LIGHT BULBS REVISITED

Is your electric bill too high? My bill is! At our home we have already changed all of the old incandecent light bulbs to the new compact fluorescents (CFLs) and I'm in the process of purchasing material to change over all of the four foot flourescent fixtures in my home.

There is money to be saved by using new technology, not only from a savings on your energy costs, but also the CFL bulbs will last 7 to 10 times longer than a regular bulb. You can save $4.00 over the life of the CFL bulb. I do recommend that you keep your receipts because some of the bulbs do burn out early.

There is a concern about the mercury in the CFL bulbs. The good news is that manufacturer's improvements have reduced the mercury in each bulb to the size of a tip of a ball point pen. By comparison, it would take 100 CFL bulbs to equal the mercury in a old thermometer. We all need to be good stewards of the earth, and do our part to keep the environment clean. Have you been as careful as you should have been? Has it been due to laziness, and not looking at the big picture? It's so easy to think this little battery or light bulb can't make that much of a difference.

With over four billion CFL light bulbs already being used in the United States alone, we all need to recycle these bulbs to keep more than 17 tons of mercury out of the environment.

Here is a list of businesses that will accept CFL bulbs to recycle: Ace Hardware stores in Rockford, Beloit and Janesville, and all area Home Depot stores.

Caution: If a CFL or fluorescent bulb should break, follow the EPA instruction found at **www.energystar.gov** or at www.nlb.org

Batteries:

More than 3 billion dry cell batteries are purchased annually in the United States. This is about three dozen per household. These type of batteries contain many potentially hazardous materials such as mercury, cadmium, nickel, lead, zinc, silver-manganese and alkaline. These materials and the plastics used to make the batteries can all be recycled. Many local organizations (churches, clubs, etc.) have recycle bins for batteries.

LEDGES RECYCLE DAY

Back in August the Ledges Property Owner's Association sponsored a hazardous waste clean-up day. Ledges residents brought items to a drop-off site, and a local business provided a large truck for the transportation of the materials. The response was overwhelming to say the least. Over 500 gallons of paints and stains, 200 aerosol cans, over 150 gallons of motor oil, 75 gallons of anti-freeze, over 100 bottles of misc. lawn chemicals, 50 lbs. of small batteries, and CFL and fluorescent light bulbs. Many residents had to be turned away because of the truck being full. They were given directions to the recycling center in Rockford.

The LPOA in committed to helping the residents of the Ledges keep the environment clean. Look for another clean-up day next year.

Helpful Tips:

Used motor oil can be taken to any lube center for free disposal. Latex paint, remove the lid and let any remaining paint dry out, then discard can in the regular trash.

All other items can be taken to the Rock River Water Reclamation Dist., at 3333 Kishwaukee St.-Rockford, Il. Their hours are Saturdays 8am to 4pm, and Sundays noon to 4pm. You must be an Illinois resident to drop-off any items. Call 815-387-7400 for additional details.

Thanks to John Laursen for the information on CFL light bulbs and batteries, and to John and Betty Ackerlund for providing a truck, and to Chris Hankins for putting together the clean -up day.

LPOA 2008 Annual Meeting

Tuesday October 28, 2008 - 7:00 pm - Ledges Clubhouse - 7111 McCurry Road

The Ledges Property Owner's Association annual meeting will be held on Tuesday October 28, 2008 - 7:00 pm., at the Ledges Clubhouse at 7111 McCurry Road. Light refreshments will be served after the meeting.

The LPOA board will conduct regular business, and elect new board members. After the business part of the meeting Harlem - Roscoe Fire Protection District Chief Don Shoevlin will be our guest speaker. Don and his wife Tammy have raised their family in the Ledges and reside on Westgate Road.

The LPOA needs your help!

The terms of Mark Anderson and Chuck Christiansen will finish at the end of this calendar year. They have served faithfully for the past eight years. We hope there are individuals out there who can "step up" and help keep the LPOA a viable organization. Contact Mark Anderson at 623-6391 or attend the annual meeting.

- Our toxic waste clean up was a huge success! We had to limit the amount of itmes due to having only one truck and limited volunteers to help
- There have been random acts of vandalism, which have been brought to our attention. Other than reporting these to the police, there is little the LPOA can do. We emphasize the importance of keeping a watchful eye and reporting suspicious actions. A family in the north part of the Ledges where awakened by home invaders.
- In case you didn't know, when you reach the age of 65 and own property in Winnebago County, you are eligible for a $4000.00 Senior Citizen Homestead Exemption. If you look on your tax bill and see none listed then call the Supervisor of Assessments at 815-319-4460 for the forms necessary to receive an exemption. You may even get a rebate for your 2008 taxes already paid.

Lunch with Santa 2008

The Ledges Property Owner's Association will host the annual Lunch with Santa on Sunday December 14,2008 at the Ledges Clubhouse. Look for more details in our next newsletter about mid November or on the web site (ledges.org).

STATE OF REAL - ESTATE

We spoke recently with Ledges resident and faithful advertiser, Melissa Smith about "The State of Real Estate" in our area. She is a respected associate with Dickerson and Nieman. In addition to her real estate work Melissa teaches confirmation at Cross & Crown Lutheran Church and has been an adult sponsor on four senior high mission trips. Here is a summary of what she told this reporter.

Sales in our area have slowed and are off 4-7% with no sales pending in the Ledges. In the last 13 months there have been 15 sales with the properties being on the market for an average of 87 days. The properties are bringing in approximately 95.3% of the asking price. Even though times seem very depressed properties in our immediate area aren't off that much. Values in the burbs east of Belvidere are off by as much as 46%.

Today many buyers and sellers come together via home viewing on the internet. Smith advertises her listings on many different websites including http://msmith.dickersonnieman.com/index.htm. Her web site 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. If you or someone you know is looking to buy or sell a home, contact Melissa Smith at (815)-623-6761, email her at MelissaS@DickersonNieman.com, or visit her website

The next question was – what about financing for potential buyers? The FHA requires 3.5% down and the buyers pays the closing costs. Vision Mortgage requires 5% down and you must purchase mortgage insurance. In the case of veterans, they can get help from the government with no money down. As you might surmise sub prime mortgages are a thing of the past and are at fault for many of the problems in the financial industry.

DEFENSE AGAINST RAPISTS

A group of rapists and date rapists in prison were interviewed on what they look for in a potential victim and here are some interesting facts: You can access the entire list on our website (ledges.org). Click on recent articles and go to the one on rapists.

1. The first thing men look for in a potential victim is hairstyle. They are most likely to go after a woman with a ponytail, bun, braid or other hairstyle that can easily be grabbed. They are also likely to go after a woman with long hair. Women with short hair are not common targets.
2. The second thing men look for is clothing. They will look for women who's clothing is easy to remove quickly. Many of them carry scissors around specifically to cut clothing.
3. They also look for women on their cell phone, searching through their purse, or doing other activities while walking because they are off-guard and can be easily overpowered.
4. Men are most likely to attack & rape in the early morning, between 5: 00a.m. and 8:30a.m.
5. The number one place women are abducted from/attacked is grocery store parking lots. The number two: office parking lots/garages. Number three: public restrooms.
6. The thing about these men is that they are looking to grab a woman and quickly move her to another location where they don't have to worry about getting caught.
7. If you put up any kind of a fight at all, they get discouraged because it only takes a minute or two for them to realize that going after you isn't worth it because it will be time-consuming.
8. These men said they would not pick on women who have umbrellas, or other similar objects that can be used from a distance, in their hands