How to Help Our Lakes
by Bobby Jones, Environmental Resources Manager, and the Lakes Working Group

Our lakes are among the most important amenities here at Lake of the Woods. They provide recreation on a multi-usage basis. The lakes are one of the important motivators for many to move to Lake of the Woods. It is paramount to maintain and improve the health of our lakes to protect neighborhood property values and for the enjoyment of generations to come. As in the saying, “we are what we eat,” the same thing can be said about our lakes. Their health depends upon what and how we feed these bodies of water. Our goal for the lakes is to get the water from our watershed to our lakes in a healthy form and not polluted with silt, leaves, animal litter, fertilizers, etc. We should all be aware of the poor, but improving, conditions at Keaton’s Lake and that the Main Lake is at the teetering point of also becoming water quality impaired. None of us wish to damage our lakes intentionally; however, many are simply unaware that things that enter their ditches and yards can end up as chemical pollutants in our lakes. Once water quality problems have occurred in lakes, it takes a much longer time and a lot of money to correct. It is everyone’s responsibility to do his/her part for healthy lakes. We hope the following suggestions are utilized by all; together, we can make a difference in the quality of our lakes.

See the Guide to helping our lakes on pages 6-7.
President’s Letter
by Mike Rugless

Last Thursday, we held our annual Committee Chair Orientation Session to provide information helpful to the prosecution of duties, and to help ensure that each understands the responsibilities of being a Committee Chair. In the asking of questions and telling of experiences, it was a great exchange of thoughts that was beneficial to all; such that all learned from each other. With the combined number of years of committee experience among the group, it was a treasure trove of knowledge of the Lake and all that happens here. The wide array of professional backgrounds represented was truly astounding. At the helm of our committees, we are very rich in talent and experience. All of this is provided to our LOW Association at no cost!

There are currently 21 different committees that serve our community representing the voices of the members to the Board of Directors and the General Manager, serving as an important arm of the members lending “issue specific” thoughts, advice and assistance in making our Association stronger and more responsive to our members. These committees cover a full range of activities from athletic endeavors (Golf, Pools, Fitness, Lakes, Tennis and Equestrian) to regulatory policies and enforcement (Environmental Control, Safety and Security, Legal and Compliance, Rules, Board of Examiners) to business functions (Finance, Planning, Communications, Nominating, Elections, External Affairs, Maintenance and Ecology) to a place to go in our leisure hours (Clubhouse, Community and Youth Activities) to providing recognition within our community for those who go above and beyond in making LOW a great place to live (Honor Awards.)

Have you thought of serving on one of our committees? There are certainly a variety from which to choose, and in doing so, you, too, can become a part of making things happen. What better way to learn more about Lake of the Woods and how it operates than to join a committee and be a participant? All committee meetings are open to all members, so check out the upcoming meeting schedules in Lake Currents and stop by for a visit. It is also a great way to meet members as well as see how the business of that committee is accomplished. You can serve on a committee as a member, an alternate, an advisor, or just come for a visit. Most committees meet at a scheduled time each month, some in the morning, some in the afternoon, and some in the evening. Being part of the action means you can become part of the decision-making. Match up your area of expertise to a committee where your background and training/experience might be just what that committee is looking for, or delve into an area where you can learn about a new field of endeavor. Remember that a new question from an outsider is often one that has not been asked, but perhaps should have been! So, step out, take a chance and attend a committee meeting. It just may turn out to be exactly what you need to be doing. There is no obligation in just attending meetings, but you could find a new activity you will enjoy, as well as a chance to serve our community.

Just two weeks until Thanksgiving; a time to focus on giving thanks for the blessings we have in our lives and in our families, a time to reach out and give in some way to those less fortunate. Giving is an act of love, where the measure of the gift’s value lies not in monetary terms, but in the true sense of the heart behind the gift. Happy Thanksgiving to all!

Lake Currents - November 14, 2014

Agenda (Tentative)
Lake of the Woods Association, Inc.
Board of Directors Meeting and Workshop
Community Center
November 19, 2014

2 PM CALL TO ORDER

1. OPEN SESSION
1.1 Pledge of Allegiance
1.2 Approval of Agenda
1.3 Approval of Minutes: November 1, 2014

2. REPORTS
2.1 Officer Reports
2.2 General Manager Report
2.3 Committee Liaison Reports

3. MEMBER COMMENTS ON BUSINESS AGENDA

4. UNFINISHED BUSINESS

5. NEW BUSINESS
5.1 Consideration of Approving Amendments to the Employee 401K Profit Sharing Plan
5.2 Consideration of Determining the Future of the Equestrian Center (Administrative Resolution 2014-8)
5.3 Adjourn to Workshop

6. WORKSHOP
6.1 Bylaws Review Update
6.2 Fire/Police/Regulation Changes from Environmental Control Committee
6.3 Outdoor Lighting Regulation Changes from Environmental Control Committee
6.4 Mid-Year Capital Plan Review
6.5 Repair and Replacement Reserve Annual Update

7. MEMBER GENERAL COMMENTS

8. SCHEDULED MEETINGS
Board of Directors Executive Session, Monday, December 1, 2014, Holcomb Building, 11 AM
Regular Board of Directors Meeting, Wednesday, December 10, 2014, Community Center, 5 PM Executive Session, 7 PM Open Session
Regular Board of Directors Meeting, Saturday, January 3, 2015, Community Center, 9 AM Executive Session, 10 AM Open Session

9. ADJOURNMENT

Covenant Enforcement Statistics
by Matilde Barone, Inspector Environmental Control

During the month of October 2014, 70 new issues were resolved. Summons were issued for 10 violations, which were referred to our Legal and Compliance Committee for resolution. The most common violations were trailers and unsightly lots. If you have any questions or concerns, please call the ECC office at 540-972-2211.
LAKE OF THE WOODS ASSOCIATION, INC.
Regular Board of Directors Meeting
November 1, 2014
8 AM, Community Center

Note: These minutes are not approved and provided to members for review.

Present
Mike Rugless, President
Jim Hutchison, Vice President
JoAnn Zwickl, Treasurer
Louisa Rucker, Secretary
Olive Kelly
Nigel Goodwin
Larry Morlan

Others
Phil Rodenberg, General Manager
Linda Brooks, Recorder (from 10 AM)

Call to Order. With a quorum present, President Rugless called the meeting to order at 7:56 AM in the Community Center.

1. EXECUTIVE SESSION

Motion by Morlan, passed unanimously, to enter into Executive Session at 7:57 AM for the purpose of discussing matters involving the violations of the Declaration of Restrictions and Regulations for which a member, his family members, tenants, guests or other invitees are responsible; and to discuss and consider contracts.

Motion by Rucker, passed unanimously, to exit Executive Session at 9:54 AM.

2. OPEN SESSION

Motion by Kelly, passed unanimously, to enter into Open Session at 10:04 AM, and to affirm that the Board met earlier today in Executive Session for the purpose of discussing matters involving violations of the Declaration of Restrictions and Regulations for which a member, his family members, tenants, guests and other invitees are responsible, and discuss and consider contracts; and also affirm that the Board met on October 23, 2014 in Retreat for the purpose of discussing the Replacement Reserve update, the Five-year Plan, Board liaison assignments and scheduling a meeting with Section 16 members.

2.1 Approval of Agenda

Motion by Hutchison, passed unanimously, to approve the Agenda.

2.2 Approval of the Minutes of October 21, 2014.

Motion by Rucker to approve the minutes of the October 21, 2014 Board of Directors meeting and workshop.

3. REPORTS

3.1 Report from Orange County District 5 Supervisor:

Supervisor Lee Frame announced that County offices will be open this year on the day after Thanksgiving and the day after Christmas. The Board of Supervisors will be meeting at the LOW Clubhouse on November 12 at 4 PM with the Economic Development Committee, and at 5:30 PM for dinner.

See Minutes on p. 18

LAKE OF THE WOODS ASSOCIATION, INC.

General Manager’s Column
Smooth Visitor Lane Operations
Depend on Planning Ahead
by Phil Rodenberg, General Manager, LOWA

Front Gate operations run smoother when everyone plays by the rules and thinks ahead to anticipate the possible delays of the holidays. Here’s a short true-false quiz to help drivers navigate the visitor lane at the front gate. True or false:

1. I live in LOW, and my Virginia Driver’s License showing a LOW address is enough identification for Security to admit me through the visitor lane at the front gate. False. Everyone living in LOW who drives needs a LOWA-issued ID card. Otherwise, a member would need to call you in every time as an invited guest! If all you carry is a Virginia Driver’s License with a LOW address, and you come through the visitor lane at the front gate, Security will issue a one-time, one day pass and send you to the Holcombe Building Member Services Desk to get an ID card. Next time, if you try to enter without a LOWA ID card, you may be turned around until you are called in. This is to ensure that Security admits only members and their immediate families, and registered tenants and their immediate families. All other guests must be called in to Security or checked in through the CapSure Visitor Management System. LOWA ID cards: White for Members, tan for Tenants, blue for Dependents and Blood Relatives. A Family Guest Pass for this year is yellow.

2. When I have a holiday party or yard sale, I can tell Security to “admit all.” False. Security will not honor your request. All guests must be called in or checked in by name. Any other arrangements must be made with the General Manager. Members are responsible for any guests, and an “admit all” is too open ended for our gated community.

3. Registering visitors on a Monday or Tuesday before a holiday helps Security manage the workload. True. Thanksgiving Day is November 27 and I predict it will be the second busiest day for the visitor lane. (The first being Fourth of July Saturday.) The Security Office will be a beehive of activity as members call in guests as other guests are arriving. Guests of more than three need to be submitted in writing to the Security Office. Minutes before the holiday could mean delays in getting your guests on the admit list.

Thanks for taking our quiz! How did you do? If you have questions, please email me at GMOffice@LOWA.org or read LOWA Regulation II: Admittance to LOW.

Phil Rodenberg
Proposed Regulation Changes
Adding Bar Code Deactivation for Non-Payment After 60 Days

Who: LOWA Management has recommended these changes to the LOWA Regulations.

What: LOWA Management compared our Regulations against state law and noted that we need to amend the language in our Regulations. The Rules Committee proposes amendments to Regulation II and Regulation XV.

Why: We believe using bar code deactivation can help bring an account into compliance before it is turned over to the collections agency.

When: Written comments are due to the LOWA Board of Directors by December 10, 2014 Board Meeting.

Background: On August 2, the Board voted a three-month suspension of deactivating bar codes for non-payment to allow time for a rule to be added into LOWA Regulations. A member challenged bar code deactivation as unfair, particularly for those using the Back Gate entrance. HOAs traditionally prevent members from using amenities and services for non-payment. We believe members with suspended bar code privileges still have access to their homes through the Front Gate Visitor Lane. As a result of the member’s concerns, we took a closer look at our rules and state law. The Property Owners’ Association Act addresses this in §55-513.8(1) Adoption and Enforcement of Rules.

New proposed text is in bold, proposed deletions have a strike-through.

Proposed New Version of Regulation II

II. ADMITTANCE TO LAKE OF THE WOODS

A. ACCESS TO LAKE OF THE WOODS

Every member, registered tenant and their family members are provided access to Lake of the Woods through the manned main gate off of Germanna Highway (Route 3) with proper identification. Entrance there is also provided for their non-registered family, guests and contractors with the member’s or tenant’s authorization. Members in good standing, registered tenants and their registered family members as well as registered contractors are also provided the convenience of using the barcode lanes at the main gate and the back gate off Flat Run Road. After giving a member an opportunity for a hearing, the Board of Directors shall have the right to suspend a member’s, tenants’ and their families’ use of the barcode lanes because of nonpayment of assessments, fees, and/or fines owed to the Association that are more than sixty (60) days past due. The member may, at his/her expense, be represented at the hearing by an attorney licensed in Virginia.

Deactivating of the barcode, which is considered to be a convenience, shall not in any way prevent a member from entering Lake of the Woods by way of the manned main gate off Germanna Highway (Route 3) with proper identification. A member for the purposes solely of this section shall include spouses and dependent children.

(Related Remaining Articles as B. MEMBERSHIP IDENTIFICATION and C. LOWA ENTRANCE PROCEDURES)

Proposed Changes to Regulation XV

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<td>User fees, when established by the LOWA Board of Directors, shall be charged for the use of the facility. User fees shall be set to encourage the use of the facility and produce revenue for LOWA. (June 30, 2007)</td>
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<td>B. FEES</td>
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<td>All User Fees and other charges of LOWA shall be payable in cash or check. An additional charge will be assessed for dishonored checks. Redemption of such dishonored checks will be by cash, money order or some other type of certified funds. Credit card purchases may be made at the Clubhouse, Fareways Cafe, Holcomb Building, Marina and the Golf Pro Shop. (5/4/13)</td>
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<td>C. LATE FEE FOR ASSESSMENT PAYMENTS</td>
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<td>Annual Assessment charges are due and payable on or before May 1, annually. Assessment accounts which are not paid in full by close of business on June 30, annually, will be charged a Late Fee of fifty (50) Dollars.</td>
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Proposed Version to add this as D. and reletter remaining Articles.

D. LATE OR NONPAYMENT OF ASSESSMENTS, FEES, AND/OR FINES DUE THE ASSOCIATION

The Board hereby delegates and directs Management to establish fair yet firm procedures necessary to collect assessments, fees and/or fines due the association. These procedures include any or all of the following:

1. Reminders. Publishing reminders when assessments and other fees are due as described in Sections XV.B and C above.
2. Interest Charges. For those accounts thirty (30) days past due adding interest charges on the amount due.
3. For those accounts sixty (60) days past due adding a late fee of fifty (50) dollars to the account.
4. Deactivating of Member Barcodes. The deactivation will extend to all family members, occupants, tenants or invitees of the delinquent member.
5. Restricting access to and use of recreational amenities.
6. Placing a lien on the property.
7. Turning the account over to a collections attorney.
8. Forcing the sale of the property to recover assessments, fees and fines due the Association.

Current Version

D. PRORATING OF ANNUAL AMENITY FEES FOR FISCAL YEAR (MAY 1 – APRIL 10)

E. FAMILY MEMBERSHIP

F. GUESTS

Proposed Version

E. D. PRORATING OF ANNUAL AMENITY FEES FOR FISCAL YEAR (MAY 1 – APRIL 10)

F. E. FAMILY MEMBERSHIP

G. F. GUESTS
Thursday, October 30. Kudos to all who helped! Thank you!

Meet the volunteers who helped clean up the Golf Course on perishable food for the Wilderness Food Pantry. When they Trot at the Woods Center. Participants will bring a donation of a non-removed brush that had accumulated from a previous storm. The weather up in the spring. I hope to see you there!

The ladies group was in charge of that needed to be done and our membership and staff volunteered to help. Volunteer Clean-Up Day. Our superintendent, Mike Kuhn, had several items for more information.

Volunteers will receive a Coffee Cup with the Lake of the Woods logo. Sign-up will be on November 1. Please call the Pro Shop at 972-2230

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

Upcoming Events:
November 24 Golf Committee Meeting, 3 PM, Woods Center
27 Thanksgiving Day
29 Fourth Annual Turkey Trot, 8:30 AM, Trot Starts
On Saturday, November 29, we will be hosting the Fourth Annual Turkey Trot at the Woods Center. Participants will bring a donation of a non-perishable food for the Wilderness Food Pantry. When they finish, each person will get a 20 percent discount for breakfast at Fareways Café. The first 50 participants will receive a Coffee Cup with the Lake of the Woods logo. Sign-up will be on November 1. Please call the Pro Shop at 972-2230 for more information.

On Thursday, October 30, Lake of the Woods Golf Course had a Volunteer Clean-Up Day. Our superintendent, Mike Kuhn, had several items that needed to be done and our membership and staff volunteered to help. The ladies group was in charge of filling divots on the tees. The men’s group removed brush that had accumulated from a previous storm. The weather was wonderful and both groups finished. We are planning on another Clean-up in the spring. I hope to see you there!

Vehicle Security Starts With YOU!
by Major Gary D. Brown, II, AlliedBarton Security Services

Each year over 1.2 billion dollars in personal items and accessories are stolen from vehicles. On October 29, 2014, approximately 15 property owners fell victim to auto break-ins within the community. With the assistance of Orange County Sheriff’s Office and the diligent work of your security staff, these cases are now closed. A juvenile has confessed to these thefts and criminal charges are pending. With these recent vehicle break-ins, it’s important that homeowners stay vigilant and not become a statistic. Below is a list of ways to keep your vehicle from becoming a target.

1) Lock your doors
The most important thing, and perhaps the most overlooked, is locking your vehicle doors and rolling up windows. If your vehicle is equipped with a car-alarm it should be utilized, even when parking at your home. By simply locking the doors, you are minimizing the opportunity for a burglar to commit a theft.

2) Keep your vehicle neat and tidy
Personal items, empty shopping bags, and other items that are visible from outside your vehicle are targets for criminals. Vehicles with windows allowing views of cargo areas, like SUV’s, should consider installing retractable covers. Most vehicles can be fitted with inexpensive covers to help keep shopping bags and other belongings out of plain sight.

3) Conceal all of your belongings
Don’t bait the thief; stow your electronics and accessories well out of sight or take these items out when you park. Evidence of electronics will also pique the interest of thieves. Hide or remove power adaptors, navigation systems mount; and replace the cigarette lighter or close vehicle power ports.

4) Stash before… not after… you park.
Get in the habit of putting shopping bags in the trunk when you return to the vehicle, rather than after your next shopping stop. According to the National Insurance Crime Bureau (NICB) spokesman, Mr. Frank Scalfi, thieves sometimes linger in busy parking lots looking for valuables being moved out of sight. Don’t become an easy target.
Recent studies reveal that 79% of vehicle owners leave their vehicle unlocked. Only 53% of vehicle owners park in well-lit areas. You should always take preventative measures to discourage criminal activity targeting your vehicle.

Source for statistics: http://autos.aol.com/gallery/avoid-car-break-ins/

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Happy Thanksgiving!
Many blessings to all LOW pets and people.

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Experience an old-fashioned Christmas! Use our brand new saws to cut your own tree, and enjoy a complimentary cup of hot cider while browsing for decorations, gifts and crafts in our festive Christmas Shop. Roast marshmallows for S’mores or sip hot chocolate by our amazing stone fire pit and have your picture taken in a fully restored Albany Cutter sleigh. Bring the kids for an experience they will never forget!

Santa and Mrs. Claus will be making an appearance on December 14, 1–4pm!

9am-5pm Wed.-Sun.
beginning November 27 - December 23.

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**Property Owner's Guide to Helping our Lakes**

**Mowing your Lawn**

**Problem:** While the way you mow your lawn can obviously affect how your yard looks, it can also affect the amount of fertilizer you buy and the amount of pollution that gets into our lakes.

**Solution:** The goal is to have a healthy, beautiful yard, but at the same time, reduce the nutrients that come from our lawns. The following practices will help achieve these goals:

- **Set mower height to 3”** - Cut to this height before the grass becomes 1 and ½ times as tall as the cutting height of the mower. In other words, if the height of cut is 3-inches, mow the lawn when the grass is 4-½ inches tall.

  Cutting low contributes to runoff. Leaving the grass a little taller contributes to a healthier turf because it provides more photosynthesis, deeper rooting, and more competition for weeds.

- **Leave your lawn still taller next to the lake or streams.** The longer grass will act better as a filter strip. (See the filter strip Practice.) Perhaps you can work two heights of lawn into your landscape plan. Do not direct clippings into our lakes or ditches, and remove any clippings that are blown onto hard surfaces like driveways, streets, and sidewalks.

- **Do NOT remove clippings from the lawn.** Allow them to recycle nutrients and build up the organic material in the soil. Nitrogen fertilizer can be reduced, or even eliminated, if clippings are not removed. If clumping occurs, wait until the grass is dry before finishing the yard and re-mow the clumps.

**Lawn Aeration**

**Problem:** Over time, a normal lawn will compact itself. A compact ground not only tends to cause thatch build up, but also greatly reduces the amount of air and nutrients that enter the ground.

**Solution:** Aerate your lawn by using an attachment to your mower that pokes holes into the ground. You can purchase attachments from Lowes, Home Depot, or rent one from LOWA True Value. Aerate your lawn by using an attachment to your mower that pokes holes into the ground. You can purchase attachments from Lowes, Home Depot, or rent one from LOWA True Value.

**Aeration Benefits:**

- **Saves up to 50% on water!**
- **Enhances water, fertilizer, and oxygen uptake and use.**
- **Reduces water runoff and puddling.**
- **Improves turf grass rooting.**
- **Reduces soil compaction.**

**Chemical Usage**

**Fertilizer Applications**

**Problem:** Homeowners use up to 10 times more chemicals (i.e. fertilizer, pesticides, and herbicides) per acre than farmers. You do not have to choose between a healthy lake and a beautiful lawn, but neither do you have to buy lawn applications in excess of your needs.

**Solution:** Consider reducing the area that needs application by landscaping or using low maintenance vegetation. Start with a soil test to find out what nutrients your lawn needs. You can pick up a soil test kit at the Maintenance Shop. Test every 3 years. Correct other deficiencies first. Soil pH, shade, irrigation (or lack of) may be the problem. Fix them first. Adjust the acidity to around 6.5 pH to aid in retention of nutrients. When you do need fertilizers, apply the 4 R’s of Application. Use the Right source, the Right Rate, the Right Time, and the Right Place.

- **The Right Source**
  Use a no phosphorous, slow release Nitrogen fertilizer. Established lawns need little or no additional phosphorous. Lake of the Woods True Value, Home Depot, and Lowes have “no phosphorous and slow release” nitrogen fertilizer.

- **The Right Rate**
  Base your rate of application on the soil tests. The tests do not determine the concentration of nitrogen in the soil, but do provide recommendation of the rate to apply. LOWA Regulation V.N. prohibits the use of fertilizer containing phosphorus unless a soil test deems its necessary and approval is granted by LOWA. Well-established lawns, where clippings have been recycled may need little or no nitrogen. Other lawns may need up to 1-½ to 3 pounds of Nitrogen per 1000 square feet per year. Never apply more than one pound of Nitrogen per 1000 square feet per application. More is not better! It is better to apply ½ pound per 1000 square feet at several key times per season. Do not apply more that 50 to 70 pounds of lime per 1000 square feet in a single treatment.

- **The Right Time**
  1. Late spring thru summer is best for warm season grasses, i.e. Bermuda or Zoysia.
  2. September thru October 15 is best for cool season grasses, i.e. tall fescue. Kentucky bluegrass, or perennial ryegrass. (Soil temperatures must be above 50 degrees.)
  3. Nutrient loss from runoff can be reduced by watering immediately after application to promote incorporation into turf. Time fertilizer applications to aid in retention of nutrients. When you do need fertilizers, apply the 4 R’s of Application.

- **The Right Place**
  **DO NOT APPLY WITHIN 20 FEET** of a ditch, stream or lake. Promptly clean up fertilizer or pesticide applications that settle on impervious surfaces.

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**Property Owner’s Guide to Helping our Lakes**

**Pesticides, Herbicides, and Insecticides**

**Problem:** Stormwater and groundwater contamination that can result from chemical applications is a major concern.

**Solution:** Select environmentally safe products intended to help solve your problem. Follow the label instructions to the letter. DO NOT SPRAY IN or NEAR A DITCH, STREAM, OR LAKE.

- In all cases, do not guess. If the problem cannot be diagnosed at home, get a consult. A consult is as near as your local Extension office. Extension offices have access to a wealth of information and specialists to help determine why “your plants are dying for a diagnosis.” Visit [www.ext.vt.edu/offices](http://www.ext.vt.edu/offices) for more information.

- Apply wisely. Some pesticide and fertilizer products have greater potential for runoff than other products. If you apply any pesticide or fertilizer before a rain, or if you water your lawn or garden heavily just after an application, there is a good chance you are going to wash off the chemicals you just applied. Avoid half-lives longer than 21 days. Half-life refers to the time it takes for the chemical to break down to one-half its initial concentration.

- Consider natural yard care.

**Filter strips (or Buffer zones)**

**Problem:** Stormwater runoff from land carries sediments, nutrients, and pollutants into our ditches, streams, and lakes. Lots nearest the water do not necessarily contribute the most pollution, but their proximity makes them an immediate impact, and these lands are the last opportunity to prevent pollution from runoff.

**Solution:** A vegetated buffer or filter strip between upland landscape and waterways will retard runoff, prevent sheet erosion, and filter pollutants before they reach open water. They work by slowing the speed of overland surface water, which enables the water to soak in and be taken up by plant roots. Lots in most need of filter strips are those with bare soil and thin vegetation.

- The wider the filter strip, the more nutrient reduction and infiltration. A ten-foot wide strip would be about the minimum to gain a benefit. 25 feet is recommended. The steeper the above slope, the wider the filter strip needs to be.

- Vegetation in a filter strip can range from turf, to native plants, to herbaceous or woody vegetation. Best performance comes from dense growth patterns and a fibrous root system. Legumes have the added advantage of fixing and holding nitrogen.

  - If turf grass is used for vegetation in the filter strip, allow it to grow taller than the rest of the lawn (i.e., 6 inches), repair any erosion that forms, and replant any bare spots.

  - A filter strip need not obstruct views of the water. They can become an integrated part of a landscape design, and provide opportunities for features such as a butterfly garden or a perennial flowerbed. Shrubs and trees can be dispersed for a more natural variety.

  - The addition of a low berm allows short-term ponding and an improved opportunity to capture stormwater and allow it to soak in.

**Roadside Ditches & Drainage Channels**

**Problem:** Unlined channels and denuded banks allow for erosion and sediment deposition into the Lakes.

**Solution:** Allow vegetation to grow in the channels and do not apply chemicals.

- **Good** - Lush vegetation at 4”-6” high does not create erosion and allows runoff to slow down and infiltrate into the ground.

- Only mow vegetation to 6” in ditches and drainage channels. Lower heights will inhibit root growth decreasing the channels resistance to erosion.

- Clear drainage channels and roadside ditches of leaves, clean out the culvert pipes under your driveway.

- **Do NOT use fertilizers, herbicides, or pesticides in any drainage channel or roadside ditch.**

**Local Resources**

- LOWA Environmental Resources Department, 972-5548 or 972-2214
- Culpeper Soil & Water Conservation District (CSWCD), 540-825-8591
- Virginia Cooperative Extension; Orange Office, 540-672-1361 or [www.ext.vt.edu](http://www.ext.vt.edu)
- Friends of the Rappahannock, 540-373-3448 or [www.riverfriendly.org](http://www.riverfriendly.org)

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- We have customers right here in the Lake.

- Local references.
Learn to Create Art in Lake of the Woods
by Sylvia Zelinsky, Community Operations Manager, LOWA

Meet Deborah Elaine, a Lake of the Woods resident who has been teaching watercolor in the Fredericksburg area for over a decade. Her style shows her passion for color and experimentation in her work. She is looking forward to opening up the world of watercolor to you. A beginning class teaches about supplies and the first steps to create your own style by showing you how Deborah goes through a traditional painting. Her advanced class will outline many fun techniques that are designed to energize the students into discovery and exploration.

Classes will be held in the Community Center Craft Room. Beginner Classes: Thursdays 5 PM-7 PM; Advanced Classes: Fridays 1:30 PM-3:30 PM. For information on how to sign up, call Deb at 540-207-3968.

Treats on Clubhouse Point was a Success
by Sylvia Zelinsky, Community Operations Manager

Treats on the Point was held Halloween night, October 31! Ghosts, goblins, cartoon characters, superheroes, dragons, witches, werewolves, vampires and many more came. I can’t mention them all, but so many great costumes—you had to see it!

We had well over 400 children come and treat at this safe location behind the Clubhouse. A special thanks to our members, groups, committees and organizations that made this event happen. Without you, this Halloween event that we provide for our most precious members of Lake of the Woods would not be possible.

The biggest reward for us is the children’s big smiles and the sparkles in their eyes! We can’t wait for next year, when we can make it another great and memorable event for our children. See you then and bring lots of candy!

Also, thanks to our photographer who provided us with great pictures (see the front page and left). If you are interested in getting photos of your child at no charge, email Darlene Seyler at d505@aol.com for more information.

4th Annual LOW Christkindlmarkt

at the Community Center

Do you have all your Christmas gifts?
Here is your last chance!

We have local crafters and artisans who are displaying their wares and works of art for sale.

And some of the best Christmas treats!
Don’t miss out on this, you can join in the fun!

December 6
Time: 9 AM – 3 PM

Celebrate Thanksgiving
At your Clubhouse
Thursday, November 27, 2014
Seatings: 12:30 pm or 1:30 pm
Thanksgiving Feast Buffet

Oven Roasted Turkey Breast
Traditional Bread Stuffing
Virginia Baked Ham
Pasta Primavera
Holiday Stuffed Flounder
Fresh Fried Oysters
Green Bean Casserole
Vegetable Medley
Thanksgiving Sweet Potato Casserole
Mashed Potatoes w/ Gravy

Salads:
Waldorf Fruit Salad & Seafood Pasta Salad
A Variety of Seasonal Harvest Pies and Desserts

$28.95 Per Person
$10.95 For Children 9 and Under
Children 3 and Under Are Free
(Tax and Gratuity Not Included)

Make Your Reservations Now
972-2221
No Cancellations After November 21, 2014

Join Us For Our 4th Annual Lake of the Woods Turkey Trot!

At the Woods Center
Saturday, November 29 at 8:30 A.M.

• Bring a Donation of Non-Perishable Food for The Wilderness Food Pantry
• A 20% Discount for Breakfast at Fareways Café After Your Walk
• First 50 Participants Will Receive A Lake of the Woods Logoed Coffee Cup

Signup Will Be Posted in the Pro Shop on November 1.

For questions please call the Pro Shop at 540-972-2230
 Lowell Clubhouse

Now Serving the new Fall/Winter Dinner Menu

November 14 ~ 16
Friday: Surf & Turf or Prime Rib
Saturday: Rack of Lamb or Prime Rib
Sunday: Chicken Stir Fry

November 19 ~ 23
Wednesday: Spaghetti & Meatballs or Coconut Shrimp
Thursday: Jack Daniels Ribs or Tilapia Almandine
Friday: Grouper Oscar or Prime Rib
Saturday: Chicken Stir Fry or Prime Rib or Grilled Sirloin & Crab cake
Sunday: Chicken Paillard

November 26 ~ 30
Wednesday: Jambalaya Pasta or Chicken Caprese
Thursday: Thanksgiving Feast Buffet
Friday: Shrimp & Grits or Coconut Shrimp
Saturday: Filet Oscar or Prime Rib or Fish Trio
Sunday: Lilly's Chicken

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/Amenities

The entire menu is not available during lunch hours on Saturday or Sunday. It is a modified menu to include sandwiches, burgers, salads, appetizers and soups. We do not serve dinner/chef specialties for lunch.

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

LOWA Board Meeting/Workshop:
November 19, 2 PM, CC

LOWA Offices Closed:
November 27-28

LOWA Board Executive Session:
December 1, 11 AM, GM Office

LOWA Board Meeting:
December 10, 7 PM, CC

Committee Meetings:
Nov. 14 - Nov. 30
Members are encouraged to attend.

Lakes: 11/17, 7 PM, WC
Rules: 11/18, 4 PM, CC

Meeting Facility Key:
CC: Community Center
CH: Clubhouse
CHGH: Clubhouse Great Hall
CH-PR: Clubhouse President’s Room
CR: Craft Room in Community Center
EQ: Equestrian Center
LLCH: Lower Level Clubhouse
M-CR: Conference Room
RR: Reading Room
TC: Teen Center in Community Center
ULH: Upper Level Holcomb
WC: Woods Center
Notice of Meetings & Events

Lake Currents - November 14, 2014

SPORTS & EXERCISE (subject to change)

<table>
<thead>
<tr>
<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>
</tr>
<tr>
<td>Choreographed Ballroom</td>
<td>WC</td>
<td>7:30 PM-10 PM</td>
<td>11/21, 12/5, 12/19</td>
</tr>
<tr>
<td>Choreographed Ballroom Classes-Beginner</td>
<td>LLCH</td>
<td>6:30 PM-8 PM</td>
<td>11/16, 11/23, 12/7</td>
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<tr>
<td>Choreographed Ballroom Classes – Phase III-IV</td>
<td>LLCH</td>
<td>8 PM-9:30 PM</td>
<td>11/16, 11/23, 12/7</td>
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<tr>
<td>Exercising for Health $</td>
<td>CC</td>
<td>10:30 AM</td>
<td>M, TH</td>
</tr>
<tr>
<td>Horseshoes for Fun</td>
<td>HF Park</td>
<td>9 AM</td>
<td>TU, TH</td>
</tr>
<tr>
<td>Kayak Club</td>
<td>Edgemont Bch</td>
<td>7 PM</td>
<td>10 AM</td>
</tr>
<tr>
<td>Pickle Ball</td>
<td>CC</td>
<td>1:30 PM-4:30 PM</td>
<td>M, W, F</td>
</tr>
<tr>
<td>Square Dancers</td>
<td>LLCH</td>
<td>7:30 PM-9:30 PM</td>
<td>2nd/4th/5th F</td>
</tr>
<tr>
<td>Square Dancers</td>
<td>LLCH</td>
<td>7:30 PM-9:30 PM</td>
<td>11/3rd F</td>
</tr>
<tr>
<td>Stretch and Flex</td>
<td>LLCH</td>
<td>8:30 AM-9:15 AM</td>
<td>M, W, F</td>
</tr>
<tr>
<td>Tae Kwon Do (8-12) $</td>
<td>CC</td>
<td>7 PM</td>
<td>TU, TH</td>
</tr>
<tr>
<td>Tae Kwon Do (13-adult) $</td>
<td>CC</td>
<td>7:45 PM</td>
<td>TU, TH</td>
</tr>
<tr>
<td>Tennis-Intermediate</td>
<td>HF Courts</td>
<td>1:30 PM-3:30 PM</td>
<td>M, W, F</td>
</tr>
<tr>
<td>Volleyball Adult/coed</td>
<td>CC</td>
<td>7-11 PM</td>
<td>SU</td>
</tr>
<tr>
<td>Walkers Club</td>
<td>Call for location</td>
<td>9 AM</td>
<td>M, W, SA</td>
</tr>
<tr>
<td>Yoga, Beginner $</td>
<td>CC</td>
<td>10-11:45 AM</td>
<td>W</td>
</tr>
<tr>
<td>Yoga, Evening $</td>
<td>Call for location</td>
<td>6-7 PM</td>
<td>TH</td>
</tr>
<tr>
<td>Yoga, Intermediate $</td>
<td>CC</td>
<td>9 AM-10:15 AM</td>
<td>W, F</td>
</tr>
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</table>

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

<table>
<thead>
<tr>
<th>Location</th>
<th>Time</th>
<th>Day</th>
<th>Contact</th>
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<tbody>
<tr>
<td>AARP Meeting</td>
<td>CH</td>
<td>9:30 AM</td>
<td>3rd M</td>
</tr>
<tr>
<td>Art for Fun</td>
<td>CC</td>
<td>1:30 PM-5 PM</td>
<td>TH</td>
</tr>
<tr>
<td>Bridge, Sunday Duplicate</td>
<td>WC</td>
<td>7 PM-9 PM</td>
<td>SU</td>
</tr>
<tr>
<td>Bridge, Monday Night</td>
<td>WC</td>
<td>7 PM</td>
<td>M</td>
</tr>
<tr>
<td>Bridge, Wednesday Ladies</td>
<td>WC</td>
<td>9:30 AM-2 PM</td>
<td>W</td>
</tr>
<tr>
<td>Book Club</td>
<td>Wilderness Lib.</td>
<td>1 PM</td>
<td>2nd W</td>
</tr>
<tr>
<td>Camera Club</td>
<td>CC</td>
<td>7:30 PM</td>
<td>2nd TU</td>
</tr>
<tr>
<td>Childhelp Auxiliary</td>
<td>LOWC, rm. 211</td>
<td>10 AM</td>
<td>1st W</td>
</tr>
<tr>
<td>Civic Club Meeting</td>
<td>WC</td>
<td>7:30 PM</td>
<td>3rd TU</td>
</tr>
<tr>
<td>Civil War Study Group</td>
<td>WC</td>
<td>10:30 AM</td>
<td>4th F</td>
</tr>
<tr>
<td>Closet Quilters</td>
<td>CC</td>
<td>12:30 PM-3 PM</td>
<td>TU</td>
</tr>
<tr>
<td>Craft Group</td>
<td>LOWC</td>
<td>9:30 AM-11:45 AM</td>
<td>TU</td>
</tr>
<tr>
<td>Democratic Club</td>
<td>LLCH</td>
<td>1:30 PM</td>
<td>3rd TH</td>
</tr>
<tr>
<td>Fire &amp; Rescue Auxiliary</td>
<td>Call for location</td>
<td>2 PM</td>
<td>3rd W</td>
</tr>
<tr>
<td>Fun Bunch 55+</td>
<td>CC</td>
<td>10 AM-1 PM</td>
<td>TU</td>
</tr>
<tr>
<td>Garden Club</td>
<td>CH</td>
<td>12:30 PM</td>
<td>2nd M</td>
</tr>
<tr>
<td>Investment Club</td>
<td>WC</td>
<td>7 PM</td>
<td>4th TU</td>
</tr>
<tr>
<td>Knitting &amp; Crocheting $</td>
<td>CC</td>
<td>9 AM</td>
<td>W, F</td>
</tr>
<tr>
<td>Knitting &amp; Crocheting $</td>
<td>CC</td>
<td>5:30-7 PM</td>
<td>W</td>
</tr>
<tr>
<td>Litter Pick-up in LOW</td>
<td>All around LOW</td>
<td>9 AM</td>
<td>3rd SA</td>
</tr>
<tr>
<td>LOW Lions Club</td>
<td>CH</td>
<td>5:30 PM</td>
<td>1st TH</td>
</tr>
<tr>
<td>Mothers of Preschoolers</td>
<td>LOWC, Founders</td>
<td>9:15 AM</td>
<td>1st/3rd W</td>
</tr>
<tr>
<td>Players, LOW Theater Group</td>
<td>CC</td>
<td>7 PM</td>
<td>2nd W</td>
</tr>
<tr>
<td>Republican Women’s Club</td>
<td>CH</td>
<td>11:30 AM</td>
<td>4th W</td>
</tr>
<tr>
<td>Susannah Chandler DAR</td>
<td>WC</td>
<td>1 PM</td>
<td>2nd SA</td>
</tr>
<tr>
<td>TOPS weigh in/meeting $</td>
<td>LGES (Rt. 20)</td>
<td>5:15 PM</td>
<td>TU</td>
</tr>
<tr>
<td>Veterans Club</td>
<td>LLCH</td>
<td>7 PM</td>
<td>4th TH</td>
</tr>
<tr>
<td>Woodworkers Shop</td>
<td>Compactor Bldg.</td>
<td>9 AM</td>
<td>2nd SA</td>
</tr>
<tr>
<td>Woodworkers Club</td>
<td>CC</td>
<td>7 PM</td>
<td>2nd TH</td>
</tr>
</tbody>
</table>

Deadline for submissions to the November 28 issue of Lake Currents is Monday, November 17.
Deadline for submissions to the December 12 issue of Lake Currents is Monday, December 1.
Amanda Settle of the Orange Chamber to Address Civic Club
by Pat Licata, President, Civic Club

Amanda Settle, Orange County Chamber of Commerce Executive Director, will be the speaker at the Civic Club’s November 18 meeting. Held at the Woods Center, the meeting begins at 7:30 PM. Amanda will be discussing the Chamber’s focus on growth, prosperity, and professionalism for Orange County. Growing up in Culpeper and having resided in Madison County for the last 10 years, Amanda is quite familiar with the Piedmont Region of Virginia. She recently received the opportunity to serve on the Piedmont Workforce Network Board that will commence next month. Amanda is looking forward to being a liaison for our Orange County business community.

Prior to being named Executive Director of the Chamber one year ago this month, Amanda worked at Dogwood Village of Orange County Senior Living for nearly three years. She earned her Bachelors in Business Administration from Mary Baldwin College. She and her husband, Jason, are the proud parents of three wonderful children. We hope to see you there!

“LOW: A Community for All Ages” Questionnaire Deadline November 15
by Mary-Jane Atwater, Jeff Flynn and Joe Sakole, Working Group

Have you completed the “Community for All Ages” questionnaire? If not, there’s still time, but the November 15 deadline is fast approaching. Your responses will help explore whether LOW seniors could benefit from additional resources beyond those currently available through LOW organizations. We will also explore what types of volunteer support might be available within our community to help seniors and those with physical and cognitive challenges to remain in their homes for as long as possible. Note: This “needs assessment” is being conducted with private funding and has no effect on your annual LOWA assessment or fees.

It’s easy to complete the questionnaire online at https://www.surveymonkey.com/s/lowforallages. If you prefer to complete the printed questionnaire you received in the mail, please send it back in the envelope provided or drop it off in the box on the porch of the Sakole home at 126 Edgemont Circle.

As of November 9, we had received 521 questionnaires, almost 14 percent of the 3,800 that were mailed. Thank you to everyone who has responded so far. We’ve received many thoughtful comments and look forward to sharing the results with the community later this year. Let your voice be heard too. Please complete the questionnaire today. Also, if you’d like to participate in a two-hour, small group discussion of aging-in-community issues, please contact one of us.

Mary-Jane Atwater, mjatwater@gmail.com, 972-3115;
Jeff Flynn, jflynn123@comcast.net, 972-2604;
Joe Sakole, jsakole@aol.com, 972-5331.

B&N Farms

HOLIDAY OPEN HOUSE DEC 13

We want to show our appreciation to the LOW community for your support in 2014 by hosting a Holiday Open House. Let’s celebrate the season together!

- B&N Farms Railroad in operation
- Hot beverages and light snacks
- Marshmallow roast around the bonfire
- B&N canned goods for sale

We will be collecting canned goods for the local food pantry.

Location: 33321 Constitution Highway, Locust Grove
Date & Time: Saturday Dec 13 from 4 pm to 9 pm

Like us on Facebook: www.facebook.com/BNfarms

Call Pat for all your real estate needs!

LOW MARKET STATS
(through 11/4/2014)
as reported in Metropolitan Regional Information Systems:
102 active
33 under contract
161 sold since 1/1/2014

Thinking of buying or selling? Allow me to achieve your desired results!
LOW Garden Club
by Karen Kovarik, Publicity Chairman

Immediately after Thanksgiving, the Garden Club members will be called upon to deck the halls; that is, to decorate the Clubhouse. You will be asked to sign up at the November meeting. The decorating starts at 9 AM on Monday, December 1, and that day includes lunch. (Talent isn’t required. Some of us simply act as gophers, collecting supplies for others to use.) The project finishes on Tuesday, December 2. Our Christmas meeting will be a members only holiday tea. Details in the next issue, but look around now for your favorite tea cup, preferably one with a story to share. As Virginia ladies of yore, members will bring their own tea cups and saucers.

The Garden Club meets at 12:45 PM in the Clubhouse, Great Hall. The meeting starts at 1 PM, and refreshments and socialization will follow. Remember to eat before you come (but leave ample room for the goodies). Visitors are welcome. If you miss a meeting, don’t forget you may check out our monthly newsletter on our LOWA website under clubs.

Ready for Winter?
It’s Time to Escape to St Augustine

Condos start in the low $100’s ... or relocate and join us in our magnificent Ancient City.

Give us a call
CHRIS & R.J. “Jim”
W Y A N T REALTOR
904.466.2447 or 904.466.2630
ChrisWyant@WatsonRealtyCorp.com

LOW Childhelp Auxiliary Dinner Dance Exceeds Fundraising Goals
by Karen Woods, Childhelp Volunteer

The LOW Auxiliary for Childhelp held its annual Dinner Dance and Silent Auction on October 4. The co-chairs of the event, JoAnn Roth, Lisa Halpin, Pat Shrader, Louise Hoh and Karen Woods are delighted to report that the Auxiliary exceeded its fundraising goal, thanks to the generosity of our friends, neighbors, donors and sponsors. This year we offered more than 30 Silent Auction items. Without these donated items and the folks that kept the bids going higher and higher, we would not have been successful. The special talents of our 50/50 Raffle saleswomen, Raelen Hargrave and JoAnn Roth, and the generosity of our 50/50 winner helped us exceed our goal. Special thanks to Joey and her staff for providing a delicious meal and attentive service and to our entertaining DJ, Harry Lovell, who kept the dancers going till closing time.

The proceeds from this one fundraising event will allow the Auxiliary to continue to support and enhance the outstanding care provided to the children of the Alice C. Tyler Village of Childhelp. We organize special holiday parties, science shows, provide each child with a full backpack full of presents on their birthday, arrange for a magic show and a variety of musical entertainment. We also support the Village Brownie Troop, have a Reading Buddy Program.

SANTA IS COMING
TO THE CLUBHOUSE!
Wednesday, December 3
5:00pm – 7:00pm
We are now taking reservations for a Buffet Dinner with Santa
KIDS $5.95 / ADULTS $9.95
CALL: 972-2221
Remember your camera!
Childhelp from p. 12
provide each child with a special pillowcase and blanket when they arrive, and
give each child a personalized duffel bag when they leave.

For the past two years, our Annual Dinner Dance seats have been sold out early, so we recommend that you pencil in October 17, 2015 as a “HOLD the DATE” on your calendar. We’ll keep you posted.

On November 17, from 1 PM to 2:30 PM, Ann Nadwodny will be preparing and wrapping birthday backpacks for the children whose special day is in December. Please let Ann know if you can help. Her contact information is listed on the Membership Roster.

We have a special Christmas event at our next meeting on December 3. Please watch for an e-mail with details on time and location. December 13 is the Village Christmas Party, where invited guests are treated to a Christmas Program performed by the Children.

If you have any questions about the Auxiliary or would like to join, please contact Jill Humphries at 972-1179 or janjinia@aol.com.

Santa is Coming to LOW!
by Diane Hileman, Secretary, Lake Youth Foundation

Have you heard the news? Santa is coming to the Lake of the Woods Community Center on Saturday, December 13, from 3:30 PM to 5:30 PM. Each child or family group will have an opportunity to visit in a special magical room set up by his elves. Parents and grandparents may take as many photos as they wish at no charge.

All visits with Santa are by appointment only. The Lake Youth Foundation will have refreshments available for participants as they wait for their appointment in the multi-purpose room.

Please contact Connie Buttmer by phone at 972-0083 beginning on Friday, November 28 to schedule your visit with Santa. There is no charge for this event, but we always accept donations to help us with our many activities and scholarship programs.

Simply Dinner at Fareways
Monday, November 17, 5 PM-8 PM
Beef Bourguignon
Braised Beef Tips in a Savory Red Wine and Beef Stock Broth w/ Carrots, Onions and Mushrooms. Side Salad w/ Fareways House Dressing * Dessert is Chocolate Fudge Brownies w/ Whipped Topping $9.95

Monday, November 24: No Service
Monday, December 1, 5 PM - 8 PM
Chicken Tortilla Soup
A rich soup with roasted pulled chicken, corn, cheese and all the flavors of Mexico. Bread is Corn Bread $2.50 * Dessert is Mexican Brownie $2.50 $9.95

* Dessert is not included in meal price
Kids Meals available 972-2216

“Cherish The Memories” by Marion Pronk, LOW Players

Special thanks to the Lake of the Woods community for your continued support of the LOW Players and additional thanks for the many, many complimentary comments relative to our recent production “Fiddler on the Roof.” We continue to make it our mission to be the best that we can be, and we strive to bring to your front door, the very best in local theatre.

This effort continues as we are now preparing a Christmas gift to all our neighbors. If you have not heard, join us this Christmas season when the Players present a Christmas spectacular entitled, “Cherish the Memories.” We will be presenting selections from most of our musicals from 2000 to 2014. This show will be at the Clubhouse and will be “dinner theater” style. Performances are as follows: Friday, December 19, doors open at 5 PM for cash bar, with a buffet dinner from 5:30 PM to 7 PM. Show starts at 7:30 PM. On Saturday, December 20, doors open at 12 PM for cash bar, buffet from 12:30 PM-1:30 PM. Show starts at 2 PM. Cost for this event is $23 per person. Reservations are required for “Cherish the Memories,” so please call Joey at 972-2221. Happy Holidays from the LOW Players!

BE TOUCHED BY AN ANGEL ELDERLY CARE SERVICES 24/7
Compassionate Homecare and Companion Care
Licensed CNAs and LPN with Flying Angels, LLC
26 years experience and excellent LOW references

Call 540-710-3722 Sharon sharonhutto@comcast.net

ONLY State chartered elderly care service based in LOW and dedicated to LOW residents and immediate surrounding areas

Guaranteed reduced fees compared to all local agencies & home care providers in the Lake

24/7 Services Include:
Professional personal care, companion care, special care to remain at home, mobility support, household management, doctor visits, errands, light housekeeping, meal preparation, all activities of daily living to increase and prolong independence. Complete homemaker services.

Beautiful Lake Home

200 Harrison Circle MRIS® OR8493907
Current Price: $679,900
* 2 Master Suites each with luxury baths
* Granite Countertops, SS Appliances
* Breakfast Room & Separate Dining Room
* Whole House Generator
* Entertainer’s Dream!
Call Joyce Smith Henson 540/846-3103
Visit My Website at: www.joycehenson.com

Flying Angels
Call 540-710-3722 Sharon sharonhutto@comcast.net

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Call Joyce Smith Henson 540/846-3103
Visit My Website at: www.joycehenson.com
Lions Last Red Cross Blood Drive for 2014
by Lalli Omar, Blood Drive Coordinator, LOW Lions

The last Red Cross Blood Drive for 2014 is scheduled from 1 PM to 7 PM on Tuesday, November 25, in the Lower Level of the Clubhouse.

The holiday season is fast approaching; a time when the supply of blood traditionally dips dangerously low. With an increase in holiday travel, there is also an increase in highway accidents, creating an increase in demand for blood. Whole blood and red blood cells have a shelf life of 42 days following donation. To ensure that there is always enough blood available for the community, the Mid-Atlantic Region must collect 500-600 pints every day. A pint of blood will save three lives. It is so gratifying to know that every time you donate blood, you are helping to save lives.

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). Refreshments and a place to relax and rest for about 15 minutes will be provided.

Appointments can be made by calling 1-800-RED CROSS (1-800-733-2767). The LOW Lions will accept and work with all walk-in donors to get them in and out as soon as possible. For information contact Lalli Omar at 540-241-9426. Everyone is busy during the holidays. Please take the time to donate life. Thank you.

CIRA VA Battlefields Chapter
Welcomes New Members
by Debbie Christie, CIRA VA Battlefields Chapter

On October 16, the Virginia Battlefields Chapter of the Central Intelligence Agency retirees were honored to have Martha Peterson, author of “The Widow Spy,” speak at a luncheon held at the LOW Clubhouse. Ms. Peterson provided an entertaining and exciting account of her story as the CIA’s first woman case officer in Moscow. With a crowd that included our chapter’s members and representatives from various organizations within the Lake of the Woods community, we experienced Ms. Peterson’s arrest and detention as only she can relate. It was an outstanding event that everyone enjoyed.

If you are a retiree of the CIA or have been employed by the CIA for 10 years or more, you are welcome to join our Chapter. We have four meetings/luncheons per year with guest speakers in addition to “field trips” around the area. Our Holiday event will be held on December 10 at the LOW Clubhouse. We would love to see you at our next meeting.

If you are interested, please contact Dan on 972-1449 or Bruce on 972-9208.

WFOL: An Early Christmas Gift For You
by Karen Kovarik, President, Wilderness Friends of the Library

On November 20, Dr. Seuss will be in town. His only stop will be at the Wilderness Library in Locust Grove in the community room at 2 PM. Madeline Salustri will present her program, Dr. Seuss for Grownups. Ms. Salustri presented the program throughout Connecticut before she and husband Alex became Lake of the Woods residents. Now, in her new Virginia home, she has performed for the “grownups” at LOW AARP, Culpeper AARP and Warrenton AARP.

The fun with Theodore Geisel, known to the world as the beloved Dr. Seuss, reveals many little known details about the author’s career and work. It also highlights the music, humor, and loopiness of language that are hallmarks of the good doctor’s writing.

Madeline Salustri is a retired educator whose career spanned activities from the classroom to administration at all levels of the New York State public school system. In her first retirement, she presented workshops in public speaking, creative writing and dramatic reading for the city of Milford, Connecticut. Now, in her real retirement, she enjoys sharing her love for literature through occasional lectures. The program is free and open to the public. For further information, call Karen Kovarik, 972-7866.
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. The Lions Club is seeking wheelchairs and attached equipment for wheelchairs. Info: Noel, 972-0018 to donate items.

Bargains, Bargains, Bargains! The Lions/Velona Bigd. will be 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, 972-4531; for buying/selling furniture, call Norm, 540-205-5529 or Stan, 412-9854. Cars for Homes. Donate your car, boat, RV, trailer and proceeds will 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 Bigd. Sales benefit F&R. For directory changes or additions, please email LOWDirectory@comcast.net.

Human Services

LOW Lions/Lioness Wilderness Food Pantry located behind LG Town Center, Rt. 20. 1st and 3rd Thursdays from 9 AM to Noon; second and last Wed. from 5 PM-7 PM; last Sat. from 9 AM to Noon. Clients may come to the pantry two times each month. Info: Betty 972-1872.

Lions Medical Equipment - Durable Medical Equipment is available for temporary loan to those with needs. Lions also gratefully receive donations of used equipment, in clean and good condition, that can be readily used by others. Contact Noel, 972-0018; Dave, 972-2125; or George, 840-2740. Please leave message and we will return your call.

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

The Woods Care: an AARP program, will run errands and do small repairs, light yard work for shut-ins and caretakers. Free service. Call Jeanette 972-0726, Ed 724-523-5255, or Anne 972-2665.

Healing Hearts Grief Support Group, Tuesdays, 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: Sylvia 972-9680 or email LYF at info@lakeyouth.org.

Alzheimer & Dementia Support Group. 3rd Wed. at 10 AM, Rt. 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 3rd Tuesday. By Alzheimer’s Association’s Caregiver Support Groups. Call to confirm group is meeting. Info: Kathi Walker, 825-3100, ext. 3416, or kwalker@rscbs.org.

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

Al-Anon Meeting: Every Tues. at 7 PM, LOW Church, Founders Room. Info: Diane, 540-538-7121.

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

Red Cross Blood Drive. 4th Tues., every other month. LL Clubhouse from 1PM-7 PM. The next blood drive will be November 25. Info: Larry 972-9107.

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

Orange County Free Clinic offers primary medical care and prescription assistance to the uninsured in OC. Medical care available Mon., Wed., and Fri. by appt and on Tues. evenings (walk-in). 12396-A James Madison Hwy, Orange. Volunteers needed. Info: Donnie Brown, 672-0793.

Lake Currents November 20

Lake Currents November 14

OXENDINE’S TREE & LANDSCAPING
John C. Oxendine, Owner
331 Laurel Street, Culpeper, VA
(540) 522-6910

Spring Special
Clean-Up & Mulching
Tree Trimming & Removal, Pruning, Topping, Stump Grinding, Power Washing, Gutter Cleaning, Mulching & Planting

General Home Maintenence

FULLY INSURED & FREE ESTIMATES

24-HOUR STORM DAMAGE

OXENDINE’S TREE & LANDSCAPING
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Lake Currents prints all ViewPoints submitted that meet ViewPoints Guidelines. The comments and opinions offered by individual members do not necessarily reflect the views of the Association. Letters for publication should be limited to 175 words or less, be submitted by a member in good standing with the association, and emailed to LakeCurrents@LOWA.org. Letters are published as submitted and not subject to editing, except where required to conform to Board approved guidelines. Letters must include writer’s name, lot and section number.
“Behind-the-Scenes”
by Josef W. Rokus, Secretary, Civil War Study Group

The next meeting of the Lake of the Woods Civil War Study Group will be held at the National Park Service's Chancellorsville Visitor Center on November 21 at 10:30 AM. The program will be a “behind-the-scenes” tour of the completely redesigned Visitor Center, located at 35448 Somerset Ridge Road, Locust Grove, located behind the Wal-Mart located on Route 3, between Lake of the Woods and Culpeper.

There will be a silent auction and a jewelry sale. The jewelry is made by Mary Kay and her daughter, Kathryn. These items make perfect gifts for the holidays. The auction’s grand prize is a Queen Size Cat Quilt plus numerous other prizes that have been donated by local businesses. There is still time to purchase raffle tickets from Mary Kay, 412-5764, Trish, 972-8951 or at the luncheon before the drawing. Raffle ticket costs are: $2 for one ticket, $5 for three tickets, and $10 for eight tickets.

Please call Mary Kay or Trish to let them know you are attending. If you decide at the last minute and just show up, we will be happy to have you. We will also be accepting cat food and/or any monetary donations that you may wish to give at this event.

Thank you.

Lions Conduct Sight and Hearing Screening
by Sue Simmons, LOW Lions

The Lake of the Woods Lions Club has completed the annual sight and hearing screening for students in all Orange County Schools. Students in Head Start, Kindergarten, 3rd and 7th grades are required by law to have their vision and hearing screened yearly. We use a camera called the SPOT on the Head Start and Kindergarten students. This allows us to screen all young children, including those with special needs. We use our SAHMSU Unit (Sight and Hearing Mobile Screening Unit) for the 3rd and 7th graders. Students are screened in September and October. This year we screened 1200 students.

Two Health Fairs were held in October at the Orange County Free Clinic and Shady Grove Baptist Church. A total of 79 adults were screened at those Health Fairs.

This fall, we trained and certified two new technicians who have joined our team of nine. In the spring of 2015, we will be screening Early Learning Students and conduct a Health Fair at Front Royal, VA.
with the LOWA Board members, followed by a regular BOS meeting at 7 PM. Members are invited to speak on any topic during the public comment period.

There will be a public hearing on December 2 to address a special use permit requested by the Germanna Foundation to construct and operate a library and museum at their current site. A special use permit has been approved for a boarding and breeding kennel at the corner of Routes 20/601.

The steering group for the Germanna-Wilderness Plan has completed a first draft of their development plan. Residents can view the plan on the County website. Details of the plan will be presented to the BOS on December 9, 2014 at the Locust Grove Middle School.

3. Report from Orange County Sheriff: No report available.

3.3 Report from Allied-Barton Security:

Security Chief Scott Walker reported that last night’s Trick or Treat activities were well attended, with no incidents reported in the Community. Last week, several cars were broken into and personal property stolen. With the help of the Sheriff’s Department, the juvenile responsible was quickly located and some of the items recovered.

An additional camera has been installed at the Community Center, and two more mobile cameras are scheduled for receipt and use in the near future.

On October 17, Security Staff participated in an education day as part of a learning program for a preschool group in LOW.

3.4 Report from LOW Volunteer Fire & Rescue, Inc.:

President Tom Cornell reported that in October there were 484 calls to the Rescue Squad in the County, with LOW responding to 122 of those, or about 26% of the total calls. Of note, the Fire Department responded to 7 MVA’s, 2 structure fires, 1 fire alarm, 1 vehicle fire and 1 fuel spill. He reminded members to keep their fire alarms up-to-date, and mentioned that the Fire Department staff will assist those who need help or advice. Members can call the County non-emergency phone number for dispatch to have their request relayed to the Fire Department.

3.5 Report from Orange County School Board:

The School Board Representative, Jim Hopkins, reported that the County is close to completing the process for selecting a new Superintendent. The School Board Association was hired to help with the search this year. A meeting has been scheduled for November 5, 2014 at 7 PM in Room 100 at Germanna Community College to discuss a proposal for a second high school in Orange County. Anyone interested is welcome to attend.

3.6 Reports of Officers

The President, Vice President and Treasurer had no report at this time. Secretary Rucker said the first quarterly Coffee and Conversation with the Board took place this past Tuesday, and encouraged members to take advantage of these informal opportunities to bring their concerns to the Board.

A. Executive Session Actions. The Board voted unanimously to accept the appeal in three cases.

B. Committee Changes

Motion by Hutchison, passed unanimously, to approve the following Committee changes as per the memo dated November 1, 2014:

- Motion to approve the following Board and Committee members:
  - A. Board of Directors:
    - President Tom Cornell
    - Vice President Janet Leete
    - Secretary Linda Blevins
    - Treasurer Michael Hoover
  - Board Committees:
    - Finance:
      - Ken Kuzma
    - Nominating:
      - Cheri Stephens
    - Communications:
      - Pam Duff
    - Community & Youth:
      - Kathleen Saladin
    - Tennis:
      - Dick Delio
    - Fitness:
      - Wilbert Brown

3.7 Report of the General Manager:

A. September Financials

In September, we collected $70,188 in current year lot assessments, for a total of 84.7% in collected lot assessments billed. The delinquency rate as of September 30 is 3.7%, down from 4.5% in August due to the collection of outstanding quarterly payments. Notice of a public auction of delinquent...
properties that have exhausted due process appears in the October 31, 2014 Lake Currents.
The September 30 summary Operation Center Income Statement is showing a current net positive variance of $174,718. Golf, Pools and Fareways operations continue to show the largest negative variances, with the Clubhouse and Roads showing the highest positive variances when compared to budget.

B. Lakes Management Report
As of October 24, replacement of the sluice gates with knife gates at both dams was completed. All LMIP projects have been completed for 2014 and an updated LMIP will be ready for the Board to review at their January 3, 2015 meeting.

C. Other Business
Trees and shrubs have been planted at the lower level Clubhouse parking lot. A concrete ramp has been installed at the nearby Information Kiosk to facilitate member access. Six senior staff participated in a two-day project management class at Germanna Community College in October. The Roads Crew will be working to construct a wider asphalt shoulder on the curve on Seven Pines Drive to improve road safety. Fareways’ “Simply Dinner” one-entrée meals have enticed 80-100 guests on their first two dinner nights in October. This dinner offering is scheduled to continue through December. A Volunteer Day for grounds clean-up was scheduled at the Golf Course on October 30.

3.8 Committee Reports. There were no reports.

4. Member Comments on Business Agenda: One member felt the hand-out summarizing LOWA’s employee health care plan lacked sufficient information and was confusing.

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5. UNFINISHED BUSINESS
5.1 Consideration of Publishing in Lake Currents Proposed Amendments to LOWA Regulations Concerning Deactivation of Barcodes for Non-payment of Annual Assessment and Other Amounts Due the Association after 60 days delinquency.

Motion by Zwickl, passed unanimously, that the Board publish in the next edition of Lake Currents proposed amendments to LOWA Regulations concerning deactivation of barcodes for nonpayment of the Annual Assessment and other amounts due the Association after 60 days.

5.2 Consideration of Modifying the Employee Health Insurance Plan for November 1, 2014 to October 31, 2015.

Motion by Zwickl, passed unanimously, that the Board modify the Employee Health Insurance Plan for November 1, 2014 through October 31, 2015 by eliminating the Health-Keepers High Deductible option and reinstating the Keycare PPO Option.

6. NEW BUSINESS
6.1 Consideration of Amending the Maintenance and Ecology Committee Charter.

Motion by Zwickl that the Board approve the proposed amendments to the Maintenance and Ecology Charter as recommended by the Maintenance and Ecology Committee. Following discussion, the Board unanimously approved wording changes to the Section III title, replacing “Nominating Committee” with “M & E Committee,” and changed “replacement expenditures” to “replacement projects” in Item II.7.

Vote on the original motion as amended passed unanimously.

7. Member General Comments
Two members asked for additional clarification of the Employee Health Insurance premium chart. One member requested more details on the types, costs, and level of participation of employees relative to staff training classes.

8. Scheduled Meetings:
Board Executive Session: Thursday, November 6, 2014, 8 AM to 10 AM in the Clubhouse.
Board Retreat: Thursday, November 6, 2014 at 2 PM in the Clubhouse.
Annual Committee Chair Orientation: Thursday, November 6, 2014 at 10 AM in the Clubhouse.
Board Retreat: Thursday, November 6, 2014 at 2 PM at the Clubhouse.
Dinner Meeting with Orange County Board of Supervisors: Wednesday, November 12, 2014 at 5:30 PM in the Clubhouse.
Regular Board of Directors Meeting and Workshop: Wednesday, November 19, 2014 at 2 PM in the Community Center.
Regular Board of Directors Meeting: Wednesday, December 10, 2014 in the Community Center. Open Session: 7 PM.

9. Adjournment. There being no further business, motion by Goodwin, passed unanimously, to adjourn the meeting at 11:07 AM.

Louisa Rucker, LOWA Secretary

Lake Currents
November 14, 2014

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Lake Currents           November 14, 2014

LOW Community

The Lake of the Woods Democratic Club
by Kerry Sipe, Publicity

“We hold these truths to be self-evident: that all men and women are created equal; that they are endowed by their Creator with certain inalienable rights…”

-- Declaration of Sentiments Seneca Falls, N.Y., Convention 1848

The nationwide movement to make women the equal of men in all aspects of public life began in Seneca Falls, N.Y. in 1848 and continues today with renewed interest in the Equal Rights Amendment to the Constitution. The Lake of the Woods Democratic Club will review the history of the Women’s Suffrage Movement at its meeting at 1:30 PM, Thursday, November 20 in the LOW Community Center. Club member Diane Sibley will lead the program. There will be a short film, discussion and refreshments. Everyone is invited to participate, regardless of political affiliation. More information is available at the club’s website at lowdemocrats.org.

Busy Fall for Lake Authors Club
by Julie Phend, Publicity Chairman

Lake Authors Club has had a busy fall filled with fun events. After the large turnout for Wilderness Friends of the Library Local Authors Book Fair, Lake Authors again partnered with Riverside Writers to bring new books and new authors to the LOW community, presented at the Clubhouse on October 19. On November 1, five members of the club appeared at Salem Church Library in Fredericksburg. As always, readers enjoyed the opportunity to engage with published authors.

Look for the Lake Authors next at Christkindlmarkt, December 6, at the Community Center, where you can buy signed and personalized books for Christmas giving.

Stage Alive! It’s SAXsational
by Karen Kovarik, Subscription Chairman

At 7:30 PM on Thursday, November 20, the stage of Eastern View High School will come alive with the mellow sounds of the saxophone. Stage Alive! presents Rob Verdi in his show “SAXsational.” From Benny Goodman’s Orchestra to Boots Randolph, the sax enjoys a range from sultry to jazzy and beyond. Rob Verdi will present the five decades of songs and artists that have shaped the saxophone. Rob has a unique collection of saxophones that will amaze as well as entertain you. This concert demonstrates our commitment to bringing a wide variety of excellent music to Culpeper. SAXsational is as different from the Richmond Symphony and William Florian’s “Those Were the Days” as it can be, but we are confident it will be an evening you won’t soon forget.

Both season subscriptions ($55 per adult, $10 child), and single tickets ($25) are available and may be purchased at the front desk that night, or phone 540-972-7866 by November 17 for advance purchase. Eastern View High School is handicapped accessible, and has ample free parking. For a sneak preview, swing along with me to www.stagealive.org.

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The Memorial Foundation of the Germanna Colonies in Virginia has applied for a Special Use Permit (SUP) to construct a new building to be used as a museum and library which will be open to the public. The proposed location is on Route 3 behind the existing Germanna Visitor’s Center. The Germanna Foundation commemorates the first organized settlement of Germans in colonial Virginia, brought here by Lt. Governor Spotswood in 1714-1717. The two story building will be used as a processing facility and repository for artifacts found during the archeological exploration of the Fort Germanna site located across Route 3 from the Visitor’s Center. It will also contain donated documents and publications in the library. There will be a small theater on the second floor for visitor viewing of short documentaries. This building is planned to become a tourist destination for the county and surrounding area.

The SUP was recommended by the Planning Departments, unanimously approved by the Planning Commission and will come before a Board of Supervisor public hearing on December 2. You can view the details of the Germanna project in the Planning Commission section of the county website. If you have comments about the SUP, you can contact me at the email address below.

The Supervisors are getting an early look at the FY2016 budget by examining the Capital Improvement Program (CIP) for the next fiscal year. In the past, the CIP has been the cash cow for keeping taxes low. We held off on buying the items we need to operate county government and that approach has led to significant problems, most evident in ambulances that have failed at critical times. The good news is that last year’s tax increase will be an important step in closing the fiscal gap. New standards for a radio communications system will require a costly upgrade. In addition, there are some limitations that should be corrected. The CIP should be in good shape for the upgrade in 2018 and the current 911 dispatch center has some serious limitations that should be corrected.

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ALL HOME IMPROVEMENTS, all flooring, decks, basement finishing, roofing, painting, bath and kitchen remodeling, powerwashing, house and garage cleanouts, additions, housebuilding. Have small backhoe for digging drain pipes and drain tiles. Licensed and insured. Call Jerry at 540-845-4215 for free estimates.

ANYTHING GRAVEL.

ARMITAGE PAINTING – Interior & exterior painting, power washing, deck staining, carpentry, drywall and plumbing. Tile and remodeling, and more. 540-672-2252.


BULKHEADS, DOCKS, Boat Slips, Ground Level Decks, and Beaches. Since 1993 we have provided quality, affordable services to our neighbors at LOW. We are licensed and fully insured. LOWA has contracted our services numerous times. We average over 2000-ft. of bulkhead replacement and many custom docks each year. See our work at the small marina. We build year round and don’t use any large, yard-destroying equipment in our work. Free estimates or second opinion. D&B Services Inc., 972-7361.


CARPENTRY/HANDYMAN Service and more! Call Ken 540-498-8542.


CNA with 10 YEARS EXPERIENCE, caring and compassionate. Available for light housekeeping, companionship, and private duty in home care or nursing home setting. Please contact Joyce at 540-854-6007 or jjoyd88@aol.com.

COMPUTER REPAIR (Tech Sense) - Inclusive technology support: virus removal, data recovery, smartphone & tablet, networking, backups and more. 540-656-7571. www.TechSense.tk. Email: Support@TechSense.tk.


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CRACK’S LANDSCAPING, LLC - Leaf Clean-up and Removal, Mulching, Tree work, Firewood, Bush Trimming, Gutter Cleaning, Sand/Gravel, Heavy Hauling, & lots more! Licensed and Insured. Ronnie Crack, 540-522-2334.


CRITTER’S LOVER’S Pet Service - “We love them so much that we will spoil them in our home as if they are on vacation!” $30 for a 24-hour period at our home. $10 per trip for walking and feeding at your home. Call 540-842-3415.


DEB’S DOGGIE DUTY Professional Dog Walking Service. Reasonable rates, professional care, and Absolute Reliable & Dependable Service. Call today to begin your pooches healthy routine, 540-940-1531.

DETAILING - Love your car again! 540-656-7571.

FATHER and SON HANDYMAN Service. LOW residents. You name it - We do it! 540-287-2358. 65 years combined experience.

FREE SAFETY INSPECTION and estimate on your deck, roof, dock and any portion of your home. Seekford and Sons Remodeling and Handyman Services. 540-498-6542.

GARAGE DOOR Service - Repair and Installation. Live locally offering low prices for quality work. 18 years experience. Call anytime 540-834-9994, 24-hour service available.

GARY’S HANDYMAN SERVICE Grass cutting, mulching, leaves, gutters, & pressure washing. Call 540-229-5959.

GUTTER CLEANING and Pressureless Housewashing. Same day service available. Call for free estimate. Redbeard’s Oddjobs, 540-322-9492, redbearddsodjobs@gmail.com.

GUTTER GUARDS, gutter cleaning and repairs. 30 years experience. LOW Home Owner. Kenny Skeen, 972-4328.

HANDYMAN PLUS - 2-Stage pressure washing, deck/dock staining, custom sheds, electrical & lighting, plumbing fixtures, carpentry, custom shelving, tile, snow removal, roof and gutter cleaning, gutter guards, yard clean-up, quality interior/exterior painting before the holidays, and more. Licensed contractor. Call Erich 972-2664 or 540-498-6207, 28 yr. LOW resident.

HANDYMAN SERVICES, carpentry, painting, powerwashing, and more. Friendly and affordable. Call Ken, 540-498-6542.

HELPING HAND with Compassionate Care. Where Professionalism with Compassion come first. Excellent references with 20 years experience in LOW. We provide services for you or your loved one in the comfort and safety of your home. A staff of medical professionals to provide care a few hours a day, a week, or 24 hours in the following areas: Alzheimers, dementia, personal, health, medication management, hospice, palliative, respite, pre-op, post-op & recovery, doctor visits, errands, meal preparation, light housekeeping. Tina Townsend 972-972-3064, c-540-842-7016, Nan2Noah1@ AOL.com.

HOME HEALTH CARE Aide CNA with 20 years experience caring for the elderly in LOW is currently available to take care of your loved one in your home. References are available upon request. Please call Mary Green at 540-854-7858.

HOME REPAIRS & UPGRADES Plumbing, electrical, drywall, painting, Upgrades, additions, kitchens, bathrooms. Small jobs welcome. 540-854-0800.

HOUSE CLEANING - I provide equipment and supplies. Call for estimate. Professional and experienced. 540-229-4828.

LAKESCAPES OF VIRGINIA, LLC - Lawns & Gardens. Design, installation, maintenance. Residential, commercial. Call Carlos Ortiz, 540-656-6005 or email: lakescapes.lle@gmail.com.

LANDSCAPING MULCH, double-shredded hardwood. Delivered on dump truck, 17 cu. yds. or 10 cu. yd. size loads. 540-419-8460.


LEAF PROBLEMS? We remove leaves, gutter debris, and administer insulin to diabetic dog in owner’s absence. Call Chuck/Gail, 972-2385.


MARY KAY COSMETICS - Call Nancy Bowles, 540-972-9593, senior discounts.

MOVING - DAVE THE MOVER LLC. 20 years experience. Local and distant. 540-229-9999. LOW.


PAINTING/HANDYMAN Services and more! Call Ken 540-498-0542.

POULTRY - Install new, repairs, clean mold and stains, seal and install skylights. Repair gutters. 540-972-9444.

SAND’S ERRAND SERVICE - Can’t get out to do your errands? I will do the running for you. Groceries, Drug Store, etc. Call 540-322-7926.

SERVICE UNLIMITED. Affordable plumbing, home repairs and service. Licensed and insured. Yearly Plumbing Program. LOW homeowner, 540-287-3984, 24 hours for emergency. SMALL HAUL. For that haul that nobody wants to pick up. 540-735-7977.


BOWFLEX POWER Pro Fitness equipment with leg attachment. Model 210 lb rod pack. $300. Call 972-2082.

FIREWOOD for SALE - All hardwood, $150/cord. 540-419-8460.

SEASONED OAK FIREWOOD for sale. $75 per pick up load; $150 full cord. Leave message 540-854-2425. Raymond Offer.

WANTED: LOW Resident to feed and administer insulin to diabetic dog in owner’s absence. Call Chuck/Gail, 972-2385.

SOFT WASH - Pressureless Housewashing. Same day service available. Call for free estimate. Redbeard’s Oddjobs, 540-322-9492, redbearddsodjobs@gmail.com.

SPRAY KILLER - We kill your weeds. Guarantee. 540-735-7977.

STAINING, custom sheds, electrical & fixtures, carpentry, painting, powerwashing, and more. Friendly and affordable. Call Ken, 540-498-6542.

SUBURBAN SAND & GRAVEL - Sand/Gravel, Heavy Hauling, & lots more! Licensed and Insured. Ronnie Crack, 540-522-2334.

SURE SHOT DRAIN & SEWER Services and more! Licensed and Insured. Ronnie Crack, 540-522-2334.

TEMP. RELIEVERS FOR YOUR HOME & CAR. Call 540-229-9999.

TMD SERVICES 540-207-0244.

TRANSPORTATION - We transport livestock. Call Carl 972-7361.

TREE REMOVAL & STUMP GRINDING. Call 540-322-9492.

Urine Control for Horses. Call 540-735-7977.

WANTED: LOW Resident to feed and administer insulin to diabetic dog in owner’s absence. Call Chuck/Gail, 972-2385.
24 LOW Community
Lake Currents           November 14, 2014
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Clean and ready and waiting for a new owner.

Lovely 3 bedroom, 3 1/2 bath home

*92’ Shoreline in a deep water cove

Kitchen, bath, hardwood floors, screened-in

Laundry in lower walk out level.

Price Improvement!  3597 sq.

Four Bedrooms!

Beautiful home with lots of upgrades!  3

**Gorgeous newly renovated kitchen, very

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Very large yard, with low deck. New windows and

*3 Bedroom 2 Bathroom Raised Rambler

*Fireplace

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Built in 2003 this home offers 4BR/3BA,

Garage and LOTS MORE!

Lovely 3 bedroom, 3 1/2 bath home

*Approx. 129 ft of shore line

With gas fireplace, living rm, office, den/ rm, breakfast room, silent kitchen or private
countertops, gas cooking and heat, master

Built in 2013, this lovely home will improve

Bedroom on main level has expansive lake views from most
rooms.

Simply upgrade Annette’s gallery

Perfection in every detail. Brazilian cherry

rooms, guanacaste kitchen, Open, bright and

Great Room has glowing hardwood

*61’ Of Waterfront

Watershed Lot!

*92’ Shoreline in a deep water cove

Lovely 3 bedroom, 3 1/2 bath home

*Open floor plan

Beautiful homeowner wanted

Sleeping room, hall bath and laundry, with
guests. Large wet bar in basement.

Orchard Farm model.

Large island in kitchen walk-out to screened

Cubby as a buffer All brick 3-bedroom

cost to170 separate lots.

Hardwood floors, fireplace, nearest new

and appliances. Very private.

Screened in porch, mud room

**Inlaw suite with 2nd kitchen and 2nd

*Prime Location

**New construction. Luxury level lakefront home

*Great room with glowing hardwood

**In-law suite with 2nd kitchen and 2nd

*Checkerboard model.

Price Improvement!  3597 sq.

Cubby as a buffer All brick 3-bedroom

cost to170 separate lots.

Hardwood floors, fireplace, nearest new

and appliances. Very private.

Screened in porch, mud room

**Inlaw suite with 2nd kitchen and 2nd

*Prime Location

Our Door Is Always Open & the Coffee Pot Is Always On!
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$219,000

$143,500

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