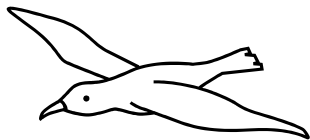


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Special Interest Articles:

- Reduce Energy
Costs



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Reduce Home Energy

U.S. homeowners can lower home energy bills, lower federal income taxes and increase home comfort by making energy efficiency home improvements that qualify for up to \$1,500 in federal income tax credits.

Consumers who make energy-efficient upgrades can also reduce their personal carbon footprint because using less energy at home means emitting less pollution too.

The federal income tax credits for specific home improvements are available now through 2010, thanks to the American Recovery and Reinvestment Act (ARRA) of 2009.

While the tax credits are similar to those in effect a few years ago, consumers should be aware of some changes, according to Steve Nadel, executive director of the American Council for an Energy-Efficient Economy (ACEEE). Consumers must install the specific products and equipment that qualify for the 2009-10 tax credits. Some important details on the home improvement tax credits include:

- For each type of qualifying equipment, the credit is for 30 percent of the cost up to \$1,500.
- It is a one-time tax credit that can be claimed in part or in whole for tax year 2009 and/or tax year 2010.
- Homeowners who claimed the \$500 credit available in 2006-7 can claim the remaining \$1,000 credit for additional products bought and installed in 2009 and/or 2010.
- There are two basic categories of qualifying equipment—“building envelope” products and heating and cooling equipment.
- Building envelope products are replacement windows (including storm windows, storm doors, and skylights), certain ENERGY STAR asphalt and metal roofs, insulation and other sealing products.
- Heating and cooling equipment includes furnaces, boilers, ground source or geothermal heat pumps, gas or propane water heaters, central air conditioning systems (but not window air conditioner units) and biomass stoves.
- Installation costs are not covered for building envelope products.
- Installation costs are covered for heating and cooling equipment.
- For some products, the qualifying criteria are more stringent than they were in prior years. For example, all ENERGY STAR windows no longer qualify.
-

For detailed information on what qualifies, visit www.energytaxincentives.org

One generation plants the trees; another
gets the shade.

Chinese Proverb

Tips for Protecting your Identity during the Holidays

Identity theft is a problem any time of the year. But, while consumers are focused on giving during the holidays, crooks are focused on taking. If there's one thing consumers don't need, it is dealing with identity theft during the holidays. The National Foundation for Credit Counseling (NFCC) offers the following tips to help consumers protect themselves during the busy holiday season:

- Be aware of your surroundings. Sidewalks and malls will be crowded and shoppers will be distracted—the perfect combination for a pick-pocket. If someone bumps into you, don't assume it was an accident. Women should clutch purses closely at their side or in front of them with the wallet hidden at the bottom. Men should stow wallets in an inside coat pocket.
- Don't carry large sums of cash. Charge your purchases or use a debit card. Just remember that credit cards offer some protections that debit cards don't. When you use a credit card, you can dispute a purchase before paying for it. With a debit card, the money is removed from your account at the time of the purchase. A thief can wipe out your checking or savings account before you ever realize the theft has taken place.
- Guard your PIN number at the ATM. Be aware of anyone lurking around the ATM, and if someone is standing too close, simply ask him or her to step back. Thieves can also install devices that read your information at the ATM without you knowing it. If you notice anything unusual about the ATM, use a different one, and report what you've seen to the bank.
- Don't let your credit card out of your sight. Unscrupulous clerks or waiters can copy your card information or swipe your card into a second card reader and later make a new credit card for themselves. Worse yet, they can sell your information to an organized crime ring.
- Lighten your wallet. Remove anything from your wallet that you don't absolutely need to have with you. That way, if someone is successful in stealing it, they won't get as much. Never carry your Social Security card with you, but check other cards that might use your SS# as an identifier. If you're not going to be using your checkbook, leave it at home.
- Make copies of your credit cards. Copy both sides of all your cards. If you lose your wallet, you'll have easy access to all of your account numbers and phone numbers, allowing you to alert your bank immediately.
- Keep up with all receipts. Not only will you need them to make returns easily, but crooks are very interested in stealing the information they contain. Never stuff the receipts into your car visor or leave them exposed in any way.
- Open your credit card statements as soon as they arrive. Check the bill for any unauthorized purchases. Even better, keep a watchful eye on your accounts by going online and reviewing your accounts each week. If you notice anything out of the ordinary, report it immediately to your bank. Doing so will likely remove any payment responsibility you might have for fraudulent purchases.
- Secure all personal information even while at home. Unfortunately, many times an ID thief is someone we know. During the holidays, you may have guests in your home. Remove temptation by putting personal information out of sight.
- Consider signing up for a credit monitoring service. Such services alert you via email anytime there is an inquiry or other activity to your credit report. In other words, if someone tries to open an account in your name, you'll know about it. Such services are offered by all of the major credit reporting bureaus, and could be money well-spent.
- Order your credit report. Consumers are allowed one free credit report every 12 months from each of the three bureaus. Order a report now from one bureau, and order another one in January from a different bureau. This will give you a good snapshot of activity and will alert you to anything unusual.

In spite of all your efforts, if you are victimized by ID theft, contact an NFCC Member Agency for help. Their certified counselors can walk you through the steps to recovery. To find the agency closest to you, dial (800) 388-2227, or go online www.DebtAdvice.org. To locate a Spanish speaking counselor, call (800) 682-9832.

For more information and tips about identity theft visit NFCC at www.ProtectYourIDNow.org.

Message from Mattie

Fall is such a beautiful time of year – the leaves are turning, and the air is becoming brisk. It's a wonderful time to share some outdoor time with your children before the really cold weather sets in. We also need to remember that leaves, especially in rainy weather, can pose a safety hazard. Remember to rake your leaves and dispose of them at the landfill.

Late notices will be issued the beginning of November. If you haven't made arrangements to pay your dues yet, please contact the office to avoid additional charges and court fees.

Have a safe and happy fall and a wonderful Holiday Season!

Mattie

GEOCACHING COMES TO WHITE SANDS

Many of you are probably very familiar with the term "geocaching", for those of you who aren't, it's a modern day "hide – and – seek" game using GPS technology to locate "caches" hidden all over the world. There are several in Calvert County and now there is one in White Sands!

Geocaching is a great family event. Kids love to find "treasure" and this is a great way to get outside with the family and have a great time. You can meet other wonderful people and have some great adventures.

You can get more information on how to participate in geocaching and locate the hidden treasure in your own community by visiting www.geocaching.com.

Have fun and Good luck!

Mark Twain said

"There comes a time in every rightly constructed boy's life when he has a raging desire to go somewhere and dig for hidden treasure." Tom Sawyer

PET SAFETY FOODS/PLANTS POISONOUS TO DOGS

We all know it's hard to resist when he looks at you with those sad, pleading eyes, but feeding Fido human food can do more harm than just expanding his waistline. Many people foods are toxic to animals and can cause serious illness or even death. The list is incredibly large and there is no way we could provide everything here, but we have provided a good start. You can find more information by visiting www.earthclinic.com or www.aspc.com. Let's keep our pets safe and healthy!

Common foods poisonous to dogs:

Alcoholic Beverages: Any type of alcohol can be poisonous to your pet and aside from intoxication, can cause a coma or even death.

Apple Seeds: Can have varied effects on pets.

Apricot Pits: Can cause respiratory difficulties such as breathing, coughing and sneezing.

Cherry Pits: Can cause respiratory difficulties such as breathing, coughing and sneezing.

Xylitol (artificial sweetener found in many cookies, candy, and gums): Can cause liver damage and even death.

Chocolate: Although pets should never have any type of chocolate, milk chocolate is not nearly as dangerous for animals as semi-sweet or unsweetened bakers chocolate. Chocolate poisoning can cause irregular heart rate and rhythm, restlessness, hyperactivity, diarrhea, vomiting, panting, muscle tremors, abdominal pain, bloody urine, increased body temperature, seizures, coma, and even death.

Coffee: Can result in increased breathing and heart rate, restlessness and affects the central nervous system.

Grapes: Large amounts of grapes can be poisonous to pets and can cause vomiting, diarrhea, lethargy, abdominal pain, lack of appetite and kidney damage.

Macadamia Nuts: Can cause vomiting, lethargy, hyperthermia, abdominal pain, stiff joints, lameness and tremors.

Mushrooms: Different types of mushrooms can have varied effects on pets such as, depression, diarrhea, nausea and vomiting, abdominal pain, tearing, hallucinations, defecation, liver failure, seizures, drooling, urination, kidney failure, heart damage, hyperactivity and in some cases, death.

Onions/Onion Powder: Can cause gastrointestinal problems such as vomiting and diarrhea.

Peach Pits: Can cause respiratory difficulties such as breathing, coughing and sneezing.

Potato leaves & stems: Can cause problems with the digestive, nervous and urinary systems.

Raisins: Large amounts of raisins can be poisonous to pets and can cause vomiting, diarrhea, lethargy, abdominal pain, lack of appetite and kidney damage.

Salt: In large quantities can cause electrolyte imbalance.

Walnuts: Can cause gastrointestinal problems such as vomiting and diarrhea, as well as respiratory issues such as sneezing and coughing.

If you suspect that your pet has been poisoned, contact the **ASPCA Poison Control Center at 1-888-426-4435. This is a 24 hour a day hotline** (in some cases a consultation fee may be charged to your credit card.)

SAVING TIPS FOR THE HOLIDAYS

In these tough economic times, many of us are trying to stretch our dollars and keep our debt as low as possible. The following tips from the National Foundation for Credit Counseling (NFCC), offer easy ways to save:

- Empty the change in your pocket into a jar each night. Pocket change can add up to between \$30 and \$50 a month.
- Cut \$5 a day out of your incidental spending. Mindless spending and impulse shopping take a bigger chunk out of your spending than you might care to admit.
- Resolve to carve \$10 a month from each of five discretionary spending categories. For example:
 - Food:** plan meals in advance and never grocery shop on the run.
 - Eating out:** order water to drink when dining at a restaurant.
 - Utilities:** lower the thermostat at home.
 - Shopping:** stay out of malls, and shop only when an item is needed.
 - Medical:** sign up for one of the discount plans on prescriptions currently being offered by many national drug chains.
- Kick your bad habits. Buying a pack of cigarettes and a lottery ticket each day can add up quickly.
- Eliminate bank fees. Bank with an institution that has ATMs near where you live and work, eliminating any fees assessed by using a machine outside of your network. Don't pay for your checking account when many banks offer free checking with few strings attached. Never overdraw your account.
- Get an insurance check-up. You don't want to be over-insured or underinsured, but if you can handle raising your deductible, it will save you money each month.
- Don't have too much of a good thing. Examine your cell phone package. Are the minutes right for your calling patterns? Look at your cable plan. Are you paying for channels you never watch? Switching to a plan that is right for you yields big savings.
- Stop charging and pay with cash. Studies show that people who pay for their purchases with cash typically save about 20 percent. Therefore, if you put \$1,000 onto a charge card each month, you stand to save big bucks.

For professional help finding hidden money in your budget, call a National Foundation for Credit Counseling member agency. To locate the counselor closest to you, dial (800) 388-2227, or go online to www.DebtAdvice.org. To find a Spanish-speaking counselor, call (800) 682-9832.

LEND A HAND

This year we are going to try something a little different with our Lend A Hand program. Because of the struggles our local food pantries face during the winter months, we will be collecting canned goods and other non-perishable food items from October through December to be delivered to the local food pantries to assist families in need through out the county. Please bring your donations to the Bob Jones Administrative Building on the corner of Sycamore Road and White Sands Drive.



VISIT FROM SANTA

Santa will once again spend an afternoon in White Sands spreading holiday cheer to children and adults alike. Bring the children to get their picture taken, enjoy some cocoa and cookies and share some holiday spirit with your friends and neighbors!

Saturday

December 12, 2009

12 PM – 3 PM

Bob Jones Administrative Building
8285 Sycamore Road
On the corner of White Sands Drive &
Sycamore Road

Why Scoop the Poop?

Besides being a nuisance, uncollected dog waste is a serious problem for our association. Next time you're tempted to leave your dog's droppings on the lawn, please remember these facts:

1. The Environmental Protection Agency is becoming aggressive about enforcing the Clean Water Act. Our association could be fined if dog waste goes uncollected.
2. Uncollected dog waste could lead to higher assessments. If fined by the EPA, the association could face a need that would require an increase in assessments to cover the fines. That increase would be levied against all property owners—not just dog owners.
3. The appearance and quality of the common areas are known to affect home sales—not just whether and for how much they sell, but how quickly.
4. Uncollected dog waste spreads disease and attracts rodents who feed on pet waste.

So please remember to Scoop the Poop!

FREE CELL PHONE DIRECTORY ASSISTANCE (411)

If you've ever had to call directory assistance using your cell phone, you know cell phone companies are charging \$1.75 or more for 411 information calls. AT&T charges up to \$7.00 per call! If your car has broken down or a big business deal depends on getting a number from information, \$7 might be acceptable, but that's not typical.

“Despite the charges, U.S. consumers continue to avail themselves of the 411 directory assistance service, placing about six *billion* such calls per year,” explains the rumor-busting website snopes.com.

For the rest of us, however, an economical alternative is now available. You can get directory assistance on your cell phone (or land line) at 1-800-FREE 411 (or 1-800-373-3411). And it's free. Add this number to your cell phone now, before you actually need it. The service is voice activated and offers the option to connect the call.

Of course, nothing is entirely free, so be prepared to listen to a brief audio advertisement. For more details, visit www.snopes.com/inboxer/nothing/free411.asp

MEETINGS

White Sands Civic
Association, Inc.

8285 Sycamore Road
PO Box 57
Lusby, MD 20657

PHONE:
(410) 586-8201

FAX:
443-295-7221

We're on the Web!

See us at:

www.wscainc.com

You will now be able to
pay your dues online – be
sure to check out the
website for details!

WSCA Open Board Meeting – 2nd Thursday of each month
7:00 PM Bob Jones Administrative Building
(These meetings are open to all residents.)

WSCA Architectural Control / Covenants Enforcement

1st Wednesday of each month 6:00 PM

3rd Wednesday of each month 6:00 PM

Bob Jones Administrative Building

(These are closed meetings due to confidentiality issues – if you would like to participate with this committee or submit an application for review, please contact the administrative office at 410-586-8201)

Administrative Office Hours: Tues & Thurs – 10:00 AM – 3:00 PM

**WHITE SANDS CIVIC
ASSOCIATION, INC.**

PO Box 57
Lusby, MD 20657

Presorted
Standard
Postage Paid
Lusby, MD
20657 Permit
No. 20

**WHITE SANDS RESIDENT
LUSBY, MD 20657**