIL BLUFFS HOMES TOUR

ORIGINAL WORKS FROM 12 AREA ARTISTS
SANTAS, HOLIDAY & HOME DECOR, WEARABLE ART
JEWELRY, BIRD HOUSES, GOURDS, AND MUCH MORE!

A ONE-OF-A-KIND HOLIDAY SHOPPING EXPERIENCE
CASH OR CHECKS ONLY

CALL SHARON AT 323-5912 FOR MORE INFORMATION



LET'S CELEBRATE THE SEASON with the FAIRMOUNT PARK CHRISTMAS PARTY

Let's catch up with our
Neighbors and Friends

This is a potluck so
bring that dish, dessert or
side that you want folks to
enjoy. Hot Apple Cider will
be served

Also, the Christmas
Boutique next door at 206
Park will be opened up for
shopping or just browsing
It features handmade
creations by twelve area
artists You won't see this
stuff anywhere else.

Dec. 6th 6:00 p.m.
200 Park Avenue

PREDICTING WINTER WEATHER

Source: 1999 Farmer's Almanac

How the Woolly Bear Caterpillar Became "Famous"

Here are the history, facts, and lore about this legendary caterpillar.

In the fall of 1948, Dr. C. H. Curran, curator of insects at the American Museum of Natural History in New York City, took his wife 40 miles north of the city to Bear Mountain State Park to look at woolly bear caterpillars. Dr. Curran collected as many caterpillars as he could in a day, determined the average number of reddish-brown segments, and forecast the coming winter weather through a reporter friend at The New York Herald Tribune.

Dr. Curran's experiment, which he continued over the next eight years, attempted to prove scientifically a weather rule of thumb that was as old as the hills around Bear Mountain. The resulting publicity made the woolly bear the most recognizable caterpillar in North America.

What is the Woolly Bear?

The caterpillar Curran studied, the true woolly bear, is the larval form of *Pyrrharcia isabella*, the Isabella tiger moth. This medium-size moth, with yellowish-orange and cream-colored wings spotted with black, is common from northern Mexico throughout the United States and across the southern third of Canada.

As moths go, the Isabella isn't much to look at compared with other species, but its immature larva, called the black-ended bear or the woolly bear (and, throughout the South, woolly worm) is one of the few caterpillars most people can identify.

Woolly bears do not actually feel much like wool—they are covered with short, stiff bristles of hair. In field guides, they're found among the "bristled" species, which include the all-yellow salt marsh caterpillar and several species in the tiger moth family.

Not all are 'woolly bears! Woolly bears, like other caterpillars, hatch during warm weather from eggs laid by a female moth. Mature woolly bears search for overwintering sites under bark or inside cavities of rocks

or logs. (That's why you see so many of them crossing roads and sidewalks in the fall.) When spring arrives, woolly bears spin fuzzy cocoons and transform inside them into full-grown moths. Typically, the bands at the ends of the caterpillar are black, and the one in the middle is brown or orange, giving the woolly bear its distinctive striped appearance.

Do Woolly Bear Caterpillars Forecast Winter Weather?

According to legend, the wider that middle brown section is (i.e., the more brown segments there are), the milder the coming winter will be. Conversely, a narrow brown band is said to predict a harsh winter. But is it true?

Between 1948 and 1956, Dr. Curran's average brown-segment counts ranged from 5.3 to 5.6 out of the 13-segment total, meaning that the brown band took up more than a third of the woolly bear's body. As those relatively high numbers suggested, the corresponding winters were milder than average. But Curran was under no scientific illusion: He knew that his data samples were small.

Although the experiments popularized and, to some people, legitimized folklore, they were simply an excuse for having fun. Curran, his wife, and their group of friends escaped the city to see the foliage each fall, calling themselves The Original Society of the Friends of the Woolly Bear.

Thirty years after the last meeting of Curran's society, the woolly bear brown-segment counts and winter forecasts were resurrected by the nature museum at Bear Mountain State Park. The annual counts have continued, more or less tongue in cheek, since then.

For the past 10 years, Banner Elk, North Carolina, has held an annual "Woolly Worm Festival" each October, highlighted by a caterpillar race. Retired mayor Charles Von Canon inspects the champion woolly bear and announces his winter forecast.

Most scientists discount the folklore of woolly bear predictions as just that, folklore. Says Ferguson from his

WOOLLY BEAR ?

office in Washington, “I’ve never taken the notion very seriously. You’d have to look at an awful lot of caterpillars in one place over a great many years in order to say there’s something to it.” Mike Peters, an entomologist at the University of Massachusetts, doesn’t disagree, but he says there could, in fact, be a link between winter severity and the brown band of a woolly bear caterpillar.

“There’s evidence,” he says, “that the number of brown hairs has to do with the age of the caterpillar—in other words, how late it got going in the spring. The band does say something about a heavy winter or an early spring. The only thing is ... it’s telling you about the previous year.”

What do you think? Do woolly bears predict winter weather? What other signs of the seasons tell us about coming weather? If you’re interested in winter weather predictions, be sure to check out The Old Farmer’s Almanac, too!

Source:
The 1999 Old Farmer’s Almanac

**“The best and most
beautiful things in
the world cannot be
seen or even touched
They must be felt
with the heart”
Hellen Keller**

FOUR TIPS TO PAYING OFF DEBT

Brad Houle, President, CAHP Credit Union

Debt can sneak up on you. Debt is expensive and negatively impacts your credit score, which can make it harder to buy a car or a home. Fortunately, debt doesn’t need to last forever and paying off balances is easier than it seems. Here are four tips to help organize your finances and pay off debt.

CALCULATE THE TOTAL COST OWED

Credit card balances represent the bulk of your debt, but when calculating how much you actually owe, it is important to add up the corresponding fees associated with them. **Annual Percentage Rate**, is simply referred to as the APR. The APR is the interest that creditors charge and can vary at any given time. Simply missing a payment could make your APR skyrocket overnight. Some credit card companies even try to entice individuals with a low introductory rate, only to dramatically increase it after a few months.

Other fees to be aware of include an **annual fee, late fees** if you miss a payment, and an **over-the-limit fee** if you exceed your card limit. Include these fees when calculating how much you actually owe.

MAKE MORE THAN MINIMUM PAYMENTS

Although it is tempting to make only the minimum payment on your credit card, the longer your debt lingers, the more interest it accrues. Make more than the minimum payment, if and when you can. It will save you time and money when paying off debt.

CREATE A BUDGET AND STICK TO IT

Paying more than the minimum payment is a great first step but it requires planning. Creating and sticking to a budget helps you to organize and prioritize your finances, and allows you to clearly see what is happening to your money. This may lead to some sacrifices but the end result of paying off debt faster is worth it.

TRY THE SNOWBALL PAYMENT METHOD

The Snowball Payment Method works one of two ways. First, you can tackle your biggest debt first by paying only the minimum amount on your smaller debts and using the extra money to make larger payments on your largest debt. Or, you could focus on paying off your smallest debt first and then, once that debt is paid off, use that extra money to pay off the next highest debt. Although you will not save as much money this way, paying off smaller debts can be motivation to tackle your larger ones.

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200 Park Avenue

Continued From Pg.1

DECORATING THE POLES

If you look around, you will probably see that our identification poles have lost their plant life and gained their holiday trimming. Each pole carries two wreaths and two sets of ribbon trims so they will look good from both sides. The wreaths and rolls of ribbons used for bows have all been donated to FPNA over time. We can tell you that the wreaths themselves will last for a long time yet but those bows.....well, they're high up and you can't tell that they are starting to show their age; they definitely will need replacing next year. Get ready, bowmaking crew! We owe thanks to those who've been involved with this project over the years: Linda and Mike Ring; Kyle and Cindy Muschall; Dave and Marie Huggins; Amy Dixon; Cindi Ostronic; Michelle Mutchler Burns; and Sharon Babbitt.

HISTORIC SIGN REMOVAL

Six of these signs have been removed to date, with a few more slated to go before winter. We have determined that some can wait till spring, while a few are in good enough shape to remain for a while yet. If you wake up one morning and see your sign gone, please check your mailbox—we won't remove them without letting you know.

SOME THOUGHTS FROM BOB

As many of you know, Bob Pashek became very ill a few months back with a life-threatening problem. After several months in the hospital, he is now home and very grateful to the neighborhood for their prayers and good wishes. He says his heart was touched by the good will shown by his friends and believes it helped him on the road to recovery.

YARD OF THE MONTH

Our August YOM winner is Cindy and Kyle Muschall, 332 Glen Avenue. Cindy is the avid gardener in the household and has spruced up the little areas of the front yard with their own personality. Under the sprawling and very unique pine tree are a grouping of perennial giant hostas and a sprawling ground cover called "Snow on the mountain". The formal sidewalk is lined with annuals that this year includes coleus, daisys, and vincas. The front porch of the house has smaller hostas, a Japanese maple and a combination of gooseneck and yellow loosestrife. This is our last YOM for 2015. Thanks to all the winners for helping to make our neighborhood a place to enjoy.

FACEBOOK

Don't forget to like us on Facebook and share with your friends. <https://www.facebook.com/The-Fairmount-Park-Neighborhood-Association>



HOW TO SURVIVE A HEART ATTACK WHEN ALONE

Forwarded by Jean Lindfors

Registered Nurse

Let's say you just got home after a long day and you're alone. Suddenly you start experiencing severe pain in your chest that starts to drag out into your arm and up into your jaw. You are not far from a hospital. Unfortunately, you don't know if you'll be able to make it that far. You've been trained in CPR but not how to perform it on yourself. *What to do??*

Since many people are alone and without help when they suffer a heart attack, the person whose heart is beating improperly and who begins to feel faint has only about 10 seconds left before losing consciousness. However, these victims can help themselves. *Here's what to do.*

Cough repeatedly and very vigorously. A deep breath should be taken before each cough and the cough must be deep and prolonged, as when producing sputum from deep inside the chest. A breath and a cough must be repeated about every 2 seconds without let-up until help arrives, or until the heart is felt to be beating normally again. Deep breaths get oxygen into the lungs and coughing movements squeeze the heart and keep the blood circulating. The squeezing pressure on the heart also helps it regain normal rhythm. In this way, heart attack victims can get to a hospital.

Tell as many other people as possible about this. ***It could save their lives!***

AUGUST YARD OF THE MONTH



Kyle and Cindy Muschall

420 Glen

Photo by Kelli Deere

THE Fairmount Press

The Newspaper of the Fairmount Park Neighborhood Association

332 Glen Avenue Council Bluffs, Iowa 51503
www.fairmountparkna.org

Sharon Babbitt	President/Editor
Michelle Mutchler-Burns	Vice President
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Have an Opinion? Please Share!

We welcome any submission from a member that constructively furthers a topic of current public interest. Of course, opinions expressed are not necessarily those of the Association or its membership. Any submission must be received by the first day of the month for inclusion. Please Contact the Editor.

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Yes! I want to be an active member of the Fairmount Park Neighborhood Association. Please find enclosed a check for annual dues in the amount of \$20.00 per household.

My Name and Spouse's/Significant Other's Name: _____

Children's Names and Ages: _____

Address: _____

Telephone Numer: _____ Email Address: _____

Remit to: Dave Huggins, Treasurer, 150 Park Avenue Council Bluffs, Iowa 51503



Yes! I want to purchase a Fairmount Park Neighborhood Association banner.

Please find enclosed a check for the Banner fee of \$12.00

(Or additional amounts of _____ for additional banners totaling _____.)

You must be a paid member to purchase a banner

My Name: _____

Address: _____

Telephone Numer: _____ Email Address: _____

Remit to: Kyle Muschall, President, 332 Glen Avenue Council Bluffs, Iowa 51503 or Dave Huggins, Treasurer, 150 Park Avenue Council Bluffs, Iowa 51503