



For Board and Committee
Meeting Dates,
please see calendar
on the last page.

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Road Safety

Dear neighbors, during this season of festivities, let us pause for a moment and remind ourselves of importance of road safety, courtesy, and civic responsibility. The tragic accident at the Franconia and Cannon intersection that took place in September is another reminder of that to all of us.

Loft Ridge residents and guests are urged to obey speed limits throughout the community. **The speed limit throughout Loft Ridge is 25 mph.** Please slow down not just over the speed humps but throughout the community. During winter when it gets icy, it is especially important to do so. Obeying the speed limits can save lives – isn't it worth a few extra seconds? If you see someone driving aggressively, please call the police department's non-emergency number (703) 691-2131, 24/7. Please have the license plate and location when you call. If the driving behavior is an immediate or eminent threat to life and property, please call 911.

We commend those who care enough about the environment and their health and choose to use their bike to get to work, run errands in this area, and exercise. Under the Virginia Code, cyclists are provided the same access to roads as other motorists. The VA codes related to cyclists may be accessed at <http://bikewalkvirginia.org/resources/documents/VirginiaBicycleRules2004.pdf>. Cyclists are required by law to ride their bikes, with the direction of traffic on the roadway. For their own safety and the safety of others *we urge all cyclists to obey all rules of the road.*

Many residents from Loft Ridge and neighboring areas, including children, enjoy walking or playing outside. When it is dark, early in the mornings or in the evenings, the weather is poor, windshields fog and our night vision dims as we age, *we remind walkers, runners, pet walkers, and bicyclists to wear something light and reflective like tape, a vest, a belt or a hat.* Also please teach our children not to play in the road. If walking on the road, please walk against traffic so you can see if a car is approaching too close.

As we all know, Franconia Road is one of main area arteries and has a very large volume of traffic traveling west in the afternoon rush and east in the morning rush. Unfortunate, the only places where this traffic is interrupted is at the intersections of Rose Hill Drive/Franconia Road and Telegraph Road/Franconia Road. Currently, there is no accommodation to allow for pedestrians or cyclists to cross the road safely in this two mile section, although the road has many residential neighborhoods on both sides and several schools along its length.

Our Association has already been actively involved in several activities to voice our collective concern regarding the road safety issue and to encourage our elected officials to take active measures to address it. Lee District Supervisor Jeff McKay and VA state delegate Mark Sickles believe that funds for road safety improvements along Franconia will be allocated. While the VDOT conducts a study to determine solutions to this issue, Supervisor McKay strongly encouraged all affected residents to share their suggestions for a community-friendly resolution that is affordable and achievable in the nearest future. Please feel free to contact us at board@lofridge.com if you have any questions.

We thank conscientious drivers, bikers, and walkers for helping keep the roadways safe in the Loft Ridge community.

Remember road safety is everyone's responsibility!

Loft Ridge Project Update

Grounds work and **tree removals and prunings** will be finished in Spring 2011.

Additional safety handrails were recently installed on equipment located at the Ridge View Drive and Evergreen Knoll playgrounds.

The **snow removal** contract has been reviewed and approved; as has been the practice in prior years, sanding will occur on hilly areas with ice, and plows will be called when snow accumulates to 3 or more inches.

Although fully funded and originally scheduled to occur this fall, work on the **creek erosion** (behind Churchman Court) and the **bioretention area** (at the end of Gypsy Court) has been scheduled for Spring 2011.

Seasonal Decorations

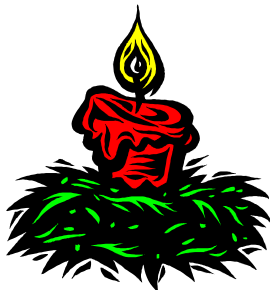
Seasonal decorations provide a festive atmosphere for the whole neighborhood to enjoy, whether they be a simple wreath on the door in Spring, carved pumpkins for Halloween, colorful outside lights or candles that appear in windows during the December holidays.

All of these things provide a warm and pleasant feeling as we come and go from the area, and show pride in where we live.

By the time you get this issue, we will be in the middle of the holiday season, so please keep in mind:

- Be considerate of your neighbors' sensibilities when decorating.
- Be certain that your electrical cords and connections are in good order.
- Turn off lighted decorations when you retire.
- Water in-house live trees every day to prevent fires.
- Remove your decorations by early January. Christmas trees are normally picked up by the County during the first two weeks of January. Do not dump your tree on common grounds or in the woods.

Enjoy a well planned and safe holiday.



Snow Removal: It's that Time Again

This is just a friendly reminder that homeowners are required to remove both snow and ice from the sidewalk that abuts their property. Please help our children get to school safely and our neighbors find a safe way to the bus stop by keeping sidewalks clear of snow and ice. If you live near elderly, disabled or other individuals who are unable to shovel their own walk, please help them out.

If you chose to apply a de-icing product, please do not use salts such as calcium, potassium, sodium chloride or ammonium sulfate/nitrate. Products such as Halite, RockSalt and IceFighter have destructive ingredients and are harmful to concrete. Products such as Soft Thaw are effective and better for concrete and safer for the environment, as are clean sand and non-clumping kitty litter.

While the Association has an established plan to plow our streets, it does not include plowing individual parking spaces. Clearing those spaces is the homeowners' responsibility, and should be done in a manner that does not hinder the normal flow of traffic on your street or would prevent emergency vehicles from entering our community.

Since the county does not plow our streets, the Association has arrangements to start plowing whenever accumulation exceeds 3 inches. For that plowing to be effective, it is important that no vehicles be parked in such a way as to impede the entrance or exit of service vehicles assigned to plow, apply sand, etc.

If you are interested in volunteering to help shovel the common sidewalks in Loft Ridge, (i.e. along Ridgeview Drive and around the Cannon Lane entrance etc.), please contact Lisa Staresina at 703-960-7267 or Nelson16@hotmail.com. She will compile a list of volunteers to call on if we have a significant snowfall.

“This Old Townhouse” Article Series

We are pleased to launch one of our three new and (hopefully) regularly-appearing feature articles. The “This Old Townhouse” feature will give Loft Ridge residents an opportunity to show others in the community about repairs and remodeling that they have done in their town homes, and to provide construction details for those interested in undertaking similar projects in their homes. In this issue, we discuss how to convert one long closet into a more practical closet and kitchen pantry.

Townhouse model:

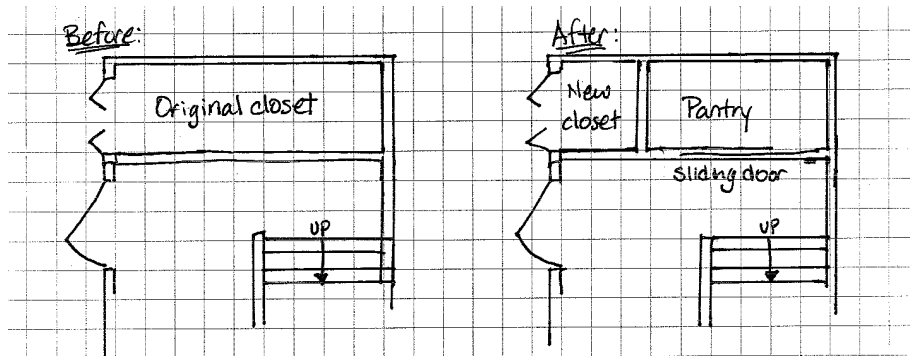
Dunlaw model

The Problem:

The closet in the basement bedroom was too narrow (28' x 82") and deep for any practical use.

The Repair:

The closet was split into two spaces: (1) a separate, smaller closet that was more functional, and (2) a larger shelved pantry that greatly expanded home kitchen (and camping equipment) storage. The pantry was finished with wire shelves and sliding doors, and the floor in both areas was painted with concrete paint to provide a more finished look. See a before and after sketch below:



Materials needed:

- Two by fours and two by sixes to frame out the new walls
- Wood nails
- Dry wall
- Dry wall nails and screws
- Dry wall tape
- Plaster and joint compound
- Sliding doors
- Shelving
- Basic tools, including hammer, saws all, and tile cutter

Cost:

Unfortunately, the repair was performed too long ago for price to be relevant.

What if your neighbors want more information, may they contact you?

Yes, you may contact Mary Kelly at surfblueslug@yahoo.com.

Do you have a home repair or remodel that you would like to share with your neighbors? Have you redone your closets? Replaced doors? Reconfigured kitchen cabinets? It doesn't have to be a big repair or a fancy remodel, you just have to be willing to share it. If so, contact Luba Mullen at 571-218-9882 or comChair@loftridge.com.

Your neighbors would love to hear about it!

Radon Risks and Remedies

Radon is a heavy, colorless, odorless gas that occurs naturally when trace amounts of uranium in soil decompose. This gas is highly radioactive, so even the small amounts that seep into homes can cause cancer. Behind smoking, radon is the second leading cause of lung cancer and causes an estimated 21,000 cancer deaths annually. Fortunately, cheap and reliable tests will reveal whether the radon levels in your home are safe.

Radon testing is important for Virginians, since the geology and soil content show elevated radon levels compared to other areas of the country. The EPA has an online map showing average radon levels by geographic areas. High radon levels can be reduced with affordable repairs by certified contractors.

For less than \$20, a short-term test will measure radon levels. Websites and hardware stores sell charcoal canisters as take-home kits. To perform a short-term test, place the canister in the lowest part of your home for about a week, then mail it to the testing laboratory to get your results. Since radon levels change through the year, several short-term tests will give more accurate results. Long-term tests include alpha track and electric detectors, which take 90 or more days. These give more accurate results and are more likely to show whether the average year-round radon level is safe.

If radon levels are unsafe, a qualified radon mitigator can install vent ducts and fans along with sealants to remove the gas and reduce the amount entering your home. If you're planning to purchase a home, be sure to have it tested before signing the contract. Many sales contracts include a radon testing clause, so that the seller pays for reducing unsafe radon levels.

The EPA's radon guide to testing and mitigation is at <http://www.epa.gov/radon/>



Loft Ridge Home – Insulation Project

This winter marks our 10th anniversary in our Loft Ridge home. During the past 10 years, we've had to replace rotten wood three times to both the front and back of our Custis model home. Last year we finally said "enough," and did research into the cause of the rotten wood. The cause was easy to find. Ice dams. After storms, snow would accumulate on the roof. Heat in the attic (and elsewhere) caused the snow to thaw; the resulting water dripped down to the eaves where there was no heat causing the snow to refreeze. The resulting icicles were pretty, but damaged to the wood. Eventually, water entered the house.

To solve the problem, we choose to increase the insulation. Our house is 25 years old and was not as energy efficient as it could be. Also, there were cold spots throughout the house, so we knew heat was escaping.

Our contractor removed all insulation around the windows on the first and second floors. He found:

- Insulation which had a lower R-Value than recommended (not surprising because recommended R-Values have risen over the last 25 years).
- Major air gaps permitting outside air to enter (the ant invasion stopped after we had the gaps sealed).
- Moisture had entered into the drywall in a few places.
- Big open areas such as at the attic stairs where interior heat escaped into the attic. (There is an insulation tent to prevent such escape of heated air.)

We chose to undertake a major insulation project to properly insulate the house and prevent ice dams. Even a minor project such as a tent over attic stairs for less than \$75 or caulking around air vents, though, will make a big difference. I can hardly wait for the electric bill in January; wait a second, I should be careful what I wish for!

Your Financial Documents – Which Ones To Keep, and For How Long

We have so many types of financial accounts and the statements that go with it.

We can't keep everything forever, but if we ever get into an unfortunate situation with Uncle Sam, we will need every possible piece of evidence to substantiate an expense or income. The length of time you should keep a document depends on the action, expense, or event the document records.

Here is a list of financial documents and a suggestion on how long to keep them:

Documents	How Long to Keep Them
Bank statements	6 years
Bank certificates	Forever
Canceled checks	6 years
Contracts	Until updated
Credit Card account numbers	Until updated
Divorce papers	Forever
Home purchase and improvement records	As long as you own the property or are rolling over profits from it into new property
Household inventory	Until updated
Insurance, life	Forever
Insurance, car, home, etc.	Until updated
Investment records	6 years after tax deadline for year of sale
Investment certificates	Until cashed or sold
Loan agreements	Until updated
Military service records	Forever
Real estate deeds	As long as you own the property
Receipts for larger purchases	Until sale or discard
Service contracts and warranties	Until sale or discard
Social Security card	Forever
Tax returns	6 years from filing date
Vehicle titles	Until sale or disposal
Will	Until updated

Don't Tire Yourself Out

Recall the last time you rode a bike, gliding along the road as the miles swept by. Even uphill climbs seemed easy with lower gears. Now remember riding with a flat tire. At first, you might have asked yourself whether the path was that steep, or if you'd gotten out of shape. What went wrong? Don't worry, the road hasn't grown steeper, and you're still a powerful peddler. Low pressure was the problem. With insufficient pressure, even level paths become exhausting.

The same applies to driving in a car. Drivers might not notice the extra effort and energy their engine needs to push along the road, since their legs push the accelerator instead of turning gears. However, both cyclists and drivers waste energy with under-inflated tires. Fortunately, this problem is easy to fix, and is the easiest way drivers can save fuel.

Ways to save:

- Tire pressure is easy to check. Gas stations sell mechanical gauges and digital pressure readers, which display the pressure automatically.
- Using either device, measurement tire pressure two or three times to obtain an accurate reading.
- Under-inflated tires can reduce mileage up to 6% and are at higher risk for blow-outs.
- Properly inflated tires wear more evenly and last longer.
- Even President Obama noted the advantages of proper tire inflation in a 2008 comment.
- Kids can help too - instead of waiting in the car, they can test tire pressure while their parents refuel the tank.

Keep Your Heat Pump in Tip-Top Shape

Natural gas is not available in Loft Ridge, so all homes in our community use heat pumps for cooling in summer and heating in winter. Here are some tips to help you keep your heat pump running:

- Set your thermostat a few degrees higher in summer and a few degrees lower in winter to run the heat pump less frequently.
- Bottoms up! Break out your blender for summertime smoothies to cool down or boil a kettle of steaming tea to warm up in the winter.
- Dress for the season. T-shirts and shorts in January might be OK for California or Texas, but not Virginia.
- Most digital thermostats are programmable and can run a daily schedule to run less frequently when you aren't home.
- If you plan to be away from home for a long time, remember to set your thermostat accordingly.
- Have your system inspected every one or two years. A certified technician can refill coolant and clean the coils to keep the system at peak performance.
- Give the outside fan coil room to circulate air. Clear leaves and debris away from the outside coil in autumn, and remove snow from around the perimeter.
- The inside fan is the second half of the system. Replace the air filter monthly, or when it gets dirty. Consider duct cleaning every three to five years.

Winter Freeze Alert!

- When you have finished watering for the season, it is a good idea to turn off the water for your outside spigots and detach your hoses. A connected hose filled with water can freeze and break the bib.
- Also, remember to adjust your heat accordingly if you are going to be out of town during any time during the winter. If you leave town and turn your heating system off, or down too low, the water pipes in your home could freeze and burst during sub-freezing temps.
- For those who love having a fire in the fireplace, follow good practices: make sure your chimney is clean; use properly seasoned wood; do not overload your grate with too many logs; use a screen; and allow ashes to cool completely before disposing of them.
- When the roads are icy – please reduce your speed. Make sure your car has had a recent tune-up and that your windshield wipers are working well; try to keep at least a half tank of gas at all times; keep an emergency kit, a good windshield scraper, working flashlight, a warm blanket and some sand in your car or truck.
- And another reminder – please keep your coach lights on during the night. It really does not add much to your bill but it does a great deal to keep the community safe.

2010 Tax Season Hints



There isn't much you can do after December 31st to reduce your taxes for the current year, but there are still some things you can do now to rake the sting out of this year's tax bite!

1. **Charitable contributions:** It doesn't just have to be monetary contributions – there is a great need for gently-used warm clothing and other household items at this time of year. And the food banks are in particular need of food for their distribution efforts, especially since more people are relying on these banks for their food needs. Contact charities in our area, as well as churches to help you find the area of greatest need. And if your charity accepts credit cards, you can charge a contribution in 2010, deduct it on your 2010 return, and pay for the contribution in 2011.
2. **Medical expenses or business purchases:** Although it is not advisable to run up credit card debt, medical expenses may be charged and then deducted (subject to 7.5% of Adjusted Gross Income for deduction as itemized deductions) or business expenses in 2010, deduct them in 2010 but not pay the charges until 2011. Per the IRS, an expense is deductible in the year incurred, not necessarily in the year paid if paid by credit card.
3. **Prepay your 4th Quarter state and/or local taxes:** If you are paying estimated taxes, or as a W-2 wage earner believe you will have a balance due to the state, make state/local tax payments by December 31, 2010. Then you can take a deduction on Schedule A, Itemized Deductions. See Virginia Department of Taxation website for the 4th Quarter Estimated Tax voucher.
4. **Catch Up Your 401(k) Contributions:** There are maximum limits to 401(k) contributions each year, so if you have not maxed out, consider asking your employer if a "catch-up" contribution is allowed. If your employer matches some of your catch-up contributions, you're in even better shape. Because not all 401(k) plans allow for this "catch-up" provision, be sure to check with human resources or your company's benefits administrator first.
5. **Residential Energy Credits:** Residential energy credits have been extended through 2012, for qualified expenditures on the principal residence, such as energy efficient windows, insulation material, electric heat pump, water heaters, and electric heat pumps. The aggregate amount of the credit is 30% of the cost of the appliance and installation up to \$1,500.

Holiday Fun in Old Town Alexandria and Beyond

Check out a calendar on Old Town Alexandria website at www.visitalexandriava.com for a full listing of activities scheduled for December. Here is a sampling:

- Scottish Christmas Walk Parade on December 4th at 10:30 a.m. Hundreds of Scottish bagpipers, dancers, and Scottie dogs will parade through Old Town Alexandria.
- Festival of Lights and Carols at the Old Town Hall, Kitty Pozer Garden and Ratcliffe-Allison House on December 4th.
- Annual Holiday Boat Parade of Lights on December 4th at 3 p.m. to 8:30 p.m. on the Potomac River. The fun starts at Alexandria's waterfront.
- Christmas in Camp at the Fort Ward Museum on December 11th from noon to 4:00 p.m. A family event with sights and sounds from the Civil War.
- Kwanzaa Celebration at the Alexandria Black History Museum hosts two free Kwanzaa programs - a holiday celebration and a film screening - at 902 Wythe Street, Alexandria on December 11th. For details, please call (703) 838-4356.
- Colonial Ringers Handbell Ensemble at the Lyceum Museum on December 19th from 3 p.m. to 5 p.m.
- Hanukkah Festival in Alexandria DTA at Crown Plaza Hotel, 901 N Fairfax Street, Alexandria. For details, please call (703) 370-2774.

For fun events in the Fairfax County, check out <http://www.fxva.com/seedoplan/fairfax-virginia-events/calendar/>

SCAM Alert – E-Mail Fraud

Be aware of a new SCAM: Criminals are now able to hack into an existing e-mail account for the purpose of obtaining an individual's list of contacts! The scammer then sends an e-mail from an individual on the contact list, presumably a friend, to your account requesting money. This request may look legitimate because the e-mail is coming from a friend's account, but it is actually the scammer. For example, the e-mailer may tell her friend that she is traveling in another country, was robbed, and needs money from to "pay her hotel bill" so she can travel home. (A scam may also be easy to detect by misspellings and/or incorrect grammar in the e-mail.)

Be extremely cautious and always verify any suspicious or unusual requests from "friends" or others for personal identification, passwords, account numbers or money requested over the phone or via e-mail. If you did not initiate the conversation, it probably is a SCAM.

Free Toys for Christmas!

Here's one more way to save some money during these uncertain economic times. Throw an exchange party! The concept is that you would pick a theme, such as Toys, Books, Tools, CDs/DVDs or Clothing.

For example, plan a toy exchange party by inviting friends, family, neighbors or co-workers who may be interested in participating. Everyone brings toys in good condition to your home that they would like to exchange, and displays them in a designated area. People can browse and select toys for their kids, while munching on appetizers provided by the host. If there are two people interested in the same item, flip a coin or draw cards or something equally civilized to settle the dispute.

Loft Ridge Real Estate Update

(August 2010 – October 2010)

For Sale

Gypsy Court (Berkeley model) - \$450,000
 Gingham Court (Custis model) - \$374,900
 Marjoram Court (Blair model) - \$383,500
 Ridge View Drive (Berkeley model) - \$398,000
 Marjoram Court (Berkeley model) - \$439,000
 Medallion Court (Abingdon model) - \$339,950
 Ridge View Drive (Blair model) - \$330,000 (short sale)

For Rent

Marjoram Court (Berkeley model) - \$2,100
 Marjoram Court (Custis model) - \$2,100

Rented

Gingham Court (Custis model) - \$1,950



Information provided by Metropolitan Regional Information Systems.

Contributing Editors

Our special thank you to residents who have helped in the writing and editing of this issue of the Loft Ridge Limelight:

Gerry Grant	Norma Hughes
Mary Kelly	Adam Marcetich
Bob Lucas	Luba Mullen
Carie Rothenbacher	Nancy Schoenig
Lisa Staresina	Peggy Thompson
Mary Quigley	

For Upcoming Events...

check www.loftridge.com. As of publication time, the following HOA events have been scheduled:

Board Meetings:

Wednesday, December 15, 7:30 pm
 Wednesday, January 26, 7:30 pm
 Wednesday, February 23, 7:30 pm
 Lecture Hall at Mark Twain Middle School

ACC Meetings:

Wednesday, December 8, 7:30 pm
 5757 Ridgeview Drive
 Wednesday, January 12, 7:30 pm
 5703 Gladden Court
 Wednesday, February 9, 7:30 pm
 4334 Gingham Court

Communications Committee Meetings:

No December meeting due to holidays
 Tuesday, January 11, 7:30 pm
 5730 Lofthill Court
 Tuesday, February 8, 7:30 pm
 5707 Evergreen Knoll Court