January 2013 800+ Homes



General Meeting ● March 18, 2013

Thank You Neighbors for Another Successful ISCA FallFest and Chili Cook-off

By Kristy Wallmo

n overdue thank you goes out to everyone who turned out for the 14th ISCA FallFest and Chili Cook-off that took place Sunday Oct. 21. It was a beautiful fall day and neighbors enjoyed food, fun, games, face-painting, art, and the much anticipated ISCA Raffle. Kids (and adults) came away very well-exercised thanks to the ever-popular moonbounce provided by Glenn Clevenger at Highland View Kids After Hours and the field day races and tug-of-war, brought to you by Deb Levy and Anabelle Filbert. Kids and adults enjoyed the culinary skills of Pam Wertz at the cupcake decorating table and the artistic visions of Lucy Volz and Juliette

Hughes at the face painting and arts and crafts tables—thanks so much!! Thanks also to Sue Wilson and Monica Bridgewater for powering through the root beer float making and to Jay Goldman and Kelly Wood for grilling the perfect hotdog! Kudos to Josie Leonard for a great job organizing the Chili Cook-off, and to all the contestants who put their best chili to the neighborhood test. Finally a special thanks to Allegra Tasaki for coordinating the raffle and to all who donated prizes, and to Anne Morris for providing emcee services and a great playlist throughout the day.

Many neighbors also donated their time to help set up and clean up this event, so hats off to Brian Ng, Tony Hausner, Arlene and Dave Montemarano, Dave Flanigan, Jerry Hovis, Paul Hyland, Eric Wertz, Joe Kowal, and to Phyllis and Fred Zusman who manned the membership table. Sincere apologies if I've missed anyone. Thanks for making Indian Spring a great place to live!

Photos can be seen at the photo album at iscaonline.com.

Graef-Anderson home from the Holiday House Tour.
Photo by Tony Hausner.



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PRESIDENT'S MESSAGE

By Evan Glass

appy new year, neighbors. This last year was an incredibly rewarding one for me, having bought a house in Indian Spring, adopting a dog and getting to know everyone in the neighborhood. Celebrating with you at the July 4th parade, the Fall Festival and the lighting of the menorah and Christmas tree has helped make 2012 a very special year. I am certain that 2013 will bring even more joy and happiness to our community.

Aside from getting to know many Indian Spring residents on a personal level, it has been great working with the ISCA executive committee and others on issues facing our community. We have spent the last few months examining how we can better assist our older neighbors who have decided to remain in their homes. From the blackout caused by this summer's derecho to blackouts expected by another snowmageddon/snowpocalypse/snowzilla, we as a community recognize the need to be mindful of others and offer assistance when circumstances demand.

At the most recent ISCA meeting we learned about The Senior Connection of Montgomery County, which offers assistance to residents who are over 62-years-old. Volunteers provide services such as transportation to medical appointments, shopping assistance and friendly visitations. If you, a loved one or a neighbor are interested in learning more about The Senior Connection, you can visit their website seniorconnectionmc.org or call (301) 962-0820.

Helping our neighbors is what makes Indian Spring a wonderful neighborhood. And as many of us evaluate our objectives for this new year—resolutions, perhaps—giving back to the broader community may be a goal. Silver Spring is certainly not lacking an amazing set of nonprofit organizations, all of which are in need of volunteers, donors and participants. I'd like to tell you about three local nonprofits that are helping improve our diverse Silver Spring community.

A Wider Circle is an organization that provides basic need items to families transitioning out of shelters or simply living without life's necessities. Every month they furnish the homes of more than 1,000 children and adults, all free of charge. Staff and volunteers also go into low-income schools and shelters to lead educational workshops on topics ranging from healthy self-esteem and stress management to resume

writing and financial planning. More than 280 social service agencies regularly collaborate with A Wider Circle to help serve their clients. They go where the needs are

greatest and do what is most needed. (AWiderCircle.org)

IMPACT Silver Spring is an organization dedicated to helping connect people in our diverse community by building relationships and partnerships that transcend barriers. IMPACT's approach to community change is grounded in social network theory, in which people throughout the community are nodes of connectedness and relationships are the critical links between these nodes. In a community as diverse as Silver Spring, it is important to connect the dots between those who would not naturally have relationships—and to create new environments for coming together. Consider

Gandhi Brigade trains area youth in the multimedia arts and supports their creative capabilities. The youth focus their work on issues of civil rights and empowerment, having recently conceived and produced a film, "Rights of Butterflies," that become a compelling voice in the successful campaign to pass the Maryland Dream Act. Youth have also galvanized their peers to form the Youth Voices Campaign, a series of youth-organized events that served as a platform for students to express their thoughts on the ill fated curfew legislation in 2011. (GandhiBrigade.org)

yourself connected. (ImpactSilverSpring.org)

Our willingness to commit acts of kindness—like helping your neighbor in Indian Spring or a stranger in Silver Spring—are what makes our community a great place to live. There are many more important nonprofit organizations here in Silver Spring and Montgomery County that are in need of your assistance. Whether you volunteer your time, make a financial donation or participate in one of the programs, your support is much needed and appreciated.

I wish you and yours a wonderful start to this new year.

Your neighbor, Evan Glass



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Table for One

By Ann Horton

his is my first ISCA restaurant review and I had planned on looking at a new restaurant. But one evening in November, after parking my car in the Wayne Avenue Garage in downtown Silver Spring, the delightful odors coming out of Bete Ethiopian Cuisine and Café proved irresistible.

Bete is located in that quaint little house next to

the Montgomery County liquor store that fortunately was not rezoned during the last makeover of downtown. The homey atmosphere immediately strikes one as you walk through the door. Being a single diner, I opted for the smaller "bar" area where CNN was playing on the wide screen TV. When my meal came—the vegetarian combination platter, with an additional order of chicken wot—my full attention turned to the beautiful presentation in front of me.

The meal consisted of the traditional, tender, slow-cooked vegetables, which included yellow and green lentils, yams, green peas, collards—all covered in their own savory sauces. The chicken wot (shown in the middle in the photo provided) was spicy and rich with the most delicate, juicy chicken I have ever eaten. Ample injera (the traditional Ethiopian pancake bread) was provided to dredge through any combination my heart desired.

Overall it was sweet, savory, spicy and appropriately rich throughout. A small green salad that was lightly dressed provided a lovely palate cleanser for the meal.

With an Ethiopian beer, the dinner came to \$32.00, mostly due to my own extravagance in wanting to try both the vegetarian

sampler and a meat option. This meal was easily enough for two to three people, and the leftovers from my meal ended up as dinner for my husband.

Bete Ethiopian Cuisine & Café 811 Roeder Road, Silver Spring, MD 301.588.2225. www.beteethiopia.com

Send your restaurant review requests to ahorton@ collcomm.org. *

2012 Holiday House Tour

Stuart-Caplen Home, Photo by Patrick Stuart





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WELL, HELLO 2013! AND A HAPPY NEW YEAR TOO!

First, a sincere and heartfelt thanks for your support this past year. I am grateful to so many of you who trusted me to assist you in the sale of your home And/Or the purchase of your new home (maybe your first home purchase!). I also got to know some of 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. It was a joy to meet each of you.

As we say goodbye to another *interesting* real estate year, I feel pleased to bring you some positive news for 2013. 2012 was a banner year for real estate with low interest rates, an expanded variety of lending programs and an overall decline 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 are up 11.5%! [Source: MRIS.]

The market is picking up pace, we have closed the gap, and the market turbulence is down to a small wake. The market is showing all the signs of improving and soon will be providing very consistent, 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. Expect big, positive changes in 2013. It's going to be the best year ever! Call me, let's talk about making this a great real estate year for you too!!



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ISCA ≥ 55

By Cynna Janus



Evan Glass, ISCA President, talking with Roberta Gosier of Silver Spring Village and others at the Holiday Mixer held at the SS Civic Building on December 17, 2012.

re there Seniors on Your Block Who Are Not on the ISCA Listsery?

People of all ages decide not to join a neighborhood list serv for a number of reasons. However when concerns for safety increase, this is a good time to rethink this decision. Particularly, this is true for seniors, who as a population, frequently are targets of crime and fraud.

During the next month when you see a senior on your block, use the opportunity to ask if that person is on the list serv and mention the safety information that is regularly posted there. If the senior expresses interest in joining but are not sure how to do this—please give them my contact information and I will take it from there. cynthiajal@verizon.net; 301-589-3474.

Do Seniors Live on Your Street? More on this topic in future columns.

OPERA at the American Film Institute Silver in January

f you love opera but are sick of paying hefty prices to park, dealing with the metro or wishing you had someone to go with, try the Opera in Cinema series at the AFI Silver. Tickets are only \$20 and it broadcasts current productions from major European opera houses such as The Royal Opera in London, Teatro alla Scalla, Opera Australia on Sydney Harbour.

What makes this a fun thing to do is that the attendees are true opera enthusiasts and talk with each other about opera before and after the event. Many are seniors and some go out together after to Panera making it a real social occasion. While you watch the performance you can sit in a very comfortable seat with loads of leg room, and enjoy a piece of pizza and drink a decent cappuccino or glass of wine.

The next opera is scheduled for Tue., Jan 22, 11:00 a.m. but I always call that day to confirm. "Lohengrin" From Teatro alla Scala, Milan, Italy

With Daniel Barenboim conducting, the production is staged by director Claus Guth, acclaimed for last season's Strauss' "Die Frau ohne Schatten." It will be sung in German by René Pape, Jonas Kaufmann and Annette Dasch

In addition, AFI offers a Ballet in Cinema series also produced by Emerging Pictures, the largest all-digital Specialty Film and Alternate Content theater network in the United States. The 2013 schedule has not yet appeared on the AFI website.

BALLET IN CINEMA AT AFI: http://www.afi.com/silver/films/2011/v8i5/balletincinema.aspx

OPERA IN CINEMA AT AFI: http://www.afi.com/silver/films/2011/v8i5/operaincinema.aspx

I'll be posting a message on the ISCA listserv to see if anyone wants to ride together to forthcoming events.

In the future the ISCA \geq 55 column will continue to feature news, events, resources, photos, and profiles of people that may particularly interest or pertain to "seniors," those greater than or equal to age 55. Please submit any topic you would like to see explored to cynthiajal@verizion.net. *



Teatro alla Scala production of Lohengrin from Opera in Cinema

Are You Retirement Ready? What You Need to Consider

By Steve Oriol

he idea of retirement is both exciting and daunting. After leaving the workforce, you'll have the opportunity to pursue dreams that you have envisioned for your retirement. But you'll need to have the financial wherewithal to fund those dreams and cover your day-to-day living expenses.

It is clear from everything we read in the news that many Americans likely aren't saving enough. While many people might rely on Social Security to help cover their costs during retirement, it may not be enough and those who want to live a full life in their later years should focus now on saving more.

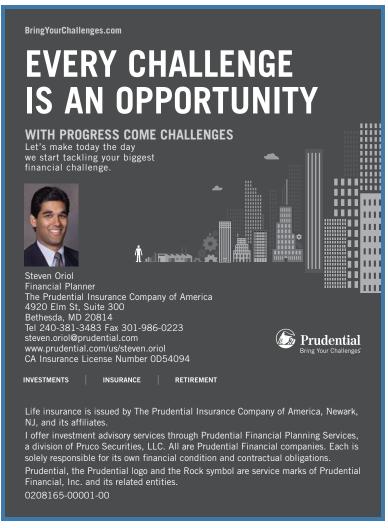
This fact is underscored by a LinkedIn Poll that Prudential Retirement conducted which began on Sept. 9, 2011 about Americans' perceptions of workplace retirement plans. There were more than 300,000 impressions and more than 1,000 individuals voted. Of those voters, more than 50 percent were "very interested" in a guaranteed retirement income feature. Moreover, 23 percent were "somewhat interested."

Whether you're in your 20s or your 50s, retirement should be on your mind. Regardless of your age, now is the time to start planning so that you can make sure you are able to save enough to live the retirement you envision. Spend some time considering these points and consult with a financial professional who can help you lay out a plan to maximize your savings. Some options to consider include:

* Workplace retirement opportunities.

If you're fortunate enough to have access to a workplace retirement plan, take advantage of it—they are one of the best ways to save for retirement. Market Volatility will always impact the stock market. However, in an effort to make workplace retirement plans more user-friendly and better help participants plan for a more secure retirement, Prudential Retirement is leading a push to introduce features into defined contribution plans that provide guaranteed retirement income.* You can learn more at www.prudential.com.

* Diversification: Commonly known as, "don't put all your eggs in one basket," diversification is simply choosing a variety of Investments that react differently to market conditions. Choosing a variety of them can help you manage risk since positive performance in one option may help offset poor performance in another option. Diversification should be a central theme of your retirement funding plan. However, keep in mind that application of asset allocation and diversification concepts does not assure a profit or protect against loss in a declining market. It is possible to lose money by investing in securities. If you feel unsure of what you should be doing, what your options are or need help understanding just what you need for retirement, a financial professional can help you lay out a more clearly defined path toward your goals.



Retirement, continued from previous page

* Seek protection. "Expect the unexpected" is a classic adage that has endured for good reason. The plans you make might not follow the path your life actually takes, so it's a good idea to protect yourself in case the unexpected should happen. One of the best ways to do that is to make sure that you have an adequate amount of insurance to protect your income and your assets. In addition to a smart retirement planning strategy, life, health, disability and long-term care insurance can help protect both you and your loved ones.

*Budget and cut back on excessive spending. While we all want to live a full life every day, the decisions you make now could have a negative or positive impact on your future—it all comes down to the choices you make. Of course there are unavoidable costs that come along with day-to-day living, but the more discretionary spending you do now, the more money you'll have later. Think about cutting back on extravagances and extras—without eliminating them completely—in a way that will allow you to invest more money in your future retirement.

*Guarantees are based on the claims-paying ability of the insurance company and are subject to certain terms, limitations, and conditions.

Withdrawals from your retirement plan are typically subject to income taxes and potentially a 10% federal income tax penalty if taken before age 59½ (457 plans not subject to 10% penalty). Withdrawals in excess of

the guaranteed withdrawal amount, called "excess withdrawals," will result in a permanent reduction in future guaranteed withdrawal amounts. If you would like to make an excess withdrawal and are uncertain how an excess withdrawal will reduce your future guaranteed withdrawal amounts, then you may contact us prior to requesting the withdrawal to obtain a personalized, transaction specific calculation showing the effect of the excess withdrawal.

Prudential Financial and its representatives are not tax and legal advisors. Please consult with your tax and legal advisors regarding your personal circumstances. Retirement products and services are provided by Prudential Retirement Insurance and Annuity Company, Hartford, CT, or its affiliates.

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0214004-00001-00, Ed 12/19/2011, Exp 06/19/2013

Provided courtesy of Prudential Financial Planning Services. For more information, contact Steven Oriol, Financial Planner, who offers investment advisory services through Prudential Financial Planning Services, a division of Pruco Securities, LLC. Steven Oriol's private office is located in Bethesda, Maryland. He can be reached at steven.oriol@prudential.com and (240)381-3483.

SAVE THE DATE!

General Meeting • March 18, 2013
7:30 p.m., Indian Spring Recreation Center

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

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

Congratulations to Lucas Kane for receiving honorable mention to the Gazette Football List and first team in the County 2A/3A Division.

Welcome to Sean and Martina Lash who recently moved into the 9500 Block of Biltmore Drive.

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.

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CRIME REPORT

From Joyce Stocker

The following crimes were reported to the Montgomery

County Police Department from the Indian Spring community
from November 12 to the end of December 2012.

| 12/5/12 | Theft | 9500 block Saybrook Ave |
|----------|-------|------------------------------|
| 12/10/12 | TFV | One block East Granville Ave |
| 12/11/12 | TFV | 400 block University Blvd |
| 12/11/12 | TFV | 300 Block Normandy Dr |
| 12/13/12 | B/E | 100 bock Normandy Dr |
| 12/18/12 | TFV | 200 block Indian Spring Dr |
| 12/27/12 | TFV | 9500 block Biltmore Drive |

Please report all crimes, no matter how minor, to the police and to the listserv.

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.

EMAIL GROUP (LISTSERV)

To subscribe: iscaonline-subscribe@yahoogroups.com.
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Welcome to Sean and Martina Lash who recently moved into the 9500 Block of Biltmore Drive.

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.

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.



The Rhonda Mortensen Team SOLD 50 homes in 2010, 60 homes in 2011 & 70 homes in 2012 When you're ready to buy or sell, we're the team to call



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