



With the holidays rapidly approaching it's nice to take a moment to reflect on the past months. We have so much to be thankful for, our health, families, friends, and new neighbors. It's a time of traditions, gatherings, sharing and spending time with those we care about! The LPOA board wishes you a season filled with all the joy your heart can hold! May the wonder of Christmas remain in your hearts every day of the year!

LPOA CHRISTMAS PARTIES

We would like to remind residents of the two Christmas parties being held at the Ledges ClubHouse. The adult party will be from 6-10 PM on Saturday Dec. 10, 2005. The kid's party (lunch with Santa) will be from 11:30 A.M. to 1 P.M. on Sunday Dec. 18, 2005. As mentioned in the last newsletter the adult party will feature Allison Margaret Hooper a former Ledges resident. This is an event you don't want to miss! Check out (ledges.org) for any late updates.

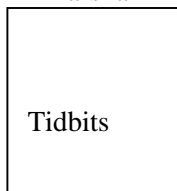
2006 ANNUAL MEETING

The Ledges Property Owners Association's annual meeting this year will be on Tuesday January 17th, 2006 starting at 6pm. This year the meeting will be held at Roscoe Middle School 6121 Elevator Road (use the west entrance to the school, and go to the cafeteria).

At this year's meeting the Association will be hosting a school forum. We are excited to have Mr. Robert Lauber, Superintendent of the Kinnikinnick School District #131, and Dr. Ralph Marshall, Superintendent of the Hononegah High School District #207 as our guest speakers. We encourage you to submit any questions you might have prior to the meeting, so that Mr. Lauber and Dr. Marshall can address these issues in their presentation. You can submit your questions by email to www.ledges.org, or by mail to LPOA PO Box 36 Roscoe, IL 61073. The LPOA is striving to keep the residents of the community informed and we feel this informational forum is worth your attendance. We encourage you to come, and bring a friend or your neighbor.

The Agenda:

- ◆ 6:00pm - Welcome & Committee Reports
- ◆ 6:30pm - Election of New Board Members
- ◆ 7:00pm - School Forum- Mr. Lauber & Dr. Marshall
- ◆ 8:30pm - Meeting Adjourned and Refreshments



- ✍ The Casey Schmitz Benefit Dinner held on Oct. 27th was a huge success! Thank you to all that attended. The goal of raising \$10,000 was exceeded thanks to the overwhelming generosity of this community! (Roscoe is an amazing little town!) The Schmitz family has submitted their application for the seizure alert dog and hopefully Casey will have her new companion soon!
- ✍ We need updated directory information if you have changes. The directories are generally available at the annual meeting. Don't delay!
- ✍ Although, ledgescommunity.org still works for the web site, all you need now is ledges.org
- ✍ We invite residents to submit guest editorials and suggest content for future newsletters. E-mail or snail mail us and we'll consider your submission.

Featured Business

In this edition we feature Melissa Smith, a Real Estate Agent that works out of the Dickerson & Nieman office at 11742 Main Street in Roscoe. Smith, a Ledges area resident for 20 years, has been married for 25 years. Melissa and her husband Kurt have two sons and are active in the community with church activities and the boy's hockey games!

"Women typically do very well in the real estate field; it takes skills that come natural to women". After saying this Melissa proceeded to describe what it takes to be a successful real estate agent. The most important aspect of being a successful real estate agent is being a good listener. Another issue is the right financing. She seeks lenders who provide exceptional programs.

Melissa says times have changed. She recently closed on a property where the couple hadn't moved for forty years. She worked to find them a home on 5 acres for about two years looking at everything that came on the market. It is always exciting to walk into a new listing and know this house is just what a client is looking for, and they need to see it right away. Though based in Roscoe, Melissa welcomes clients from anywhere in the Winnebago or Boone county area.

Melissa is both a sellers' and buyers' agent. For sellers, Melissa said people like tips on how to get their home ready to sell. Through years of experience, Melissa can guide sellers through the process of getting their house ready to sell. Another important aspect of selling is the price you are asking for your home. Overpricing your property can diminish all the hard work a client does to prepare for a sale and add additional time on the market.

Today many buyers and sellers come together via home viewing on the internet.



Smith advertises her listings on many different websites including www.MelissaSmithHomes.com. Smith's website is user friendly and even has a "virtual agent" that will e-mail you listings according to the criteria you select. Websites provide valuable tools in reducing time spent looking at houses. Melissa is a member of the Rockford Area Association of Realtors and the Multiple Listing Service of Northern Illinois and is required to participate in continuing education. Yes, buying or selling a home definitely is a monumental occasion in one's life. Luckily, there are professional, caring people like Melissa Smith who are there to help guide you through the process that it is less stressful and also a fun/happy time. If you or someone you know are looking to buy or sell a home, contact Melissa Smith at (815)-623-6761, email her at MelissaS@DickersonNieman.com, or visit her website at www.MelissaSmithHomes.com.

them to the annual meeting. New directories will be delivered when we receive your paid registration or they can be picked up at the annual meeting if they are finished at that time.

Dues valid Jan. 1 to Dec.31 2006

Names of Adult/Parents

First _____ Last _____
 Address _____ Phone _____
 Child _____ Birth year _____
 Child _____ Birth year _____
 Child _____ Birth year _____
 Child _____ Birth year _____
 E-mail _____

If you fill in the e-mail line, please check the appropriate box regarding your e-mail

- E-mail in the directory & communication
- E-mail for communication only

... We Encourage Your Support! ...

The Ledges Property Owner's Association strives to provide incentives to becoming members of the LPOA. Although many events and information are free to non-member Ledges residents, our organization would cease to exist without adequate financial backing in the form of dues paying members and advertising. We thank those who have faithfully supported the LPOA in the past and encourage others families to join us!

Here are some of the things to think about when considering membership.

- Printed membership directory of all Ledges residents.
- Advocacy organization that addresses community issues.
- Discounts when attending LPOA-sponsored events
- Discounts when dining at the Ledges Clubhouse.
- Quarterly newsletter with important community news and information.
- Web site members-only access, which includes:
 - ✓ Discussion forums on topics important to Ledges residents.
 - ✓ Online access to member directory.
 - ✓ Email updates of important community news.
 - ✓ Newsletter announcements.
 - ✓ Access to board meeting minutes.

2006 LPOA Annual Dues (\$20 per household)

We would appreciate your support again in 2006. Please submit the form below along with your check to the LPOA, P.O. Box 36, Roscoe, IL 61073 or bring