

## **Town Hall Happenings**

**Citizens on Patrol** At the November 10th Town Council Meeting, Mayor Troy Bennett accepted the keys for the new Citizens on Patrol "COP" car from Lake County Sherriff Gary Borders. We are excited to be the first town in Lake County to participate in this program. Applications are at the Town Hall and are now being accepted for anyone who is interested in volunteering for the "COP" program.



**Citizen Award** The Mayor, Town Council and Deputy Mark Meintzschel would like to thank Jim Ley for helping the Sergeant during a traffic stop. Mr. Ley saw Deputy Meintzschel had someone pulled over who was not cooperating, Mr. Ley, a retired officer stopped to lend a hand. Sherriff Borders at the November 10th Town Council Meeting, presented Mr. Ley with a Citizen's Award.

**Recycling Schedule** Starting December 2<sup>nd</sup> recycling will be picked up on Wednesday, if you need a bin they are at Town Hall.

### Water Restrictions

#### December 2009

St. Johns River Water Management District Watering restrictions Mandatory lawn watering restrictions specify the days when you may water. These days depend on whether you have an odd or even numbered address, and the time of year.

The following schedule is currently in effect and will continue until the second Sunday in March:

- Odd numbered houses may water on Saturday only
- Even numbered houses may water on Sunday only

### Ordinance 2009-32

Ordinance 2009-32, Relating to the Regulation of Parking there will be no overnight street parking in the following subdivisions: Magnolia Ridge, Pines of Montverde and Long Ridge.

### **Around Town**

The **Faith Neighborhood Center** needs donations. During the holidays, especially during these tough economic times, we would like donations to help families in need. A box is in town hall to collect non-perishable foods. We are also expecting donations of clothing, sheets, towels and small household appliances. Anything you can do would be helpful to a family in need.

**Celebration Ministries** will be hosting a free family event at the Franklin Pearce, Jr. Auditorium on December 11th at 7:00pm. The story of Christmas will be retold through music, song and dance.

Montverde Academy is extending an invitation to the 11<sup>th</sup> annual **Service of Lessons and Carols**. The service of Lessons and Carols is a celebration of Christianity and interspersed with the singing of Christmas carols and hymns. The show will start promptly at 8:00pm on December  $5^{th}$ .

December 2009

## **Library Events**

A Storybook Christmas Santa Claus is coming to town on Saturday, December 12th. The festivities begin in the morning with the annual Fire truck Parade. Followed by a gathering at the Kirk Community Building at 11:00am; join us to enjoy Storytime with cookies, cocoa and crafts. The events are hosted by the Helen Lehmann Memorial Library and the Montverde Firefighters.

**New Hours** Effective January 4, 2010, the Helen Lehmann Memorial Library will be adding hours. The library staff and the Town Council are working together to assist the public in these challenging times.

Libraries are part of the solution when a community is struggling economically. They provide free access to books, DVD's, CD's and online resources for children, teens and adults; as well as, adult literacy and business resources. Libraries support lifelong learning. The new hours will increase from 36 to 43 hours as follows:

Monday and Wednesday: 10:00 am - 5:00 pmTuesday and Thursday: 10:00 am - 7:00 pmFriday and Saturday: 10:00 am - 2:00 pm

For more information, please contact Heather Coddington, Library Director at 407-469-3838.

# **Tax Planning Tips**

While it is never too late to save money, the following information could help you prepare you for the upcoming tax season. The following tips should be investigated as you prepare your tax return in the spring:

**Unemployment Benefits** This year there is an exemption of \$2,400 per individual. Still, many unemployed taxpayers receiving benefits may need to estimate and pay quarterly taxes or risk penalties when they can least afford them.



**First-Time Home-Buyer Tax Credit** Congress has just extended and altered this benefit, making it more generous for many. The new rules took effect on Nov. 6. The provision is a true dollar-for-dollar tax credit of up to \$8,000 for 10% of the cost of a home. The credit is also refundable, meaning that even if a buyer doesn't owe \$8,000 of tax, she can claim the full benefit and receive a refund check.

The new law also authorizes a similar \$6,500 credit for buyers who already own a home. It too is a refundable credit for 10% of the purchase price of a house costing no more than \$800,000.To qualify the buyer has to have owned and lived in the same home for five of the eight years preceding the new home purchase, and the new home must become the buyer's principal residence.

**New Car Purchases** Taxpayers who buy new car before Jan. 1, 2010, may deduct sales and excise taxes and other fees on as much as \$49,500 of the purchase price.

#### **Retirement Savings**

Have you just started a job? Remember that you can still put in an entire year's 401(k) contribution, which is \$16,500 (\$22,000 if you're over 50). "Some workers who begin a job in the last quarter arrange to have an entire paycheck or two go into the plan," says Melissa Labant, an attorney with the American Institute of CPAs.

Please remember to check with a professional or research your eligibility at www.irs.gov before making any financial decisions.