

New Market News

TOWN OF NEW MARKET, MARYLAND

NOVEMBER/DECEMBER 2011



Just like the sign says Milo's is now open!! Located at 83 W. Main Street (next to the Elementary School). While they have been open for about a month, owner Jimmy Azat says that they will be having a Grand Opening in the next few weeks. We will update our website with the date and time once it is announced.

Milo's is open seven days a week: Monday through Wednesday they are open for dinner from 3:00 to 9:00, Thursday through Saturday, lunch and dinner from 11:00 to 9:00 and Sunday, lunch and dinner from 11:00 to 8:00.

- ~ Oven Baked Pizzas
- ~ Subs (Hot & Cold)
- ~ Sandwiches
- ~ Hot Paninis
- ~ Fresh Salads & Homemade Soups
- ~ Desserts

Fall Clean-up Day

Saturday - November 19

Meet at 8:00 a.m. at Town Hall

Bring a rake, broom, or shovel.

For more info email: Councilman Rossman

shanerossman@gmail.com.



Trick-or-Treat Hours

Trick or Treat will be observed on Monday, October 31st between 6:00 pm and 8:00 pm. If you would like to participate please leave your porch light on. Below are some helpful hints from the Centers for Disease Control. They offer this appropriate acronym to help kids remember how to stay safe when trick-or-treating: **SAFE HALLOWEEN**.

Here are the tips, courtesy of the [CDC's Family Health](#) section:

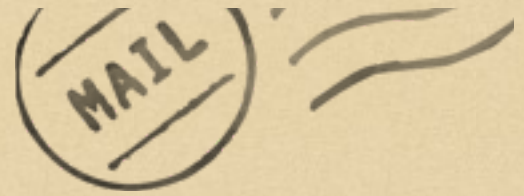
- Swords, knives and similar costume accessories should be short, soft and flexible.
- Avoid trick-or-treating alone—always go in a group or with a trusted adult.
- Fasten reflective tape to costumes and bags to help drivers see you.
- Examine all treats for choking hazards and tampering before eating them. Don't eat too many!
- **Hold** a flashlight while trick-or-treating. This helps you see where you're going, as well as letting others know where you are.
- **Always** test makeup in a small area first, and don't forget to take it off before bed to prevent irritation.
- **Look** both ways before crossing the street, and use crosswalks as often as you can.
- **Lower** your risk for serious eye injury by not wearing decorative contact lenses—especially if you don't have a prescription.
- **Only** walk on sidewalks. If you must get off the sidewalk, stay as far away from the road as you can.
- **Wear** well-fitting costumes—including masks and shoes—so you can see where you're going and reduce the chances of tripping.
- **Eat** only factory-wrapped treats; avoid eating homemade treats from strangers.
- **Enter** homes only with a trusted adult.
- **Never** walk by lit candles, and be sure your costume is flame-resistant.



DATES TO REMEMBER:

November 3 – Planning & Zoning Meeting 7:00 p.m.
November 8 – HDC/ARC Meeting 7:00 p.m.
November 9 – Town Council Meeting 7:00 p.m.
November 11 – Veterans Day - Office Closed
November 24/25 – Thanksgiving - Office Closed

December 1 – Planning & Zoning Meeting 7:00 p.m.
December 13 – HDC/ARC Meeting 7:00 p.m.
December 14 – Town Council Meeting 7:00 p.m.
December 26 – Christmas Day - Office Closed
January 2 – New Years Day - Office Closed



The town of New Market is happy to announce we are on Twitter. You can now follow topics, votes, and ask questions to the Council "real-time". The town's twitter name is:



New Market

@newmarketmd2011

Trash Update

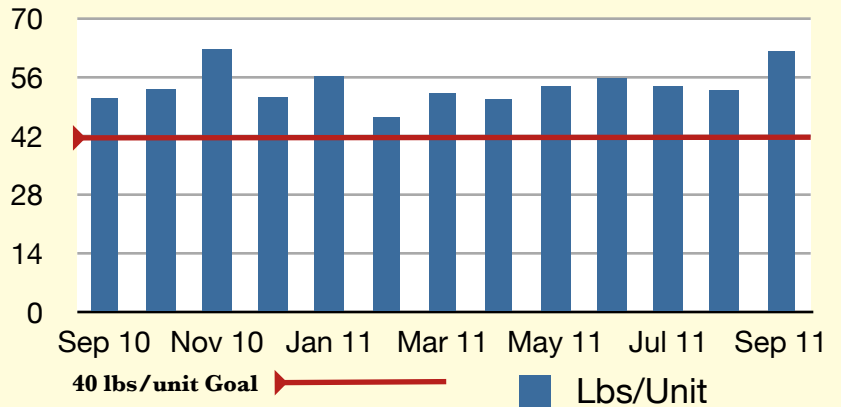
We are trying to reach an average level of 40 pounds per house per week. As you can see from the graph we have been above that mark all year. Our average monthly total for the past year is 53.85 lbs/unit. Please encourage your neighbors to recycle. If everyone will do their part, we should be able to achieve that goal. If you do not already have one of the blue bins from the county, you may call 301.694.6498 to have your **free** container delivered directly to your house. Recycling is picked up every other Wednesday. The next pickup date is: November 2. Thank you to all who already participate!

PICKUP DAYS:

- Regular Trash - At curb by 6:00am Tuesdays
 - Yard Waste* - At curb by 6:00am Wednesday
 - Recycling - Every other Wednesday by 6:00am
- For more info see the website:

www.townofnewmarket.org

Monthly Trash Totals



Just a Thought About ... Recycling

by Steve Sykes

In New Market it's easier to recycle your trash than to throw it out. When you recycle something, you simply toss it in your big, county-provided blue bin. When you put it in the trash, you first have to bag it and then put it in a bin that you had to buy. This simple difference is what makes Frederick County's recycling program unique.

Most municipalities across the country require you to sort your recycling. Plastics go in one bin; glass goes in another bin; paper and cardboard go in yet another bin. Believe it or not, this troublesome step cripples most recycling programs.

But in Frederick County, sorting occurs downstream. You don't have to worry about it. Just throw your recyclables in one bin and forget it. And to make things even easier, the County allows you to recycle just about everything. About the only things you can't recycle are batteries and biologicals. Oh yeah, and those goofy new CFL bulbs we're required to buy. Just about everything else is fair game.

Let's face it -- recycling is the path of least resistance.



The last day for yard waste pick up in 2011 is November 30th. Yard waste pickup will resume the first Wednesday in April 2012.



Snow & Ice Removal



Please remember that Main Street is designated a "Snow Emergency Route". During a snow event, please move your vehicle off Main Street to allow the plows to clear all the way to the curbs. You may park in the new community parking lot (next to the community park, Federal & South Alley) until Main Street has been plowed. The town has also made arrangements with the Grange Hall (located on South & Seventh Alley) to park in their lot.

Please clear off your sidewalks in front of your property within six (6) hours from the end of the snowfall or other precipitation, or if the snowfall or other precipitation occurred overnight, by 2:00 pm the following afternoon. If ice is not readily removable, sufficient calcium chloride or similar commercially available product should be applied to effectively melt and remove the accumulation of ice.

New Market Volunteer Fire Company

Country Breakfast Sunday, November 27, 2011

7 am to 12 pm

Adults \$7 Seniors \$5 Kids 6-10 \$3.50

Under 6 Free

PANCAKE
PUDDIN'
EGGS
CHIPPED BEEF GRAVY
SAUSAGE GRAVY



SAUSAGE
BISCUITS
FRIED POTATOES
HAM
STEWED APPLES

HAPPY THANKSGIVING!!

76 West Main Street, New Market, MD

Upcoming Dates: Dec. 18, Jan. 22, Feb. 26 Mar. 25, May 13



For Sale: Beautiful New Market home located at 122 W. Main St. Public w/s, 3 BR & FB on 2nd floor. Den/BR & FB on 1st floor w/large office w/private entrance. Charming interior is a must see with original hardwood floors, wood burning fireplace and surrounding built-ins in the living room. A 30-foot sun/family room across entire back of the home. Plenty off-street parking. Tastefully landscaped half-acre lot with spacious backyard & patio. This charming home is priced under the appraised value at \$331K. For appointment call 240.575.8095.

“Ask Dr. Tate”

Dear Dr. Tate,

My kids play sports every season and I'm concerned about protecting their teeth. Can you please give me some recommendations to avoid tooth injuries? AFD

Dear AFD:

Yes! Since there are more and more sports-related trauma to teeth, it is wise to protect your kids teeth as best you can to prevent permanent damage or tooth loss.

A few years ago, a dental newsletter published what seemed like an unusual story. A boy snagged his teeth on a basketball net while doing a slam-dunk.

A freakish accident? Not quite. After the article appeared, nearly 40 dentists wrote in with their own stories. They all told of would-be Michael Jordans who sacrificed their front teeth in pursuit of the perfect dunk.

In older children and adults, sports injuries are common. Dentists estimate that between 13% and 39% of dental injuries occur while playing sports.

About 80% of all dental injuries affect at least one of the front teeth. Damage to the tongue or cheek is common, too.

Basic Protection: Even if a tooth has been knocked out, it often can be saved if you get to a dentist quickly enough. Minor chips and cracks can be repaired. Dentists use tooth-colored materials that are nearly as strong as the original tooth. However, even "minor" injuries can cause serious and costly damage. If you enjoy sports or other high-risk activities, protect yourself. The use of mouth guards among football players, for example, is believed to prevent about 200,000 mouth injuries a year.

Depending on the sport, two types of protection are available:

Helmets — A helmet is a must for activities that involve speed or impact. These include football, hockey, skating and bike riding. The helmet should fit correctly. It should also be appropriate for the sport you are playing.

Mouth guards — Wearing a mouth guard is one of the best ways to prevent injury to your teeth, tongue and lips. A custom-fit mouth guard from your dentist is recommended. We make these custom guards in our office and can even make them in your child's school colors! This type of mouth guard usually fits better than a ready-made one (found in sporting-goods stores). That means it may protect your teeth better.

If a custom-fit mouth guard isn't an option, try a "boil-and-bite" mouth guard. You can buy one in a sporting-goods store. You place the mouth guard in boiling water. Once the plastic is soft (but not too hot), you bite down on the mouth guard and mold the softened plastic around your teeth. If the mouth guard doesn't fit comfortably the first time, you can reheat it and do it again. Encourage your kids to wear their guard at all times while practicing and in games. If the guard fits well, the child will be more likely to wear it.

Keep Smiling!

Dr. Haley Tate

108 W. Main Street

New Market, MD 21774

301-865-4434

www.HaleyTateDDS.com

Civil War Markers Replaced

You may have noticed this new Civil War sign erected on Main Street next to the Strawberry Inn. Two previous signs have been on Main Street for many years, becoming deteriorated to the point of being unreadable and were an eyesore for the town. They are being replaced to recognize New Market's role in the Civil War 150 years ago. The second sign will replace the one that was at the other end of town next to the Historic District sign near Milo's. They are being made possible by the generous donations of material, labor and funds from the following merchants and residents: Lawson's Repair Shop, Lighthouse Seafood & Deli, Ory's Custom Florals, Santa Fe Trading Company, Howard Edwards, Sara England and Dennis Kimble. Thank you to all who made this possible.



Green Building & Living from Seawright Homes

My 1981 Mortgage Payment Tables: They Help Explain Why Now May Be the Opportunity of a Lifetime for Home Buying or Home Renovation



Though my writing customarily addresses attributes of housing value and how certain "green" qualities of an energy efficient, high performance home can be a significant component of value, this writing once again turns to the "green" that is (or should be) in our wallets.

Most readers of the Town's newsletter likely know already that current home mortgage interest rates now hover at or near historic lows. That fact is of immense significance to anyone considering renovating their current home or purchasing their next home. Interest rates play a crucial role in achieving the "lowest total cost of ownership over the planned period of ownership" which is the true measure of housing value. For that reason this article examines the role of interest rates on housing "value," making a re-discovered 1981 Mortgage Payment Table of singular interest.

When skimming 1981 mortgage payment tabulations, one can not help but be struck by the range of interest rates for which monthly payments and amortization schedules were presented. Totally missing was any interest rate below 10%, with data actually being provided only for interest rates spanning from 10% to 20%. It was as if the 1981 mortgage payment table's publisher concluded that mortgage rates never again would be lower than 10%; so, why waste pages and ink on information having no future relevance?

Throughout much of the 1980s, the need to look for information related to interest rates lower than 10% did not exist. But now...how the cycle has turned and note the term, "cycle!" If mortgage payment tables were to be reproduced today, and not obtained so readily off the Internet, such a booklet likely would cover rates spanning only from 2% to

10%. The rare publisher of interest calculations who experienced 1981 interest rates, though, might have the wisdom to cover tabulations for interest rates ranging into the high teens.

Our unfortunate propensity to ignore history and the predictable repetition of economic cycles (and we are somewhere on or close to the bottom of a cycle now) makes for poor economic choices. And, if one is unaware of how much the mortgage interest rate applicable to a particular home's ownership cost affects the "total cost of ownership/value" of that home, the resulting home value for the home buyer becomes a matter of random chance.

Consider this example of possible changes in loan amount, interest rate and monthly payment on two 30-year fixed rate mortgages as follows:

Scenario 1 reflects monthly P & I on a \$350,000 mortgage at a readily available, 30-year fixed rate of 4.4%. Scenario 2 reflects the higher \$1,768 P & I payment that would result if home prices and the

points stand between today's mortgage rate and zero. By contrast, only the market will limit how high interest rates might rise, with the mortgage peaks of 1981 foretelling the potential for upward movement that already has happened before.

What does this discourse, prompted by a 1981 Mortgage Payment Table, mean for you? It means that between the variables of a home's initial sales price, *high performance* home characteristics (or lack thereof) and interest rates, a low interest rate has the greatest potential for impacting, for better or worse, the "total cost of ownership/value." It also means that there is considerably more pressure for and likelihood of rising interest rates, which inevitably must result in there being a higher "total cost of ownership" in store for those who either are unable or who choose not to act on today's historically low combination of mortgage rates, home prices and construction/renovation costs.

For those who end up waiting, whether by choice or ignorance, and gamble to see if home prices, renovation costs and interest rates will decline further, one must hope that the price paid for a poorly considered wager will not be too high. For those who understand that today's low home prices building costs and mortgage rates favor the astute homeowner wanting to renovate or home buyer, congratulations! In acting on that knowledge you will have achieved the "lowest total cost of ownership" for your next home, whether new, existing or renovated, and that is the true measure of having obtained the best, optimum value.

If you understand what is important about interest rates in determining true housing value, you will recognize that now, today, will prove to have been the opportunity of a lifetime for any current generation to renovate their current home or own their next home and be supremely confident that the present combination of home prices/construction costs and interest rates will result in the lowest total cost of ownership, guaranteeing an unbeatable housing value.

SCENARIO	LOAN AMOUNT	INTEREST RATE	MONTHLY LOAN PAYMENT
1	\$350,000	4.4%	\$1,752
2	\$315,000	5.4%	\$1,768

related mortgage amount were to decline by an additional 10%, but the mortgage interest rate were only 1% higher, at 5.4% instead of 4.4%. What Scenario 2 shows is that combining a 10% reduction in loan amount with an interest rate increase that is only 1% higher than the current 30-year fixed rate results in a home that costs \$16/month more than its Scenario 1 alternative, acquired at a greater cost, but lower interest rate. Pick an interest rate 2% higher, 3% higher, etc. for the lower loan amount and the comparison only becomes worse for the home having the lower loan amount, but higher mortgage interest rate.

Can interest rates fall further? Anything is theoretically possible, but only 4.3 percentage



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2011 Linganore Homecoming Parade



The Linganore High School Student Government would like to thank all the residents and businesses in New Market for their cooperation and support for our annual Homecoming Parade. The parade was fun for our students and families. New Market is a great partner for all things Linganore and we are lucky to live in such a great community!!

-- Linganore Student Government