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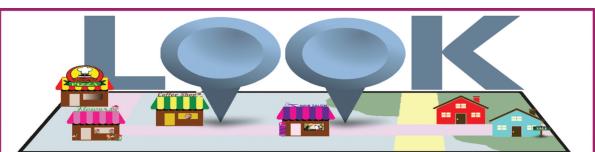


Community Plan

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract and a contract with the State Medicaid Program. Enrollment in the plan depends on the plan's contract renewal with Medicare. Other providers are available in our network. The provider network may change at any time. You will receive notice when necessary. In addition to accepting UnitedHealthcare Dual Complete® (HMO SNP), we contract with other Plans/Part D sponsors.

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Key Food 3151 Westchester Ave.

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Bronx Pizzeria 3579 E. Tremont Ave. PINCHE

Monte Grab&Go Market TJ Lizzy's Deli 1790 Eastchester Rd.

Ruane's Deli

2 Centre Edgewater Pk. Dr.

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Silver Beach Office 1 Plaza Place

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2 bedrooms for Rent located on Logan ave. \$1600. No agent, Utility is not included, NO PET 9178210355

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Garage Sale: Saturday June 29th 10a-3p Country Club: 1396 Kearney Ave Many brand new items with tags ...collectables, clothes, shoes, miscel-laneous items. No early birds please.

Garage/Moving Sale - A large variety of items -everything must go! 539 Hollywood Avenue, between Schley and Dewey Avenues Date: Satur-day, June 29, 2019 Time: 11-3 p.m.

Edgewater PK Waterfront. Great view 3 bedroom / 2 bath. Open kitchen / dining / living room. Large patio Move-in \$449,900 (917) 569-6644 (RHRG)

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Eve's House keeping, vacumming, windows, dishes, general, home cleaning 347-932-2994 Multi-family garage sale 1031 Pierce Ave. Bronx NY AKC German Shepherd puppys for sale long and short hair 4 White females 2 Black & tan makes 1 black& tan female call 914-224-5018. Price is \$1500

1 Bedroom Apartment for Rent Throgs Neck 1st Floor \$1500. Near Shopping and transportation. No Pets No Smoking. Call 718-792-3282

YARD SALE June 29 - 370 Pennyfield Ave Ac units, furniture, books, appliances, and More! 8am-12pm Like new condition

Garage Sale: something for everyone, vintage womens fur coats, AC, vintage singer sewing machine, CDs, DVDs, small fish tank, electric snow blower, lamps, etc at 2843 Coddington Ave June 29th Time: 9-2

Yard Sale Multi-family 1659 Bayshore Avenue. June 29th - 8 to 3

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Estate/Moving Sale Sat 6/29 & 7/6 - 9am to 4pm 2406 Tiemann Ave. Entire contents of house! Furniture , dishes, pots, silverware, jewelry, gift ware

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The Value of a Pre-Qualification Letter

So, you're in the market to look for a home and you're hearing buzz about the need for a pre-qualification letter. Some agents won't even take you out without it. I know that can seem frustrating!

In my world, you should not be seeking just a pre-qualification letter. Your goal is to understand the pre-qualification process as an entire experience, not just a letter. The best part of this process is it's free!

The pre-qualification process is the foundation for any real estate transaction that has mortgage financing attached to it. Without a solid, fully vetted letter and guidance from an experienced Licensed Mortgage Loan Originator, you're setting up your transaction up for failure.

From the buyer's perspective, the letter informs all parties in the transaction of the buyer's purchasing power. The letter provides the buyer with a clear understanding of what price range they can afford, based on their personal situation. Once completed, the letter should be discussed with the clients and the experience begins. The originator should complete an overview of the lending products the clients qualify for, along with a detailed description of the closing costs involved with the entire process. After a buyer has gone through the pre-qualification experience, they should be well-versed on the mortgage process, the estimated total cash needed for closing, and the estimated mortgage payment. At this point, all questions and concerns should be addressed, and the client's mind should be at ease. The factors that determine the most accurate pre-qualification estimate are income, assets, credit history, and employment history. Yes, this sounds like a lot of information, and it can be time-consuming to gather together. But trust me, it's worth it! Purchasing a home is most likely the largest investment of a lifetime. The more thorough the pre-qualification process, the better results you will receive. The pre-qualification letter acts as a road map when searching for your dream home. (Imagine if you had a road map missing highways and streets!)

For a real estate agent, this letter acts as a baseline for your customer's search. This allows you to provide them with listings that fit within their budget and offers a sense of security of who you're working with, as well.

As a seller or a listing agent, this letter is the glue that sticks your transaction together. While you may have many offers on your property, there's always that question of which offer to accept. If you have a detailed letter from a reputable company listing income, assets and credit that have been reviewed, then you're off to a great start. This letter should also include specific information regarding taxes, loan product, and property type. When considering which offer to take on your home, don't always go with the highest offer, or the one with the largest down payment. If all the offers are using mortgage financing, the pre-qualification letter needs to fit the criteria above to secure the sale of your home.

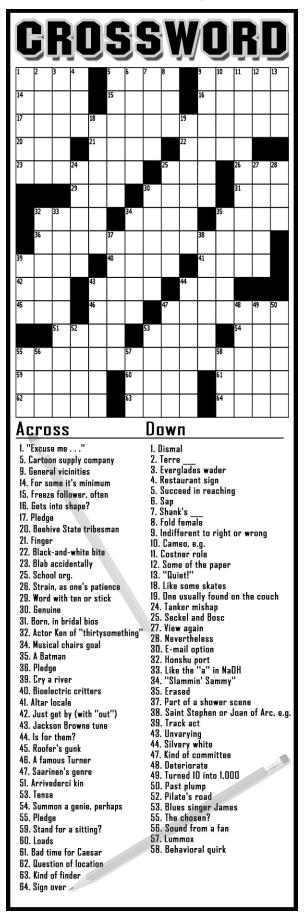
So, for buyers, sellers, listing agents, buyer's agents, and anyone involved in the real estate transaction, I hope this sheds light on the importance of the pre-qualification process and experience.

If you have any questions you can always reach Irene Amato at 1-866-THINK-ASAP.

Follow us next week for the advantages of owning a home versus renting.

Article provided by Irene Amato, CEO Asap Mortgage Corp. NMLS #4214

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OPEN HOUSE SAT JUNE 29TH 12-2PM PELHAM BAY: 2841 CODDINGTON AVE OWN & EARN! 2 FAMILY, 3 BED OVER 2 BEDROOM PLUS FULL BASEMENT, MANY UPDATES \$859K *ASK FOR MADELENE



OPEN HOUSE SAT JUNE 29TH 12:30-2PM SUN JUNE 30TH 12:30-2PM COUNTRY CLUB: 3298 CAMPBELL DR LUXURIOUS LIFESTYLE! 3 BDRS, 1.5 BATHS, FIREPLACE FULL BASEMENT \$729K *ASK FOR MICHAEL



SAT JUNE 29TH 11-1PM THROGS NECK: 757 LOGAN AVE THE ENTERTAINER! LARGE 1 FAMILY SET ON 50X100, FDR & EIK, MODERN FINISHED BASEMENT, A RARE FIND! \$679K *ASK FOR JOSH



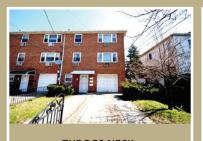
THROGS NECK: 3181 WISSMAN 2 FAMILY WATERFRONT -200' RIPARIAN RIGHTS, 3 BEDROOM TRIPLEX + 1 BEDROOM DUPLEX, RENTAL A/C, 2 CAR GARAG \$1.188M *ASK FOR JOSH



THROGS NECK: 3271A BARKLEY AVE WHY PAY RENT? DETACHED 1 BEDROOM BUNGA-LOW, MAINTENANCE FREE, HURRY \$259K *ASK FOR GREG



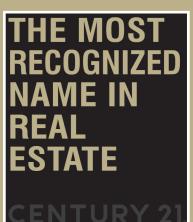
THROGS NECK: 692 BRUSH AVE 2 FAMILY HOME PLUS BASEMENT, BUILT IN 2004, 3 BEDROOM OVER 3 BEDROOM -- EACH WITH MASTER BATHS, 2 SEPARATE BOILERS \$829K *ASK FOR DEBORAH



THROGS NECK: 386 PENNYFIELD AVE LIVE & EARN! 3 FAMILY BRICK 3/3/1 \$964K *ASK FOR DEBORAH

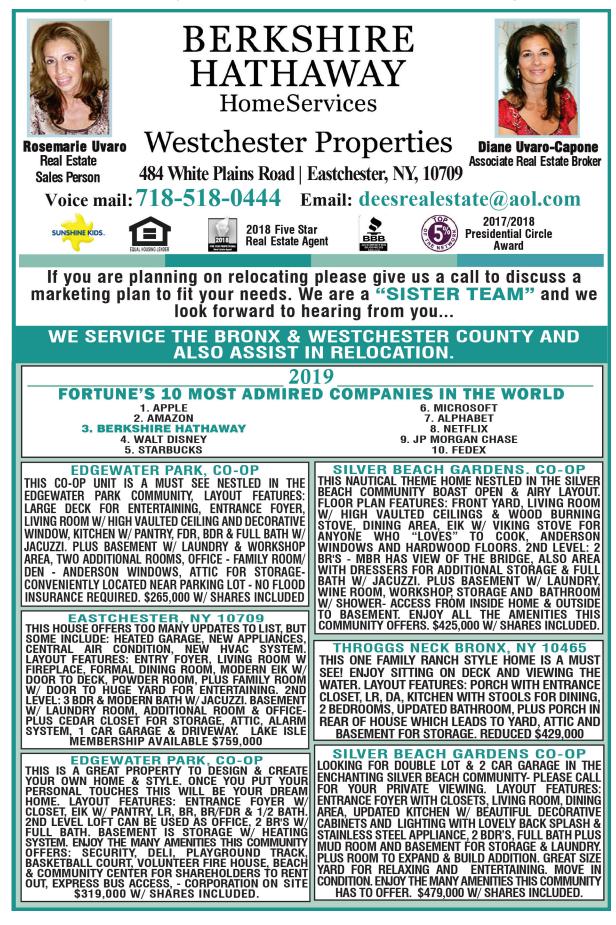


24 POPLAR AVE MOVE RIGHT IN! 2 BEDROOM CO-OP WITH LOTS OF AMENITIES! \$309K *ASK FOR MICHAEL



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2-Minute Cole Slaw

Ingredients

1 pound (400 gram) package of pre-cut cabbage and carrots 1/4 cup mayonnaise 1 Tablespoon lemon juice 1 Tablespoon white vinegar 1/2 to 1 teaspoon sugar 1/2 teaspoon salt

Steps to Make It

Place the cabbage and carrot mixture in a large serving bowl.
 In a small bowl, whisk together the mayonnaise, lemon juice, vinegar, 1/2 teaspoon sugar, and salt. Taste the dressing and add 1/2 teaspoon more sugar if you prefer a sweeter coleslaw.

3. Pour the dressing over the cabbage mixture and toss to coat.

4. Cover and refrigerate until ready to serve.





Councilman Mark Gjonaj



250 Broadway, Suite 1847 New York, NY 10007 (212) 788-7375

On June 27th, as Chairman of Committee on Small Business, I will be conducting a hearing on Food Delivery Smartphone Applications. It is no secret that technology has significantly influenced the business industry. Most recently, I have found food delivery smartphone applications have greatly modified the food industry for all involved parties – consumers, restaurants owners, and third-party online vendor. Although, it has exponentially increased efficiency and mobility, it has adversely impacted local small businesses.

The business models of these online companies were initially set to aide and improve local restaurants by offering a delivery service that restaurants were unwilling or unable to provide in exchange for a modest commission on their sales. However, the food delivery app service has boomed and their symbiotic relationship has shifted. This is primarily due to the technological and behavioral differences between generations.

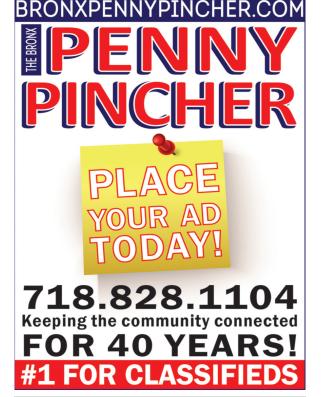
It is safe to say that a majority of the younger population has enjoyed the perks that phone deliveries offer, such as efficiency, diversity, and convenience. They have become accustomed to communicating and shopping with a click of a button. From tweeting, e-mailing, texting, and online shopping, groceries, and meal prep services – everything can be accomplished without directly talking to another human being or leaving the comfort of one's home. Therefore, it is only natural to order takeout in the same fashion.

On the other hand, the older generation continues to dine in the same restaurants. In the instance they decide to order takeout, they do so directly from the restaurant. Furthermore, they are much more understanding and cognizant of the role that small businesses have on a community and the economy. As previously stated, food delivery apps have become antagonistic to the survival of small restaurants that have been in communities for generations.

It is unclear how food delivery services operate, from both the consumer and producer standpoints. Those who use the app have expressed that their delivery fees range from \$0-\$10, depending on the restaurant. However, they are unaware of how those fees are being utilized. In addition, they receive rewards ranging from \$5 - \$20 or 10% - 20% off as incentives to continuously place orders.

Participating restaurants claim that they were originally fond of food delivery apps and could financially manage 5%-10% commission on their sales. However, the percentages have skyrocketed up to 30% or 50 cents of every dollar they make. Additionally, they are claiming that these food delivery apps are also charging them bogus fees for simple inquires that do not result in placed delivery that range from \$5- \$10. To make matters worse, their dispute policies and procedures are extremely difficult to navigate.

Hence, it is important to shed light on the business models of food delivery apps during the Committee on Small Business Hearing on June 27th. Small Businesses are essential to the economic stability and growth of NYC. However, as we know, they are struggling to keep their businesses open. Food Delivery Service Apps, on principle, should contribute to the economic growth of local restaurants instead of being the nail on their coffin.



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"Neighborhood Updates"



Matthew Cruz District Manager Bronx Community Board #10 3165 East Tremont Avenue Bronx, NY 10461 (718) 892-1161 Bx10@cb.nyc.gov

HOME ENERGY ASSISTANCE PROGRAM COOL-ING ASSISTANCE (HEAP)

The Home Energy Assistance Program's Cooling Assistance benefit is now accepting applications from low-income households that qualify for a free air conditioner with its installation. Only one air conditioner or fan that does not exceed \$800 with installation will be given per applicant household. For those interested, you must print out an application at https://www1.nyc.gov-/site/hra/help/energy-assistance.page and mail it to the attention of HEAP at P.O. Box 1401, Church Street Station, New York, NY 10008. As always, my office is available for you if you need the application printed. Please be mindful that there are income requirements in order to apply. To list a few, a household size of one person cannot have a maximum gross monthly income more than \$2,391. If you have a household size of two people, the maximum gross monthly income is \$3,127.

PROJECT OPEN HOUSE

The Mayor's Office for People with Disabilities (MOPD) announced that the application for Project Open House is now available online. Project Open House is a community development block granted offered by the United States Department of Housing and Urban Development and locally administered by the MOPD. Project Open House assists permanently disabled people with needed improvements in their apartments. For example, eligible participants could see work such as widened doorways, the installation of accessible railings and other barrier removals that may be required by individuals with disabilities. MOPD and the City of New York's Department of Housing Preservation and Development obtain the licensed contractor to complete the approved work. To be eligible, applicants must be permanently disabled, must reside within the five boroughs of the City of New York and must meet the "Section 8 Income Limits by House-hold." Additionally, the building owner or representative must allow MOPD and HPD to complete the work. Please share this wonderful opportunity with loved ones and friends. To begin the process and request an application, https://www1.nyc.gov/site/mopd/initiavisit please tives/project-open-house.page. As always, please contact me with any questions at (718) 892-1161.

ADJOURNMENT

As you know, Bronx Community Board #10 voting matters and public meetings adjourn after June and return in September. However, my office remains open to hear your concerns and suggestions. Please feel free to stop by and speak with me or my staff. We are located at 3165 East Tremont Avenue. We wish you a wonderful summer season. It is our hope that you celebrate our nation's birthday the right way – which is with family, friends and neighbors.





BRONX JEWISH CENTER Hosts Community Dinner! Please join us for our next community Shabbat dinner at the Bronx Jewish Center, 1969 Haight Avenue, Bx NY 10461 to be held on Friday, July 5th, starting at 7:00PM. The special theme for that evening will be Shabbat in Turkey. Yes, that's right Turkey. All of your favorite Turkish style dishes will take center stage! We look forward to seeing you! Enjoy a delicious 4 course dinner with your fellow neighbors. Turn your Friday night Shabbat into an evening of spiritual awakening, inspiration, Jewish songs and culinary delight. Please RSVP @ 718.812.1701 to let us know you are coming. Shabbat dinners are held the first Friday of every month. Free of charge and all are welcome to join! SHABBAT SERVICES FOR BEGINNERS: Please join us for our Shabbat Minyan at BJC at 10:00am. Every Saturday at 1969 Haight Avenue. Our new minyan is geared towards beginners as the services will have in depth explanations while engaging the congregants. Additionally, there will be a 5 star hot buffet kiddish lunch after the services. We hope you will be able to join us in pioneering the Bronx Jewish Centers Shabbat morning services! Website: www.BronxJewishCenter.org. Contact: office@bronxjewishcenter.org

PSS CITY ISLAND CÉNTER Upcoming Special Events: Thursday, July 11 @ 12:45 pm, The History of City Island presentation. Stop by picturesque City Island and enjoy the exciting programs offered at our center which is located at 116 City Island Ave. Monday through Friday from 9 am to 3 pm. Experience our exercise classes from gentle yoga stretch, balance class, arthritis workshop and tai chi as well as our vigorous fit for life and cardio fit. We also offer acrylic painting, mixed media art class, health presentations, singing group and parties! Lunch is served from 12-1 pm, suggested donation \$2.00. We go on shopping trips every day; i.e. Shop Rite, Dollar Tree, Target, Kmart as well as theatre excursions, special trips, special luncheons and more. It's free to become a member but you must be 60 years or above. For more information contact Patty @ 718-885-0727 or email pattis@pssusa.org for our monthly calendar. **COMMUNITY FRIDAYS AT CONCRETE PLANT PARK**

COMMUNITY FRIDAYS AT CONCRETE PLANT PARK Friday, June 28, 2019 4:00pm–8:00pm. Join the Bronx River Alliance on the last Friday of the month from June through October for fun activities! Enjoy FREE community paddles, cooking demonstrations and tastings, foodway tours, games, arts and crafts, music, photo booth, movies and more! Westchester Avenue Park Entrance in Concrete Plant Park between Whitlock Avenue and Bronx River Avenue. Event Organizer: Bronx River Alliance, 718.430.4665, foodway@bronxriver.org.

SURVIVOR 1 AM WELL- AWARENESS EVENTS AT BUFANO PARK Schedule follows READ THROUGH spreading the word as it's all for you and there's something NEW in the very month of JUNE! Bufano Park on Bradford Avenue btwn Waterbury and LaSalle. We invite all in partnering to be that village. Awareness through proactive prevention to empower the next is always our focus. How can we be better? Together is key. We were once children; remember! Saturday, June 22nd, 2019 Mid-Year Multi-Cultural Celebration 1pm to 6pm LDM Charles Laloma live for Fun Family times playing a variety of multi-cultural music. What's your heritage fay? Let us know and we'll put it in rotation to play!!!! Special Guests include: Ondrea Lynn author of Best Selling Book; Born Enough facilitating a workshop and signing 50 book giveaways to 50 lucky/blessed families moving us through our childhood trauma to empower and protect the next. Also, James McSherry retired amazing veteran teacher from Lehman High School and community neighbor to address us with his own incredible gift of life experience. Great things are happening so plan accordingly. Other guest speaker to be added next week as they come and commit. Therapist, Life Coach and Speaker, Karina Ayvar whose purpose is, as she so beautifully coins it best, "Building Women's Resilience through Vulnerability" will be another onsite dynamite with an ability to give a bilingual delivery as well to our Latino population. We are adding programming through SHAPE UP NYC provided by New York City Parks Department. Iovana Bonfonte will be facilitating fitness classes starting on Saturday, June 29th at Bufano Park Start time: 9:00am through September people!!!!! Every Saturday!!!!!! Let's get physical. Saturday, July 20th, 2019 Continued Awareness* Family Fun 1pm to 6pm Chess, Face-Painting, Karaoke *ALWAYS* Arts. Saturday, August 24th, 2019 Yay! Bufano Park's 80th Birthday 1pm to 6pm Celebrating 80 yrs through community awareness. Saturday, September 21st, 2019 Anti-Bullying Awareness 1pm to 6pm Back to School Blues Survival Tools and the planning to bring skating back again! Saturday, October19th, 2019 Annual Costume Celebration Family Fun for everyone in great awareness. Festivities are provided until 6:00pm at each event. Come advocate and tent at our event. Together we are the difference! To participate in volunteering or tabling contact Sonia (347) 834-1917 Follow Survivor I Am on Instagram. Like our Facebook page for more adversity awareness content. Visit our website www.survivoriam.org and click on photo gallery to view past amazing gatherings! THE TIME IS NOW. Want to help? Contact us to find out how!!!

JEANNE JUGAN RESIDENCE Please consider donating NEW gift items to Jeanne Jugan Residence located at 2999 Schurz Ave Bronx, New York 10465. These items can be sold annually in our gift shop and Christmas Bazaar. We have a special need for brand new toys. Other items include costume jewelry, gift sets, electronic items specialty items, NEW tagged clothing, accessories and collectibles. We are unable to take VHS, used dish sets, loose glassware/ vases, books or used bedding of any kind. If you have a question concerning a donation contact Joanne at the Home at 347-329-1800. Drop off week days if possible. PLEASE make sure donations are securely packaged and labeled GIFT SHOP/JOANNE.

NY PUBLIC LIBARY - PELHAM BAY BRANCH Play Wii games and board games at the Library. Ages 5-11. Thursday, June 27th @ 2:30 p.m. | Monday Movie Matinee: Creed 2, Monday, July 1st @ 1 pm. Heavyweight champion Adonis Creed faces off against Viktor Drago, the son of Ivan Drago. PG 13 New Line Cinema 120 min. Drama, Sport | Stay Well Exercise on Tuesday, July 2nd @ 10:30am. Join us for a fun exercise class for all ability levels! Volunteers trained by the Health Promotion Services unit of NYC's Department for the Aging will lead participants in a well-balanced series of exercises for all ability levels. No special clothing or equipment is necessary. Note: Those participating in the exercises must sign an activity release form. 3060 Middletown Road Bronx, NY, 10461, 718.792.6744.

NATURE CENTER ADVENTURES: PELHAM BAY PARK Thursday, June 27, 2019, 11:00am–12:00pm. Join our Adventure Guides, who lead free nature related programs at our Nature Centers this summer. Nature Center Adventures connect New Yorkers of all ages to nature through experiential learning. Nature Center Adventure programs include scavenger hunts, nature crafts and games, and getting up close and personal with our nature center animals. Pelham Bay Nature Center in Pelham Bay Park, Bruckner Boulevard and Wilkinson Avenue. Free Event, Urban Park Rangers, 718.319.7258.

HAVE AN EVENT OR COMMUNITY NEWS? SUBMIT YOUR NON PROFIT EVENTS, NEWS ETC. TO BXPP@AOL.COM AND DON'T FORGET TO VISIT OUR NEW COMMUNITY GROUP AT WWW.FACEBOOK.COM/GROUPS/BXCOMMUNITYNEWS

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American \$17⁹⁹/foot

Ham, Turkey, Roast Beef, Salami, Swiss or American, Lettuce & Tomato

Chicken Italiano

\$**18**99/foot

Grilled Chicken Cutlet, Fresh Mozzarella, Roasted Peppers, Broccoli Rabe

The Village \$1899/foot

Eggplant, Roasted Peppers, Fresh Mozzarella, Broccoli Rabe. Lettuce & Tomato

Finger Sandwiches

Served on a Soft Dinner Roll or Mini Club Rolls, Ham, Turkey, Roast Beef and Cheese. Includes: Potato and Macaroni Salads

48 Sandwiches for \$**7/**99

96 Sandwiches for \$**14Q**99



Cold Cut Platters \$800 P/P The Basic Platter • 10 person min.

Ham, Roast Beef, Turkey, Salami and Any 3 Cheeses Includes: Potato and Macaroni Salads, Cole Slaw, Pickles, Rolls, or Sliced Bread, Mustard & Mavo

Cold Antipasta Platters \$9999

MEDIUM: 10-12 PEOPLE Dry Sausage, Sopressata, Pepperoni, Imported Provolone, Fresh Mozzarella, Roasted Peppers, Prosciutto, Served with Bread Sticks

Yankee Special \$1899/foot

Breaded Chicken Cutlet, Bacon, Fresh Mozzarella, Lettuce, Tomato

Roasted Combo \$1899/foot

Roast Beef, Turkey, Pastrami, Swiss or American Lettuce & Tomato

Italian \$18⁹⁹/foot

Ham, Salami, Pepperoni, Sopressata, Provolone, Roasted Peppers, Mortadella, Lettuce & Tomato

Turkey Ciao \$17⁹⁹/foot

Turkey, Sliced Chicken Breast, Swiss. Bacon. Lettuce & Tomato

> Please Order Two Days in Advance

All Heros Include: Potato and Macaroni Salads, Cole Slaw, Pickles and Mustard and Mayo

	291902	Small Serves 10-12	
Tossed Green Sala	ld	small \$35	large ^{\$} 55
Caesar Salad		small \$45	large \$65
with Grilled Chicke	en	small \$55	large \$80

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Appetizers Cold

Fresh Fruit Platter	small \$50	large \$70
Assorted Platter with Cheese	small \$55	large ^{\$} 85
Vegetable Platter with Dip	small \$50	large ^{\$} 75
Fresh Mozzarella and Tomato	small \$30	large ^{\$} 50
Roasted Peppers in Garlic & Oil	2 LB. TRAY	\$14.99
Shrimp Cocktail Platter	small ^{\$} 85мр	large ^{\$} 165mF
Cookie Platter	small \$30	large ^{\$} 50
Please Order Two Days in Advance		

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www.bayparkcenterfornursing.com

answer any questions and help you decide if

in the area.

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