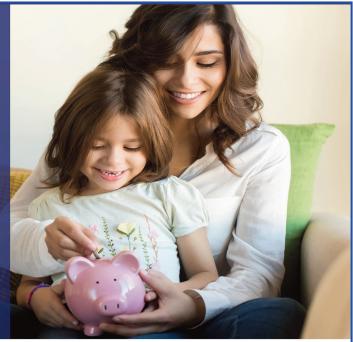


Get Money for Your Down Payment with a SONYMA Down Payment Assistance Loan!





DPAL - Down Payment Assistance Loans (DPAL) may be used with any SONYMA program by borrowers toward their down payment and or closing costs.

- DPAL loans can be the higher of \$3,000 or 3% of the home purchase price up to \$15,000.
- DPAL loans have a zero percent interest and no monthly payments are required.
- A portion of a DPAL loan may be required to be repaid if the SONYMA mortgage is paid off in less than 10 years of the home purchase date. After 10 years, DPAL will be completely forgiven for homeowners who remain in their homes.
- DPAL may also be used to pay upfront mortgage insurance when required.
- Recipients of DPAL loans will pay a 0.375% higher interest than SONYMA's standard rate on their mortgage (except for the Homes for Veterans and Energy Star* programs).
- Homebuyers can apply for a DPAL loan with their SONYMA mortgage application.

DPAL LOANS ARE AVAILABLE WITH ANY SONYMA LOAN PROGRAM.



Jessica Coen Branch Manager NMLS #68055, Mortgage Loan Officer o: (888) 456-6647 | m: (347) 712-6576 Jessica.Coen@usmortgage.com www.usmortgage.com/Jessica.Coen





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- Diabetes Management
- Hospice/Palliative Care
- Respite Care

Respiratory Treatments

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- Tracheostomy Care
- •Bi-Pap/C-PAP
- Suctioning

Skin/Ulcer Treatments

- Negative Pressure Therapy (Wound Vac)
- Pressure Reducing Devices
- Nutrition and Hydration
 Interventions
- Ulcer Care
- Surgical Wound Care

Special Programs

- Alzheimer's/Dementia Program
- Restorative Nursing Program
- Medical Model Adult Day Care
- •Behavioral Health Unit

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- Therapeutic Ultrasound
- Electrical Stimulation
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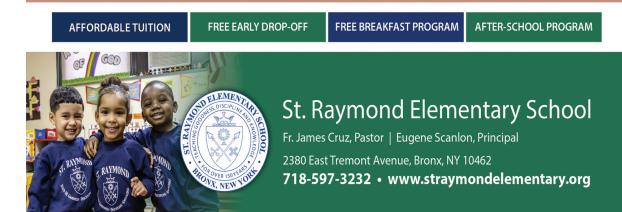
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THE BRONX JEWISH CENTER @PELHAM PARKWAY: Located at 900 Pelham Parkway South, Bx NY 10462 will proudly be hosting High Holiday services to the Community at the beautiful Center on Friday Septembe15th starting at 7:00 *pm* followed by a delicious hot 4 course holiday dinner. Saturday and Sunday, Sept 16th and Sept. 17 starting at 9:30 am there will be Rosh Hashanah services followed by a delicious hot lunch and evening services starting at 7:00 pm on both days. Yom Kippur evening Sunday Sept.24th Kol Nidre services will begin at 6:45 pm. Yom Kippur Day, Monday Sept.25th services will start at 9:30 am with Yiskor being recited at 11:00 am. Yizkor, is a special memorial prayer for the departed. In this prayer, we implore God to remember the souls of our relatives and friends that have passed on. The Holiday will be ending at sunset on Sept 25th. No tickets needed. There will be an exciting children's program. Services will be in Hebrew and English. Please join us for a warm, inviting and friendly atmosphere. PLEASE RSVP to reserve your seat at BronxJewishCenter.org OR Tel: 718-812-1701. Email: RABBI@BRONXJEWISHCENTER.ORG. THE THROGGS NECK BID'S 2ND ANNUAL GALA: Held on October 19, 6pm, at the Villa

Barone catering hall. Great food, wonderful entertainment and music, and more will be featured. Funds raised will go to Tunnels to Towers, our local children's dance school Performer's edge, and more. Watch this space for more details, and information on journal and ticket sales. Get healthy, get fed! The Family Worship Center's 8th annual Community Day and Health Fair will take place on *Sept. 17, 11—2pm,* at the Derosa O'Boyle Triangle, 3031 Cross Bronx Expressway. School supplies, food, games, and more, all for free ANNUAL CHRISTMAS BAZAAR: Jeanne Jugan Residence - **November 4, 2023** Our Home is preparing for our Annual Christmas Bazaar on November 4th and is in need of NEW gift items of jewelry, perfumes, toys, games, tagged cloth-ing, electronic items, household items (Only New) for our giftshop and Bazaar. Drop off Items must be wrapped securely labeled Giftshop /Joanne with return address & phone number for reply. If you have questions regarding a donation contact Joanne at 347-329-1800. Your donations will help support the Little Sisters of the Poor and their mission to the elderly poor of our community. Thanking you for your PAST & PRESENT GÉNEROSITY.



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MEETING SEASON

September is here and so too is our committee meeting season. Our next Full Board will be Thursday, September 21 at 7 P.M. at 3077 Cross Bronx Expressway Service Road. If you have a concern or complaint, you are welcome to contact our office by phone and/or e-mail. Our committee meetings meet on the same day each month. Our Economic Development Committee meets on the First Tuesday. **Our Health Committee meets on the First** Wednesday. Our Housing Committee meets on the Second Tuesday. Our Parks Committee meets on the Second Thursday. Our Youth Committee meets on the Fourth Monday. Our calendar from September through November is already on our website and can be found at this link: https://tinyurl.com/y49t6ju2

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If you or someone is dealing with stress, depression, anxiety, alcohol or drug use, the City of New York is here to assist. New York Citv Well (NYC Well) is a confidential and free mental health support that you can access at any hour of the day. You will be able to speak with a counselor and will have access to other support services and programming. This service is available in more than two hundred languages. You may call (888) 692-9355 or text 'WELL" to 65173 to get started. You also visit can https://nycwell.cityofnewyork.us/en/ for more information.

SEPTEMBER 11TH CEREMONY

Each year on September 11th, our community gathers at FDNY Engine 72 at 3929 East Tremont Avenue to read the names of our fallen heroes. Kindly consider joining us for this memorial. It commences just after 6 P.M. on Monday, September 11th. PLEASE TAKE NOTE: Once your ad has been placed, there will be NO REFUNDS. PLEASE: Read your ad the first day it appears. If any error was made by The Bronx Penny Pincher on a TELEPHONE NUMBER OR ADDRESS the publisher will be happy to correct it FREE OF CHARGE. The Publisher is not responsible for typographical errors. However, the Publisher must be notified within 48 hours of THAT publication or the publisher will not assume responsibility. Please include your phone number and/or address in ad copy or the Publisher will not be responsible if either of the above is left out. PLEASE WRITE LEGIBLY. We will not be responsible for illegible handwriting.



All copy must be received by MONDAY, 2 WEEKS PRIOR to your event for that Thursday's Publication. The Bronx Penny Pincher reserves the right to refuse any copy that is not in the best interest of the community.

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