Dear Members of the Association,

For your review and consideration, I present the Proposed Operating, Contribution to Reserves (CTR), and Capital Budget for Fiscal Year 2016-2017, which begins May 1, 2016. The proposal represents $9,695,439 in total authorized spending and requires an annual lot assessment of $1,316. Refer to Budget Summary. Some on the Board of Directors are considering up to another $25 to be spent on new capital improvements, which would raise the annual assessment to $1,341. The budget will likely be modified on the way to Board adoption February 17 as we receive updates and consider Board, committee, and member input.

Through this budget, the Lake of the Woods Association is able to continue its obligations to effectively maintain the common areas, lakes and dams; operate the amenities; enforce Association regulations; and provide adequate gate access and common area security. The budget provides the means to implement several of the stated Board Goals including the Number 1 Board and Management Priority: the Lakes Management Plan to improve the health of our lakes. See Board Goals.

Operating Budget Highlights

Revenue. After counting $3.6 million in amenity, administrative, and new construction and improvement fee revenues, the budget requires $5.6 million for cash break even. This translates to an annual lot assessment of $1,316 which is $2 (less than two-tenths of a percent) above the current level. The increase is comparable to the Consumer Price Index which is negligible (less than 1%). The budget is balanced using $50,000 in anticipated New Construction and Renovation Fee revenues, which saves members $12.50 from the assessment. This stair steps down from previous use ($160,000 in FY2014 and $100,000 in FY2015).

Capital Spending Budget 1,804,432
Total Authorized Spending 9,695,439

Note 1 -- Revenue is based on the Proposed Fee Schedule for FY 2016-2017

See Budget Letter on p. 4

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**Lake of the Woods Association Inc.**

**FY 2016 - 2017 Summary of Proposed Operating Budget, CTR and Capital Budget**

**December 18, 2015**

<table>
<thead>
<tr>
<th>Department</th>
<th>Revenue</th>
<th>Expense</th>
<th>Net</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administration</td>
<td>783,810</td>
<td>1,504,150</td>
<td>(720,340)</td>
</tr>
<tr>
<td>Security</td>
<td>55,000</td>
<td>705,765</td>
<td>(650,765)</td>
</tr>
<tr>
<td>Communications</td>
<td>150,500</td>
<td>238,296</td>
<td>(87,796)</td>
</tr>
<tr>
<td>Finance</td>
<td>80,000</td>
<td>27,979</td>
<td>52,021</td>
</tr>
<tr>
<td>Equestrian</td>
<td>84,250</td>
<td>183,783</td>
<td>(99,533)</td>
</tr>
<tr>
<td>Environmental Resources</td>
<td>420,556</td>
<td>520,129</td>
<td>(99,573)</td>
</tr>
<tr>
<td>Pools</td>
<td>12,000</td>
<td>150,669</td>
<td>(138,669)</td>
</tr>
<tr>
<td>Community Activities</td>
<td>34,847</td>
<td>214,088</td>
<td>(179,241)</td>
</tr>
<tr>
<td>Golf - ProShop</td>
<td>519,295</td>
<td>356,811</td>
<td>162,484</td>
</tr>
<tr>
<td>Clubhouse</td>
<td>1,201,790</td>
<td>1,354,791</td>
<td>(153,001)</td>
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<tr>
<td>Golf - Fareways</td>
<td>300,000</td>
<td>323,763</td>
<td>(23,763)</td>
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<tr>
<td>General Maintenance</td>
<td>750</td>
<td>841,817</td>
<td>(841,067)</td>
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<tr>
<td>Roads</td>
<td>3,750</td>
<td>631,732</td>
<td>(627,982)</td>
</tr>
<tr>
<td>Grounds</td>
<td>-</td>
<td>360,518</td>
<td>(360,518)</td>
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<tr>
<td>Golf - Maintenance</td>
<td>-</td>
<td>476,714</td>
<td>(476,714)</td>
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</table>

Budgeted Results from Operations 3,646,548 7,891,007 (4,244,459)

Budgeted Contribution to Reserves for FY 16-17

| Repair and Replacement      | 1,329,364 |
| New Assets and Infrastructure| 10,000    |
| Contingency                 | 18,000    |

Total Contribution to Reserves 1,357,364

Assessment necessary for Cash Break Even 5,601,823

Bible Lots 4,256

Total Budget 9,248,371

Operating Assessment 996
Capital Assessment 319
Assessment per Lot $1,316

Capital Spending Budget 1,804,432

Note 1 -- Revenue is based on the Proposed Fee Schedule for FY 2016-2017

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<th>2</th>
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<td>Proposed FY 2016 Budget</td>
<td>4-6</td>
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<td>Association News</td>
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<td>9-10,15</td>
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<td>Orange County News</td>
<td>16</td>
</tr>
<tr>
<td>Classifieds</td>
<td>21</td>
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</tbody>
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**Reminders**

January 13
Lowa Clubhouse Reopens

January 15 & 18
Trash Compactor Closed

January 18
Martin Luther King Jr. Day
Lowa Offices Closed

January 19
Lowa Board Meeting 7 PM, Community Center

January 23
GM Presents Proposed FY 2016 Budget to the Membership 10 AM, Community Center Class Room

Members, you can read Lake Currents online at:
LOWA.org/Lake-Living/Lake-Currents

Security at Front Gate
Info: 972-2210 or 972-2020
or use CapSure
lakeofthewoods.capsure.com
Dear Friends,

Happy New Year! Time has flown since December 31, 1999, when anxious folks wondered what the year 2000 would bring: financial chaos and fearsome shortages of goods and services, among other worries. I purchased two gallons of Clorox just in case major utilities were compromised – at least we could drink lake water! Fortunately, all went smoothly and time has continued to fly. Here we are in 2016. Amazing!

Also amazing are the following HOA facts (from the Virginia Community Associations Fact Book 2014): 1. There are 1.67 million Virginians living in over 8,000 Virginia community associations. 2. Homes in community associations are generally valued at least 5 percent higher than other homes. 3. Fifty-eight thousand Virginians are elected to their community association boards each year, providing $2 million of value in volunteer services. 4. Seventy percent of HOA residents feel the rules protect and enhance property values (Four percent disagree and the rest are neutral). 5. Eighty-six percent of residents oppose additional government regulation of HOAs. 6. Ninety percent of association residents feel positively about their association. Hope you are among the 90 percent here at LOWA!

I have a question for you relating to proposed projects in the recently accepted 5-Year Capital Plan, a document for directing future plans which are neither set in stone nor guaranteed for action. These plans are reviewed and modified annually with timetables adjusted and sometimes plans changed completely. However, for any plans to go forward, determining how to finance various projects becomes immensely important. For a number of years, members have discussed the future of the fitness center; this cramped and antiquated facility, which started in the Campground storage room, currently shares space in the former preschool building with the Clubhouse Pool operations. The general consensus of members (underscored by Holbert Apple Associates, Inc., the engineering firm that conducted a structural analysis of the current building, who said, “With the level of effort that would be required for the existing building to meet basic functional standards and current codes, it is our professional opinion, based on our design experience with similar buildings and arrangements, that consideration should be given to replacing the building”) is that rehabbing the building will be more expensive than replacing it. But whichever is done, money will be involved. How would we as a community like to pay for renovations or replacement? At home, Eldon and I much prefer to save for impending expenses: a new roof, having the house painted, a replacement car, and three years ago new bulkhead to the tune of $10,000 (and no way to put a big bow around it to celebrate all that wood!). Saving in advance has made such projects slightly less painful, let alone possible. As LOWA approaches its 50th anniversary with repairs and replacements coming, how could we best position the association to pay the prices involved? Options include planning now or dealing with the inevitable bills when they come. Planning now could include adding a sum to the upcoming annual assessment: $2/month or $24/year would raise $100K in FY2016-17, not all the $$$ that would be needed for the pool/fitness complex, but a significant step in the right direction. What would you like to see done? Yes, we have reserves, but when we use the reserves, we still have to bring them back to the Reserve Policy fund balance levels. We also have some money in the NAIR (New Assets and Improvements Reserve). We can finance, or we do nothing and bite the bullet when it comes. What would YOU like to do? Please think on it and let us know your thoughts. The Planning, Finance, Pools and Fitness Committees, as well as the Board and Management, are all interested in those thoughts, especially while the budget is being reviewed and finalized for next year. Let us hear from you at Board@LOWA.org. Please.

Warmly,
Louisa

President’s Letter
by Louisa Rucker

Lake of the Woods
Lake of the Woods Association, Inc.
Board of Directors Meeting
Community Center, January 19, 2016

6 PM CALL TO ORDER

1. EXECUTIVE SESSION

2. OPEN SESSION

2.1 Pledge of Allegiance

2.2 Meeting Notice and Quorum Confirmation

2.3 Approval of Agenda

2.4 Approval of Minutes: January 2, 2016 Board of Directors Meeting

3. REPORTS

3.1 Officer Reports

3.2 General Manager Report

3.3 Committee Liaison Reports

3.4 Committee Reports:

Finance Committee (FY 16 New Asset Improvement Capital Projects Financing Options) – Roger Anderson, Chair

Fitness Committee – Robert Haring, Chair

Rules Committee – Cliff Wilks, Chair

4. PRESENTATIONS

4.1 Clubhouse Energy Conservation Project: Phase I Report

Jessie Graves, Director of Facilities

5. MEMBER COMMENTS ON BUSINESS AGENDA

6. UNFINISHED BUSINESS

6.1 Consideration of Sending to the Rules Committee and the LOWA Attorney LOWA Regulation II., Admittance to Lake of the Woods and Related Identification Card Categories

6.2 Consideration of Approving LOWA Regulation V., Use of Property – Individually Owned and LOWA Owned Property Regarding Trailers on Private Lots (Policy Resolution 2016-1)

6.3 Consideration of Publishing in Lake Currents Amendments to Section X.C.6. and 7. Use of the Lakes Regarding Floats

7. NEW BUSINESS

7.1 Consideration of Approving Board Support for Funding and Carrying Out the Lakes Management Implementation Plan (General Resolution 2016-2)

8. MEMBER GENERAL COMMENTS

9. DIRECTOR COMMENTS

10. SCHEDULED MEETINGS

• Regular Board of Directors Meeting, Saturday, February 6, 2016, Woods Center, 10 AM

• Regular Board of Directors Meeting, Wednesday, February 17, 2016, Woods Center, 2 PM

11. ADJOURNMENT
LAKE OF THE WOODS ASSOCIATION, INC.  
Regular Board of Directors Meeting  
December 16, 2015, 1 PM, Community Center

Note: These minutes were approved at the January 2 meeting.

Present  
Louisa Rucker, President  
Mike Rugless, Vice President  
JoAnn Zwicki, Treasurer  
Leighton Cumming, Secretary  
Jim Hutchison  
Nigel Goodwin  
Larry Morlan

Others  
Phil Rodenberg, General Manager  
Linda Brooks, Recorder

Call to Order. With a quorum present, President Rucker called the meeting to order at 1:01 p.m. in the Community Center.

1. OPEN SESSION
1.1 Pledge of Allegiance
1.2 Confirmation of Quorum and Meeting Notice
1.3 Approval of Agenda
1.4 Approval of Minutes of November 17, 2015 and December 3, 2015, and correct the minutes of November 7, 2015.
2. REPORTS
2.1 Reports of Officers
2.2 Committee Changes
2.3 Approval of Agenda.
2.4 Approval of Minutes of December 16, 2015 Board of Directors Meeting.
3. REPORTS
3.1 Report from Orange County District 5 Supervisor:
3.2 Report from Orange County Sheriff, Mark Amos:
3.3 Report from Allied-Barton Security Chief, Scott Walker:
3.4 Report from LOW Volunteer Fire & Rescue, Inc. President, Joe Cloninger:
3.5 Report from Orange County School Board Representative:
3.6 Reports of Officers.

See December 16 Minutes on p. 18

Member Services/Holcomb  
Building: 972-2237  
M-F: 8:30 AM-5 PM; Sat. 9 AM-1 PM

Clubhouse: 972-2221  
Office Hours: Wed.-Fri., 9 AM-5 PM  
Menus: LOWA.org/amenities/clubhouse  
See p. 9 for Specials & Hours.

Community Center: 972-9680  
ECC Office: 972-2211  
M-F, 7 AM-3:30 PM

Equestrian Center: 972-2238  
Fareways Café: 972-2216  
Daily 8:30 AM-4 PM

Fitness Center: 972-9680  
Daily 5 AM-11 PM

Golf Pro Shop (Woods Center):  
Daily 8:30 AM  
Reserve a tee time 972-2230  
Golf Course: 9 AM daily

Maintenance Office: 972-2223  
M-F, 7 AM-3:30 PM  
9.9 Leaf/Brush Area:  
Daily 7 AM-5 PM

Security/ Front Gate:  
972-2210 or 972-2020  
lakeofthewoods.capsure.com

Tennis: Jim 972-8888  
Courts available 6 AM to 11 PM

County Waste curbside trash & recycling collection: Wednesdays  
540-727-0887

Lake of the Woods
Budget Letter from p. 1

in FY2015) and is allowed by the Board-adopted Reserve Policy. No other fees change except for the $50 increase in Golf’s LOW Club Pass fee, which increases to $300/year because we believe the pass is too deeply discounted at $250. See Fee Schedule.

Expenditures. The Proposed Operating Budget totals $7,891,007, which is $207,423 more than the current year. I kept operations expenses as flat as possible while including necessary increases for payroll and cost of goods. Notable changes include two full time positions (converted from part time), an enhanced Sweetbriar Park soccer field management program, increased golf course trimming, Clubhouse Pool/Fitness Building bathroom facilities repairs and the new Woods Center Lounge.

Excellent customer service depends on a dedicated workforce. I included 2 percent employee raises (1 percent Cost of Living Adjustment and 1 percent Merit). The budget includes funding for a full time Groundskeeper IV (conversion from part time) to better support the care of entryways, parks, beaches and other common areas including the enhanced soccer field management and for a full time Custodian II (conversion from two part time positions) which reduces custodial personnel expenses.

The 201 Security and 501 General Maintenance budgets benefit from anticipated lower gasoline prices and we anticipate selling more ethanol-free gasoline at the Main Marina as shown in 303 Environmental Resources. The 402 Fareways budget includes $18,000 in anticipated new net income from the Woods Center Reorganization approved by the Board on December 16.

Cost Reduction/Energy Conservation. The 501 General Maintenance budget includes funding for the Buildings Division staff for electrical and plumbing training to reduce contractor costs. Buildings will continue its newly revised preventive maintenance program to keep systems and equipment in our buildings working efficiently. For the second year, the 502 Roads budget includes a cost reduction in asphalt for annual road program related to a more efficient tar application rate in paving the tar and chip roadways.

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Lake of the Woods Association, Inc.
FY16 Proposed CTR and Five Year Capital Spending Plan FY16 - FY20
December 18, 2015

<table>
<thead>
<tr>
<th>FY16 CTR</th>
<th>FY16</th>
<th>Five Year Capital Spending Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>FY17</td>
</tr>
<tr>
<td>Repair &amp; Replacement</td>
<td>1,329,364</td>
<td>1,301,432</td>
</tr>
<tr>
<td>Contingency</td>
<td>18,000</td>
<td>358,000</td>
</tr>
<tr>
<td>New Assets and Infrastructure</td>
<td>10,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Third Gate Project</td>
<td>480,000</td>
<td>3,500</td>
</tr>
<tr>
<td>Desktop Computers (25%)</td>
<td>13,500</td>
<td></td>
</tr>
<tr>
<td>General Maintenance Tire Changer - Note 6</td>
<td>4,500</td>
<td></td>
</tr>
<tr>
<td>Five Year Capital Spending Plan -- Note 7</td>
<td>358,000</td>
<td>835,000</td>
</tr>
<tr>
<td>TOTAL</td>
<td>1,357,364</td>
<td>1,804,432</td>
</tr>
</tbody>
</table>

Note 1 -- This schedule is based on the Reserve Study prepared by Miller-Dodson in the Fall of 2013, as modified and updated by the Board in the Fall of 2014 and 2015. It includes the Board approved Lakes Management Implementation Plan adopted in early 2014 which requires the major projects within the plan to be complete by the close of FY19. FY17 through FY20 is included for planning purposes only.

The Minimum required balance in Reserves per the Miller Dodson study is $950,448.

Note 2 -- The Capital Spending Plan for FY16 is $1,804,432

Note 3 -- Harper’s Ferry Walking Trail Project is recommended in the Five Year Capital Plan for FY 2016 and will be funded from the NAIR Reserve.

Note 4 -- Third Gate Project is recommended in the Five Year Capital Plan for construction in FY 2016, with funding yet to be finalized. Refer to the attached schedule "Third Gate Project Funding Options".

Note 5 -- The line item for Desktop computer replacement for FY 2016 was inadvertently removed from the Miller-Dodson Reserve Study for FY 2016. Inclusion here corrects the error and funds the annual replacement of desktop computers from the R & R Reserve, which is 25% for each year.

Note 6 -- The line item for the Tire Changer was moved to a Capital Expenditure due to the replacement cost now exceeding the $3,500 threshold for Fixed Assets.

Note 7 -- The line item for the Five Year Capital Plan is included to reflect approximate costs for projects included in subsequent years for planning purposes only.

Capital Spending Highlights

Total Contribution to Reserves (CTR) is $1,357,364. CTR for Repair and Replacement Reserve is $1,329,364, which fully funds the 2015 Miller-Dodson Reserve Study adopted by the Board on November 7. I propose $10,000 for the New Asset and Improvement Fund as part of my efforts to hold the line on the assessment and because of anticipation of New Construction and Renovation Fee income in line with the previous two years of $300,000, of which $50,000 is proposed for use in the Operating Budget. CTR for Contingency Reserve, used for emergencies and unscheduled expenses, is $18,000 to return it to the $100,000 target funding mark.

Proposed Capital Spending totals $1,804,432 for all capital projects. The Capital Spending Plan matches the Board-adopted 2015 Miller-Dodson Reserve Study Update for Repair and Replacement Reserve items except for the addition of $13,500 in desktop computer replacements and $4,500 for a tire changer. There are three notable R&R Reserve projects: (1) Lakes Management Project for the 14th Fairway ($167,188), (2) Clubhouse Fire Suppression Sprinkler System Replacement ($246,442), and (3) Forward Tees Construction Project to help improve playability on six fairways ($48,000).

Third Gate Construction Project (barcode only phase) ($480,000) relies on a combination of internal financing from capital reserves in 2016 and external financing through a construction loan repaid from New Construction and Renovation Fee income over the next four years. See Capital Spending.

I believe 2016 is the time to construct an unmanned, barcode activated third gate on Route 3 aligned with the Rapidan Road crossover for our community to relieve the traffic congestion at the front gate. Harper’s Ferry Trail on Lakeview Parkway (Harper’s Ferry Drive to Mail Station) ($5,000) is to be paid for from the New Assets and Improvement Reserve. I have included $25,000 in the 101 Administration budget for the preliminary engineering phase of the Pool/Fitness Center/Outdoor Recreation Complex, assuming the conceptual phase advances this summer.

See Budget Letter on p. 5
Assumptions and Guidance

The stated Board Goals are a significant factor in the operating and capital budgets. The budget was built after reviewing actual revenue and expenditures from three previous years and the current year. Management considered Board Budget Guidance as well as federal, state, and local government requirements. We contacted utility providers. Operations Center Managers reviewed the Five Year Capital Plan to consider new initiatives. Likewise, managers determined if any spending could be reduced or eliminated. We reviewed prices and service quality of current vendors. We considered the local economy which we believe is strong, holding steady and trending positive.

Conclusion and Acknowledgements

The Proposed Budget is a responsible spending plan which carries the Lake of the Woods Association forward towards the Board’s Vision to promote a friendly, healthy, safe, and aesthetically pleasing community and to provide a high quality of life. There are operating and capital proposals I did not include in the proposed budget to keep expenses in check that the Board may find valuable and want to fund.

Lake of the Woods Association, Inc.
Replacement Capital Spending Plan (Per Miller Dodson)
FY 2016-2017

<table>
<thead>
<tr>
<th>Reserve #</th>
<th>Description</th>
<th>Operation Center</th>
<th>Location</th>
<th>Estimated Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>487</td>
<td>Security Bldg Heat Pump, 2.5 Ton</td>
<td>102</td>
<td>Security</td>
<td>5,400</td>
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<tr>
<td>515</td>
<td>Automatic Gate System, Rear Gate</td>
<td>102</td>
<td>Security</td>
<td>25,000</td>
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<tr>
<td>144</td>
<td>Treadmill Landice L7</td>
<td>202</td>
<td>Fitness</td>
<td>4,145</td>
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<tr>
<td>153</td>
<td>Non-Powered Weight Stations, 25%</td>
<td>301</td>
<td>Equestrian</td>
<td>7,500</td>
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<tr>
<td>111</td>
<td>Main Stable, Fire Alarm System</td>
<td>301</td>
<td>Equestrian</td>
<td>20,000</td>
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<tr>
<td>118</td>
<td>Paddock Restoration</td>
<td>301</td>
<td>Equestrian</td>
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<td>Riding Horse #3</td>
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<td>Environmental Resources</td>
<td>3,360</td>
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<td>Dock Resurfacing, Harpers Ferry</td>
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<td>Environmental Resources</td>
<td>9,900</td>
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<td>390</td>
<td>Dock Structure, Harpers Ferry</td>
<td>303</td>
<td>Environmental Resources</td>
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<td>Bulkhead, Mt. Pleasant Beach</td>
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<td>Environmental Resources</td>
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<td>Environmental Resources</td>
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<td>424</td>
<td>Bulkhead, Harpers Ferry Access</td>
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<td>Environmental Resources</td>
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<td>431</td>
<td>Fuel Tank Pipes and Electric</td>
<td>303</td>
<td>Environmental Resources</td>
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<tr>
<td>432</td>
<td>Fuel Pump and 3000 gal. tank</td>
<td>303</td>
<td>Environmental Resources</td>
<td>120,000</td>
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<td>697</td>
<td>Roadsides Ditch Reconstruction</td>
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<td>Environmental Resources</td>
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<td>709</td>
<td>Planning and Design Costs</td>
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<td>Environmental Resources</td>
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<td>715</td>
<td>Birdie Road Culvert Retrofit Construction</td>
<td>304</td>
<td>Pools</td>
<td>7,000</td>
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<tr>
<td>716</td>
<td>14th Pond Forebay Construction</td>
<td>304</td>
<td>Pools</td>
<td>7,000</td>
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<td>717</td>
<td>14th Pond Shoreline Construction</td>
<td>304</td>
<td>Community Activities</td>
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<td>719</td>
<td>14th Pond Culvert w/Bridge Construction</td>
<td>304</td>
<td>Pools</td>
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<td>733</td>
<td>O&amp;M Certificate Re-Certification (Veterans Dam)</td>
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<td>Community Activities</td>
<td>3,500</td>
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<td>220</td>
<td>Backwash System Tank Pumps, SB</td>
<td>401</td>
<td>Clubhouse</td>
<td>19,794</td>
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<tr>
<td>247</td>
<td>Backwash System Tank Pumps, CH</td>
<td>401</td>
<td>Clubhouse</td>
<td>2,400</td>
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<td>191</td>
<td>Single Bay Swingset, Greensprings</td>
<td>401</td>
<td>Clubhouse</td>
<td>197,942</td>
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<td>305</td>
<td>WC Carpet</td>
<td>401</td>
<td>Clubhouse</td>
<td>3,810</td>
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<tr>
<td>309</td>
<td>WC TV/DVD System</td>
<td>401</td>
<td>Clubhouse</td>
<td>2,225</td>
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<tr>
<td>37</td>
<td>Garland Stove / Double Oven</td>
<td>401</td>
<td>Clubhouse</td>
<td>2,885</td>
</tr>
<tr>
<td>38</td>
<td>Garland Salmon</td>
<td>401</td>
<td>Clubhouse</td>
<td>7,500</td>
</tr>
<tr>
<td>41</td>
<td>Garland Double Oven</td>
<td>401</td>
<td>Clubhouse</td>
<td>6,405</td>
</tr>
<tr>
<td>44</td>
<td>Imperial 24&quot; Flat Top</td>
<td>401</td>
<td>Clubhouse</td>
<td>197,942</td>
</tr>
<tr>
<td>47</td>
<td>Imperial 48&quot; Char-Grill</td>
<td>401</td>
<td>Clubhouse</td>
<td>3,810</td>
</tr>
<tr>
<td>54</td>
<td>Victory Refrigerator, Single Door</td>
<td>401</td>
<td>Clubhouse</td>
<td>2,225</td>
</tr>
<tr>
<td>65</td>
<td>True 3-drawer Counter Reefer</td>
<td>401</td>
<td>Clubhouse</td>
<td>2,885</td>
</tr>
<tr>
<td>86</td>
<td>Fire Pump, 10-hp</td>
<td>401</td>
<td>Clubhouse</td>
<td>2,885</td>
</tr>
<tr>
<td>87</td>
<td>Sprinkler System Heads</td>
<td>401</td>
<td>Clubhouse</td>
<td>7,500</td>
</tr>
<tr>
<td>88</td>
<td>Fire Suppression System</td>
<td>401</td>
<td>Clubhouse</td>
<td>2,400</td>
</tr>
<tr>
<td>89</td>
<td>Fire Alarm System, Control Panel</td>
<td>401</td>
<td>Clubhouse</td>
<td>7,000</td>
</tr>
<tr>
<td>90</td>
<td>Fire Alarm System, Devices</td>
<td>401</td>
<td>Clubhouse</td>
<td>9,000</td>
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<tr>
<td>93</td>
<td>Sound System Components, 25%</td>
<td>401</td>
<td>Clubhouse</td>
<td>5,000</td>
</tr>
<tr>
<td>586</td>
<td>2001 Ford F-350 Utility Truck</td>
<td>501</td>
<td>Maintenance</td>
<td>42,000</td>
</tr>
<tr>
<td>592</td>
<td>1997 GMC 8-ton Dump Truck</td>
<td>501</td>
<td>Maintenance</td>
<td>91,000</td>
</tr>
<tr>
<td>603</td>
<td>Tracker Party Barge 24&quot; w/50hp Motor</td>
<td>501</td>
<td>Maintenance</td>
<td>18,350</td>
</tr>
<tr>
<td>629</td>
<td>Valk Snow Plow - 10&quot;</td>
<td>502</td>
<td>Roads</td>
<td>9,500</td>
</tr>
<tr>
<td>667</td>
<td>ECC Parking Lot, Resurface</td>
<td>502</td>
<td>Roads</td>
<td>8,671</td>
</tr>
<tr>
<td>601</td>
<td>1996 Carson Utility Trailer (2)</td>
<td>503</td>
<td>Grounds</td>
<td>19,000</td>
</tr>
<tr>
<td>635</td>
<td>1988 Vermeer Brush Chipper 12&quot;</td>
<td>503</td>
<td>Grounds</td>
<td>48,500</td>
</tr>
<tr>
<td>647</td>
<td>2001 John Deere Tractor w/48&quot; flail mower</td>
<td>503</td>
<td>Grounds</td>
<td>100,000</td>
</tr>
<tr>
<td>340</td>
<td>Tee Reconstruction - Forward Tees</td>
<td>510</td>
<td>Golf Maintenance</td>
<td>48,500</td>
</tr>
<tr>
<td>350</td>
<td>Culvert Repairs / Replacements - Golf Course</td>
<td>510</td>
<td>Golf Maintenance</td>
<td>10,000</td>
</tr>
<tr>
<td>380</td>
<td>New Holland Tractor TC45</td>
<td>510</td>
<td>Golf Maintenance</td>
<td>31,500</td>
</tr>
</tbody>
</table>

Total FY16-17 Replacement Capital Spending 1,301,432

Proposal Budget

This budget represents many hours of preparation by the Operations Center Managers in consultation with the committees. Assistant General Manager Dave Heiser, Finance Director Larry Cole and Facilities Director Jessie Graves and their staffs were instrumental in completing this work. Special thanks to Controller Roy Mayberry and Administrative Assistant Lorri Trocchio.

I encourage you to attend my budget presentation to the membership set for January 23 at 10 AM in the Community Center. We value your input toward the Board approving the operating and capital budgets at the February 17 Board meeting.

Sincerely,

Phillip L. Rodenberg, CMCA, AMS General Manager

Lake of the Woods Association, Inc.
Board of Directors
Goals 2015-2016
Board Term

1. Lakes Management Implementation Plan: Design and construct the next phase of the LMIP to improve Lakes health. Namely, design the 14th Fairway Project and construct two miles of Ditch Restoration, Keatons Run Forebay Project, and Flat Run Forebay Project.
2. Front Gate: Budget and implement Front Gate Congestion Relief Project(s).
3. Pool/Fitness Center/Outdoor Recreation Complex: Complete conceptual design with structural analysis of existing building as a first step.
4. Soccer: Resolve and consider budgets toward resolving Sweetbriar Soccer Field maintenance and use issues.
5. Golf Amenity Use: Increase Golf and Fareways income streams.
6. Walking Trails: Add one walking trail. (Location to be determined).
7. Member Participation in LOWA Decision Making: Investigate new ways to communicate with members using Social Media.
8. Electronic Voting: Investigate electronic voting for Board elections and referendums with a goal of implementing in two years.

Adopted: October 3, 2015
PROPOSED FEE SCHEDULE  May 1, 2016 - April 30, 2017

ANNUAL ASSESSMENT - $1,316  ANNUAL TENANT REGISTRATION FEE - $1,311

Amenities may be used on a daily basis (members, tenants and guest) or annual basis (members and tenants only). Daily fees are payable at the amenity. Annual memberships may be purchased by application via mail, or at the Member Services office. All passes expire April 30, 2017. Annual memberships are nonrefundable.

Lake of the Woods Association, Inc.
102 Lakeview Parkway, Locust Grove, Virginia 22508
540-972-2237

PROPOSED BUDGET - JANUARY 8, 2016

SALES TAXES & LICENSES

LAKE OF THE WOODS
102 Lakeview Parkway, Locust Grove, Virginia 22508
540-972-2237

1. Introduction

The purpose of this report is to present the proposed budget for Lake of the Woods Association for the year 2016. The budget covers all aspects of the association’s operations, including maintenance, facilities, and community services. The proposed budget is designed to provide a financial plan that aligns with the association’s goals and objectives.

2. Budget Highlights

- **Total Budget:** $1,810.00
- **Revenue:** $300.00
- **Expenses:** $1,510.00
- **Profit or Loss:** $0.00

3. Revenue Sources

- **Guest Fees:**
  - Riding Open - 11am: $32.00 (9 holes)
  - Walking Open - 11am: $22.00 (9 holes)
  - Riding Open - 11am: $42.00 (18 holes)

- **Memberships:**
  - Annual Family: $75.00
  - Annual Individual: $40.00
  - Annual Junior: $25.00

4. Expenses and Surcharge

- **Operating Expenses:**
  - **Personal Finance:**
    - Financial Planning: $12.00
    - Annual Family: $75.00

5. Conclusion

The proposed budget for Lake of the Woods Association for 2016 is designed to ensure the financial health of the association and to support its ongoing operations. Regular budget reviews and adjustments will be made to ensure that the budget remains aligned with the association’s needs and goals.
I heard it on the (LOWA) Grapevine
by Leighton Cumming, Secretary, LOWA Board

Rumor: The Clubhouse Members Lounge is an example of a large capital investment which I hear isn’t paying off like it was supposed to.

Fact: Quite the contrary. The Members Lounge has been an enormous success on a number of levels. At some point in most evenings it is full with conversation, laughter, appetizers, meals and, of course, libations. One Friday night when the deck was closed and the dining room was set for a wedding the following day, there were 18 people waiting for seats in the grill room or the lounge.

Financially, we believe the Members Lounge has been a roaring success. The total cost of the project was $204,072, which includes engineering fees. The new Members Lounge opened on June 26, 2012, and the revenues were $106,820 for the year prior to opening the new lounge. Revenues have grown substantially since that time to $189,373 in its first year of operation, $225,786 in the second year, $250,971 in the third year and we are on target to exceed $280,000 in the current year. That represents a 162 percent increase in revenues with gross margins in the 70 percent range, which means that 70 percent of each revenue dollar is available to cover operating expenses. The Chairman of the Planning Committee did the original pre-construction financial analysis, and he believes the project has fully paid for itself in the first three years of operation, compared to the four and one half years projected in the original proposal.

Even more encouraging, our members like the lounge! A seat there is a prize on football Sunday afternoons, and meeting friends for a casual evening is routine for many. Hope you will come see for yourself. Let The Board know your thoughts at Board@LOWA.org.

Thoughts from the Pro
by Rea Hargraves, PGA and Woods Center Manager

Upcoming events:
January 9  Winter Time “Golf Clearance Sale”
8, 15, 22, 29  Newcomer’s Golf Class, Community Center, 6-6:45 PM, 7-7:45 PM
11-15  Winter Golf Clinics, Community Center, 9 AM, 10 AM, 11 AM
18  Lee/Jackson/King Day
23 & 30  PGA Junior Golf Class, Community Center, 9 AM

Happy New Year!
We are accepting 2016 Handicap Fees in the Pro Shop. We will delete any golfers who have not paid their handicap fees by March 1. The cost is $32.
On January 9 come to our “Winter Time” Golf Clearance Sale. The Pro Shop will have a rack with items marked down 20 percent off the regular price. Stop by and save!
January 11-15, I will be teaching golf classes in the Community Center at 9 AM, 10 AM and 11 AM. The class will cover whatever areas the participants need or want, i.e., iron play, hitting the driver, working the ball, etc. Cost is $40. Classes are limited to five students. Each class lasts 45 minutes. The first 15 minutes will be stretching and conditioning. The remainder will be spent on the skills students want to learn. Sign-up in the Pro Shop today!
We will also have two more golf classes in the Community Center. On February 1-5, I will be teaching “short game.” On February 29-March 4, I will offer private lessons in the Community Center. Information is posted in the Pro Shop.
This is the second year of our PGA Junior Golf League. If you have a 7 to 13-year-old who would like to join our group, learn to play golf and travel this spring playing other teams in our area, please call me at 540-412-6015.
I’ll see you on the course.

Wishing you a Healthy and Prosperous New Year!
Bernie Merrill & Kathy Bianco Merrill
540-538-6605
Lake of the Woods Office
4207-A Germanna Hwy, Locust Grove, VA (across from the Lake)

Paiad Advertisement

Board Seeks Member Input on Proposed Amendment to LOWA Regulation V. Use of Property

The Environmental Control Committee has proposed a regulation change to clarify language regarding trailers on residential lots. The current version of the regulation specifies only recreational vehicles and trailers. The ECC has reported that there are currently 33 trailers other than recreational vehicles on residential lots. Following a request for clarification of the regulation by the LOWA Environmental Resources Inspector, the ECC and Rules Committee considered the matter, and both agree that this revision is needed because the current paragraph covers only recreational-type trailers.

The effect of this proposed rule is that trailers of any kind parked on residential lots will require screening.

The LOWA Board approved publication of this proposed change at its December 16, 2015 meeting. Members should send comments regarding this proposed regulation change to board@LOWA.org by January 22.

Deleted language is shown with a strike-through. New language is shown in bold print.

V. Use of Property—Individually Owned and LOWA Owned Property, B, Recreational Vehicles and Trailers of Any Kind
1. No recreational vehicle configured for living accommodations (motorized or other) shall be parked, placed or stored on any LOW residential lot. Individual variances may be granted by the ECC. Limited temporary parking may be permitted at the discretion of the ECC, for the purpose of loading or unloading and seasonal cleaning and maintenance: duration usually not to exceed four (4) days.
2. Under no circumstances shall any recreational vehicle (motorized or other) be used as living accommodations while parked, placed or stored on any residential lot, or any other area in LOW other than the Campgrounds.
3. Other recreational vehicles (which includes, among others, including but not limited to, boats, other watercraft, trailers of any kind or nature, whether recreational or nonrecreational, including but not limited to, boat trailers, work trailers, construction trailers and all other trailers (open or closed), may be parked, placed or stored on residential lots in locations situated where the such vehicles or trailers may be considered as reasonably inconspicuous through the use of vehicle covers, plants, or screening (e.g., lattice-work, etc.) or carports and shall be located in close proximity to vehicles or trailers should be close to and at the side or rear of the owner’s residence. Such vehicles or trailers may also be parked in garages or in suitable carports that have been approved by the ECC. Wherever these criteria cannot be met, such vehicles or trailers shall be considered an unreasonable annoyance or nuisance to the neighborhood and a violation of Sections 8(b) and 8(m) of the applicable Declaration of Restrictions for Lake of the Woods, and shall may NOT be placed on residential lots. Owners must use reasonable and considerate judgment in this respect. Trailers referenced herein shall also be subject to other provisions of these Regulations applicable to their type and nature.
Lake Currents          January 8, 2016

LOW “Highways” Designation
Now Permanent
by Dan McFarland, Copy Editor, Lake Currents

Lake of the Woods roads are now permanently designated as highways for traffic enforcement purposes. This allows LOW security officers who have been certified as Special Conservators of the Peace to issue traffic tickets (primarily reckless driving citations for exceeding the published speed limit by 20 mph) which may be prosecuted in the Orange County Courts. Previously, because LOW roads were classified as private roadways,LOW traffic tickets could only be handled through LOWA’s Legal and Compliance Committee proceedings, and, according to Virginia code, the maximum penalty assessed could be no more than $50.

Exceeding speed limit by 20 mph; Open Container in vehicle; Driving without a driver’s license. Offenses cited included Reckless Driving—November LOWA Directors resolution, our security officers issued 17 of a haven for traffic offenders.

Their enforcement authority has helped to make LOW streets and roads less safe. The directors explained that the LOW Security Force has found the designation to be effective in addressing speeding and disregard for public safety, and that their enforcement authority has helped to make LOW streets and roads less safe of a haven for traffic offenders.

In the November LOWA Directors meeting, our Board of Directors passed a special resolution asking Orange County to amend that ordinance, making it an ongoing designation. At their December 15 meeting, after a public hearing on the matter, the county supervisors renewed the ordinance and removed the December 31 expiration date.

In requesting the extension of the highways designation, the LOWA directors explained that the LOW Security Force has found the designation to be effective in addressing speeding and disregard for public safety, and that their enforcement authority has helped to make LOW streets and roads less of a haven for traffic offenders.

Between the July activation of the highways designation and the November LOWA Directors resolution, our security officers issued 17 Virginia Uniform Traffic Citations. Offenses cited included Reckless Driving—Exceeding speed limit by 20 mph; Open Container in vehicle; Driving without an operator license; and a counterfeit inspection sticker.

LOW Highways Designation FAQ’s

1. Why did LOWA request Orange County to designate LOWA roads as “highways?”

LOWA wanted to send reckless drivers using excessive speed – 20 mph over the posted speed limit – to county court for a judge to hear. The Orange County Commonwealth’s Attorney determined LOWA had to receive a “highways” designation before a summons to county court could be issued.

2. If LOWA roads are highways, does that mean LOWA roads are public?

No. Our roads will remain private roads. The designation has no impact whatsoever on their characteristic as private streets and affords the public absolutely no greater access than previously existed. It is for traffic enforcement purposes only. We remain a gated community with private roads maintained to LOWA standards, not VDOT standards.

3. How big a problem is high speed reckless driving?

Reckless driving at high speeds endangers life and property. Approximately 20 drivers per year have been cited in LOW by our security force for driving 20 mph over the posted limit. For example, driving 45 mph or above on Yorktown Boulevard or Mt. Pleasant Drive is reckless driving.

4. Why doesn’t LOWA deal with reckless driving internally?

Because this kind of reckless driving is so dangerous, and because state law limits LOWA to $50 fines for rules violations, we wanted these matters sent to county court where consequences are greater in terms of fines, court costs and insurance points.

5. Who on the Security Force will issue the summonses to county court?

Only LOWA’s Special Conservators of the Peace (SCOP) Officers.

6. Do SCOP officers enforce state laws now?

Yes. The Security Force’s primary responsibility is to enforce LOWA rules and regulations. However, SCOP Officers enforce state law when dispatched by the county or if a crime is committed in their presence. Security is guided by the Allied-Barton/LOWA contract, the LOWA Post Orders, Association directives and the Virginia Code.

7. If our roads are highways for traffic enforcement purposes, will the Sheriff be in LOWA more often to enforce traffic laws?

No. LOWA has informed Orange County the LOWA Security Force will enforce traffic laws.

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• Individualized Alzheimer’s care
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• Flexible scheduling, no minimum number of visits; care available up to 24/7
• Caregivers thoroughly screened, trained, insured, and bonded

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January 13–17

Wednesday: Chicken Stir-Fry
Thursday: Jack Daniels Ribs or Portobello Chicken Florentine
Friday: Prime Rib or Chicken Paillard or Filet Oscar
Saturday: Prime Rib or Blackened Chicken Alfredo or Tilapia Almandine
Sunday: Fish & Chips

January 20–24

Wednesday: Beef Stir Fry or Chicken Primavera
Thursday: Jack Daniels BBQ Ribs or Seafood Manicotti
Friday: Prime Rib or Top Sirloin Paired with Crabcake
Saturday: Prime Rib or Baked Scallops
Sunday: Chicken & Broccoli Alfredo

Lunch: Sat & Sun, 11 AM–4 PM
Dinner: Wed, Thurs & Sun 5–9 PM, Fri & Sat, 5–10 PM
Brunch: Sunday 10 AM–1 PM
Menus: LOWA.org/Clubhouse

The entire menu is not available during lunch hours on Saturday or Sunday. We do not serve dinner/chef specialties for lunch.

To make reservations, call the Clubhouse at 972-2221.

LOWA Board Meeting
Tues, January 19, 7 PM, CCCR

GM Presents Proposed FY2016 Budget to the Membership
Sat, January 23, 10 AM, CCCR

Committee Meetings:
Members are encouraged to attend.

External Affairs: Canceled, 1/11
Finance: 1/11, 2 PM, CCCR
Equestrian: 1/12, 1:30 PM, CC
Pools: 1/12, 7 PM, WC
Clubhouse: Canceled, 1/13
Lakes: 1/18, 7 PM, WC
Rules: 1/19, 4 PM, CC
Maint./Ecology: 1/20, 7 PM, MCR
LCC Meeting: 1/20, 7:30 PM, WC
LCC Hearing: 1/20, 8 PM, WC
ECC: 1/21, 8:30 AM, WC
Investment: 1/25, 1 PM, CCCR
Treasurer’s Mtg: to immediately follow
Golf: 1/25, 3 PM, WC
Communications: 1/27, 3 PM, WC
Planning: 1/27, 7 PM, LLCH
## Calendar of Events

### SPORTS & EXERCISE  (subject to change)

<table>
<thead>
<tr>
<th>Activity</th>
<th>Location</th>
<th>Time</th>
<th>Day</th>
<th>Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aerobics</td>
<td>LOWC</td>
<td>8:30 AM-9:30 AM</td>
<td>M, W, F</td>
<td>Church 972-9060</td>
</tr>
<tr>
<td>Exercising for Health $</td>
<td>CC</td>
<td>10:30 AM</td>
<td>M, TH</td>
<td>Donna 972-1977</td>
</tr>
<tr>
<td>Horseshoes for Fun</td>
<td>HFP</td>
<td>9 AM</td>
<td>TU, TH</td>
<td>Ron 412-2872</td>
</tr>
<tr>
<td>Kayak Club</td>
<td>Edgemont Bch Pleasant Grove</td>
<td>7 PM, 10 AM</td>
<td>T, F</td>
<td>Dave 972-3143</td>
</tr>
<tr>
<td>Pickleball Play</td>
<td>CC</td>
<td>1:30 PM-4:30 PM</td>
<td>M, Tu, W, F</td>
<td>Bob 972-1866 or Shirley 540-878-8130</td>
</tr>
<tr>
<td>Praise &amp; Worship Dance</td>
<td>LOWC-WC</td>
<td>10 AM-12:30 PM</td>
<td>W, SA</td>
<td>Sonja 972-1734 or 972-9060</td>
</tr>
<tr>
<td>Senior Softball</td>
<td>HFP</td>
<td>9:30 AM</td>
<td>F</td>
<td>John 540-229-7940</td>
</tr>
<tr>
<td>Square Dancers</td>
<td>LLCH</td>
<td>7:30 PM-9:30 PM</td>
<td>2nd/4th/5th F</td>
<td>Roy/Garrett 804-448-5703 or Mike/Jackie 972-8717</td>
</tr>
<tr>
<td>Square Dancers</td>
<td>LLCH</td>
<td>7:30 PM-9:30 PM</td>
<td>1st/3rd F</td>
<td>Sims 972-3187/Haring 972-1924</td>
</tr>
<tr>
<td>Stretch and Flex</td>
<td>LLCH</td>
<td>8:30 AM-9:15 AM</td>
<td>M, W, F</td>
<td>Frances 972-5435</td>
</tr>
<tr>
<td>Tae Kwon Do (8-12) $</td>
<td>CC</td>
<td>7 PM</td>
<td>TU, TH</td>
<td>Mike 972-2058</td>
</tr>
<tr>
<td>Tae Kwon Do (13-adult) $</td>
<td>CC</td>
<td>7:45 PM</td>
<td>TU, TH</td>
<td>Mike 972-2058</td>
</tr>
<tr>
<td>Tennis-Intermediate</td>
<td>HFC</td>
<td>1:30 PM-3:30 PM</td>
<td>M, W, F</td>
<td>Charles 972-5858</td>
</tr>
<tr>
<td>Volleyball Adult/coed</td>
<td>CC</td>
<td>7-11 PM</td>
<td>SU</td>
<td>Michael 809-7406</td>
</tr>
<tr>
<td>Walkers Club</td>
<td>Call for location</td>
<td>9 AM, 1 PM</td>
<td>M, W, SA, TU, TH</td>
<td>Diane 540-388-2930</td>
</tr>
<tr>
<td>Yoga – Beginner $</td>
<td>CC</td>
<td>10:30-11:45 AM</td>
<td>W</td>
<td>Phyllis 972-1457</td>
</tr>
<tr>
<td>Yoga – Intermediate $</td>
<td>CC</td>
<td>9:10-15 AM</td>
<td>W, F</td>
<td>Phyllis 972-1457</td>
</tr>
</tbody>
</table>

### ACTIVITIES, CLUBS, BRIDGE & FUN  (subject to change)

<table>
<thead>
<tr>
<th>Activity</th>
<th>Location</th>
<th>Time</th>
<th>Day</th>
<th>Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>AARP Meeting</td>
<td>CH</td>
<td>9:30 AM</td>
<td>3rd W</td>
<td>Carolyn 972-3306</td>
</tr>
<tr>
<td>Art for Fun</td>
<td>CC</td>
<td>1:30 PM-3:30 PM</td>
<td>TH</td>
<td>Elaine 972-0956</td>
</tr>
<tr>
<td>Bridge, Sunday Duplicate</td>
<td>WC</td>
<td>7 PM-9 PM</td>
<td>SU</td>
<td>Bob 972-8211</td>
</tr>
<tr>
<td>Bridge, Monday Night</td>
<td>WC</td>
<td>7 PM</td>
<td>M</td>
<td>Jack 972-4187</td>
</tr>
<tr>
<td>Bridge, Wednesday Ladies</td>
<td>WC</td>
<td>9 AM-3 PM</td>
<td>W</td>
<td>Diane 972-3222</td>
</tr>
<tr>
<td>Book Club</td>
<td>Wilderness Lib.</td>
<td>1 PM</td>
<td>2nd W</td>
<td>Alice 972-4782</td>
</tr>
<tr>
<td>Book Club at LOW</td>
<td>CC</td>
<td>7 PM</td>
<td>1st/3rd M</td>
<td>Alan 972-2168</td>
</tr>
<tr>
<td>Childhelp Auxiliary</td>
<td>LOWC, rm. 211</td>
<td>10 AM</td>
<td>1st W</td>
<td>Nancy 972-2599</td>
</tr>
<tr>
<td>Civic Club Meeting</td>
<td>LLCH</td>
<td>7 PM</td>
<td>2nd W</td>
<td>Pat 540-735-7998</td>
</tr>
<tr>
<td>Civil War Study Group</td>
<td>WC</td>
<td>10:30 AM</td>
<td>4th F</td>
<td>Craig 972-2844</td>
</tr>
<tr>
<td>Closet Quilters</td>
<td>CC</td>
<td>12:30 PM-3:3 PM</td>
<td>TU</td>
<td>Marie 972-4358</td>
</tr>
<tr>
<td>Craft Group</td>
<td>LOWC</td>
<td>9:30 AM-11:45 AM</td>
<td>TU</td>
<td>Rochelle 972-3438/Jeannie 972-4459</td>
</tr>
<tr>
<td>Democratic Club</td>
<td>CC</td>
<td>1:30 PM</td>
<td>3rd TH</td>
<td>Kerry 972-2737</td>
</tr>
<tr>
<td>Fire &amp; Rescue Auxiliary</td>
<td>CC</td>
<td>2 PM</td>
<td>2nd W</td>
<td>Marguerite 972-3681</td>
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<tr>
<td>Fliers R/C Club, LOW</td>
<td>CC</td>
<td>5 PM-7 PM</td>
<td>3rd F</td>
<td>Terry 412-760-4593</td>
</tr>
<tr>
<td>Fun Bunch 55+</td>
<td>CC</td>
<td>10 AM-1 PM</td>
<td>TU</td>
<td>Hank/Carolyn 972-0359</td>
</tr>
<tr>
<td>Garden Club</td>
<td>CH</td>
<td>12:30 PM</td>
<td>2nd M</td>
<td>Jan 972-1630</td>
</tr>
<tr>
<td>Investment Club</td>
<td>WC</td>
<td>7 PM</td>
<td>4th T</td>
<td>Lee 972-0395</td>
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<tr>
<td>Knitting &amp; Crocheting $</td>
<td>CC</td>
<td>10 AM</td>
<td>W, F</td>
<td>Sylvia 972-9680</td>
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<tr>
<td>Litter Pick-up in LOW</td>
<td>All around LOW</td>
<td>9 AM</td>
<td>3rd SA</td>
<td>Jan 972-1630</td>
</tr>
<tr>
<td>LOW Lions Club</td>
<td>CH</td>
<td>5:30 PM</td>
<td>1st TH</td>
<td>Charlie 972-2840</td>
</tr>
<tr>
<td>Mothers of Preschoolers</td>
<td>LOWC, Founders</td>
<td>9:15 AM</td>
<td>1st/3rd W</td>
<td>Jessica 703-297-6784</td>
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<td>Movie Club</td>
<td>Packard Campus</td>
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<td>Linda <a href="mailto:lowmovieclub@gmail.com">lowmovieclub@gmail.com</a></td>
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<tr>
<td>Parents/Caregivers of Special Needs Kids</td>
<td>LLCH</td>
<td>7 PM-8:30 PM</td>
<td>1st T</td>
<td>Kathy 972-5494</td>
</tr>
<tr>
<td>Players, LOW Theater Grp</td>
<td>CC</td>
<td>7 PM</td>
<td>2nd W</td>
<td>Bob 972-5928</td>
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<tr>
<td>Republican Women’s Club</td>
<td>CH</td>
<td>11:30 AM</td>
<td>4th W</td>
<td>Marge 972-0298</td>
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<tr>
<td>Susannah Chandler DAR</td>
<td>CC</td>
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<td>2nd SA</td>
<td>Martha 972-3721</td>
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<td>TOPS weigh in/meeting $</td>
<td>LGES (Rt. 20)</td>
<td>5 PM</td>
<td>TU</td>
<td>Carla 972-3436</td>
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<td>Veterans Club</td>
<td>LLCH</td>
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<td>Dick 308-5507</td>
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<td>Woodworkers Shop</td>
<td>Compactor Bldg.</td>
<td>9 AM</td>
<td>2nd SA</td>
<td>Hal 972-9803 or Des 972-9998</td>
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<td>Woodworkers Club</td>
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<td>7 PM</td>
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<td>Hal 972-9803 or Des 972-9998</td>
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To reserve meeting space in all facilities: Woods Center, Community Center, Lower Level Clubhouse, and Sweetbriar Park/ Pavilion, contact Sylvia at 972-9680, or see “Forms” at LOWA.org.

Wi-Fi available with password at the Holcomb Building, Woods Center, Clubhouse, and Community Center.
Opportunity Comes Knocking at LOW
by Jon Anderson, Member, Friends of Lake of the Woods

It is often heard that “Opportunity only knocks once;” and of course we’ve all experienced missed opportunities in our lifetime. But what about creating one’s own opportunity?

Well, in this season of good wishes and giving, a newly designated LOW group has been created in the form of a public charity named “Friends of Lake of the Woods” or “FLOW.” Born, in part, from missed opportunities in the past whereby estates interested in making a tax-deductible donations to LOWA were unable to do so, this non-profit corporation was established for the express purpose of being able to take advantage of any new opportunities benefitting the LOW community.

Now you can make a donation and receive a charitable gift deduction. Officially designated as a 501(c)(3) corporation by the United States Internal Revenue Service (IRS) on November 10, 2015, FLOW’s specific purpose will be to undertake and raise funds for worthwhile amenity projects as well as benefit the LOW community as necessity may present.

Girl Scout Cookies Coming Soon
by Lana Marr, Girl Scout Troop 804

Good news travels fast! Girl Scout cookies will arrive in your area the first week in January. That's right! You can have your Thin Mints® or Caramel deLites® as soon as January 9! Oh happy day!

Cookie booths will be starting on that day at our local shops and at the Front Gate of LOW. Our wonderful community has always been very supportive of our cookie sale and we look forward to continuing that tradition. The funding from the annual cookie sale allows Girl Scouting to provide educational programming for our young women and supports community service to our area throughout the year.

The mission of the Girl Scouts of the Virginia Skyline Council is to build girls of courage, confidence and character who make the world a better place. Selling cookies is an integral part of bringing that mission to fruition. Thanks for your continued support and if you would like cookies, please contact cookie manager Lana Marr at lanamarr@mac.com, or call 703-795-8588.
Lake Currents          January 8, 2016

**Holiday Activities at the Village**
by Laura Fitch, **Publicity, LOW Childhelp Auxiliary**

The Childhelp Lake of the Woods Auxiliary held its annual holiday potluck luncheon on Wednesday, December 2 in Lake of the Woods Church Friendship Hall following a brief business meeting.

One significant report given at the meeting was by Mary Lou McFarland regarding our Stage 4 program, designed to be community service as well as an outing and reward for good behavior. In its second month, Stage 4 has proven to be very successful with 20 children, ages 5 through 13, participating at the Wilderness Food Pantry event. The children sorted food items and stacked them on the shelves. Not only was it remarkable for so many of the children to participate, but the food pantry staff commented that they had not seen such a well-behaved group of children. The event wound up with pizza at Bella J Cucina.

On December 12 the children presented their program, Christmas Around the World, to kick-off the Alice C. Tyler Village Holiday Party. Then, there being no snow, Santa arrived in a Polaris Slingshot for his annual visit. Great fun had was had by all as each child shared the afternoon with his/her Christmas buddy including refreshments, opening gifts, and, of course, personal conversation with Santa.

For further information about Childhelp or the LOW Auxiliary, call or email Membership Chair Jill Humphries at 972-1179 or janjinla@aol.com. Or if you haven’t already, consider helping the children in the New Year, and join us at our next meeting, in the same place, Wednesday, January 6, at 10 AM. Arrive a little early for coffee/tea/breakfast breads and conversation. Hope to see you there.

**Lake of the Woods Sailing Club**

by Dan McFarland, **LOWSC Race Committee Chair**

The Lake of the Woods Sailing Club recently held its annual awards brunch to recognize award winners for 2015.

Jean Westholt was named winner of the Spring and Fall Racing Series, as well as the Sunfish Regatta.

Madison Donahue was the winner of the Round Turtle Island distance race. Race Committee officials Dwight Westholt, Bill Ruark and Mike Musatow were thanked for their service to the club.

By vote of the membership, Bill Ruark was recognized as most improved sailor for the year.

Also by vote, Bob Oldach was awarded the Bob Scatchard Sportsmanship Trophy.

Jimmy Lee was named Club Champion for his performance in local racing, while Jean Westholt was awarded the Wilderness Cup for the best racing record including races both inside and outside Lake of the Woods.

The Sailing Club Spring Racing Series for 2016 will begin the third Saturday in April, with the 35th annual Invitational Regatta to be held the following Saturday.

For more information regarding the club, its racing series, or membership, contact Club Commodore Jimmy Lee at 972-8920.

**Sailing Club Honors 2015 Winners**

Lake of the Woods Sailing Club award winners (L to R) Club Champion Jimmy Lee; Wilderness Cup winner Jean Westholt; and Most Improved Sailor Bill Ruark pose with their awards following the club’s recent awards brunch. Not shown: Sportsmanship Trophy winner Bob Oldach.

**Fire & Rescue Fund Drive**

185 New Donors

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<th>Other</th>
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<td>Other</td>
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If you would like to help support our Fire and Rescue teams, please contact Marguerite Schwab, president of the auxiliary at 972-3681.

LOW Fire & Rescue 104 Lakeview Pkwy, Locust Grove, VA 22508

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Locust Grove AARP Celebrates 2015, Prepares for 2016
by Charlotte Baker, Publicity, AARP Chapter 5239

Locust Grove AARP members closed out their activities for 2015 with a potluck luncheon on December 21. Outgoing President Tony Aris was pleased to present year-end donations to representatives of Lions/Lioness Wilderness Food Pantry, Lake of the Woods Fire and Rescue, Orange County Free Clinic, Living Waters Free Clinic, Orange Senior Center, Orange County TRIAD, Orange County Head Start Program, AARP Foundation, Citizens Policy Academy, Orange County Police Canine Project, Orange County Animal Shelter, LOW Fun Bunch, SAFE House in Culpeper, Lake of the Woods Youth Foundation, and tuition to the 4-H Summer Camp for one LOW child.

Plans for excursions and service activities for 2016 are already underway. Those interested in information about the chapter are invited to go to the website at www.aarp5239.org.

LGA News
by Karen Woods, Publicity, Ladies Golf Association

The LGA Members Christmas Luncheon was filled with entertainment and song. Our resident entertainers, LGA member Cathy Edwards and President Jeanne Woodward, performed an amusing rendition of “All I want for Christmas Is My Two Front Teeth.” Our Luncheon Committee members, Lisa Halpin, Pat Shadr, Karen Cakouros and Committee Chair, Louise Hoh, added to the afternoon’s entertainment by singing a few Christmas favorites.

During the 2015 season our members donated $700 and many pounds of food to the Wilderness Food Pantry. Our thanks go to Dottie and Jim Lohr for organizing and delivering the donations.

Our Fall Cancer Tournament, chaired by Pat Shadr, raised $5,000 for the St. Jude Cancer Research Hospital.

The LGA gave $1,300 towards a Merry Christmas for two local families, thanks to donations from members, $200 from the Men’s Golfing Association, $50 from Mary-Jane Atwater’s donation of her 50/50 winnings and entertainment costs donated by Cathy Edwards.

The Member Guest Tournament will be played on June 15. Kathy Smith, Member Guest Chair, reports that the theme for the event is “Remember When.” It’s not too early to notify your guest to “save the date.”

Congratulations to LGA Member Sharon Carmical for her Hole-in-One on #7. We are so proud of you!
Red Cross Blood Drive: Changing Lives of those in Need
by Lalli Omar, Blood Drive Coordinator, LOW Lions Club

The LOW Lions Club and the American Red Cross would like to thank the LOW community for its strong support for the blood drives conducted in our community during 2015. We had six drives in 2015 and collected 296 units which had the potential to save 888 lives.

In keeping with the Lion’s motto “We Serve,” the Lions Club is looking forward to continuing to serve as liaison between the LOW community and the American Red Cross in 2016. The first blood drive will be on January 26, in the lower level of the Clubhouse. There will be successive blood drives on the fourth Tuesday every other month. Please mark your calendars for future blood drives: March 22, May 24, July 26, September 27 and November 22.

The year-end holiday season continues to place a high demand for blood at the beginning of the new year due to an increase in highway accidents caused by increased holiday travel. To ensure that there is always enough blood available for the community, the Mid-Atlantic Region must collect 500-600 pints every day.

Donors must be over the age of 18 and in good health. They should try to drink plenty of water, eat foods rich in iron (eggs, red meats, dark-green leafy vegetables, raisins and beans). After the donation, they will be provided refreshments and a place to relax and rest for about 15 minutes.

Appointments can be made by calling 1-800-RED CROSS (1-800-733-2767). The LOW Lions Club, as blood drive sponsor, will accept and work with all walk-in donors. If you have not donated blood before, or it has been years since your last donation, the Lions urge you to consider becoming a regular donor. The Lions Club sincerely appreciates the cooperation of LowA’s facility management team for the use of the lower level of the Clubhouse, and for allowing us to post signs to advertise the drives.

This is a vital, life-saving effort and we look forward to welcoming you. Give Something That Means Something.

AARP Tax Season at Lake of the Woods Starts Soon
by Lisa Lew Sherman, AARP Tax Aide Coordinator

It’s almost time to start thinking about your federal and state taxes for Tax Year 2015. Once again, the AARP Foundation, through Tax-Aide, will be providing free tax service to our low- and moderate-income taxpayers, especially those 60 and older. Last year, we provided services to almost 400 families in the greater Locust Grove area.

Our first day of tax preparation will be Saturday, January 30, and the effort will continue through April 16. Days of operation are Friday and Saturday throughout the season. Hours of operation will be 10 AM to 2 PM on Fridays, and 9 AM to 2 PM on Saturdays. Tax preparation will be held in the lower level of the LOW Clubhouse. Please be advised that taxpayers with appointments will be seen preferentially; walk-ins, while welcome, will be seen as slots are available (no-shows and unfilled time slots).

To make an appointment, please call Lucille Churchill at 972-7452 between the hours of 9 AM and 8 PM. If there is no answer, leave a message with your name, phone number, and best time to call so your call can be returned. Please do not call for an appointment if you do not have all of your tax forms on hand. Missing forms will result in your return not being filed that day and will also require a second visit to our site to complete the return.

Documentation You Need to Bring to the Site

- Social Security cards for each member of the family
- Picture ID for each spouse, such as a driver’s license
- Last year’s tax records
- All forms W-2 and 1099s
- Information for all other income received (e.g., unemployment, gambling winnings, etc.)
- Information for all tax deductions and credits
- Total paid to day care provider and provider’s tax ID number (preferably in a letter from provider)
- Proof of account for direct deposit of refund
- If you have received medical insurance through the Marketplace (to comply with the Affordable Care Act), you need your Form 1095-A.
- Additionally, if you have received or been offered health coverage through your employer, you should have received either Form 1095-B or Form 1095-C, depending upon the size of your employer.

Services We Do Not Provide

Our tax counselors must be certified every year and we will be able to prepare tax returns for the vast majority of people seeking our assistance. Be aware, however, that some returns will be out of scope and you may be directed to seek professional tax preparers. Items that are out of scope include but are not limited to the following situations:
- Form 1099-R, depending upon the size of your employer.
- Social Security card for each member of the family
- Picture ID for each spouse, such as a driver’s license
- Last year’s tax records
- All forms W-2 and 1099s
- Information for all other income received (e.g., unemployment, gambling winnings, etc.)
- Information for all tax deductions and credits
- Total paid to day care provider and provider’s tax ID number
- Proof of account for direct deposit of refund
- If you have received medical insurance through the Marketplace (to comply with the Affordable Care Act), you need your Form 1095-A.
- Additionally, if you have received or been offered health coverage through your employer, you should have received either Form 1095-B or Form 1095-C, depending upon the size of your employer.

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- Schedule C (Business Profit and Loss) where losses or expenses exceed $25,000
- Complicated Schedule D (Capital Gains & Losses) without proper paperwork
- Schedule E (Rental Property) with depreciation
- Schedule F (Farm Income)
- Schedule K-1 that involves depreciation or deductible expenses
- Forms 2106 (Employee Business Expenses), 3903 (Moving Expenses), and 8615 (Minor’s Investment Income)
Lake Currents           January 8, 2016

Notices

January 11. The Blue Ridge Chorale, your community chorus, will start its spring season on Monday, January 11 at 6:30 PM at Open Door Baptist Church, 754 Germanna Hwy, Culpeper. Our Youth Chorus will start its rehearsals on Monday, January 25 at 5:45-6:15 PM. See our website, www.brcsings.com for more information.

January 19 & 26. Wilderness Library Programs. All programs are drop-in, individual registration is not required. For information call 854-5310. Story Time Tuesdays, 10:15 AM, Toddler Time, 15-20 minutes of stories, fingerplays, nursery rhymes, and music for children ages 18 months to 3 yrs old with a caregiver. 11 AM, Preschool Story Time, 30-45 minutes of stories, action rhymes, music, and crafts for children 3 to 5 yrs old with a caregiver.

January 24. Alzheimer’s or Dementia: the warning signs and the basics. Join us at 2 PM in the Culpeper County Library’s meeting room. This program is designed for those who have concerns about themselves or others with memory loss, or if someone you know has been recently diagnosed with Alzheimer’s or a related dementia, or those who are already care partners. Attendees will also find out what treatments and programs are available to you and your family in the area. In co-sponsorship with the Alzheimer’s Association, RRCS, Healthy Steps and the Friends of the Culpeper County Library.

January 29. Playaway Launchpad Tablet Debut Party at the Wilderness Library: 2 PM, meet the Launchpad Astronaut and explore the 30 brand new Launchpad tablets now available for kids to check out and take home. These kid-friendly tablets come preloaded with educational apps that allow children to practice literacy, math and technology skills, and no additional tools are necessary. All you need is an Orange County Public Library card and an outlet to recharge the tablet! Visit www.playaway.com/launchpad to learn more.

Chess Club. We are looking to start a chess club. Are you interested in playing? Call Matthew, 659-3414.

Monday Night Bridge. Newcomers always welcome. Woods Center at 6:45 PM. Info: Jack or Kathleen, 972-4187.


The Lions Club is seeking wheelchairs and attached equipment for wheelchairs. Info: Noel, 972-0018 to donate items.

Project EXCEL. Looking for a way to help the children in your community? The Orange County Office on Youth is looking for volunteers to tutor elementary school students who are as much as a year behind in math or reading. As little as an hour per week could make a big difference! Info: Amy Biscoe, projectexcel.uc@gmail.com or 540-645-8118.

Lost or Found Pets in LOW can be posted on facebook.com/LOWlostandfoundpets.

Hearing Aids/Eyeglasses Recycled: Place unused hearing aids and eyeglasses in LOW Lions boxes at Wells Fargo Bank, Wilderness Pharmacy, LOW Hair Studio, LOW Security, and Dr. Stephen Lord in Orange.

Fundraisers

Cause 4 Paws. We are in need of volunteers, cat food, and monetary donations. Proceeds benefit feline rescue. Donations are tax deductible as we are a 501(c) (3) charity. Info: LA, 972-4960 and Darlene, 972-8038.

LOW Lioness Book Sale. Used books will be sold on the last Saturday of each month from 8:30 AM-3:30 PM at the Ferris Bldg. Proceeds go to the Benevolence Fund. Book donations are accepted at our book sales and on Mondays and Thursdays from 9:30 AM-11 AM. Closed in December and January. Info: Ann, 972-4338; Sherri, 412-9854; or Helene, 412-0798.

Bargains! The Lions/Velona Bldg. is open for sales and drop-offs on Saturdays each month from 9 AM to noon. For furniture pick-ups, call John at 972-1187; for Velona sales, call Dan at 972-4531; for selling furniture, call Norm at 540-205-5529 or Stan at 412-0798.

Cars for Homes. Donate your car, boat, RV, trailer. Proceeds go to Orange County Habitat for Humanity. Call 877-277-4344, and they will pick up. All donations are tax-deductible.

LOW Directory. On sale for $10 at Member Services area in the lower level Holcomb Bldg. Sales benefit F&R. For directory changes or additions, please email Mary Lee Hensel at mthensel59@gmail.com.

O.C. Humane Society. Dog and cat related T-shirts for sale, call Betty at 972-3820. Proceeds benefit the animals of Orange County. Donations to OCHS are tax-deductible, we are a 501(c) (3) charitable corporation and donations can be mailed to OCHS, P.O. Box 852, Locust Grove, VA 22508. Website orangecountyhumaneorganization.org and Like us on Facebook. Thank you for your support.

Human Services

Al-Anon Meeting: Every Tues. at 7 PM, LOW Church, Founders Room. Info: Tom, 540-661-2128.

Alcoholics Anonymous: Meetings are held at LOW Church, 7 PM, every Mon. (Rm 505), Wed. (Cabins), and Fri. (Rm 505). Info: LOW Church 972-9060.

Alzheimer & Dementia Support Group: Third Wed. at 10 AM, Room 210/211. Info: LOW Church 972-9060.

Alzheimer’s Support Group: 6:30 PM-7:30 PM, Culpeper County Library, 271 Southgate Shopping Ctr. FREE. Learn tools needed in each stage of the disease to support both care partners and those diagnosed. Open to all. Meets third Tuesday. By Alzheimer’s Association’s Caregiver Support Groups. Call to confirm group is meeting. Info: Kathi Walker, 825-3100, ext. 3416, or kwalker@rrcs.org.

Healing Hearts Grief Support Group: Tues., 7 PM, LOW Church Library. Weekly support group for anyone grieving the death of someone close. Please call Lynn, 972-7714, before attending.

Looking for a Baby Sitter? The Lake Youth Foundation has a list of students who have taken their Super Sitter class with lessons in fire, first aid and CPR, practiced handling babies with confidence, and learned fun activities for children. Info: Diane, 972-8634, or email LYP at info@lakeyouth.org.

LOW Lions/Lil’ass Wilderness Food Pantry: Located behind LG Town Center, Rt. 20, first and third Thu. from 9 AM to noon; second and last Wed. from 4 PM-6 PM; last Sat. from 9 AM to noon. Clients may come to the pantry two times each month. Mail contributions to Lions Wilderness Food Pantry, P.O. Box 605, Locust Grove, VA 22508. Info: Dave, 972-9567.

LOW Lions/Linkass Wellness Food Pantry: Located behind LG Town Center, Rt. 20, first and third Thu. from 9 AM to noon; second and last Wed. from 4 PM-6 PM; last Sat. from 9 AM to noon. Clients may come to the pantry two times each month. Mail contributions to Lions Wellness Food Pantry, P.O. Box 605, Locust Grove, VA 22508. Info: Dave, 972-9567.

LOW Lions/Lil’ass Medical Equipment: Durable Medical Equipment is available for temporary loan to those with needs. Equipment can generally be picked-up and returned 9 AM-Noon on Saturday mornings at the “Lions Building” near LOW Trash Compactor. Lions also gratefully receive donations of used equipment, in clean and good condition, that can be readily used by others. In case of immediate needs, please contact Noel 972-0018 or Dave 972-2125.

Lyme Disease Support Group: 7 PM. Meeting every other week at 106 Mt. Pleasant Drive. RSVP/Info: Terry 570-228-7415.

Orange County Free Clinic: Offers primary medical care and prescription assistance to the uninsured in OC. Medical care available Mon., Wed. and Fri. by apt. and on Tues. evenings (walk-in). 13296-A James Madison Hwy, Orange. Volunteers needed. Info: Donna Brown, 672-7975.

Overeaters Anonymous: Meets every Mon. 10:30 AM in Community Center Computer Rm. Info: Cecelia, 301-776-7212.

Red Cross Blood Drive: Fourth Tuesday every other month in the lower level Clubhouse, from 1 PM-7 PM. To give blood, you must be generally healthy, at least 18 years of age, and weigh at least 110 pounds. The next blood drive will be in January 26, 2016. Info: Lalli, 540-241-9426.

Seeking Counseling? The LOW Church offers free counseling by appointment. We care. Info: Church, 972-9060.


Thinkin’ About Quittin’? Free, individualized stop smoking program. Culpeper Regional Hospital, 829-4190.

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“Viewpoints” Guidelines

The “Viewpoints” page in Lake Currents provides members of the Lake of the Woods Association an opportunity for an exchange of ideas with each other on issues affecting our community. These issues may include, but are not limited to:

1. Matters proposed to/under consideration by/decided by the Board of Directors, the Administration, and/or standing and ad hoc Committees;
2. Any aspect of existing or proposed amenities;
3. Recommendations from individual members for changes in policies, administrative procedures, covenants, by-laws, and other governing documents;
4. Security and related concerns;
5. Use, maintenance, and operation of LOWA buildings, grounds, parks and roads; and
6. Actions affecting Lake of the Woods taken by Orange County, other jurisdictions, and/or governmental agencies.

Letters should not exceed 175 words. When the number of eligible letters exceeds available space, first-time or infrequent contributors will be given priority. Letters not selected for publication should not be held over for more than one subsequent edition. Members must be in good standing with the Association.

“Viewpoints” letters will be published on the members only section of the LOWA website.

Members expressing opinions in Viewpoints are communicating directly with each other, and their comments should (1) meet basic standards of civility and accuracy and (2) avoid direct or indirect criticism of individuals. Comments regarding organizations not under LOWA jurisdiction should be addressed directly to those organizations. Letters regarding commercial businesses or services will not be published. Respect for the diversity within the LOW community does not permit publication of letters advocating partisan political or sectarian religious opinions.

The Viewpoints column is normally one page in length.

Revised 10/22/07
Revised 5/3/14

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Join the LOW Movie Club
by Linda M. Futato, Member

The movie theater at the Library of Congress Packard Campus for Audio-Visual Conservation is another great amenity outside the gates of LOW. You’ve probably driven past the semicircular, concrete structure built into Mount Pony on your left on your way to Culpeper. The theater’s Art Deco style, red velvet seats and red stage curtains evoke the elegance of grand movie theaters of the 1920s and 1930s. The state of the art film projection and high-quality sound system provide entertainment on a first-rate, first-class platform for the Packard Campus.

The LOW Movie Club @ Packard Campus (“MC@PC”) has been formed to take advantage of the opportunity to view important items from the Packard collection on the big screen, to have fun seeing movies, television and radio productions. The Packard Campus not only preserves our audio and visual heritage, it also provides free admission to important and culturally significant movies, television and radio productions. The MC@PC has adopted a mission statement that reflects the Packard Campus mission:

Mission Statement: To offer free admission to films, television and radio productions of the Packard Campus.

The LOW Movie Club @ Packard Campus (“MC@PC”) has been formed to take advantage of the opportunity to view important items from the Packard collection on the big screen, to have fun seeing movies, television and radio productions. The Packard Campus not only preserves our audio and visual heritage, it also provides free admission to important and culturally significant movies, television and radio productions. The MC@PC has adopted a mission statement that reflects the Packard Campus mission:

Mission Statement: To offer free admission to films, television and radio productions of the Packard Campus.

The MC@PC will be kicking off the New Year with our own LOWA member, Orange County District 5 Supervisor, and Germanna-Wilderness Area Plan Steering Committee member, Lee Frame. Lee will provide an update on the GWAP to attendees of the Civic Club’s monthly meeting on Wednesday, January 13, at 7 PM, in the Clubhouse Lower Level. All residents are encouraged to attend to learn how the GWAP is shaping up and will affect us as Lake of the Woods members.

The Board of Supervisors, Economic Development Authority, and Planning Commission created the Route 3 Strategic Visioning Initiative Steering Committee, now known as the Germanna-Wilderness Area Plan Steering Committee, in late 2013. The GWAP is a long-term growth management plan for the next 50 years that creates the atmosphere for a competitive local economy; plans for adequate and appropriate public facilities and services; promotes and protects local historic and environmental assets and guides public and private investments to create an attractive and livable community, according to the Orange County website. The GWAP was formally adopted and incorporated into the Orange County Comprehensive Plan in July 2015.

We hope to see you at the meeting January 13! Be Concerned. Be Informed. Be Involved.

Gillespie to Address Republican Women
by Marge Eales, Susan Allen Republican Women’s Club

Our club year will begin next month at our first meeting on February 24 with our guest Mr. Ed Gillespie who has announced his candidacy for Governor of Virginia. This is going to be a very exciting year and we have a wonderful lineup of guests.

We are asking all Republicans to join us in February so that you can enroll in our membership and receive our directory and monthly newsletter. In 2016, we will be publishing our usual newsletter with an added enclosure describing all other interesting meetings taking place in Virginia. If you cannot attend one of our meetings you will have access to the “who, where and when” so that you may plan on attending one of these other meetings. Please join us on February 24 to meet the man who has an amazing record, learn about his experience and what he would do for the citizens of Virginia. If you need more information regarding our Club please call Marge Eales, President, at 972-0298 or Mary Ann Bailey, Membership, at 972-7150.
December 16 Minutes from p. 3

A. October Financials
   In October we collected $237,647 in current year lot assessments. For FY2015-16 we collected $4,941,430, or 86.3% of the FY2015-16 lot assessment billed. As of October 31, the Summary Operation Center Income Statement Comparative to Budget shows a favorable variance of $304,607.

B. Lakes Management Report
   The Environmental Resources Manager is awaiting receipt of construction documents for the Keaton’s Run Forebay project from Stantec. Dredging operations continue as scheduled on the Main Lake.

C. Clubhouse Pool/Fitness Center Structural Analysis
   Holbert Apple & Associates completed the on-site survey of the building on November 18. Their report has been received and is under review by LOWA staff prior to discussion at the January 2, 2016 Board meeting. Mr. Rodenberg reviewed the main points made in the Executive Summary of the report, which indicate either replacement of the building or extensive renovation will be required. Mr. Rodenberg requested feedback from the Board by next Monday in order to make any changes to the RFP draft prior to the January 2 Board meeting.

D. Draft Pool/Fitness Center/Outdoor Recreation Complex Request for Proposals
   A draft Request for Proposal (RFP) has been prepared by the General Manager and is ready for review and comments from the Board and Committees. Comments are due back to the GM by 12 noon on December 21 in order to prepare a final draft for consideration by the Board at their January 2, 2016 meeting.

E. Other Business
   D&B Services, Inc. is currently replacing the bulkhead at the Main Marina fuel dock. Docks of the Bay, LLC will start work on replacing the Main Marina docks as soon as they receive a permit from Orange County. Construction is almost complete on the ADA handicap ramp at the entrance to the lower level of the Clubhouse and is on schedule. The #1 Tee at the Golf Course is undergoing landscaping improvements. Welford Engineering reported that they have completed the survey in preparation for a flashing yellow left turn arrow on Route 3.

2.3 Committee Liaison Reports
   Director Zwickl reported that the Finance Committee will give their report on financing options for the FY-2016 Capital Projects list at the January 19, 2016 meeting.

2.4 Committee Reports
   No reports.

3. PRESENTATIONS

3.1 FY 2016/17 Budget Overview
   General Manager Phil Rodenberg provided the Board with a Proposed Budget Summary for FY 2016/17. Topics covered included total authorized spending, cash break even estimates, contribution to reserves, Operations and Assessment revenue calculations, a net change chart comparing the proposed budget with FY 2015/16, and items excluded from the proposal. Items of special interest were $6k for temporary renovations to the Clubhouse pool bathrooms, very little change in the fees schedule, and full funding of the replacement reserves. Currently, the proposed individual lot assessment for FY 2016/17 stands at $1316, which is subject to change prior to final approval.

4. Member Comments on Business Agenda
   No comments.

5. UNFINISHED BUSINESS

5.1 Consideration of Publishing in Lake Currents Amendments to LOWA Regulation V: Use of Property: Individually-owned and LOWA-owned Property, Regarding Trailers on Private Lots
   Motion by Rugless, passed unanimously, that the Board approve publishing in the next edition of Lake Currents amendments to LOWA Regulation V: Use of Property—Individually-owned and LOWA-owned Property, regarding trailers on private lots.

5.2 Consideration of Approving the Woods Center Reorganization Plan Option 1 with up to $40,000 from the Capital Reserve Funds
   Motion by Hutchison, that the Board approve proceeding with the Woods Center Reorganization Plan Option 1 with up to $40,000 to come from the New Assets and Improvement Reserve. Vote: Yea: Hutchison, Morlan, Zwickl, Rugless, Cumming and Rucker. Nay: Goodwin. Motion passed 6 to 1.

5.3 Discussion of Amendments to Regulation II: Admittance to Lake of the Woods and Related Identification Card Categories.
   Regulation II is in need of amending to account for Security practices for screening visitors and contractors, ID cards issued by the Finance Department, and for new visitor management technology. The General Manager requested the Board review the draft for a revised Regulation II regarding ID Card categories so they are familiar with the issues and changes that need to be made.

After extensive discussion and suggested changes from several Board members, President Rucker requested the Board continue the discussion at their January 19, 2016 Board meeting, and that the GM add this to the agenda as an action item to send to the Rules Committee.

6. NEW BUSINESS

6.1 Consideration of Authorizing the President to Sign a Lot Line Vacated and Relocation of Easement for Section 13, Lot 54R
   Motion by Rugless, passed unanimously, that the Board authorize the President to sign a lot line vacation, and vacation and relocation of easement for Section 13, Lot 54R.

6.2 Consideration of Entering Lot for Maintenance
   Motion by Rugless, passed unanimously, that Section 2, Lot 116 be entered on or after December 16, 2015, and the blue Ford Explorer XLT be towed and the property billed for the cost related to such work in accordance with Paragraph 14 of the Restrictive Covenants.

7. Member General Comments
   Member Tim Breuker presented the Board with a Petition addressing the proposed easement for a pathway from Wilderness Drive to Sailboat Beach.

8. Director Comments
   Director Moran thanked Safety & Security Committee members John Bell and Steve Cakouros for speaking at the Orange County Board of Supervisors meeting in support of renewing the designation of LOWA roads as “highways” for traffic enforcement purposes.

   Director Hutchison reminded members not to rake leaves into the ditches to avoid receiving a summons.

9. Scheduled Meetings
   • Regular Board of Directors Meeting: Saturday, January 2, 2016 in the Community Center Classroom. Executive Session: 9 AM. Open Session: 10 AM.
   • Regular Board of Directors Meeting: Tuesday, January 19, 2016 at 7 PM in the Community Center.

10. Adjournment
   Motion by Moran, passed unanimously, to adjourn the meeting at 3:35 PM.

Leighton H. Cumming, LOWA Secretary
3.6A Executive Session Actions. No actions were taken at this time.

3.6B Committee Changes

Motion by Hutchison, passed unanimously, to approve the Committee changes as listed in the Committee Change List dated January 2, 2016:

<table>
<thead>
<tr>
<th>Name</th>
<th>Action</th>
<th>Committee</th>
<th>Term End Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>H. Boggs</td>
<td>Advisor</td>
<td>Finance (as of 1/6/16)</td>
<td>January 1, 2019</td>
</tr>
<tr>
<td>Olive Kelly</td>
<td>Voting</td>
<td>Finance</td>
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<td>Norm Kleineiher</td>
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<tr>
<td>Candace Cleverger</td>
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<td>Ginni Thoms</td>
<td>Alternate</td>
<td>Honor Awards</td>
<td></td>
</tr>
<tr>
<td>Charlie Smoot</td>
<td>Alternate</td>
<td>Legal &amp; Compliance</td>
<td></td>
</tr>
</tbody>
</table>

3.6C Committee Liaison Reports: No reports at this time.

3.7 Report from the General Manager, Phil Rodenberg

A. November Financials

In November we collected $163,591 in current year lot assessments. For FY2015-16 we collected $5,105,021, or 91.3% of FY2015-16 lot assessments billed, with the remaining 8.7% to come in December. The Summary Operation Center Income Statement Comparative to Budget showed a favorable budget variance of $348,197 as of November 30. Of note is that Golf Course Operations is showing a net favorable variance of $4k, and the Clubhouse is about $46k ahead of projected net income over expenses.

B. Lakes Management Report

Construction documents have been received from Stantec for the Keatons Run Forebay, and the Environmental Resources Manager is working on a Request for Proposal for this project to post January 15 to select bidders recommended by consultant Stantec. An update to the 2015-16 Lakes Management Implementation Plan will be presented for Board approval on January 19.

C. Other Business

The GM and senior staff will address Finance Committee concerns regarding the proposed budget at the Finance Committee meeting on January 4. Mr. Rodenberg requested Board members review the three maintenance plans for Sweetbriar Park soccer fields and suggest any changes to the basic plan currently included in the draft budget. The Clubhouse shuttle service pilot project has been a great success and the shuttle cart has been fitted with a foul weather enclosure. Director Zwickl asked the GM to consider expanding shuttle hours.

3.8 Committee Reports

Safety & Security Committee Report

Chair John Bell provided the Board with a summary of Committee accomplishments over the past six months. Unresolved areas of future concern relate to easing congestion at the front gate, transition from the CapSure program to Dwelling Live, and complex tasks associated with revising LOWA Regulation Section II. Other emerging issues involve safety and security associated with the redesign of the Clubhouse/Pool area, and the user-created path from Wilderness Drive through to Sailboat Beach.

4. Member Comments on Business Agenda

Several members commented on the Pool/Fitness Center Complex RFP as follows: that the Pools Committee has not been consulted; more member input should be gathered for planning;

- that a member survey had been done two years ago but not followed up on;
- a recommendation that at least three qualified contractors be consulted to evaluate the current Pool/Fitness Center building which is structurally sound; that prior design studies completed in past years be reviewed; and several observations by one member of omissions in the RFP including stability of the soil, electricity relocation, environmental impact to lake and/or dam, security elements and a detail and schedule of tasks.

One member advised that in reference to the work being planned at the Equestrian Center, unused project funds should be kept in a reserve account and not repurposed.

5. UNFINISHED BUSINESS

5.1 Discussion of Structural Analysis of Clubhouse Pool and Fitness Center Building

Holbert Apple Associates, Inc. submitted their Existing Condition Survey and Report on the Clubhouse Pool/Fitness Center building in December. The General Manager recommended the Board review the Proposed Condition Report and Executive Summary and provide guidance to the General Manager at today’s meeting in preparation for a final draft prior to issuance of Request for Proposal(s). The General Manager summarized Holbert Apple’s findings, noting that management is recommending replacement of the building rather than renovation or expansion due to the extent of the deficiencies identified in the report. Further discussion was deferred to the next item on the agenda when the Board will consider issuing the RFP’s.

5.2 Consideration of Approving Pool/Fitness Center/Outdoor Recreation Complex Request for Proposals

Motion by Hutchison, that the Board approve the release of the Pool/Fitness Center/Outdoor Recreation Complex Request for Proposals.

Following discussion, the Board requested several amendments be made to the RFP prior to release, which were duly noted by the General Manager.

Motion by Morlan, passed unanimously, that the Board approve the proposed amendments to the Pool/Fitness Center/Outdoor Recreation Complex Request for Proposals. Vote on the original motion as amended passed unanimously.

6. NEW BUSINESS

6.1 Consideration of Repurposing Repair and Replacement Reserve Funds from Upper Barn to Lower Paddock Barn at the Equestrian Center

Motion by Morlan, passed unanimously, that the Board repurpose up to $30,000 in remaining unspent Equestrian funds in the Capital Spending Plan for the main stable stall rehabilitation, lower barn demolition, vinyl fencing and main stable mats to complete lower barn siding, lower barn mats and small equestrian riding ring lighting projects.

6.2 Consideration of Authorizing the Expenditure of $7500 for the purchase and installation of a Clubhouse Kitchen Compressor Air Handler and Condenser Unit, funds to come from the Repair and Replacement Reserve. (General Resolution 2016-1)

Motion by Zwickl, passed unanimously, that the Board adopt General Resolution 2016-1, authorizing the expenditure of $7500 for purchase and installation of a Clubhouse Kitchen Compressor Air Handler and Condenser Unit, funds to come from the Repair and Replacement Reserve.

6.3 Discussion of Options for Community Activities Sound System Replacement

The current sound system used throughout LOW is nearing the end of its useful life, and management is recommending the purchase of an expanded system with reliable and durable components in an amount up to $22,500. Projects for the equipment will be the Community Center and lower level of the Clubhouse, while a portable sound system will greatly reduce staff time spent transporting and setting up equipment at other locations.

Three bids were received, with Guitar Center in Fredericksburg submitting the lowest quote at $18,099. Although the approved FY-2015 Capital Spending Plan has replacement funds, management recommends keeping the project open for the next few months to access remaining funds if the system needs additional components.

7. Member General Comments

Members commented that LOWA consider ADA compliance and energy-efficient design and LEEDS or DOE certification standards for new building projects; expressed concern for safety of employees at the Holcomb Building; and that management consult a report from several years ago regarding additional parking space at the Clubhouse area.

8. Director Comments

Director Goodwin asked the GM and management to respond to a recent email which has several suggestions that may contribute ideas to the current Golf Operations Project Management Plan.

9. Scheduled Meetings

- Regular Board of Directors Meeting: Tuesday, January 19, 2016 at 7 PM in the Community Center.
- Regular Board of Directors Meeting: Saturday, February 6, 2016 at 10 AM in the Community Center.

10. Adjournment. Motion by Hutchison, passed unanimously, to adjourn the meeting at 12:18 PM.

Leighton H. Cumming, LOWA Secretary
Author Julie Phend to Speak at January 18 AARP Meeting
by Charlotte Baker, Publicity, AARP Chapter 5239

LOW author Julie Phend has many interesting stories to tell. At the next AARP meeting she will share with us the story behind *D-Day and Beyond: A True Story of Escape and POW Survival*, and how she and WWII veteran Stanley Edwards met and collaborated on the book. She will have some vintage photos of Stan to accompany the highlights of the intriguing story.

AARP members and visitors are invited to come to the LOW Clubhouse on Monday, January 18, at 9:30 AM for coffee and sweets. Take this opportunity to be with old friends and make new ones. The meeting begins at 10 AM. And, remember to go to the website at AARP5239.org to see issues of the chapter newsletter, Perspectives, plus additional information about events being planned for 2016 and photos of the December meeting.

LOW Singles Plan for January
by Judy Ayers, Member, SOLOs

We’re off to a great New Year and hope to see some new folks. The SOLOs are a group of single people who live at the Lake and are interested in meeting others once a week for dinner at a local restaurant. The group varies in size from 10 to 20 each week and most of us are 60+. During the winter months we tend to stick closer to home for our Wednesday night meetings but we also like to head to Culpeper or the ‘burg for more variety. Come join us if you are single and retirement-age. If you plan to attend, please RSVP to Bob at lernerbob@aol.com or 972-7281. Ginny has chosen the following:

**Wednesday, January 13: Mama’s Pizza on Route 20. Turn right outside the back gate and turn right at the light on Route 20. Mama’s is in the Locust Grove Town Center at the next light. RSVP to Bob by noon that day and let’s meet there at 5:15 PM.**

**Wednesday, January 20: Clubhouse is open! Let’s meet in the dining room at 5:15 PM. RSVP to Bob by noon that day.**

**Wednesday, January 27: The new Mexican restaurant, Vallarta, on Route 20. RSVP to Bob by noon that day and let’s meet at 5:15 PM.**

We enjoy our time together and hope you’ll consider being part of the group. We look forward to meeting you.

Martha Sukites is Guest Speaker at DAR
by Robbie Rokosz, Vice Regent, Susannah Chandler Chapter NSDAR

Another year has passed and a new one begun. As such, it is appropriate we start the new year with a Patriotic Program. Our speaker this month is Martha Sukites, Regent of the Susannah Chandler of the NSDAR. She will be speaking to NSDAR “Wear it Proudly” on Saturday, January 9, at 1 PM in the Community Center. Hostess is Emily Slunt. The annual business meeting will be held along with election of delegate and alternates to the Virginia State Conference and election of Chapter Nominating Committee.

Questions may be directed to Martha Sukites at 972-3721 or Robbie Rokosz at 972-4512.

LOWLINC Gears Up for a Banner Year
by Mary-Jane Atwater, Jeff Flynn, Carolyn Graham and Joe Sakole, Board Members

This month marks the second anniversary of when three of us met to talk about what more could be done to help older LOW residents stay independently and safely in their homes as long as possible. Two years later, with the “aging-in-community village” model as our guide, LOWLINC (Lake of the Woods Living Independently in Community) is on the threshold of realizing that vision.

Thanks to unparalleled support from the community, we have accomplished a number of important start-up tasks that will enable us to provide services to LOWLINC members:

- Seventy Lake of the Wood residents have volunteered to provide services to LOWLINC members.
- We have begun providing services to “founding members,” with more applications coming in.
- We are in the final stages of entering into an agreement with Rappahannock-Rapidan Community Services to place one of their vans here at the Lake for more efficient transport of all Lake of the Woods residents requiring wheelchair-accessible transportation, not just LOWLINC members.
- A list of service providers who have undergone a vetting process is being compiled.
- Many operational tasks have been completed, including procuring accident and liability insurance covering the organization and our members and volunteers; raising start-up funding; developing the LOWLINC website; and obtaining our 501(c)(3) nonprofit designation.
- A part-time coordinator position has been created to help match volunteers with member requests and manage day-to-day activities (see our classified ad in this Lake Currents issue or www.lowlinclinc.org).

LOWLINC is a membership based-organization, with annual fees of $400 ($33/month) for an individual and $500 ($42/month) for a household. The fees support our operational expenses. Services include, but are not limited to: transportation, errand-running, light interior and exterior home maintenance, computer and tech support, friendly visits and check-in calls, pet care, social activities and referrals to vetted vendors. Our official launch date is March 1; the membership year for anyone who joins in January or February 2016 will run from March 1, 2016, to February 28, 2017.

We thank our generous donors, enthusiastic volunteers and founding members who are making LOWLINC a reality. Together we are touching the lives of our neighbors and enabling older LOW residents to age in our community as long as possible.

LAKE OF THE WOODS MARINE

Contact: jwestholt@aol.com

Lake: 540-972-2300
Cell: 540-809-8370
www.lowmarine.com
New Eclectic Book Group
Starting in New Year
by Geraldine Amaral, Book Club Organizer

Attention all book lovers! Do you keep meaning to read more but never seem to find the time? Or are you an avid reader and want to discuss what you’ve read in a friendly and respectful group? This will be an eclectic book group (fiction and nonfiction, classics and popular fiction) and books for discussion will be chosen by members of the group. We will meet the fourth Wednesday of each month, starting January 27, at 7:30 PM. Call or email Geraldine for location information and to RSVP, 540-388-2449 or geraldineamaral2@gmail.com.

Our first book up for discussion is Go Set a Watchman by Harper Lee, the sequel to To Kill a Mockingbird. Thomas Jefferson said it best, “I cannot live without books.” Please join us for lively discussion, light refreshments and a chance to meet fellow book lovers.

Making Joyful Noise Presents R&G One Voice
by Dick Gullickson, Member, The LOW Church

We are delighted to feature the sweet sounds and inspirational music of R&G One Voice at The Lake of the Woods Church on Saturday, January 9, at 7 PM. R&G One Voice features Rachel Zello and Gianna Pellegrini. Rachel is a professionally trained vocalist, worship leader, and guitarist who has performed in churches across America and in numerous countries around the world. She has also sung for a U.S. Senatorial Debate in Alaska as well as in a 23,000 seat stadium in Kentucky.

Gianna is an accomplished guitarist, worship leader, and gifted singer/songwriter. In 2015, she ranked as the top female guitarist in the nation at the National Fine Arts Festival in Orlando, Florida, and along with Rachel, placed third in the nation for Small Worship Team.

R&G One Voice has received numerous honors and rave reviews both locally and nationally for their amazing harmonies, anointed worship, vocal range, and powerful voices. These exceptional high school age performers especially welcome family audiences.

A Cookie Concerto Reception will follow the performance for meeting and greeting Rachel and Gianna. See more details at LOWC.org. If you have any questions or need directions, please call The LOW Church at 972-9060.

Orange County Supervisor’s Letter
by Lee Frame, District 5 Supervisor

At our last meeting in December the Supervisors, at the request of LOWA, changed the county ordinance to make permanent the designation of LOW roads as highways for traffic enforcement purposes. When this designation was originally made in 2014, there was a sunset provision to see how well this designation would function. At the November meeting at LOW, information was presented on the 11 Uniform Traffic Summons that had been issued. They were issued for violations that constitute a serious safety concern such as reckless speeding or driving on revoked licenses. These summonses are handled in the county courthouse with appropriate points and insurance implications. These constitute only a minor portion of the 100 or so traffic tickets issued each month that are handled before the LOWA Legal and Compliance Committee. As indicated in the resolution that was passed, this does not require the Orange County Sheriff’s Office to take over patrol and traffic enforcement in LOW. It also does not open up LOW roads to the general public.

Recently, journalists statewide participated in a test of local jurisdictions’ responsiveness in meeting the provisions of the Virginia Freedom of Information Act (FOIA). As reported in the Culpeper Star-Exponent, a reporter walked in cold to offices in Orange County asking for information under FOIA. At the Orange County office, they asked for the salary and allowances of the county administrator and for the Supervisor Chairman’s financial disclosure statement. I don’t think anyone has ever asked for my financial disclosure information before. At the Orange County School Administration Office they asked for the salary and allowances of the High School Principal. In the Town of Orange they asked for the Police Department’s overnight incident reports. Orange County got high marks in that the information was provided expeditiously and cordially. The results of the inquiries were included in the Culpeper Star-Exponent article. In these cases the information was relatively easy to assemble and release. Other FOIA requests can be contentious because of the time and resources needed to assemble vast amounts of material. The plaintiff’s request for all emails surrounding the decisions prior to the lawsuit about Walmart’s Special Use Permit falls into that category. The FOIA law allows for certain exceptions just as other laws allow for specific subjects in closed meetings, but overall FOIA is a useful tool for citizens to keep tabs on their governments.

Orange County attempts to make information available to its citizens proactively. The Orange County website provides lots of information about the county. The website also provides the agenda and supplemental information on agenda topics prior to each Supervisor meeting so that citizens have the opportunity to engage on those topics. The meeting minutes are also made available enabling citizens to follow decisions made by Supervisors.

If you have questions about county government or want to let me know your feelings on specific issues, you can contact me at leeframe@orangecountyva.gov
Commissioner’s Sale of Valuable Real Estate

Pursuant to and by virtue of order of the Circuit Court of Orange County, made and entered in a suit therein pending in which the Lake of the Woods Association, Inc. is the Plaintiff, Henry Lee Carter, as Special Commissioner for the said Court, will offer for sale at public auction to the highest bidder in the:

Lake of the Woods Clubhouse
Lake of the Woods Subdivision
Locust Grove, Virginia on
SATURDAY, JANUARY 23, 2016 at 11:00 a.m.

The following described lot or parcel of land located in the Lake of the Woods Subdivision in the Gordon District of Orange County, Virginia; all references to deed and plat books are to deeds and plats recorded in the Clerk’s Office of the Circuit Court of Orange County, Virginia; to wit:

1) Lot 62, Section 2, Lake of the Woods Subdivision, as the same appears duly dedicated, platted and recorded in Deed Book 216, page 406, commonly known as 704 Gold Valley Road; Being the same property conveyed to Ronald Honeycutt, unmarried, and Shannon Morgan, unmarried, as joint tenants with common law right of survivorship, by deed from Ken M. Hanel and Mariana Valdes-Fauli, dated March 12, 2004, and recorded as Instrument No. 04002495.

IMPROVED – Fair Market Value $225,000.00.

FURTHER, the aforesaid lot or parcel of land is subject to all unexpired conditions, restrictions, reservations, and all easements of record, if any, constituting constructive notice of the same, and any and all rights of way or easements over, across or through said lots.

The aforesaid lot will be sold subject to the Declarations and Restrictions of the Lake of the Woods Subdivision as the same are recorded in the aforesaid Clerk’s Office, except for the provisions of Paragraph 17 of said covenants.

The property will be sold in “as is” condition without representation or warranty of any kind.

AND, this sale shall be subject to the approval and confirmation of the Court.

TERMS OF SALE: The property will be sold in “as is” condition without representation or warranty of any kind. A $500.00 bidder’s deposit in cash or in such other form as the Special Commissioner may determine acceptable in his sole discretion with the remainder due ten (10) days after entry of a decree confirming sale by the Court.

Henry Lee Carter, Special Commissioner
113 West Main Street
PO Box 629
Orange, Virginia 22960
(540) 672-3200

Auctioneer: Roger D. Gibson (V.A.A.R. No. 1253) (540) 661-0001


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www.habitatmaidsllc.com
506 Monticello Circle
$155,000
This split foyer home features 3 bedrooms/2 baths upstairs and an open basement that leads out to the backyard. Ready for your updates and personal touches!

108 Tallwood Trail
$195,000
Contemporary Design; 2 story Living Rm. Each bedroom offers its own walk in closet & private bath; Hobby Rm off Loft overlook; Den/Study; Sep Laundry w/Pet Shower; 2 covered decks. Views of #13 Golf Putting Green.

106 Edgemont Circle
$399,999
Waterfront home w/3 bdrms, 2bth, Walkout LL partially finished with Rec Rm featuring wood burning fireplace converted to gas logs. Hixed floors in family kitchen and hallway. Q/S 2 car garage & 2 sheds for storage. Roof age is 3 yrs, microwave, range newer Trane outside & inside unit replaced, 3 yrs. SELLER STR MOTIVATED!

107 Aspen Court
$225,000
Lovely lot located at the end of a cul-de-sac. 3 BDRM/2BA. Split bedroom design, laundry room, huge back deck, two car garage, paved driveway, covered porch and all for a reasonable price. Make an offer and call this home yours in 2016!

104 Monroe Street
$270,000
Wow, you will not find a home with as many bedrooms and baths for this price anywhere. Located just a short distance from LOW common areas and both entrances. Notice the tavern seating in the kitchen area and sunken dining room with glowing hardwood floors. Add a kitchenette to the lower level and it becomes an excellent in-law suite. Has single car garage

223 Fairfax Lane
$339,000
Brand new brick front colonial. 2040SF that includes a large sunroom in addition to the Family Room. Entertain your guests in the huge dining room off the kitchen. Light a fire & cozy up with loved ones and stay warm through the winter while waiting to hit the lake in the summer. Large woodid cul-de-sac lot nestled in a gated community.

1214 Eastover Pkwy
$299,999
In house listing! Waterfront small lake setting offers one level living PLUS all of the overspill and activity rms one could hope for! Multiple living spaces for entertaining and hobbies include Den, Family, Rec, Sun & separate Dining Rms. Plus coveted sit-in kitchen-the heart of the home! Perfect workshop & storage, wine cellar. Wrap around decking; 2 Garage. Dock overlooks peaceful water.

506 Monticello Circle
$155,000

108 Tallwood Trail
$195,000

106 Edgemont Circle
$399,999

107 Aspen Court
$225,000

104 Monroe Street
$270,000

223 Fairfax Lane
$339,000

1214 Eastover Pkwy
$299,999

100 Harbourview Drive
$739,000

117 Confederate Circle
$319,900
Gorgeous renovated and unique Colonial. Hardwood floors, granite countertops in new kitchen and bathrooms. Family room and formal living room, heated and cooled sunroom, large workshop area, oversized 2-car garage, shed with electric, upstairs porch across front of home. 2 Master Bdrms with private baths (one on each level). Large dining area off of the kitchen. Almost 3000SF!

4456 Germanna Hwy PO Box 750 Locust Grove VA 22508 540.972.1234

RE/MAX CORNERSTONE REALTY
4444 Germanna Hwy Suite 101, Locust Grove, VA 22508
540-972-1777

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Wishes everyone a very Happy New Year!

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