



NORTHWOOD NEWS

PUBLISHED BIMONTHLY BY THE NORTHWOOD-FOUR CORNERS CIVIC ASSOCIATION ■ DECEMBER 2006

Northwood Community Yard Sale Rescheduled

Want to clear out your house to make space for incoming holiday gifts? Find some new treasures? Get to know your neighbors? Just get out of the house on a winter morning? Accomplish all of these and more at the First Northwood Community Yard Sale!

When: Saturday, 13 January 2007*, 8:30 a.m. – 12:30 p.m.

Where: Forest Knolls Elementary School, All-Purpose Room.

Participation Fee (sellers):

\$5 per space/family.

RSVP/Contact: Space is limited and will be allotted on a first-come, first-served basis. If you wish to sell items, you must pre-register by contacting Beth Ginter at beth.ginter@comcast.net or 301-681-0631 no later than Wednesday, 3 January 2007.

Important Notes

- Sellers should arrive by 8:00 a.m. to set up.
- Sellers are responsible for transporting items to and from the sale.
- All items, *sold or unsold*, must be removed from the school no later than 12:45 p.m. on the day of the sale.
- Sellers may wish to bring a folding card table to display items.
- Please donate cookies or other individually wrapped baked goods for the bake sale to help offset the cost of this event.

Volunteer

We need a few volunteers to help get the word out in early January and a few people on the day of the sale. Please contact Beth Ginter if you will help.

* **Snow Date: Saturday, 20 January 2007.** In

case of inclement weather, please call 240-777-2706 to hear a recorded message or visit www.montgomerycountymd.gov/cupf to check for cancellations. You may also check local radio stations; listen to hear if "community events at Montgomery County schools" have been cancelled. Any weather-related cancellation will be made by 7:00 a.m. on the day of the sale. ■

Next Meeting on 13 December

The next meeting of the Northwood-Four Corners Civic Association will be held on Wednesday, 13 December 2006 at 7:30 p.m. at the North Four Corners Rec Center. The Rec Center is located at the end of Southwood Road, just off Edgewood Drive. See you there! ■

INSIDE

Watching the County Budget Process: Slicing Up the Pie3
President Carole Barth reports from the trenches how MoCo's four *billion* dollar budget is allotted.

Memories Bring Back Homebuyers Who Lived Here As Children4
Several returnees tell why they came back.

The Case of the Purloined Paper ..8
Making a plea for community to a newspaper thief.

New Neighborhood List Serve9
There's a new list serve for folks in NFCCA territory to keep everyone up-to-date on the issues affecting us.

DECEMBER

					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						
S	M	T	W	T	F	S

PRESIDENT'S MESSAGE

Well, here we are beginning a new NFCCA year with the same old President. I am happy to say the 2006-2007 Board includes some new faces, some continuing board stalwarts, and the return of one of our "elder statesmen." But please remember, you don't have to be on the Board to get involved. Anyone can write an article, participate in an event, or help us communicate our neighborhood's issues through public testimony and letters to the editor.

And, of course, we hope you will share your ideas and concerns with NFCCA. In order to make that a little easier, and to facilitate discussion within the community, we are developing an NFCCA list serve (see article on page 9). Often issues are moving too quickly to fit into our cycle of meetings and newsletters, so this will give us an efficient and affordable way to get the word out in a timely fashion.

While I'm on the subject of communication, let me urge you to get to know our elected officials (an updated contact list will appear in February after they take office in January). December marks the start of the county budget process (see article on page 3). We need to participate to keep our issues before the County Executive and Council. The more visible we are to the decision makers, the better.

We will continue to pursue our issues (parks, transportation, environment, crime, power reliability, and development) in the year ahead. We recognize that persistence is key to making a difference, whether it's stopping a badly planned park development or getting Trader Joe's in our local shopping center. We have tremendous reservoirs of knowledge, skill, and talent in Northwood-Four Corners. So I challenge you to help us envision a positive future for our community and to join together to make that vision a reality.

—Carole Barth

Fall Creek Cleanup Held in Nov.

By Carole Barth

About a dozen folks turned out to help with our fall creek cleanup/invasive plant removal held in November. The volume of trash was not very high this year, but we generated five large piles of invasive clippings. Fortunately, we were successful in getting the brush picked up by DPW&T this year.

Unusual trash items

found included the weights from a pair of barbells, a car muffler, a rug, a barbecue grill, and a broken Hanukkah snow globe.

Special thanks to Reuven Walder for taking care of the setup and to Brian Morrissey for the use of his van. If you missed the cleanup, don't worry. We will do another creek cleanup around Earth Day next April. ■

Gifts Wrapped Helps Einstein

A gift-wrapping fundraiser is being held at Westfield Shoppingtown Wheaton now through 24 December. Albert Einstein High School PTSA raises money by gift wrapping to support the AEHS After Prom, an all-night, alcohol- and drug-free celebration of fun and games provided at no cost to all their graduating seniors.

Please stop by the booth near Macy's on the upper level and, for a nominal fee, have your presents wrapped while helping to support a safe, worry-free event for area graduating seniors. ■

NORTHWOOD NEWS

Northwood News is published by the Northwood-Four Corners Civic Association. The NFCCA represents the 1,493 households in the area bounded by Colesville Rd. (Rte. 29), University Blvd. (Rte. 193), Caddington Ave., and the Northwest Branch.

Any resident of this area is eligible to join the NFCCA. Annual dues are \$10 per household and may be paid at any Association meeting or mailed to the treasurer.

Northwood News is published five times a year—in October, December, February, April, and June. To place an ad or discuss a story, please contact the editor.

Editor

Jacquie Bokow
10603 Cavalier Drive
Silver Spring, MD 20901
301.593.8566
jcbokow@earthlink.net

Watching the County Budget Process: Slicing Up a Large Pie

By Carole Barth

Sitting through the Council's 2007 budget process was quite an eye-opening experience. Frankly, I was appalled to learn how much money is being spent by county agencies for programs and services that are too often inadequate, ineffective, or downright wrongheaded. As Montgomery County citizens we expect to pay high taxes, and we expect a high level of performance in return. While there are individual programs and staff who live up to this expectation, far too many do not.

Therefore, I think it's important that we learn more about the budget process as a whole and actively participate in that process. This is the first of series of articles on that process. Instead of simply getting involved in how big a slice of the budget

pie goes to a particular program, we need to understand what type of pie it's supposed to be and what's in the recipe. Let's start with the operating budget pie.

The operating budget



includes expenses for personnel and program. So how big of an operating pie are we baking? Montgomery County's operating budget is approximately *four billion dollars*. To give some perspective, this is one billion more than Cook County, Illinois' operating budget. (Chicago is located in Cook County.) It is also more than the operating budget for the entire state of Delaware. In other words, we have a mighty big pie here in Montgomery County.

Let's look at who the bakers are. The County Executive proposes a budget and recommends budgets for the so-called independent agencies. (Independent agencies include Montgomery Public Schools, the Washington

(continued on page 6)

NFCCA BOARD

The Board of Directors for the Northwood-Four Corners Civic Association meets five times a year, in October, December, February, April, and June. Current officers for 2006-2007 are:

President

Carole Barth
10602 Lockridge Drive
301.593.7863
cbarth@mindspring.com

Vice President

Beth Ginter
10221 Sutherland Road
301.681.8190
beth.ginter@comcast.net

Treasurer

Linda Perlman
1203 Caddington Avenue
301.681.3735
Perlman@sp-law.com

Secretary

Leon Peace
1305 Caddington Avenue
301.592.0406
LeonSellsHouses@aol.com

At Large

Roxanne Mirabal Beltran
10621 Glenwild Road
301.754.3828
roxmb@yahoo.com

Ted Daniel
302 Marvin Road
301.593.0418
ted.daniel@mail.house.gov

Dave Povtak
318 Pinewood Avenue
301.593.3178
dupovtak@hotmail.com

Editor, Northwood News

Jacquie Bokow
10603 Cavalier Drive
301.593.8566
jcbokow@earthlink.net

2006-2007 NFCCA Calendar

Mark your calendar for these upcoming meetings:

13 December 2006

14 February 2007

11 April 2007

13 June 2007

These dates are all on the second Wednesday of the month.

Built-In Memories Bring Back to Northwood Park Homebuyers Who Lived Here As Children

By Karen Jackler

Homebuyers look for a lot of different things when they shop for a home. Some want to live close to work or near public transportation. Some look for three bedrooms, an updated kitchen, or a fenced-in backyard. Others want lots of built-in storage. But, for some in our neighborhood, like Jacquie and Marty Bokow, the built-in memories were the major draw for buying a Northwood home.

Jacquie and Marty of Cavalier Drive both lived in Northwood as children. In fact, Marty's parents still reside on Malta Drive and Jacquie's mother on Belton Road. Marty attended Forest Knolls Elementary, where their son is now in first grade, and both attended Sligo Junior High and Northwood High School.

They started looking for a house when Jacquie became pregnant. "When I saw the ad for this place," says Jacquie, "I could picture it in my mind." She even knew the original owners, the Ostrinskys: both were teachers in Montgomery County Schools and the Ostrinskys' younger daughter was in Marty and Jacquie's class.

Jacquie's sister, Pat Cochran, and her family live with Jacquie's mother. So, with family as neighbors, Jacquie and Marty felt right at home the moment they moved back to Northwood. And, as an active volunteer with the civic association and

her son's school, she has truly planted a second generation of roots in the community.

Like Jacquie and Marty, Kim Demaline-Fichtel decided to move back to Northwood when her family expanded. With the birth of their second child seven years ago, Kim and her husband, Norbert, wanted a larger home. Fortunately for Kim, as they were looking to upsize, her mother was looking to downsize. So, they bought the house on Edgewood Avenue from her mother and proved you can go home again.



Kim now raises her children within walls containing her childhood memories. Her kids eat in the kitchen she ate in and play in the same yard she played in. It did take a while for the family to make the home feel like theirs, though. Kim found it hard at first to make changes to the house. Moving things like a lamp didn't seem right after seeing them in the same place for so many years. Explains Kim, "You're really ingrained with how things

were."

There are many advantages to moving into a house you grew up in. You are familiar with all the ticks and flaws of the house. You know whether or not the basement has ever flooded. Those curious "home improvements" many of us wonder about in our homes aren't such a mystery. However, remember all that stuff you left in your parent's attic when you moved out? Kim found out it's still there when you move back. Since Kim first lived in the house from the time she was eight years old until she was married at 23, there was a lot to sort through when she moved back into the house.

As with any neighborhood, living in Northwood has a few less notable points, "But, on the whole, it's a great place to live," says Jacquie, pointing out such close-by gems as the Rachel Carson Trail. Marty loves that it's so quiet. Both Kim and Jacquie note that Northwood's central location is very convenient to many of the places they want to go. And, as they raise the next generation of Northwoodians, they all know from first-hand experience that it's a great place to grow up. ■

Did You Grow Up Here?

If you are one of those folks living in NFCCA territory who also lived here as a child, let us know! Contact Jacquie Bokow at 301.593.8566 or jcbokow@earthlink.net.

For all Your Real Estate Needs,

Call Your Neighbor...

Maureen Bovich



Office Direct: 301 388-2625

Home: 301 593-6209

Email: JMBOVICH@AOL.COM

WHY Call Anyone Else?

Northwood Resident and Top Producing Agent

**Listings in Northwood/Forest Knolls/Kinsman
5/26/2006–11/17/2006**

<u>Active</u>	<u>List Price</u>	<u>Style</u>	<u>Bedrms</u>	<u>Full Baths</u>	<u>Half Bath</u>	<u>Days on Market</u>
827 Caddington Ave	\$449,950	Split Level	4	1	1	84
1003 Caddington Ave	\$449,950	Rambler	4	2	0	32
1016 Chiswell Lane	\$555,000	Colonial	7	3	1	8
312 Dennis Ave	\$487,500	Colonial	5	2	0	83
10707 Eastwood Ave	\$450,000	Rambler	4	2	0	81
405 Kerwin Rd	\$429,900	Rambler	3	2	0	88
25 Kinsman View Cir	\$389,000	Colonial - TH	4	3	1	113
10713 Lockridge Dr	\$469,000	Rambler	4	3	0	43
10802 Lombardy Rd	\$500,000	Colonial	4	2	0	29
830 Loxford Ter	\$490,000	Colonial	4	2	1	106
125 Southwood Ave	\$475,000	Cape Cod	3	2	0	65
215 Thistle Dr	\$484,800	Split Level	5	2	1	83
219 University Blvd W	\$895,000	Colonial	6	5	0	49
705 University Blvd W	\$479,900	Split Level	5	3	0	105
<u>Contract</u>						
1021 Chiswell Lane	\$489,000	Other	5	2	1	61
11008 Lombardy Rd	\$429,000	Rambler	3	2	0	121
819 Loxford Ter	\$499,000	Rambler	4	3	0	35
912 Loxford Ter	\$469,900	Split Level	4	2	1	57
819 Malta Lane	\$399,500	Split Level	4	2	1	8
205 Thistle Dr	\$429,000	Split Level	4	2	0	52
<u>Sold</u>						
1121 Caddington Ave	\$455,000	Split Level	3	2	1	20
1013 Chiswell Lane	\$447,000	Split Level	3	2	1	26
407 Dennis Ave	\$450,000	Rambler	3	2	1	19
10432 Edgewood Ave	\$512,500	Cape Cod	3	2	0	75
10610 Lockridge Dr	\$500,000	Rambler	5	3	0	22
10821 Margate Rd	\$451,000	Rambler	4	3	0	3

** Information deemed reliable but not guaranteed **

12520 Prosperity Drive, Suite 105, Silver Spring, MD 20904 • 301-388-2600



More on MoCo Budget Process

(continued from page 3)

Suburban Sanitary Commission, and the Maryland National Park and Planning Commission.) The Council holds hearings and deliberates on the spending and revenue proposals and then takes final action on the budget. The Executive has an item veto, but the Council can override a veto by six votes.

So, December is an important time to let the County Executive know what we would (and wouldn't) like included in his budget. We can certainly discuss this at our December meeting, but this is a good example of a decision target that moves

Important Dates for the County Budget

■ **December.** County Executive develops a recommended budget and performance measures for County programs.

■ **January 15** (every other year). County Executive submits his/her proposed capital budget to the County Council.

■ **March 15.** The Executive's recommended operat-

ing budget is submitted to the County Council.

■ **First Week in April.** The Executive's recommended performance measures for county programs are submitted to the County Council.

■ **June 1.** County Council approves the final budget.

■ **July 1.** New fiscal year begins.

a little too quickly for our bimonthly meeting and newsletter schedule. Hopefully the new NFCCA listserve is up and running by the time you get this, so we can stay in touch as the budget develops. In any event, I encourage you to go to the County's website

at www.montgomerycountymd.gov/index.asp and select the County Executive's page as well as the Montgomery County Office of Management and Budget website to learn more. This is a case where the more cooks, the better the dish. ■

**Have you just too much stuff and
don't know where to start?**

Do you wish your living space was less congested?

Are you fed up and need inspiration?

Then let me help you...

GET ORGANIZED!

**No mess, no stress
Say yes to less!**

Call Fiona today: 301-593-4026

Area High Schools Hold Concerts in December

Montgomery Blair High School Winter Instrumental Music Concert (Jazz Bands, Percussion Ensemble): Free Admission

■ Thursday, 7 December 2006 at 7:00 p.m. in the Auditorium.

Wheaton High School Winter Concert (Concert Choir, String Orchestra, Concert Band, and Jazz Ensemble)

■ Wednesday, 13 December 2006 at 7:00 p.m. in the Auditorium.

Montgomery Blair High School Winter Instrumental Music Concert (Concert

Band, Symphonic Band, String Orchestra): Free Admission

■ Thursday, 14 December 2006 at 7:00 p.m. in the Auditorium.



Northwood High School Dance Department Concert showcasing student- and teacher-choreographed works: Tickets on sale at door, \$3; with Student ID, \$2.

■ Friday, 15 December 2006 at 7:00 p.m.

Einstein High School Winter Review (Choir, Concert Band, Orchestra, Jazz Band): Free Admission

■ Tuesday, 19 December

2006 at 7:00 p.m. in the Auditorium.

Northwood High School Instrumental Music Concert: Free Admission

■ Tuesday, 19 December 2006 at 6:00 p.m. in the Auditorium.

Kennedy High School Instrumental Concert: Free Admission

■ Wednesday, 20 December 2006 at 7:00 p.m. in the Auditorium.

Northwood High School Choral Department Winter Concert: Free Admission

■ Wednesday, 20 December 2006 at 7:00 p.m. in the Auditorium. ■



JOHN BURGESS REAL ESTATE GROUP

THE HOME BUYING AND HOME SELLING TEAM

WHERE OUR CLIENTS ARE #1!

www.JohnBurgessRealtor.com • 301-681-5093 • info@JohnBurgessRealtor.com

Northwood Update
September 16, 2006 - November 15, 2006

4 SOLD

Average Net Sale Price: \$478,375 Average DOM: 30

2 UNDER CONTRACT (11/15/06)

Average List Price: \$429,000 Average DOM: 86

12 ACTIVE (11/15/06)

25 KINSMAN VIEW CIR	\$389,000
405 KERWIN RD	\$429,900
10707 EASTWOOD AVE	\$450,000
10713 LOCKRIDGE DR	\$469,000
125 SOUTHWOOD AVE	\$475,000
705 UNIVERSITY BLVD W	\$479,900
215 THISTLE DR	\$484,800
312 DENNIS AVE	\$487,500
10802 LOMBARDY RD	\$500,000
219 UNIVERSITY BLVD W	\$895,000

Experience the JBRG difference...

Work with our group
& get a whole team
of professionals working
for you!

Call **301-681-5093** today
to schedule your
FREE consultation!



Visit www.JohnBurgessRealtor.com
for all your real estate information
and property searches.



REALTOR®



12200 Plum Orchard Drive Silver Spring, MD 20904
Each Office Independently Owned and Operated



EQUAL HOUSING
OPPORTUNITY

A Plea for Community

The Case of the Purloined Paper

By Jacquie Bokow

Our *Washington Post* has been stolen several times. This might not be so bad, except that we only get the Sunday issue. I was told by my distributor it has happened to others here, too.



I wondered how anyone walking or jogging could carry it home undetected. Surely it would be noticed, conspicuous even!

Then one day I spotted a woman walking her dogs, hurrying around the next block. I wondered why I looked back. That second glance revealed the answer to my quandary: her “poop bag” was suspiciously cylindrical in shape.

To the thief, I say: if you can afford to keep dogs, you can certainly afford a dollar and a half for a Sunday *Post*.

Have a little consideration for your neighbors and your neighborhood! We want to look out for each other, not steal from each other. Actions like yours could be changing our neighborhood into a place few of us will like or feel safe in.

To other dog owners, I say: I know most of you are responsible pet owners, but a few “bad apples”—who

don’t pick up after their pets, don’t leash their dogs on the trail, or let their cats out at night—make the rest of you look bad. This newspaper thief is no exception. You need to police yourselves. Admonish slackers to be responsible.

If you see a dog owner carrying a newspaper, follow her (or him) and give me her/his address. If I get several written confirmations of the same individual, I’ll publish the address. ■

Would You Say Irresponsible Teens or Just Plain Thieves?

By Jacquie Bokow

I’ve been alerted to two separate incidents—involving teenaged boys openly stealing—which both happened this fall after school began.

In the first incident, a male teenager was seen riding a very small, pink bicycle in the vicinity of Lombardy and Belton Roads one day after school. When confronted (and I applaud the brave woman who did so), the teen admitted the bike wasn’t his. “It was just lying there,” he said. Asked where it was lying, he confessed, “in somebody’s yard.” Admonished to return it, he turned back, but apparently only went one block, where he abandoned it against the stop sign at Belton Road and Cavalier Drive. As the woman who spoke to the teen knew a child who lived nearby with a similar bike, she contacted the owner who confirmed her daughter’s

bike was missing. She was able to find and retrieve it.

The second incident was witnessed on Edgewood Avenue, up the hill from Southwood Avenue. Two teenage boys apparently saw a lawn mower in someone’s yard and thought it was hilarious to release it at the top of the hill and watch it speed down Edgewood Avenue. I have no further news of what happened to it or whether the mower was damaged, did any damage, or was ever reunited with its owner. (The witness did not know from whose yard the mower was stolen.)

I don’t believe any of these teenage boys acted maliciously, just thoughtlessly (even stupidly). Actually, I was encouraged by the fact that the bicycle thief admitted it wasn’t his bike (obvious as it was). But isn’t it a shame they haven’t been taught any better? ■

New Neighborhood List Serve

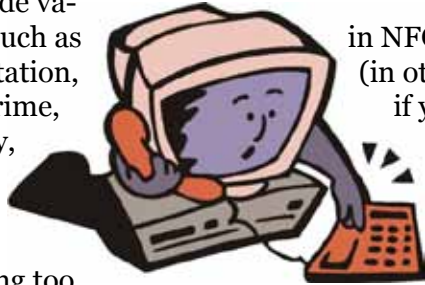
By Nicholas Scalera

A new Northwood-Four Corners Civic Association list serve has been created.

As a civic association, we are involved in a wide variety of issues, such as parks, transportation, environment, crime, power reliability, schools, and development. Often these issues are moving too quickly to fit into our cycle of meetings and newsletters, so this list will give us an efficient and affordable way to get the word out in a timely fashion.

And, of course, we hope you will use the list serve to share your ideas and concerns

with NFCCA. We hope this will facilitate discussion within the community and help us to connect neighbor to neighbor.



Anyone living in NFCCA territory (in other words, if you received this newsletter) can sign up directly without requiring an approval

by the moderator. Just go to <http://groups.yahoo.com/group/nfcca/> and join. Past issues of the *Northwood News* will be posted in PDF format on the group page, along with other pertinent information. Stay tuned! ■

CLASSIFIEDS

COUNTERPOINT PRODUCTIONS.
Karen Devitt, pianist/vocalist, provides musical entertainment for all events. 301-593-9018.

COMMUNITY YARD SALE on Sat., 13th January, 8:30–12:30, at Forest Knolls Elementary. Call 301-681-0631 for a \$5 table.

YOUR AD HERE. If you had wanted to sell something, your ad could have been right here! A NN classified ad is only \$10.

LOOKING TO BUY or sell something? Try a classified ad in the *Northwood News* and reach your 1,493 neighbors for only \$10!



Northwood's Resident Mortgage Expert will make your holiday season bright!

Every consultation comes with free coffee at Starbucks

- \$ Lock in a low, fixed rate and stop worrying about adjustable rates & rising payments!
- \$ Tap the unused equity in your home with a no closing cost Home Equity Loan.
- \$ Hectic schedule? Loan closings in the convenience of your own home or office!
- \$ We provide the top-notch service and client confidentiality you deserve.
- \$ I love referrals! Please let your friends & family know that I want to work with them!

Maureen Carrington
www.Month-Off.com
MCarrington@Month-Off.com

Mortgage Loan Consultant
301-681-0249 (Home)
301-651-3257 (Office)

Skylights
 Custom Painting
 Interior/Exterior
 Siding
 Aluminum
 Vinyl
 Shutters/Soffit/Trim
 Concrete
 Asphalt
 Brickwork
 Driveways
 Patios
 Pads
 Sidewalks
 Kitchens & Baths
 New
 Modernized
 Remodel Basements
 Interior Structures
 Rooms
 Additions
 Extensions
 Dormers
 Roofing
 Gutters
 Replace
 Clean
 Thermal Windows & Doors
 Replacement or Storm
 Custom Sundecks
 Custom Verandas
 Custom Porches
 Glass or Screen
 Heating
 Air Conditioning
 Locksmith
 New or Old Work
 Repairs
 Plumbing
 Carpentry
 Electrical



Maryland Home Improvement Company

(Roofing Experts)

Northwood News Special Offer
House Painting – \$200 Off

Read This Please

I live in this neighborhood at 10909 Lombardy Road and I specialize in painting, interior renovations, new roofs, and roof repairs and additions.

I take pride in my work and will gladly give you a free, no-obligation estimate on any carpentry, painting, plumbing, or electrical work you need. Please call me at 301-681-6802 and leave a message if I am out working in the neighborhood.

I am a carpenter-roofer with more than 30 years experience and have completed over 150 new roofs in the Northwood, Pinecrest, Four Corners, Kemp Mill, and Arcola Avenue neighborhoods within the last four years, with ***no leaks***.

References aplenty upon request. **MHIC #71419**

Winter is the time for *inside* work on your home! *Now* is the time to paint that room, repair that closet, remodel your basement, get that plumbing/electrical/carpentry job you've been meaning to take care of *done*. Ask your neighbors about my work. It is ***Top Notch!***

Call Jim & Antonio
(Home Care by the House Doctor)

301-681-6802

Please leave message and phone number;
 I will respond ASAP.



Barbara Ciment

Associate Broker, Long & Foster Real Estate, Inc.

\$245 Million in Career Sales
Top Office Producer Since 1988

(H) 301-622-7002 (O) 301-949-7070

Email: barbara@ciment.com

Web: www.ciment.com



Northwood Real Estate Report

December 2006

Specialist in Northwood Market

Before you make any move in Northwood, Forest Knolls, or Kinsman Farm, I would be pleased to share my insights with you. Call today for my free Market Analysis.

The Ciment Team has \$21M in Sales in '06

I have the pulse of this market and my listings are selling. Let me help you move onto the next stage of your life, whether buying or selling.

Northwood Settled Properties (September 1, 2006 – November 16, 2006)

Address	Sale Price	Style	BA/		
			BR	HBA	DOM
811 Caddington Ave	\$477,500	Rambler	4	2/1	72
821 Caddington Ave	\$485,000	Split Level	4	2/1	11
1108 Caddington Ave	\$430,000	Split Level	4	1/1	26
1121 Caddington Ave	\$455,000	Split Level	3	2/1	20
1013 Chiswell Ln	\$447,000	Split Level	3	2/1	26
1023 Chiswell Ln	\$450,000	Split Foyer	5	2/1	92
407 Dennis Ave	\$450,000	Rambler	3	2/1	19
10612 Eastwood Ave	\$458,500	Cape Cod	5	2	14
10619 Eastwood Ave	\$435,900	Cape Cod	3	2	59
10424 Edgewood Ave	\$690,000	Cape Cod	4	3	0
10432 Edgewood Ave	\$512,500	Cape Cod	3	2	75
10611 Edgewood Ave	\$459,000	Rambler	4	1/1	111
119 Kinsman View Cir	\$393,750	Townhouse	3	2/2	31
10610 Lockridge Dr	\$500,000	Rambler	5	3	22
10707 Lombardy Rd	\$425,000	Rambler	4	2	67
11203 Lombardy Rd	\$480,000	Rambler	3	2	10
1119 Loxford Ter	\$460,000	Split Level	4	1/1	14
10821 Margate Rd	\$451,000	Rambler	4	3	3
10709 Ordway Dr	\$396,000	Split Level	3	2	6
304 Pinewood Ave	\$465,000	Cape Cod	3	2	82
1100 Playford Ln	\$469,000	Split Level	4	2	33
505 Royalton Rd	\$461,000	Cape Cod	4	3	50

Worst of Housing Slump Has Passed

Freddie Mac says the biggest slowdown in the housing market may be past, and falling mortgage rates should help stimulate the market.

The mortgage giant's weekly mortgage rate report (11/16) shows 30-year fixed-rate mortgages fell to an average 6.24 percent this week, below year-ago levels. One-year adjustable-rate mortgages fell to 5.53 percent, although adjustable-rate mortgages remain higher than year ago levels.

"We've probably seen the worst of the housing slump, although it may not have entirely bottomed out yet," says Freddie Mac chief economist Frank Nothaft. "Lower mortgage rates should help stimulate activity in the housing market."

10 Good Reasons to Buy a Home Now!

- Mortgage rates are still near historic lows
- Large inventory of homes-for-sale won't last
- Prices overall have stabilized
- A slower market gives you time to make the right choice
- Time to have home inspections for peace of mind
- Sellers are back to negotiating with buyers
- Homes-for-sale are in better condition = less hassles
- You'll benefit from real tax savings
- A home is a proven long-term investment
- Home prices have moderated for now, but may well start rising again after March—in just 4 months!

Now is a great time to move to the next stage of your home living experience

Call for My Free Market Analysis

I will advise you how to prepare and stage your home to sell for Top Dollar in this market.

Call Today for My Free Home-Prep and Listing Strategy

#1 Silver Spring Producer

#1 Long & Foster Team

Data subject to revision.

Copyright 2006

This is not intended as a solicitation if your property is already listed with a real estate agent.



BONDED & INSURED

Forest Glen Pet Solutions, LLC

Midday Walks

Pet Sitting

House Sitting

Medications

Laura Pawlowski

301.593.2445

forestglenpets@yahoo.com

www.forestglenpets.biz



An Independent Agent Representing
ERIE INSURANCE GROUP

Dear Neighbors:

My name is Carl Rutan and I represent the Erie Insurance Group here in the Four Corners area of Silver Spring. Erie will now give you a 10% discount on your auto insurance and a 20% discount on your home insurance if you have both with Erie. They will give you an additional 5% discount on your home insurance and an additional 5% discount on your auto insurance if you also have a life insurance policy with Erie. We write auto, home, business, and life insurance. Please give us a call for a free quote.

Carl Rutan Insurance Agency
9912 Colesville Road
Silver Spring, MD 20901
(301) 681-0200
carlrutan@verizon.net – email