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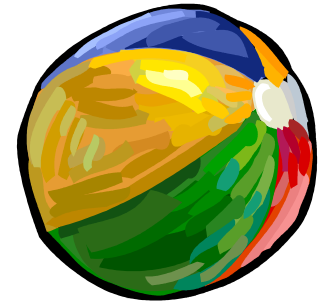
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This edition of the newsletter contains a brief recap of the annual meeting, information on the ongoing installation of the irrigation system, some tips on refinancing your mortgage, and how to keep yourself mosquito and tick free this summer. Is your child's car seat installed correctly? Read the article on page five for more information. Discover locations of local pools, farmers markets and find out where to recycle everything from tennis shoes to carpeting.



Annual Meeting Wrap-up

This year's Loft Ridge HOA Annual Meeting, held on May 20th at Mark Twain Middle School, was attended by over 50 residents from the Loft Ridge community.

Speaking at this year's meeting was Lee District Supervisor Jeff McKay, who talked about county budget priorities, local transportation issues, rehabilitation of Springfield Mall, and answered homeowner questions concerning nearby road construction projects and a proposed plan for a community wide parking district.

Also addressing the group was our Fairfax County police representative Lieutenant Alice Eggers, who answered homeowner questions about local criminal activity and ways to discourage criminals from breaking into vehicles and homes.

Following the remarks by Supervisor McKay, presentations were given by Board and committee members, recognizing projects completed in FY09 and efforts by the ACC, Communications, and Neighborhood Watch Committees on behalf of the community (see list on page 2). Also presented was an overview of the FY10 budget, covering expenses from July 1, 2009 through June 30, 2010.

The meeting finished with voting by membership on candidates for the three open board seats. After the candidates gave their presentations and the ballots were counted, it was announced that Tom Albert, Bruce Purdy, and Lisa Staresina had each been elected to a three-year term on the Loft Ridge Board.

Congratulations to the new Board members, and thanks to all those who attended this important community meeting!

Loft Ridge Community News

Irrigation Project, Phase II

Installation of irrigation at prominent common areas throughout the community is continuing as Phase II gets underway, with irrigation systems currently being installed at the tennis court area and along the Ridge View Drive entrance. Once in place, work on the grass and landscaping in these areas can begin in earnest, with the hope that everything should be completed by late July or early August. In order to accomplish more landscaping on our limited budget, we'll need to do the work ourselves, so please consider helping out for an hour or two to make our neighborhood more beautiful and save the community several thousand dollars!

Also included as part of Phase II irrigation is the extension of the watering system along the west side of Ridge View Drive from the entrance to the dip area; this will allow the hillside across from Caprice and Gingham to be reseeded or sodded and for more bushes or trees to be added to replace those lost over the last several years. Phase III, scheduled for FY10, will install irrigation on Lofthill Court from the Cannon Lane entrance to the large grassy area at the end of the street. Phase IV of irrigation is scheduled to take place in Summer-Fall of 2011, and will allow the Evergreen Knoll Court island to be irrigated.

Fairfax County Announces Enhanced Recycling Program

Starting March 1, 2009, Fairfax County began providing an expanded curbside recycling service in our area. There are two changes, both of which are already in effect:

Expanded plastics recycling—In addition to plastic bottles and jugs, the County now accepts plastic containers and their lids (such as yogurt, dairy and margarine tubs, buckets, jars and pails) as well as food-grade cups. This eliminates the old "check the neck" rule which previously prohibited any container without a neck narrower than the container itself.

Single stream recycling—The County also now accepts all recyclable materials in the same recycle bin, meaning you no longer have to separate paper and cardboard from plastic, glass and metal.

This change is possible because the County now uses a single truck to collect all recyclables and they are sorted later, at the recycling facility. *Single stream recycling does not mean that recyclables and trash can be mixed together.*

New Fee Assessments!
Effective July 1, 2009,
homeowners' assessments will
increase to \$215 per quarter.

For more information, questions, or to request a recycling bin, please contact the customer service of the Fairfax County Division of Solid Waste Collection and Recycling at 703-802-3322, TTY 711.

FY09 Efforts and Completed Projects:

- Installation of speed tables on Ridge View Drive, Lofthill Court, Medallion Court and Evergreen Knoll Court
- Planting of trees along Ridge View Drive, Lofthill Court and Caprice Court
- Installation of dog waste stations near each tot lot
- Ongoing efforts with Fairfax County police to eliminate crime in our area
- Sod and seeding of areas on Ridge View Drive, Lofthill Court, Medallion Court and Marjoram Court
- Irrigation of the tennis court area, and extension of existing irrigation from the Ridge View entrance to the dip area
- Participation in National Night Out (supporting Fairfax County Police efforts)

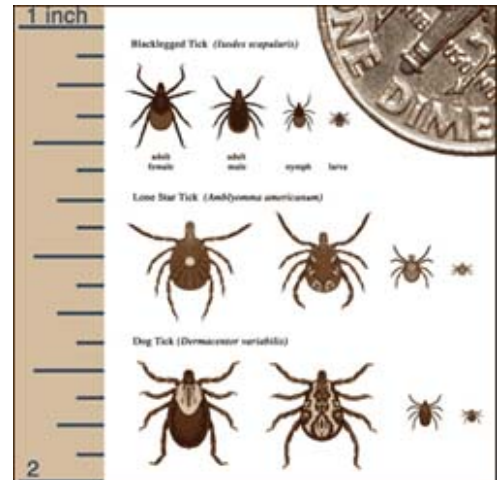
Summer is Deer Tick Season

A number of parents have already reported finding ticks on their children after they have been playing in the woods around Loft Ridge.

Protect Yourself from Tick Bites

Know where to expect ticks. You may come into contact with ticks during outdoor activities around your home or when walking through vegetation such as leaf litter or shrubs. To avoid ticks:

- Walk in the center of trails.
- Use a repellent with DEET (on skin or clothing) and wear long sleeves, long pants and socks. Always follow product instructions! Parents should apply this product to their children, taking care to avoid application to hands, eyes, and mouth.
- Tuck your pant legs into your socks so that ticks cannot crawl up the inside of your pant legs. Some ticks can crawl down into shoes and are small enough to crawl through most socks.



Perform Daily Tick Checks

Check your body for ticks after being outdoors, even in your own yard. Use a hand-held or full-length mirror to view all parts of your body and remove any tick you find. Take special care to check these parts of your body and your child's body for ticks:

- Under the arms
- In and around the ears
- Inside belly button
- Back of the knees
- In and around all areas with body hair, especially the head
- Areas covered by a bathing suit
- Around the waist

What to Do If You Are Bitten by a Tick

Remove an attached tick using pointy tweezers as soon as you notice it. If a tick is attached to your skin for less than 24 hours, your chance of getting Lyme disease is extremely small. To be safe, watch for signs or symptoms of Lyme disease such as rash or fever, and see a healthcare provider immediately if these develop.

Prevent Ticks on Animals

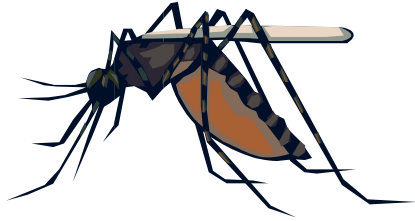
Prevent family pets from bringing ticks into the home. The best way to prevent ticks on dogs and cats is to apply tick medicine or use a flea and tick collar. Be sure to use these products according to the package instructions. For more information on animals and health, see www.cdc.gov/CDCHealthyPets.

Removing ticks from animals can be done in much the same way as removing them from you. Use pointy tweezers and be sure to get as close to the surface of the skin as possible to try and get the head out with the body. Using a burned match or petroleum jelly will not make the tick back out, despite common misconceptions.

(Source for all information: <http://www.cdc.gov/Features/LymeDisease/>)

A Mosquito Free Summer

Mosquitoes are a common insect that carry a variety of diseases that are harmful to humans. These diseases range from malaria to yellow fever and can be very dangerous. There are many conventional chemical controls that can be used to suppress or kill mosquitoes, unfortunately, these chemicals are usually detrimental to humans as well. Having chemicals around children as well as living and eating areas is not desirable. There are however, some effective, non-toxic controls that can be employed. The first one is very simple: mosquitoes do not travel long distances and usually stay near still standing water, where they breed. Clearing puddles of water after a rain can discourage mosquitoes from gathering.



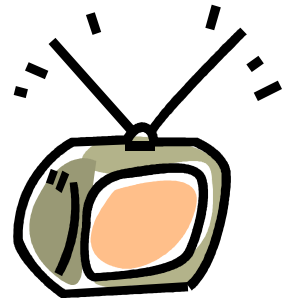
A typical larva needs 2 weeks living in water before it becomes a full grown adult. You would be amazed at how small a body of water is needed. Potted plants with a small dish can easily support a good sized colony of larva. Draining these areas of water will deny a breeding ground to the pests. If they cannot be drained or covered with fine mesh, mosquito dunks can also be employed. These can be purchased from any home and garden store. They are rings that float in standing water containing bacteria that target mosquitoes when they come to breed as well as any larva in the water.

Dunks and draining puddles will control mosquito breeding but won't keep them away from outdoor gatherings. Mosquitoes are attracted by the carbon dioxide expelled by mammals, including humans. A simple way to attract mosquitoes to areas away from you is to set a CO2 trap, a gas cylinder that releases carbon dioxide in quantities larger than humans' breath. The mosquitoes will zoom in on what they think is a large food source. The cylinder is coupled with a trap which the mosquitoes enter and cannot leave.

Removal of all standing water and CO2 traps will easily keep any area this summer mosquito free.

Recycling Obsolete Televisions

With the switch to a digital signal, you may have a television that is now obsolete. Because of the hazardous materials contained in televisions, old TV's should not be placed in the trash. Below is a list of locations where you can recycle your television.



E-Tech Recycling, Inc. **703-378-5500**

Accepts any type of computer equipment, televisions, telephones, camcorders, etc.
Disposal fees charged for monitors and televisions.

Best Buy

All store locations in Fairfax County are accepting used televisions. Customers can bring in no more than two units per day, per household, free of charge. **Not accepted:** Televisions or monitor screens greater than 32," or console televisions.

PC Recycler, Inc. **703-436-1967**

Accepts televisions, stereos, etc. Some fees apply. PC Recycler, Inc. hosts public drop-off events on the second Saturday of each month in Chantilly.

Goodwill Industries **1-800-741-0186**

Goodwill locations accept televisions that are not contained within console units.

Did you know?

Donate used cell phones to help members of the armed forces stay in touch with their friends and families. Drop off used cell phones with batteries, accessories and chargers at the following location:

Net Teen Center
Irving Middle School
8100 Old Keene Mill Road
Springfield, VA 22152
703-324-8336



Is Your Child's Car Seat Installed Properly?

Over 90% of Americans with children under age five use some type of child restraint system in their car. However, according to the National Highway Traffic Safety Administration (NHTSA), 80% of child restraints are not installed properly. In 2007, Fairfax County deputies working with the Safe Kids Coalition, the Fairfax County Police Department, and the City of Fairfax Police Department checked approximately 2,800 safety seats throughout the county, and reported a misuse rate of 97.5%! (Source: <http://www.fairfaxcounty.gov/sheriff/news/safetyseat.htm>).

Luckily, Loft Ridge residents can have their car restraints installed and/or checked for free at the Franconia District Police Station at 6121 Franconia Rd. To schedule an appointment, call 703-922-8906.

If you think it might be too much hassle to have your car seat inspected, please consider these statistics:

- Motor vehicle crashes are the leading cause of death for the age group 2 to 14 years old (based on 2004 figures, which are the latest mortality data currently available from the National Center for Health Statistics).
- Research on the effectiveness of child safety seats has found them to reduce fatal injuries by 71% for infants and by 54% for toddlers in passenger cars when properly installed (according to the NHTSA's National Center for Statistical Analysis).
- Among children under age 5, an estimated 425 lives were saved in 2006 by child restraint use.

Don't Leave Your Pets in the Car!

On a day when the outside temperature is around 85 degrees it takes just FIVE minutes for the temperature inside your car to reach well into the 100's - **even with the windows slightly open.**

Some states have recognized this as a problem and have passed bills making it illegal to leave pets in cars. A second time offender in California could end up with a six month prison sentence. Here it is not illegal, so it's up to common sense to remind us that a quick trip into Safeway for some milk could be lethal for a dog left waiting in the car.

Dogs breathe differently than humans and their nervous systems can become overwhelmed within a short time in excessive heat. Pooches with shorter snouts, like pugs or bulldogs, have an even worse time dealing with temperature extremes than their longer-nosed cousins.

Dogs can get heat stroke very quickly, which can be fatal. Symptoms of heat stroke can include:

- Rapid breathing with an increased heart rate.
- Discolored gums - Dogs with heat stroke have dull gray or pink gums instead of the normal red-pink color.
- Dog is disoriented and unaware of their environment.
- Dog isn't listening or obeying commands, seems lost or scared.
- Dog has a wild or panicked expression.

If you suspect that your pet may have heat stroke, get it to a veterinarian as soon as possible. In the meantime, place a cool, damp towel on its belly to help bring down body temperature.

The car is not the only place your pets can be exposed to excessive heat. Choose cooler times of the day to exercise whenever possible, and of course make sure that there is always a supply of clean, cool water to drink. They do not have sweat glands like we do – their two main cooling systems being their tongues and paws, so water and cool surfaces to retreat to are a must during the hot summer months. Certain breeds of dogs are prone to bloat, a fatal condition caused by combining vigorous exercise and too much water; check with your vet and limit water intake after exercise if this is the case (try giving your dog an ice cube to chew on to help cool him down and quench his thirst).

Three Things That May Prevent You from Refinancing Your Mortgage

With rates being the lowest they have been in nearly half a century, customers are anxious to refinance. Here are three things that might prevent you from being able to refinance.

Negative Equity

If you bought your home a few years ago and didn't put any money down, chances are your loan is now "under water". If your loan is under water, you owe more on the home than it is worth. If you owe 400,000 and the home is worth \$300,000, you will be hard pressed to find a bank that will allow you to refinance. If you purchased the home using an FHA mortgage, FHA allows something called a streamline refinance. With a streamline refinance, no appraisal is necessary so this would enable you to refinance even if you owe more on the home than it is worth.

Another solution to the problem of negative equity is to pay down the balance on your mortgage. You can do it with a lump sum payment (by taking money from a retirement account or savings) or gradually by adding principal to the amount you pay each month. That will make your overall financial situation better in the future.

High Debt To Income Ratio

Lenders look at two ratios when they consider your loan. The first ratio they look at is the ratio of just the mortgage payment compared to your income. The second ratio is the mortgage payment plus all your other monthly expenses that show up on your credit report. Loan programs vary on their ratio requirement, but lenders typically like the 2nd ratio to be no more than 39% (some loans do allow higher ratios). The solution to this is to either pay down your debt so your ratios improve, or make more money. Sometimes getting a job with more income can help you qualify for the loan.

Poor Credit Score

The lower your score, the higher your interest rate. As a minimum, lenders want at least a 620 score for FHA loans. Conventional loans have add-ons if your score is below a 740. If your score needs improvement, it can improve over time. The easiest part of your score to manipulate is by paying down your credit card balances. Dispute any information on your report that you don't believe is true.

If You Can Save a Point in Your Interest Rate, it Might Pay to Refinance

With the flurry of news reports showing interest rates are dropping, it can be tempting to refinance. How do you know if refinancing makes sense or not?

The typical rule of thumb is that if you are going from an old fixed rate loan to a new fixed rate loan, you should save about 1 point in the rate in order for it to make sense. So if your current rate is 6% and you can get a rate of 5%, it *would* make sense to refinance.

Many people with Adjustable Rate Mortgages are interested in switching over their loans to a fixed rate mortgage. A wise thing to do if you have an adjustable rate mortgage is to pull out a copy of *your* adjustable rate rider. This document will tell you what index your rate will be based upon as well as the margin that is added to the rate. That will let you know what your payment will adjust to. Keep in mind that many people who have ARM have rates that *will* adjust to 3 or 4%. Here is how you would figure out what your rate would adjust to. If your rate rider tells you that the index is the London Interbank Offered Rate (LIBOR) and *your* margin is 2.25, you'd look up the rate for the USOR (which today is 1.92 + 2.25 of your margin), for a total of 4.17%. Some ARMS don't adjust all that badly and can actually have better rates than what is currently available for fixed rates. If you like the security of having a payment that won't increase, it still might make sense to switch to a fixed rate.

Another important factor that most people don't consider when refinancing is their timeframe to stay in the home. If you only plan on being in your home a few years, refinancing probably doesn't make sense. It takes some time to recoup the cost of refinancing.

Summer is Farmers Market Season!

For fresh produce and other items, these Farmers' Markets are easily accessible for Loft Ridge residents. They are all open for business on the indicated days of the week and times of operation.

Alexandria Farmers Market

301 King St. (Market Square)
703-838-4770
5:30-10:30 a.m. Saturdays, year-round

Del Ray Farmers Market

East Oxford and Mount Vernon avenues
703-683-2570
8 a.m.-noon Saturdays through Dec. 5

Kingstowne Farmers Market

Kingstowne Towne Center,
Kingstowne Blvd., near Giant Food
703-642-0128
<http://www.fairfaxcounty.gov/parks/farm-mkt.htm>
4-7 p.m. Fridays, May 8-Oct. 23

Mount Vernon Farmers Market

2501 Sherwood Hall Lane (library parking lot)
703-642-0128
<http://www.fairfaxcounty.gov/parks/farm-mkt.htm>
8 a.m.-noon Tuesdays, May 5-Nov. 24

Upper King Street Fresh Farmers Market

King Street Gardens Park, 1806 King Street
Near the King Street metro station
<http://www.upperkingstreetframersmarketfrontpage.htm>
Every Wednesday from 3 p.m. to 7 p.m., through October 29

West End Farmers Market – Opens May 3

Ben Brenman Park, 4800 Brenman Park Drive – Off Duke Street across from Beatley Library
<http://www.westend.org/farmersmarket/>
Sunday from 9 am to 1pm –Artists and crafts people on the first Sunday of every month.



Summer Salad with Coriander Dressing

Salad

½ head of romaine
½ head of red leaf lettuce
1 cup red or green seedless grapes
½ cup almonds
1 can 8 oz. artichoke hearts drained

Combine all ingredients in salad bowl and mix.

Dressing

6 Tablespoons olive oil
3 Tablespoons lemon juice
½ teaspoon dry mustard
½ teaspoon ground coriander
¼ teaspoon salt
¼ teaspoon sugar
1/8 teaspoon pepper

Add all ingredients for the dressing in a bowl and whisk together. Dress salad with dressing just before serving.

Cool Off!

Summertime brings many ways to cool down. If your favorite is jumping into a pool, contact some of these local public pools for rates and membership details!

Lee District REC Center

6601 Telegraph Road; Indoor Pool
703.922.9841

Great Waves at Cameron Run

4001 Eisenhower Ave
703.960.0767

John Ewald Pool

4500 Duke Street
703.838.4677

Highland Park Pool

6406 Telegraph Road
Pool and Tennis Club
703.971.9439

Pirate's Cove at Pohick Bay Park

6501 Pohick Bay Drive
703.339.6102

Virginia Hills Swim Club

6500 Robinson Drive
703.960.9171

How to recycle anything



Printer Cartridges – tonerbuyer.com for all cartridges (get cash; free S&H), hp.com for HP inkjet or laser-jet cartridges (no cash, but free S&H)

Printers/software/computers – cristina.org (helps locate an organization to accept and often will pick up your stuff)

Rechargeable batteries/cell phones – the Fairfax County landfill won't take them, but Target, Best Buy and others will (full list at rbrc.org)

Regular batteries – the Fairfax County landfill accepts; see Batteryrecycling.com for other locations.

Business attire – dressforsuccess.org accepts clothing for low-income women trying to enter the workforce

Formal wear/accessories – glassslipperproject.org accepts dresses, shoes, evening bags, jewelry and unused makeup to help disadvantaged Chicago girls be Cinderella for prom night (you pay S&H)

Sneakers – letmeplay.com/reuse shoe accepts shoes to be converted into playground surfaces (you pay S&H)

Books – intlbookproject.org accepts books for libraries and classrooms around the world

Carpeting – carpetrecovery.org provides information on local carpeting reclamation centers

Home office & outdoor furniture, appliances – excessaccess.com accepts donations for needy schools and non-profits (\$5 annually)

CFL light bulbs – IKEA stores (free); lightbulbrecycling.com/cf_bulb.html to order a recycling kit

Packing Peanuts – epspackaging.org gives information on local recycling centers

Bicycles – ibike.org will help locate local charities that provide bikes to needy kids and communities



Outdoor/sports equipment – Gear for Good (<http://web.mac.com/smaclen/iWeb/Gear4Good/Welcome.html>) accepts camping gear for at-risk youths in outdoor programs

Workout equipment – playitagainsports.com (will pay cash)

Upcoming Events...

Check lofridge.com for the latest information on all Board and Committee meeting dates and locations. As of publication time, the following events have been scheduled:

Board Meeting

Wednesday, June 24th, 7:30 pm
Wednesday, July 22nd, 7:30 pm
Mark Twain Middle School, Library

ACC Meeting

Wednesday June 24th, 7:30 pm

Communications Committee Meeting

Tuesday, June 9th, 7:30 pm
5730 Lofthill Ct.
Tuesday, July 14th, 7:30 pm
5688 Medallion Ct.

Contributing Editors

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

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