

ROCK-TALK

The Gibraltar Neighborhood Association, Inc. Newsletter

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Upcoming Dates to Remember

- **April 20, 2010**
Tuesday, 7:00 p.m.
GNA General Meeting
1st Congregational Church
- **July 22, 2010**
Thursday, 7:00 p.m.
GNA General Meeting
1st Congregational Church
- **C.B. Pride Week**
May 7th thru 15th
parade, carnival, and
many activities for all
ages!
- **BOOK CLUB**
Coming this Spring—
read more inside!

First-Time Homebuyer Tax Credit

Extended to April 30, 2010 (Some Current Homeowners Now Also Qualify)
Neighborhood real estate update courtesy of Marge Leaders, Realtor®

The Worker, Homeownership, and Business Assistance Act of 2009 deadline for qualifying home purchases was extended from Nov. 30, 2009, to April 30, 2010. Additionally, if a buyer enters into a binding contract by April 30, 2010, the buyer has until June 30, 2010, to settle on the purchase.

The maximum credit amount remains at \$8,000 for a first-time homebuyer (or 10% of purchase price up to \$8,000). That is, a buyer who has not owned a primary residence during the three years up to the date of purchase.

But the new law also provides a “long-time resident” credit of up to \$6,500 to others who do not qualify as “first-time homebuyers.” To qualify this way, a buyer

must have owned and used the same home as a principal or primary residence for at least five consecutive years of the eight-year period ending on the date of purchase of a new home as a primary residence.

For all qualifying purchases in 2010, taxpayers have the option of claiming the credit on either their 2009 or 2010 tax returns.

Members of the Armed Forces and certain federal employees serving outside the U.S. have an extra year to buy a principal residence in the U.S. and still qualify for the credit. An eligible taxpayer must buy or enter into a binding contract to buy a home by April 30, 2011, and settle on the purchase by June 30, 2011. ■ ■ ■

Let Us Hear Your Voice!

We want to make sure the content of this newsletter is useful and informative... but most of all — what you want to read!!

If you have an opinion about content, format, frequency, or anything else, please contact anyone from the newsletter staff (names/phone numbers are listed on the last page) and let us know!

We're also currently looking for neighborhood residents' input on activities they'd like to see offered, or in which they'd like to participate. What about a neighborhood Card Club? A Walking Club? Craft Club? Wine Tasting get-together? Please let us know your thoughts! ■

Get to Know Your Neighbors: Bill & Betty Cutler *by Chris Gorman*

Bill and Betty Cutler are long time residents of Council Bluffs, as were their parents and grandparents. They have been married since 1983 and currently live in the house in which Bill was born at 524 Clark Ave. When Betty was a young girl, she lived in her grandparents home at 300 5th Avenue, and in 1963 purchased the home at 201 3rd Street, currently the home of Mike and Suzanne Winters. The house was owned by Dr. Richardson when Betty and her first husband, Everett Shockey, purchased it for \$33,000.

Betty and Bill, members of this nation's greatest generation, have spent a lifetime being active community members. After Serving as a fighter pilot in World War II, Bill went to work in the family Funeral Home business, which he purchased from his uncle in 1957. When not working at the Funeral Home, Bill was serving on the Council Bluffs School Board and was also a member of The Salvation Army, YMCA, Red Cross and Children Square Boards.

Betty earned a teaching degree, but after a couple of years, decided to stay home and care for the children. While home, she served the community by serving as president of Children Square Board, serving on the Alzheimer's, Visiting Nurse and Girls Scout boards. She eventually went to work for the Girl Scouts as field director, camp director and taught swimming. They are also both active members of The First Congregational Church.



The Cutlers and Shockeys were good friends and their children grew up together. Betty had six children and Bill had four. They have 21 grandchildren, 6 grandchildren-in-law and 11 great-grand children.

They both feel this neighborhood played an important roll in their lives and they've loved living here. They have known many people and interestingly shared that this neighborhood was the home of four generals, a prison warden, a minister, many bankers, lawyers, teachers, dentists, judges, funeral directors and a (couple of crooks). They believe those that read *Rock Talk* must know that they live in the best neighborhood in Council Bluffs! ■



Neighborhood-Wide Spring Garage Sale!

Talks are underway about having a neighborhood-wide garage sale this Spring! In 2009, the Fairmont Association had a multi-block garage sale that was a big success. We are considering doing the same thing this year, and possibly even hosting it the same day as Fairmont's in order to take advantage of possible dual advertising opportunities and increased traffic for BOTH neighborhoods! We'll be discussing options at our April meeting, so plan to attend to voice your ideas!

When to Call 9-1-1

Determining when it's appropriate to dial the emergency line comes down to some basic guidelines. The following will be helpful in your determination of whether or not to call 9-1-1.

- Call if you need to see a law enforcement officer immediately. Those staffing the 911 phones are responsible for dispatching officers, so the quickest way to get help is to call the line directly.
 - Call if you have been involved in any type of an auto accident, if you have a crime to report to police or if you are in immediate danger. A person whose car has stalled on the highway in dangerously cold weather or whose car is blocking traffic, for example, needs to dial 911. A person whose car stalled on the side of the road in fair weather would be wiser to call a tow company.
 - Call if you have a medical emergency. This can range from difficulty breathing, a broken bone, or chest pain to an open, bleeding wound. People who are sick or injured but not in immediate danger should call a private ambulance service or someone with a car.
 - Call if you see smoke. Dialing a non-emergency number will slow response time.
 - Call if you see juveniles drinking, anyone racing a vehicle or driving recklessly.
 - Call if you see vandalism or fights in progress. (Graffiti should be reported, as well as descriptions of those who are putting up the graffiti.)
 - Call if you suspect any drug activity.
 - Lost or disoriented elderly/mentally unbalanced persons should be reported.
 - Call if you are unsure whether you have a 911 emergency on your hands. Look and listen for breaking sounds, gunshots, screaming, open or broken doors and windows as well as any other suspicious activity.
 - It is better for officers to find out there is nothing wrong than to let a crime be committed.
- Keep an eye out for your neighbor's property and our neighborhood. *Let's protect each other!*

January 2010 GNA Meeting Highlights, by Paulette Brandt

The business meeting was short, since it was also in conjunction with our festive holiday party at the Lopez/Kieffer house. The main items discussed were:

- * Progress of the Brick street committee
- * An update from Pam Bogardus on the Downtown Neighborhood alliance.
- * Steve announced that there will be 4 actual meetings per year with additional events to be announced
- * Also safety concerns, vandalism, and strange men in the neighborhood, and who to report it to.

The next meeting will be at the First Congregational Church on April 20th, in the Social Hall.

MANDATORY Lead Renovation, Repair and Repainting Rule

Neighborhood real estate update courtesy of Marge Leaders, Realtor®

On April 22, 2010, a new EPA law goes into effect impacting owners/residents of pre-1978 homes. This is a Federal Law adopted and/or modified by all states including Iowa.

After April 22, 2010, federal law will require contractors to be certified and to use lead-safe work practices. The law applies to any work that disturbs painted surfaces in pre-1978 homes and child-occupied facilities. Common renovation activities like sanding, cutting, and demolition can create hazardous lead dust and chips by disturbing lead-based paint, which can be harmful to adults and children. The new EPA rule will directly affect ALL paid renovators who work in pre-1978 housing and child-occupied facilities. Under the rule, contractors performing renovation, repair and painting projects that disturb lead-based paint in homes, child care facilities, multi-family housing, and schools built before 1978 must be certified and must follow specific work practices to prevent lead contamination.

To provide you with a summary of how this law may affect homeowners of the Gibraltar neighborhood:

- The rule does not apply to minor maintenance or repair activities where less than six square feet of lead-based paint is disturbed in a room or where less than 20 square feet of lead-based paint is disturbed on the exterior. Window replacement is not minor maintenance or repair.
- Who must comply – renovation and remodeling contractors, window and door installers, rental property owners, maintenance workers, painters, plumbers, electricians, insulation contractors, siding contractors and any other contractor working in pre-1978 housing where there is a risk that lead paint or dust will be disturbed.

- Pre-Renovation Education Rule requires renovation firms to provide the “Renovate Right” pamphlet to owners/residents prior to renovation activities in pre-1978 housing and child-occupied facilities.
- Under the rule, certified firms must keep all records for at least three years.
- The EPA states on their website that those found not in compliance could face a hefty fine of up to \$37,500 per day until both the individual and firm are compliant. Word to the wise – check companies/individuals lead safety certification *prior* to performing repairs on your home.

If you are a homeowner performing renovation, repair, or painting work in your own home, EPA's RRP rule does not cover your project. However, you have the ultimate responsibility for the safety of your family or children in your care. If you are living in a pre-1978 home and planning to do painting or repairs, please read a copy of EPA's *Renovate Right: Important Lead Hazard Information for Families, Child Care Providers, and Schools* (find it online here: www.epa.gov/opptintr/lead/pubs/renovaterightbrochure.pdf). You may also want to call the National Lead Information Center at 1-800-424-LEAD (5323) and ask for more information on how to work safely in a home with lead-based paint.



GNA Holiday Party — Good Turnout & Great Fun, by Paulette Brandt

January 10, 2010, was a cold blustery day as far as the weather was concerned. However, for the 40+ members that attended the GNA annual meeting, it was warm and cozy.

Vice president Gary Lopez and his partner Jim Kieffer graciously hosted our annual meeting/party. Their home at 125 S. 3rd St. was decorated for Christmas in a style befitting the historic home. It was a trip back in time to a more elaborate era. The wood paneling in the foyer is amazing and the dining room makes you feel like you should be wearing a long flowing gown. Yet the home is a warm, comfortable place to live.

Since they purchased the home they have changed a few cosmetic things that have definitely enhanced its character. But they have plans to eventually touch every part of it.

We had a large turnout with five new families joining that day. Delicious food was catered by Hy-Vee and about 15 members participated in the cookie exchange.

Nobody wanted to go home! Thanks to Jim and Gary for hosting this FUN evening!



Your Newsletter Staff

Paulette Brandt

712-328-7399

Chris Gorman

712-256-8890

Cory Peters Hirsch

712-329-8526

Sharon Fritz

712-352-0360

We welcome your input!
Please contact any of us with suggestions on content you want to see covered in future issues, or if you'd like to contribute an article! ■

RECIPE Corner (perfect for Summer

Asian Cole Slaw *provided by Cory Peters Hirsch*

2 bags shredded cabbage slaw mix
1/2 bunch green onion, chopped. Mix both together and keep cool.

2 pkgs Raman chicken noodle soup (break up noodles and set aside seasoning)
2 small pkgs slivered almonds + 1 small pkg sunflower seeds (more/less to taste)
Brown almonds in 1/4 to 1/2 stick butter and let cool.

Dressing: Mix together
1 cup salad oil
6 Tblsp red wine vinegar
4 Tblsp sugar
2 pkgs raman seasoning mix (from above)
1 or more (to taste) cloves of garlic, pressed (I like LOTS of garlic!)
3-4 good glugs of soy sauce (to taste)
Salt and pepper to taste
Like all good dressings, taste and adjust ingredients to your liking.

Toss all ingredients together just before serving. Great for picnics (non-mayo dish!), family gatherings, and feeding the masses. Enjoy!

We're in need of recipe ideas!! Please contact any of your Rock-Talk staff to share one of your favorite recipes.

Professional Storyteller at CB Public Library: April 15th

Come one, come all and listen to Pippa White of One's Company as she reads the Story of *The Orphan Train!* This FREE event is open to the public and starts at **6:30 p.m.**

Council Bluffs Pride Week: May 7th—15th

The Celebrate CB committee is busy planning the weeks' activities for this year's theme: "Aspire Higher." Watch the local news for information on the parade, taste of Council Bluffs, carnival, and other fun activities and events! For more information, visit the Celebrate CB website at www.celebratecb.org.



Gibraltar Neighborhood Association: Membership Registration Form

Name _____ Email _____

Address _____ Phone _____

Become a Gibraltar Neighborhood Association Member!! Yearly dues are \$25 *per household*. In order to be eligible to vote for board candidates and other issues, you must be a paid association member. Make checks payable to and mail payment to:

Gibraltar Neighborhood Association ■ P.O. Box 1971 ■ Council Bluffs, IA 51502-1971