



Fire science dedication program draws wide support

Central County Occupational Center (CCOC) held a Fire Science/EMT Program Dedication Ceremony on February 13.

Nearly 200 visitors came to the event featuring Congressman Mike Honda and key note speaker, State Superintendent of Public Instruction, Jack O'Connell.

Fire Chiefs and fire personnel from across Santa Clara County and Sacramento showed their support for the program by attending in uniform and provided fire engines as a backdrop

to the festivities.

The event included a \$95,304 specialized funding announcement by Rep. Honda and a Certificate of Special Congressional Recognition to MetroED's Fire Science/EMT programs.

Two local firefighter unions, Local 1165 and Local 230 announced four new scholarships designed for CCOC Fire Science/EMT students.

Local 1165's memorial scholarship is in honor of Mark McCormack, a Santa Clara fire

fighter who died while fighting a house fire on February 13, 2005.

The National Association of Hispanic Firefighters also announced that it gave two \$500 scholarships to CCOC students Alex Barron from Pegasus High School and Alex Ruiz from Independence High School.

At the completion of the ceremony, students displayed their skills, in full turn-out gear, at four skills stations: Knots & ropes, ladders, dummy drag, and fire hoses.

Renaissance Toastmasters meets noon to 1 p.m. every Thursday at Denny's at 2060 S. Bascom. For more information contact: JoAnne 264-4292.



The Real Estate Connection

By Dorene Shirley, Broker

"Hey, My Equity Credit Line Froze"

A few calls have come in recently from clients concerned about notices they've received from their lenders. These notices stated that the lender was either FREEZING the credit line or the credit line limit had been reduced.

I guess this shouldn't be a surprise; lenders need to make sure the borrower has some "skin in the game". As a foreclosure officer in a previous life, so to speak, many of our borrowers in the *crazy eighties* pulled all the equity out of their homes and walked away. Needless to say, this was devastating to the investors.

Good and Bad

What will happen to the homeowner who opened a credit line for emergencies? Well it will definitely reduce their options, but this may be a good thing. I have a client who needs a loan modification. The client was looking to open a line of credit a few of years ago, but didn't qualify. Had that client been successful, they would be losing their home right now. My client had to figure out how to raise the money they needed without dipping into the home equity "piggybank".

Business Owners

If you currently use your home equity line of credit (HELOC) as a cash float for your business, you might consider "parking" this cash in a high yield savings account to offset and minimize the interest you will pay on the HELOC.

Will this affect me?

The changes seem to be affecting homeowners who have less than 20% equity in their homes or live in markets where the home values are declining (Santa Clara, Santa Cruz, and San Mateo Counties are currently NOT in a declining market).

Any questions on the above subject should be directed to: Dorene Shirley, The Property Connection 2380 S Bascom Ave #100, Campbell CA 95008 408-558-9333 408-558-9335(fax) Email: Dorene@DoreneShirley.com Website: www.DoreneShirley.com. If there is a topic you would like Dorene to write about, please forward to articles@mpconnection.net

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APPLICATION FOR PARTICIPATION WITH CAMPBELL CANINES IN BUNNIES AND BONNETS PARADE SATURDAY, March 22, 2008

Owner's Name _____

Address _____

Phone and/or Email _____

Dog's Name _____ Breed _____

Dog's Size _____ (small, medium, or large?)

The canines march in the parade according to size, smallest leading, big dogs in rear. All dogs **MUST** be on a leash at all times and completely under their handler's control. **NO SMALL CHILDREN** without parental presence. Dogs and owners gather in the parking lot on east side of Light Rail tracks about 11:45 a.m.

ALL WELL BEHAVED DOGS WELCOME!