WEB SITE: Iscaonline.com (includes services recommendations, and photo albums). We are also on Facebook under Indian Spring Citizens Association.



### **ISCA's Annual Holiday Lighting Tradition**

See www.iscaonline.com photo gallery for more pictures from our Tree and Menorah lighting celebration from December 11th.



Photo by Amir Morgan

## Indian Spring Citizens Association

#### **Membership Application and Renewal**

Dues are \$15 per household • Please Join or Renew Now • Dues cover 12 months from receipt Send Check to ISCA • P.O. Box 3724 • Silver Spring, MD 20918-3724

Or drop off at 200 East Indian Spring Drive (c/o Phyllis Zusman, M	1embership	Chair)	or <b>use l</b>	PayPal at	iscaor	iline.com	l=
Name(s):	_ Phone: (	)	-	Date:		1	
Street Address:	_ Silver Spring, MD 20901						
Email:	_						

# SAVE THE DATE! March 27 Taste of Indian Spring

ANNOUNCEMENTS: (This section for announcements about new neighbors, births, deaths, weddings, graduations, etc. Send announcements to thausner@gmail.com.)

Congratulations to Joanna and Andrew Warden, proud parents of Henry Louis born on 12/14/11.

We welcome new neighbors to Brewster Ave, Alfonso Cuesta, Amaya Beltran, and their children Miguel and Guillermo.

Our deepest sympathies to our President, Jill Ortman-Fouse on the recent death of her father, Gordon Ortman.

EDITOR'S NOTE: The newsletter is printed in black and white to save on costs. A color pdf is online at iscaonline. com. So if you want to see any photos, ads, etc. in color, I recommend going online. Additional photos from the ISCA events can be found in our online photo gallery.

EDITOR'S NOTE: As noted previously, we will be including interviews with noted members of our community. We would welcome suggestions for further persons to be interviewed; please send to thausner@gmail.com 301-587-6943. And we would love to have students to serve as reporters for student service credits.



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> 2426 Linden Lane Suite 1R Silver Spring, MD 20910 301-608-1925 301-608-1919 fax orders@digiprintconn.com

Digiprint does a great job of printing the ISCA newsletters!

EDITOR'S NOTE: Joyce Stocker has indicated that she would be glad to facilitate the reporting of burned out street lights to PEPCO. Send an email to comit89@aol.com.

#### **ISCA Officers**

#### **President**

Jill Ortman-Fouse iscapresident@yahoo.com

#### VP, Social Committee

Vacant

#### VP, Civic Affairs

Eileen Fisher

#### Secretary

Suresh Srinivasan

#### Treasurer

Elizabeth Magin

#### **Neighborhood Watch Chairs**

Tony Hausner Joyce Stocker

#### Aging in Place Chair

**Bob Tiller** 

#### **Website Organizers**

Tony Hausner Elfalem Alemu

#### **Membership Chair**

Phyllis Zusman

#### **Newsletter Coordinator**

Tony Hausner thausner@gmail.com

#### **Layout Coordinators**

Ali Breen Audrey Cowgill

#### **Board Members**

Mary Anne Hess Ann Horton Robert Bullock Robert Levy Siobhan Carrol



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### This Father-Son Team Can End Your Computer Worries!



# FOR THOSE WHO ARE AGING—TO MOVE OR TO STAY?

By Bob Tiller

ome is more than where you live—it's part of who you are. Some older adults are able to remain safe, happy and secure in their home of many years. Others choose to move to a setting that better meets their changing needs. If you or a loved one is trying to think about whether to move or stay, here are five factors to consider: **Proximity, Expense, Accessibility, Comfort and Ease (PEACE)**.

**Proximity:** How close is your home to your favorite stores, doctors, family and friends? Is transportation available? Living close to your support network makes it easier to get what you need and want.

**Expense:** How do the costs involved in staying in your present home compare to the costs of moving?

Property taxes and the cost of heating, cooling and maintaining a single family home should be weighed against the costs of moving to a new home.

**Accessibility:** How well can you get in and out of your home and move around inside? Will climbing stairs be a problem? If you need a wheelchair, can it get through all the hallways and doorways?

**Comfort:** To what extent does a place provide a sense of security, peace of mind and

identity?

**Ease:** How easy and safe is it to accomplish your daily activities in your home?

Here are some resources that might be helpful in thinking about the range of choices:

continued on page 5



## Betty Batty, Realtor

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Office 301.718.0010
bettybatty@verizon.net
www.bettybatty.com



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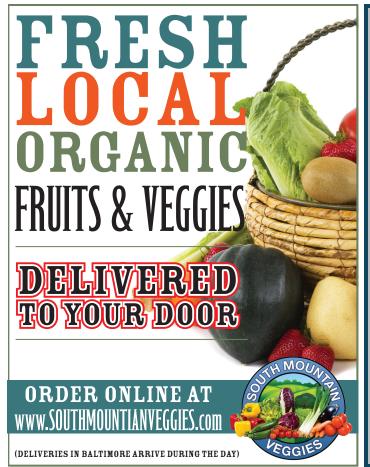
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Active Silver Spring Resident, Homeowner, and Your Local Realtor

### Aging in Place, continued from page 4

- "Guide to Retirement Living"—free information about senior housing choices of all kinds. Available online and in print, www.retirement-living.com or 800-394-9990.
- "Montgomery County Seniors' Resource Guide," published by The Beacon—free guide to senior services, including housing information. Available online and in print, www.thebeaconnewspapers.com or 301-949-9766.
- Montgomery County's Senior Resource Line Montgomery County's Senior website both provide a wide range of free information, http://www.montgomerycountymd.gov/sentmpl. asp?url=/content/pio/senior/index.asp and 240-777-3000.

- The Family Caregiver Resource Center at Easter Seals' Intergenerational Center, phone 301-588-8700.
- Design for Life Montgomery is a voluntary certification program in Maryland for "visit-ability" and "live-ability" in single family homes in Montgomery County. Its guidelines apply to both new construction and renovation of existing homes. Regardless of your age or physical ability, these additional design features will help to meet your needs throughout your life. For further information, see the website, http://www.montgomerycountymd.gov/hhstmpl.asp?url=/content/hhs/ads/designforlife/designforlifemontgomery.asp. \*\*



Joseph E. Frew, D.D.S.

9604 Colesville Road
Silver Spring, MD 20901

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Miguel deCervantes, DonQuixote 1605

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#### HAPPY HOLIDAYS TO MY LOYAL CLIENTS, NEIGHBORS AND FRIENDS!

First, a sincere and heartfelt thanks for your support this year. I am grateful to so many of you who trusted me to assist you in the purchase of your new home (maybe your first home purchase!), or the sale of your current home. And others, I got to know you a bit better when you stopped in an open house to chat about the local market, get decorating ideas for your home, or to just meet the local Realtor. To each and every one of you, it was a joy and blessing to get to meet you and get to know you.

As we near the end of yet another challenging year in real estate, I feel pleased to bring you some positive news just in time for the holidays. While 2011 was one of the toughest years on record for the real estate market, and probably the first I've seen where the Fall market didn't materialize, there is definitely light being seen at the end of the tunnel. Low interest rates, an expanded variety of lending programs and an overall declined in home prices making our homes more affordable to a wider range of buyers, has spurred activity in our area. Median home prices in the Washington area in November were up 4.5 percent from three months earlier, the best quarter-over-quarter performance in the nation. And compared with a year ago, median prices in the Washington area were up 2.5%. Nationwide, median prices were up 0.3 percent from three months earlier, but down an average of 2.2 percent from a year ago. [Source: Clear Capital].

As the market picks up pace, we are closing the gap and the end of the market turbulence is nearing. There's no expectation that we'll see double-digit increases any time soon, but the market is showing all the signs of stabilizing and soon will be providing reliable returns on home sales. Buyers are entering the market with more certainty in the stabilized value of their new home purchase. Sellers are also feeling more assured that they'll strike a fair deal in their sale. The market for 2012 will be one with balance and predictability for both Buyers and Sellers.



From my family to yours, we wish you a joyous holiday, no matter which one you celebrate, and we offer you our very best wishes for a healthy, happy and prosperous 2012

The Kuciks

(Tamara, George, Meredith, Georgie, Julianne and Joseph)





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