General Manager’s Column

Sweetbriar Pool Project Is A Go
by Phil Rodenberg

With a unanimous vote on Nov. 15, the Board of Directors awarded a construction contract to NVblu, Inc. of Chantilly, Virginia to completely remove and replace the cracked Sweetbriar Pool. The much-anticipated project moved to the permit/construction stage. Cracks along the floor of the circa 1998 pool were discovered by our pool contractor in May as the pool was being drained to prepare for the summer. NVblu will now contact Orange County to pull construction permits. We expect to see demolition work by early January.

Our target date to open the new pool is May 27, 2017, which is Memorial Day Saturday. The $912,210 project is funded with a combination of $531,639 in insurance proceeds, $317,837 in replacement reserve, as well as $62,734 in finished product. The new Sweetbriar main pool is designed to be highly durable. It will have the familiar competition lane look, but will have a few new features.

- 6 lanes, 25 meters (same)
- Zero-depth entry lane (new)
- 4-foot shallow end and 10-foot deep end (new)
- Shallow end orientation to the pool house (new)
- 3/4 meter diving board and mid-size slide at deep end (new)

The Sweetbriar wading pool gets replaced with a new nautilus-shaped wading pool with spray and tot slide features for your family’s youngsters.

The pool building, which we renovated in recent years, stays the same except NVblu will disassemble and remove all pump and filter equipment. NVblu will construct a small mechanical/storage building at the deep end (south end) to house the new pump and filter equipment and swim team equipment.

Big thank you’s go out to the membership for your patience and cooperation as we conducted all summer pool activities at the Clubhouse Pool; to the Board of Directors for leadership and funding approval; and to the GM working group that helped guide the design with expert input from our design team of RRMM/Lukemire Architects and Counselor-Hunsaker pool consultants. Serving on the working group are: Pools Committee Chair Marty Caldwell, former Pools Chair Ken Tillman, former Vice President Mike Pugliese, President Larry Morlan, and Facilities Director and project manager Jessie Graves. I want to acknowledge the contributions of Dave Heiser on the pool working group and other important management efforts such as the refurbished Fareways at the Woods Center. Dave recently left LOWA after serving as Assistant General Manager for 15 months. Dave brought his resort and golf country club management experience to the table along with a fresh, entrepreneurial spirit. I wish him well in his next business venture.

dwellingLive Launch. LOWA has delayed the launch of the replacement of the CapSure visitor management system with its corporate cousin dwellingLive until after Thanksgiving. Thanksgiving holiday is the second busiest period at the visitor lane, and we thought it best to wait until early December to change systems. I encourage you to download the dwellingLive app in anticipation of receiving a letter from LOWA and dL with your account access information. dwellingLive offers members the ability to manage their scheduled guests 24 hours a day. LOWA prefers members use the online dwellingLive rather than calling Security to schedule a guest. This self-scheduling helps make for a smoother guest check-in experience, and allows our access control officers to spend more time screening residential visitors and contractors.

I wish you all a Happy Thanksgiving. I am thankful for my family, friends, and the wonderful dedicated men and women who serve as your Association Board and staff. Enjoy!

The new six lane lap pool at Sweetbriar will look similar to this and will have a zero entry ramp, diving board and slide.

LOWA Roads Crew have begun leaf pickup from roadside ditches
Members have three options and one restriction.

You or a contractor can bag them and haul them to 9.9 maintenance area.

You can mult them.

You can “leaf” them be.

But, you cannot rake them into ditches. This is bad for the lakes and can result in a summons.


Index

President’s Letter  2
Board Agenda  2-3
Financials  4-6
General Manager’s Column  1
Association News  3-6
Calendar  7-8, 13
Viewpoints  14
Orange County News  17
Classifieds  18-19

Reminders

Nov. 25-26
LOWA Offices Closed

Nov. 30
Special LOWA Board Meeting-Facilitated BOD Discussion with RRMM/Lukemire Architects on the Future of Clubhouse Pool/ Fitness Center Complex Community Center, 4-7 PM

Dec. 3
Christkindlmarkt
9 AM-3 PM, Community Center

Dec. 4
LOWA Member Holiday Party
1-4 PM, Clubhouse

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

Security at Front Gate
Info: 972-2210 or 972-2020 or use CapSure lakeofthewoods.capSure.com
President’s Letter
by Larry Morlan

"Coming together is a beginning; keeping together is progress; working together is success." -Henry Ford

I want to thank the Orange County Board of Supervisors for holding one of their regular meetings at the Clubhouse Nov. 9. This provided the opportunity for members to see and visit with our supervisors. The presentation that night by Zann Nelson on historical aspects of the Germanna Wilderness area was very informative and the information will be on the Orange County website shortly. We also learned from the county attorney that a new process has been put in place that will require two public hearings before permission is given for any more "big bang" fireworks by the Pyrotechnic Arts Guild.

Our own Civil War Study group and the 'Tiques chapter of Questors is also planning an educational focus for the fall. "The Apperson Family" is the theme and it is being planned to draw on the Ad Hoc Committee Report Presented at the August 6, 2016 Board of Directors Meeting to advance Board Goal #3, "Review plans, examine site issues, explore covered pool, and explore more affordable options for the Clubhouse Pool/Fitness Center/Outdoor Recreation Complex.”

AGENDA (Tentative)
Lake of the Woods Association, Inc.
Special Board of Directors Meeting
Facilitated BOD Discussion with RRMM/Lukmire Architects on the Future of Clubhouse Pool/Fitness Center/Outdoor Recreation Complex
Community Center, November 30, 2016

5 PM CALL TO ORDER
1. OPEN SESSION
1.1 Pledge of Allegiance
1.2 Approval of Agenda
1.3 Discussion of the Future of Clubhouse Pool/Fitness Center/Outdoor Recreation Complex
Architect Greg Lukmire will facilitate a discussion among Board Members who will draw on the Ad Hoc Committee Report Presented at the July 19, 2016 Board of Directors Meeting and the Lukmire Project Final Report Presented at the August 6, 2016 Board of Directors Meeting to advance Board Goal #3, "Review plans, examine site issues, explore covered pool, and explore more affordable options for the Clubhouse Pool/Fitness Center/Outdoor Recreation Complex.”

2. MEMBER COMMENTS
3. ADJOURNMENT

The views expressed in guest articles and paid advertisements represent the opinions of authors and advertisers and do not necessarily reflect the views of Lake of the Woods Association, Inc. Call the communications office at 540-972-2278 for details about classified and display advertisements which must be prepaid (unless other arrangements are made). POSTMASTER: Send address changes to LOWA, Inc., 102 Lakeview Pkwy, Locust Grove, VA 22508
Thanksgiving Dinner at the Clubhouse is truly our biggest sit-down dinner event of the year. We will feed close to 350 people their holiday feast and then we’ll do the cleaning up! Thanksgiving is one of my favorite events at the Clubhouse with many families getting together and enjoying each other’s company and fellowship. It’s a true honor to be part of people’s holiday celebration.

This reminds me of our annual Toy Drive for Orange County. Years ago we made the decision to donate our toys locally, in our own neighborhood, to needy families. Thanks to your generosity, this annual toy drive is a huge success and gets much deserved Christmas gifts into the hands of many needy children. You can drop your donation off at the Clubhouse anytime during operating hours.

New Year’s Eve is just about sold out. By the time you read this there may be a waiting list. Please call us as soon as you can, before it fills up.

Our Association Holiday Party will be held Sunday, Dec. 4 from 1-4 PM. This is a wonderful event to come out and meet your neighbors and wish everyone Happy Holidays. It’s a complimentary buffet of delicious food served up by our staff. As always, we ask you bring a non-perishable food donation for our annual Orange County Food Drive. Food donations can be made at anytime here at the Clubhouse.

This reminds me of our annual Toy Drive for Orange County. Years ago we made the decision to donate our toys locally, in our own neighborhood, to needy families. Thanks to your generosity, this annual toy drive is a huge success and gets much deserved Christmas gifts into the hands of many needy children. You can drop your donation off at the Clubhouse anytime during operating hours.

New Year’s Eve is just about sold out. By the time you read this there may be a waiting list, so please call to get a reservation. This year we are having Bob Carroll from our local radio station. It is looking like quite a party to ring in the New Year!

We will be closed Christmas Eve and Christmas Day this year so our staff can enjoy the holidays with their families. We will also be closed Jan. 1 through sometime in January. Our sprinkler system here at the Clubhouse is being replaced during that time. We’ll do a little sprucing up and be back before you know it.

So many events, and with everyone’s families visiting it is a fun and busy time at the Clubhouse. Please come see us and I wish you all the best for the holidays!

Lake of the Woods Association, Inc.
Schedule for Presentation of 2017-2018 Budget to
Finance and Planning Committees
All held at the Community Center

<table>
<thead>
<tr>
<th>Department</th>
<th>Tuesday 12/6/2015</th>
<th>Wednesday 12/7/2015</th>
<th>Thursday 12/8/2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overview</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Fee Schedule</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Administration</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Security</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pools</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fitness</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>General Maintenance</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Roads</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grounds</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Environmental Resources</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Equestrian</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Communications</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Community Activities</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clubhouse</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Golf-Pro Shop</td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Golf-Maintenance</td>
<td></td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Golf-Fareways</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Capital Plan</td>
<td>X</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Lake Currents Holiday/Winter Schedule

Lake Currents will publish one issue per month for December, January and February. The publication dates will be Dec. 9 (Nov. 28 deadline for submissions), Jan. 20 (Jan. 9 deadline) and Feb. 17 (Feb. 6 deadline). The normal twice-per-month publication schedule will resume next year with the March 3 issue.

Please Join Us at the Clubhouse for the
Member Holiday Party
Sunday, December 4
1 PM - 4 PM

Lake Currents
November 25, 2016
Board Approves Limited Non-Member Access to Golf Course and Fareways

On Nov. 15, the board voted to approve Administrative Resolution 2016-9, to allow limited non-member access to the golf course and Fareways Café after considering Golf Committee and management input on how to increase daily rounds of our under-utilized course. This resolution is effective immediately. The resolution sets access and play rules as follows:

**Definition**

For purposes of this administrative resolution, the term “Non-Member” shall mean individuals other than LOWA members and their families and invited guests, and tenants and their families and invited guests.

**Section 1: Golf Membership Groups**

1. Virginia State Golf Association (VSGA) VIP Golf Cardholders shall have access and play as previously established by the Board in Administrative Resolution 2016-6 and 2016-7.

2. Tee Time Cardholders (formerly Lung Card) and Military Tee Time Cardholders shall have access and play at rates and times equal to those provided VSGA Cardholders.

3. No tee times before 10:30 AM for cardholders, unless the LOWA Golf Professional approves use of open tee times.

4. Cardholders may make tee times up to seven days in advance.

**Section 2: Sponsored Groups and Tournaments**

1. The Board hereby delegates to the LOWA Golf Professional the ability to market, negotiate and arrange for access by sponsored groups and tournaments. Such negotiated terms, conditions, fees and limitations shall preserve member/invited guest play of the Golf Course.

2. Sponsored Groups and Tournaments may include but not be limited to affinity groups, senior leagues, charity benefits, fraternal organizations, business groups, and individual businesses.

**Section 3: Reciprocal Agreements With Other Golf Clubs**

LOWA Management is authorized to negotiate and present reciprocal agreements of benefit to LOW Golf Club Members to the Board for approval at any time.

**Section 4: Non-Member Individual Golfers**

1. Players without a LOWA Member sponsor must pre-book tee times through the LOWA Pro Shop.

2. Players making tee times must provide a primary contact phone number and name.

3. Players may reserve tee times up to 5 days in advance.

4. No tee times before 10:30 AM daily, unless the LOWA Golf Professional approves of open tee times.

5. Players requesting tee times for more than two foursomes (8 players) will require the approval of the General Manager, or his designee(s).

6. The General Manager may approve exceptions to these rules.

Non-Member Golfers will be checked in and processed through Security according to LOWA Regulation II entrance procedures.

The Board shall review the effectiveness of these rules once a year.

**Leaf Disposal at LOW**

by Jessie Graves, Director of Facilities, LOWA

The Maintenance Department has begun the long process of vacuuming leaves that naturally fall into the roadside ditches and common areas; this is a long, slow process and will take some time. LOWA owns two leaf vacuums; one unit is assigned to the Grounds Crew for parks, Clubhouse Point, and other common areas.

The second unit is assigned to the Roads Crew for roadside ditch cleaning, with emphasis placed on areas directly affecting the health of the lakes such as Section 13, Lakeview Parkway, and interior sections of Lakeview Parkway. The Maintenance Department strives to clean all the ditches in LOW at least once per year.

There are approximately 100 miles of roadside ditches, so your patience and cooperation throughout this process is greatly appreciated.

Regulation V.E.1 prohibits residents from disposing of leaves and/or yard debris into the roadside ditches; doing so can result in a potential fine.

Maintenance Department would also like to remind residents that LOW has a leaf drop-off area located at Nine Point Nine adjacent to the Campground in section 12. This is a service that the Association provides to its residents for disposal of leaves, so they do not end up in the drainage system, causing driveway culverts and ditches to become plugged. Leaves will fall into the drainage system and because of that, the Association vacuums the leaves that naturally fall into the ditches. When dropping off leaves at Nine Point Nine please be aware of the signs and remove all leaves from bags.

Additionally, driveway culverts are owned by the homeowner. Therefore, it is the responsibility of the homeowner to keep their driveway culvert clean to allow storm water runoff to flow freely. LOWA commends those residents who dispose of their leaves appropriately. LOWA appreciates all that residents can do to keep LOW beautiful and safe.

**Treasurer’s Report**

by JoAnn Zwickl, Treasurer, LOWA Board of Directors

Fall is finally in the air and winter is right around the corner. Thanksgiving and Christmas are upon us with family visits and holiday activities on all of our agendas. Yes, it is an exciting time of the year at Lake of the Woods.

The October year-to-date financial statements are included in this issue of Lake Currents and our financial position is strong. Operating Cash stands at $3,733,509 and Repair and Reserve, which is primarily available to support the Capital Spending Plan for the fiscal year stands at $2,865,403, so we are well positioned to complete our Repair and Replacement Capital Spending Plan of $1,301,432 for this fiscal year. In addition we are well-positioned to fund the rebuilding of the Sweetbriar Pool by using Insurance Proceeds of $351,639; $317,837 from the Replacement Reserve, and $62,734 from New Construction and Renovation funds such that we expect the new pool to be open by Memorial Day weekend.

Our assessment collection efforts remain strong as we have collected 88.2 percent of the assessment billings for the year through October, and we expect to have a strong finish in the collections area for the last half of the year. Our delinquency rate for the two prior fiscal years has been 1.7 percent, which is considered very strong for home owners associations.

We continually work with members who have unforeseen difficulties in making assessment payments in compliance with the payment schedule they have adopted; so members, please call the Finance Department and communicate with them if you have issues and they will work to assist you in remaining current with your account.

The new board is now seated (finally) as we had to hold a special election to deal with an unforeseen issue regarding the eligibility of a candidate. Thank goodness that is behind us now and we welcome four new members to the board. As always, the board has set an aggressive list of goals they want to achieve, so we look forward to moving through this board year and continuing to strengthen our community.

Management and staff have been immersed in the budget process these last couple months and the general manager will publish the first draft of the proposed budget before Thanksgiving. The budget presentation to the joint Finance and Planning Committees will take place in the Community Center on Tuesday, Wednesday and Thursday, Dec. 6, 7, and 8. I invite all members to come and participate. Check the presentation schedule in Lake Currents and join the process. It is quite detailed and I’m sure members will come away with an appreciation for the amount of work that goes into our budget process by management, staff, committee members and the board.

Copies of the unaudited financial statements for the first half of the year are available in the Reading Room at the Holcomb Building for review during normal business hours by members at their convenience. By all means review the statements published in this issue of Lake Currents and ask questions. We desire that all members be well informed about the financial status of the association.
Lake of the Woods Association, Inc.  
Statement of Revenue and Expense  
(UNAUDITED)  
October 31, 2016

<table>
<thead>
<tr>
<th>Revenue</th>
<th>YTD Actual</th>
<th>YTD Budget</th>
<th>Prior YTD Actual</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assessment Revenue</td>
<td>Operating Assessment 2,122,838</td>
<td>2,122,838</td>
<td>2,088,594</td>
</tr>
<tr>
<td></td>
<td>Contribution to Reserves 728,682</td>
<td>728,682</td>
<td>708,256</td>
</tr>
<tr>
<td></td>
<td>Bad Debts (32,500)</td>
<td>(32,500)</td>
<td>(47,957)</td>
</tr>
<tr>
<td>Total Assessment Revenue</td>
<td>2,819,020</td>
<td>2,819,020</td>
<td>2,748,892</td>
</tr>
<tr>
<td>Operations Center Revenue</td>
<td>Administration 157,504</td>
<td>150,925</td>
<td>157,707</td>
</tr>
<tr>
<td></td>
<td>Tenant fees 208,693</td>
<td>240,300</td>
<td>198,949</td>
</tr>
<tr>
<td></td>
<td>New Construction and Renovation Fees 199,728</td>
<td>25,000</td>
<td>238,725</td>
</tr>
<tr>
<td></td>
<td>Security 24,430</td>
<td>27,500</td>
<td>22,350</td>
</tr>
<tr>
<td></td>
<td>Communications 62,852</td>
<td>80,320</td>
<td>65,112</td>
</tr>
<tr>
<td></td>
<td>Fitness 30,995</td>
<td>40,000</td>
<td>30,781</td>
</tr>
<tr>
<td></td>
<td>Equestrian 59,650</td>
<td>55,675</td>
<td>61,457</td>
</tr>
<tr>
<td></td>
<td>Environmental Resources 228,097</td>
<td>253,766</td>
<td>244,246</td>
</tr>
<tr>
<td></td>
<td>Pools 8,834</td>
<td>12,000</td>
<td>11,938</td>
</tr>
<tr>
<td></td>
<td>Community Activities 25,104</td>
<td>18,407</td>
<td>17,555</td>
</tr>
<tr>
<td></td>
<td>Clubhouse 711,187</td>
<td>677,274</td>
<td>742,758</td>
</tr>
<tr>
<td></td>
<td>Fareways 169,463</td>
<td>173,000</td>
<td>122,870</td>
</tr>
<tr>
<td></td>
<td>Golf Operations 259,122</td>
<td>323,025</td>
<td>320,291</td>
</tr>
<tr>
<td></td>
<td>General Maintenance 1,373</td>
<td>375</td>
<td>4,476</td>
</tr>
<tr>
<td></td>
<td>Roads 18,262</td>
<td>1,875</td>
<td>4,808</td>
</tr>
<tr>
<td></td>
<td>Total Operating Revenue $4,884,672</td>
<td>$4,878,461</td>
<td>$4,995,607</td>
</tr>
</tbody>
</table>

Lake of the Woods Association, Inc.  
Reserve Analysis FY 2016/2017

<table>
<thead>
<tr>
<th>Reserve</th>
<th>YTD 2016-17</th>
<th>New Construction and Renovation Fees</th>
<th>Total Reserve</th>
</tr>
</thead>
<tbody>
<tr>
<td>Repair and Replacement</td>
<td>1,714,452</td>
<td>82,090</td>
<td>102,428</td>
</tr>
<tr>
<td>New Assets and Improvements</td>
<td>1,329,364</td>
<td>110,000</td>
<td>18,000</td>
</tr>
<tr>
<td>Contingency</td>
<td>8,384</td>
<td>396</td>
<td>318</td>
</tr>
<tr>
<td></td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>YTD Interest</td>
<td>199,728</td>
<td>198,949</td>
<td></td>
</tr>
<tr>
<td>YTD NCR Fees</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>YTD Expenditures</td>
<td>(488,493)</td>
<td>(95,008)</td>
<td>(20,000)</td>
</tr>
<tr>
<td>YTD Transfers</td>
<td>301,696</td>
<td>-</td>
<td>(351,696)</td>
</tr>
<tr>
<td>10/31/16 Balance</td>
<td>2,865,403</td>
<td>97,477</td>
<td>100,746</td>
</tr>
</tbody>
</table>
Lake of the Woods Association, Inc.
Key Measures
2nd Quarter YTD
October 31, 2016

Balance Sheet Key Measures

<table>
<thead>
<tr>
<th>10/31/2016</th>
<th>10/31/2015</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cash &amp; Cash Equivalents - Operating</strong></td>
<td><strong>$1,733,509</strong></td>
</tr>
</tbody>
</table>

Delinquencies (FY 16-17) as of Oct 31, 2016:

<table>
<thead>
<tr>
<th>% Collected to Date</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>95.3%</td>
<td>$5,664,874</td>
</tr>
</tbody>
</table>

Receivables - Current (Annual / Quarterly):

| 2.1% | $558,317 |

Receivables - Delinquent (Current Year) -

| 1.7% | $117,126 |

* Estimate 2% for year

Total Assessment

<table>
<thead>
<tr>
<th>% Billing</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.1%</td>
<td>$5,929,595</td>
</tr>
</tbody>
</table>

Delinquency Rate FY16-17 (as of Oct 31)

| 1.7% | $5,553,698 |

Delinquency Rate FY15-16

| 1.7% | $5,508,550 |

Lake of the Woods Association, Inc.
Summary, Operation Center Income Statement Comparative to Budget (Includes Depreciation in Administration)
Year to Date at October 31, 2016 (UNAUDITED)

<table>
<thead>
<tr>
<th>May 2016 - Oct 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>AMENITY REVENUE</strong></td>
</tr>
<tr>
<td><strong>2016</strong></td>
</tr>
<tr>
<td><strong>Revenue</strong></td>
</tr>
<tr>
<td><strong>Expense</strong></td>
</tr>
<tr>
<td><strong>Net Income</strong></td>
</tr>
</tbody>
</table>

Revenue:

<table>
<thead>
<tr>
<th>May 2016 - Oct 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Golf Operations</strong></td>
</tr>
<tr>
<td><strong>Rounds of Golf Played</strong></td>
</tr>
<tr>
<td><strong>Daily Greens Fee Revenue</strong></td>
</tr>
<tr>
<td><strong>Daily Cart Fee Revenue</strong></td>
</tr>
<tr>
<td><strong>Annual Memberships</strong></td>
</tr>
<tr>
<td><strong>Merchandise Sales</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>May 2016 - Oct 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Clubhouse</strong></td>
</tr>
<tr>
<td><strong>Events Revenue</strong></td>
</tr>
<tr>
<td><strong>Total Revenue</strong></td>
</tr>
<tr>
<td><strong>Total Expense</strong></td>
</tr>
<tr>
<td><strong>Net Surplus (Deficit)</strong></td>
</tr>
</tbody>
</table>

Lake of the Woods Association, Inc.
Key Measures
2nd Quarter YTD
October 31, 2016

Income Statement Key Measures

<table>
<thead>
<tr>
<th>May 2016 - Oct 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>AMENITY EXPENSES</strong></td>
</tr>
<tr>
<td><strong>2016</strong></td>
</tr>
<tr>
<td><strong>Expense</strong></td>
</tr>
<tr>
<td><strong>Variances</strong></td>
</tr>
</tbody>
</table>

Expense:

<table>
<thead>
<tr>
<th>May 2016 - Oct 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Golf Operations</strong></td>
</tr>
<tr>
<td><strong>Salaries &amp; Benefits</strong></td>
</tr>
<tr>
<td><strong>Bad Debt</strong></td>
</tr>
<tr>
<td><strong>Grounds</strong></td>
</tr>
<tr>
<td><strong>Equestrian</strong></td>
</tr>
<tr>
<td><strong>Community Activities</strong></td>
</tr>
</tbody>
</table>

Key:
Numbers represented as positive or (+$xxK) reflect a positive variance to budget
Numbers represented as negative or (-$xxK) reflect a negative variance to budget
November 25 ~ 27
Friday  Prime Rib or Italian Meatball Penne or Chef Special
Saturday Prime Rib or Mahi Tacos or Chef Special
Sunday Country Fried Chicken

November 30 ~ December 4
Wednesday Tuscan Chicken or Shrimp & Pasta
Thursday Teriyaki Beef & Broccoli Stir Fry or Flat Iron Steak
Friday Prime Rib or Bone-in Pork Chop or Chef Special
Saturday Prime Rib or Liver & Onions or Chef Special
Sunday Association Party. No Dinner Service

December 7 ~ 11
Wednesday Coconut Crusted Chicken or Chili Mac
Thursday Crab Stuffed Ficounder or Portobello Chicken Florentine
Friday Prime Rib or Blackened Tuna Steak or Chef Special
Saturday Prime Rib or Pecan Crusted Trout or Chef Special
Sunday Seafood Scampi

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/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.

Program Schedule

Channel 18
Channel 18 is available to Comcast Cable subscribers. Watch for new Amenity Infomercials at the end of most programming.
- Icon indicates videos available to be viewed at LOWA.org, after logging in.

November 28-December 1, 2016

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>6 AM</td>
<td>CC</td>
<td>Community Center</td>
</tr>
<tr>
<td>12 PM</td>
<td>CCCR</td>
<td>Community Center Classroom</td>
</tr>
<tr>
<td>6 PM</td>
<td>CR</td>
<td>Community Center Craft Room</td>
</tr>
<tr>
<td>12 AM</td>
<td>CH</td>
<td>Clubhouse</td>
</tr>
<tr>
<td>9 AM</td>
<td>CHGH</td>
<td>Clubhouse Great Hall</td>
</tr>
<tr>
<td>3 PM</td>
<td>CHPR</td>
<td>Clubhouse President’s Room</td>
</tr>
<tr>
<td>9 PM</td>
<td>EO</td>
<td>Equestrian Center</td>
</tr>
<tr>
<td>3 AM</td>
<td>HF</td>
<td>Hollyfield Park</td>
</tr>
<tr>
<td>6 AM</td>
<td>LGES</td>
<td>Locust Grove Elementary School (Rt. 20)</td>
</tr>
<tr>
<td>10 AM</td>
<td>LLCH</td>
<td>Lower Level Clubhouse</td>
</tr>
<tr>
<td>4 PM</td>
<td>LOWC</td>
<td>LOW Church</td>
</tr>
<tr>
<td>10 AM</td>
<td>MCR</td>
<td>Maintenance Conference Room</td>
</tr>
<tr>
<td>12 AM</td>
<td>RR</td>
<td>Holcomb Building Reading Room</td>
</tr>
<tr>
<td>6 PM</td>
<td>SB</td>
<td>Sweetbriar Park</td>
</tr>
<tr>
<td>10 PM</td>
<td>ULH</td>
<td>Upper Level Holcomb</td>
</tr>
<tr>
<td>12 AM</td>
<td>WC</td>
<td>Woods Center</td>
</tr>
</tbody>
</table>

November 28-December 1, 2016

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
<th>Details</th>
</tr>
</thead>
</table>
| 6 AM | LOWA Regular Board of Directors Meeting (Nov. 15) (2:30) | Channel 18 is available to Comcast Cable subscribers.
| 12 PM | Orange County Board of Supervisors Meeting (Nov. 9) (1:15) | Annual Meeting in Lake of the Woods
| 6 PM | Holiday Tips from the Pro – Rea Hargraves, LOW PGA Pro (1:10) |
| 8:30 AM | LOW AARP Chapter Presentation (Nov. 21) (1:00) | “What Secrets Lie Buried at Fort Germanna?” Eric Larsen, Germanna Foundation Archeologist
| 10:30 AM | 12 AM | LOW Civic Club Presentation (Nov. 16) (1:00) |
| 6 AM | “This is LOWLINC” Mary Jane Atwater, LOWLINC |
| 10 AM | “This is TRIAD” Janet Shiflett, TRIAD Coordinator |
| 6 PM | Holiday Tips from the Pro: Rea Hargraves, PGA Pro (1:10) |
| 10 PM | Real Virginia – Early December Report (1:30) |
| 8 AM | 12 PM | 8 PM | 12 AM |

December 2-8, 2016

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>6 AM</td>
<td>Investment: 11/28, 1 PM, CC Treasurer Mtg. to follow Communications: 11/30, 3 PM, WC ECC: 12/1, 8:30 AM, WC 50th Anniversary Ad Hoc: 12/5, 1:30 PM, CC</td>
<td></td>
</tr>
<tr>
<td>12 PM</td>
<td>Finance: 12/5, 7 PM, CC Topic: To discuss Fiscal 2017-18 proposed operating and capital budgets.</td>
<td></td>
</tr>
<tr>
<td>3 PM</td>
<td>Fitness: 12/6, 4 PM, CC Safety/Security: 12/7, 3 PM, WC Community/Youth: 12/12, 7 PM, WC External Affairs: 12/12, 7 PM, CC Equestrian: 12/13, 1:30 PM, CC</td>
<td></td>
</tr>
</tbody>
</table>

Meet with Board Secretary Jennifer Zukowski Mondays, 9-10 AM, Fareways Café at the Woods Center

Special LOWA Board Meeting Facilitated BOD Discussion with RRMM/Lukemire Architects on the Future of Clubhouse Pool/Fitness Center Complex Wednesday, Nov. 30, 4-7 PM, CC

LOWA Budget Presentations in Community Center Tuesday, Dec. 6 from 9 AM-5 PM Wednesday, Dec. 7 from 9 AM-5 PM Thursday, Dec. 8 from 9 AM-12 PM

LOWA Regular Board Meeting Wednesday, Dec. 14, 2 PM, CC

Committee Meetings: Visit LOWA.org, click on Administration tab, then Committees. Members are encouraged to attend. Meetings are subject to change; contact the Committee Chair for current information.

Investment: 11/28, 1 PM, CC Treasurer Mtg. to follow Communications: 11/30, 3 PM, WC ECC: 12/1, 8:30 AM, WC 50th Anniversary Ad Hoc: 12/5, 1:30 PM, CC |

FINANCE: 12/5, 7 PM, CC Topic: To discuss Fiscal 2017-18 proposed operating and capital budgets.

Fitness: 12/6, 4 PM, CC Safety/Security: 12/7, 3 PM, WC Community/Youth: 12/12, 7 PM, WC External Affairs: 12/12, 7 PM, CC Equestrian: 12/13, 1:30 PM, CC

Promariner Repair
304 Main Street
King George, VA 22485
540-809-2500
promarinerepair@yahoo.com
www.promarineva.com

Serving LOW for Eight Years.

- Winterization
- Shrink Wrap
- Storage
- Sales
- Detailing, Upholstery, Carpet Replacement

We are insured and guarantee all our work.
Calendar of Events

**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>8:30-9:30 AM</td>
<td>M, W, F</td>
</tr>
<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</td>
<td>9 AM</td>
<td>TU, TH</td>
</tr>
<tr>
<td>Kayak Club</td>
<td>Edgemont Bch</td>
<td>7 PM</td>
<td>F</td>
</tr>
<tr>
<td>Pickleball Play</td>
<td>CC</td>
<td>9:30 AM-6 PM</td>
<td>M, W, TH, F</td>
</tr>
<tr>
<td>Praise &amp; Worship Dance</td>
<td>LOWC-WC</td>
<td>10 AM-12:30 PM</td>
<td>W, SA</td>
</tr>
<tr>
<td>Senior Softball</td>
<td>HF</td>
<td>9 AM</td>
<td>F</td>
</tr>
<tr>
<td>Square Dancers</td>
<td>LLCH</td>
<td>7:30-9:30 PM</td>
<td>2nd/4th/F</td>
</tr>
<tr>
<td>Square Dancers-Lords &amp; Ladies</td>
<td>LLCH</td>
<td>7:30-9:30 PM</td>
<td>1st/3rd/F</td>
</tr>
<tr>
<td>Stretch and Flex</td>
<td>LLCH</td>
<td>8:30-9:15 AM</td>
<td>M, W, F</td>
</tr>
<tr>
<td>Tae Kwon Do (8-11)</td>
<td>CC</td>
<td>7 PM</td>
<td>TU, TH</td>
</tr>
<tr>
<td>Tae Kwon Do (12-adult)</td>
<td>CC</td>
<td>8 PM</td>
<td>TU, TH</td>
</tr>
<tr>
<td>Tai Chi</td>
<td>CC</td>
<td>9:30-10:15 AM</td>
<td>M</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>W, SA</td>
</tr>
<tr>
<td>Water Fitness (seasonal)</td>
<td>CH Pool</td>
<td>11 AM</td>
<td>M, W, F</td>
</tr>
<tr>
<td>Yoga – Intermediate</td>
<td>CC</td>
<td>9-10:15 AM</td>
<td>W</td>
</tr>
<tr>
<td>Yoga – Beginner</td>
<td>CC</td>
<td>10:30-11:45 AM</td>
<td>W</td>
</tr>
<tr>
<td>Yoga – Evening</td>
<td>CC</td>
<td>6-7 PM</td>
<td>TU</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<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 M</td>
</tr>
<tr>
<td>Art for Fun</td>
<td>CC</td>
<td>1:30-3:30 PM</td>
<td>TH</td>
</tr>
<tr>
<td>Bridge, Sunday Duplicate</td>
<td>WC</td>
<td>7-9 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 AM-3 PM</td>
<td>W</td>
</tr>
<tr>
<td>Book Club</td>
<td>Wilderness Lib.</td>
<td>1 PM</td>
<td>W</td>
</tr>
<tr>
<td>Book Club at LOW</td>
<td>CC</td>
<td>7 PM</td>
<td>2nd W</td>
</tr>
<tr>
<td>Chess Club</td>
<td>Burger King</td>
<td>6:30-8:30 PM</td>
<td>2nd/4th/5th/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>LLCH</td>
<td>7 PM</td>
<td>2nd W</td>
</tr>
<tr>
<td>Civil War Study Group</td>
<td>LLCH</td>
<td>10:30 AM</td>
<td>4th F</td>
</tr>
<tr>
<td>Closet Quilters</td>
<td>CC</td>
<td>12:30-3 PM</td>
<td>TU</td>
</tr>
<tr>
<td>Coloring Book Club</td>
<td>CC</td>
<td>10 AM</td>
<td>F</td>
</tr>
<tr>
<td>Craft Group</td>
<td>LOWC</td>
<td>9:30-11:45 AM</td>
<td>TU</td>
</tr>
<tr>
<td>Democratic Club</td>
<td>CC</td>
<td>1:30 PM</td>
<td>3rd TH</td>
</tr>
<tr>
<td>Eclectic Book Club</td>
<td>Call for location</td>
<td>7:30 PM</td>
<td>Last W</td>
</tr>
<tr>
<td>Fire &amp; Rescue Auxiliary</td>
<td>CC</td>
<td>2 PM</td>
<td>2nd 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>CC</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 T</td>
</tr>
<tr>
<td>Knitting &amp; Crocheting</td>
<td>CC</td>
<td>10 AM</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 Flers R/C Club</td>
<td>CC</td>
<td>5-8 PM</td>
<td>3rd F</td>
</tr>
<tr>
<td>LOW Lioness Club</td>
<td>CH</td>
<td>6:30 PM</td>
<td>2nd TH</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>Movie Club</td>
<td>Packard Campus</td>
<td>varies</td>
<td>varies</td>
</tr>
<tr>
<td>Players, 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>CC</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>4th TU</td>
</tr>
</tbody>
</table>

*Please refer to meeting room location key on previous page*
dwellingleIVE
Visitor Management System
Coming to LOW!
by Roy Mayberry,
Financial Controller, LOWA

As many of you are aware, we have been working toward implementing a new visitor management system, dwellingleIVE. This was precipitated by two primary factors: consolidation of CapSure’s parent company with that of dwellingleIVE, and our need for a more robust and user-friendly online visitor management system. While we have completed the majority of our testing, there are a few minor items specific to our Association that we are receiving feedback on from the company to ensure a smooth rollout for all of our members.

A few items of note:
1. dwellingleIVE allows for passcode setup to verify a user requesting a guest to enter LOW. This is not required, but the Association highly recommends this feature to ensure your account is safe and secure.
2. All guest information will not transfer to the new system. This information will need to be entered into dwellingleIVE once we are live with the system.
3. dwellingleIVE is driven by property, not user. This allows a property owner to setup and manage individuals authorized to use the system, including tenants.

With these minor items outstanding and the impending holiday, we are looking at a release date the first week of December. Members will receive a letter describing how to setup your login. Keep a lookout for more information in the upcoming issue of Lake Currents.

LOWA recognized 15 staff members for their years of service on Nov. 17. Join us in celebrating their tenure. Thank you for your service.

Come sing Karaoke
Dec. 2 from 7-11 PM
Wear your ugly Christmas sweater!

Fareways has a new appearance and feel!
Call for takeout, 540.972.2216

Monday, Tuesday and Thursday: 8:30 AM to 9 PM
Wednesday, Friday and Saturday: 8:30 AM to 7 PM
Sunday: 8:30 AM to 6 PM

New Year’s Eve at the Clubhouse
Saturday, December 31, 2016
New Year’s Eve Extravaganza
MUSIC BY DJ BOB CARROLL
CASH BAR
8 PM - 12 MIDNIGHT
(No Children Please)

$50.00 per person
Includes Tax and Gratuities
Price Includes:
Heavy Hors d’Oeuvres
Coffee & Decadent Desserts
Midnight Count Down with Champagne Toast
Party Hats & Favors
RESERVE EARLY!!!
Non-Refundable ticket sales begin Nov. 2, 2016
Call Marianne, 972-2221
Seating will be Reservations Only

Five Years of Service
Left to right: Roy Nalley, Jr., Thomas Van Dyke, Faye Mohler, Daniel Smith, Timothy Oliver, Cherri Notarnicola, Phillip Rodenberg, Barbara Wagner, and Michael Margrave. Not present: Deborah Miller.

10-Years of Service
Joey Welsh and Lorri Trocchio

20-Years of Service
Dianne Carter and Tamy Halpin

15-Years of Service
Matthew McKenna

10-Years of Service

15-Years of Service

20-Years of Service

Five Years of Service

Photos by Melanie Parmelee
Thought’s From the Pro...  
by Rea Hargraves, PGA

Coming Events:
November 25  Pro Shop Black Friday 20 percent off Sale, 9 AM-noon
26  Sixth Annual Turkey Trot, starting at 8:30 AM
December 2  LGA Christmas Luncheon, Community Center, 11:30 AM
10  MGA Christmas Luncheon, Clubhouse, 11:30 AM
25  Christmas Holiday

On Nov. 26, we are hosting the 6th Annual Turkey Trot, a 2.47 mile walk/run around the front nine holes of the LOW golf course. Registration starts at 8 AM; the first 50 people registering will receive a LOWA notebook and pen. Please bring donations of non-perishable food items for the Wilderness Food Pantry. Once you finish the walk, you can receive 20 percent off your meal in Fareways Café. This walk is an opportunity to better yourself and help your community!

I look forward to seeing you on the course!

Fire & Rescue Fund Drive

132 New Donors
LOW Donations $85,654  788 Donors
Other $8,139  85 Donors
Total $93,793  873 Donors

If you would like to help support our Fire & Rescue teams, please contact Marguerite Schwab, president of the auxiliary at 972-3681

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

Thanks go out to our Childhelp Harvest Moon Dinner Dance and Silent Auction Sponsors and donors

Please support their businesses.

Divine Nails • Neibauer Dental Care
Lake of the Woods Marine • Keswick Hall Country Club
Fawn Lake Country Club • Lake of the Woods Golf Course,
Clearwater Grill • Old Busthead Brewing Co.
Steve Dresser Golf Academy • Kybecca Wine and Gourmet
Flavor on Main Restaurant • Country Club of Culpeper
Charles Kirksey, DDS • El Pino Mexican Restaurant
Massage Envy (Gainesville) • Riverside Dinner Theater
Grass Rootes Restaurant • Miller Farms Market
Meadows Golf Course • Rapidan Golf Course • @ the Carwash
The Flower Cottage • Bella J. Cucina • TrnT Tractor Repair
Stage Alive Theatre • Sedona Tap House • Suburban City Salon
MVP Awards • Mosquito Joe • Gemstone Creations • Orofino
Elaine Freeland Pottery • Carol Greeney Water Aerobics
Yoga with Phyllis Sarasin • Kathy Walters Creative Designs
Designs by Colby Keity • Brooke’s Stella & Dot
House Portraits and Quilts • Jane Guerin Flowers
Susan Geddes Ball Interior Design • Sweet Reasons Cupcakes

And thanks, also, to the many individuals for their generosity and creativity for the love of a child.
Apperson Family Historical Panel Unveiled
by Craig Rains, Civil War Study Group

An interpretive panel depicting the legacy of the Apperson family and its connection to Lake of the Woods was unveiled at a ceremony at the Edgemont Circle beach Nov. 7. More than 30 family members, friends, and LOWA officials attend the event.

Drema Apperson Kidd spoke for the family, expressing appreciation for the panel, and noting that “history is more than old dead stuff.”

LOWA general manager Phil Rodenberg said projects such as this panel provide a sense of history that adds to the value of living here.

Ret. Brig. Gen. Jack Apperson of Fredericksburg noted the Appersons were descended from the 16th century Huguenots and said the success of the Apperson family through the years “is the epitome of what America is all about.”

The Appersons have lived in this area for over 200 years. Some sold part of their land to become LOW when it was developed in the 1960s. Apperson descendants still live in LOW and nearby.

The White House on Lakeview Parkway is a former Apperson home. An original Apperson house, built around 1800, still stands as the oldest home in Lake of the Woods and is also pictured on the panel.

The historic interpretive panel and the granite monument marking the family cemetery (between 2606 and 2608 Lakeview Parkway) were funded by Apperson family descendants, the Civil War Study Group, and the Wilderness ‘Tiques Chapter of the Questers.

The Apperson cemetery interpretive panel is one of a series depicting the history of the Lake of the Woods area being installed by the Civil War Study Group to preserve the colorful story of the LOW area and to instill a sense of pride within the community.

Having issues with your heating and air conditioning system? current system replaced?

Not sure of who you can trust?

Call us today at 540-656-8199

With our honest and dependable technicians we will not only solve your problem but we will do it at a fair investment to you and your family. We treat your house as if it was our own. So don't hesitate any longer.

Call Loving Air Inc. Today.
We are Licensed and Insured.

You won't like us, you'll love us!

Loving Air Inc
HEATING & COOLING

6th 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, join the fun!

December 3
9am to 3pm

25 Year LOW Homeowner Vassa Olson
Offering Free Professional Home Staging to Increase Your Selling Price.
Your Lake of the Woods Realtor Since 1991 - Experience Pays!

Apperson Family Historical Panel Unveiled

Photo by Joe Rokus

Lake Currents
November 25, 2016
Give Appreciated Stock to Charity?
by Sam Hall, Communications Director, FLOW

Is it better to give stock or cash to charity? As with most issues, it depends. Friends of Lake of the Woods (FLOW), a local independent 501(c)(3) charitable organization, decided to look into the matter. The simple answer is that giving appreciated stock you’ve held for more than a year is better than giving cash. The rule: If you donate stock that has increased in value since you bought it more than a year ago, and if you itemize deductions, you can take a charitable deduction for the stock’s fair market value on the day you give it away. The win-win in this process is that you’ll also avoid capital gains taxes on the increase in value which you would have had to pay if you had sold the stock and then given the cash proceeds to charity. If this form of giving is something you were contemplating this year, the FLOW board of directors encourages you to contact them at 972-3222. Not only can a gift to FLOW benefit you personally, but it can be used to promote and support the Lake of the Woods community. Time is running out, however, so it’s a good idea to start the process a week or two before Dec. 31. As with all tax decisions and considerations, FLOW recommends that you contact your tax advisor or brokerage firm about the procedure and timeframe for giving stock. And, as discussed in the last issue of Lake Currents, don’t forget about donating your IRA RMD to charity. It’s not too late. Call Jim at 972-3222.

Lions Club Bland Musical Contest
by Stan Lasover, Lions Club

The Lake of the Woods Lions Club is sponsoring the Bland Musical Contest for Vocalists and Instrumentalists. This event will feature Orange County’s finest young musicians and vocalists who will compete for prizes Feb. 2 at Orange County High School. Students from grades 9-12 are invited to apply to be contestants and to bring their family and friends to listen to them at this convenient location. Local contest winners will compete subsequently in the Bland Regional Contest and from there they may continue to the Bland State Contest to compete for scholarships up to $2,500. The LOW Lions Club limits competitors to students from within Orange County. Music teachers and parents should contact Lion George Schneider at 540-840-2740 for further information and to enroll their students. Application forms and contest rules may also be found on our website: lowlions.org.

Open Christmas Eve 11 AM - 6 PM
Offering our regular menu and special features.

Dinner and a Show! (Entrée Act)
January 28th
Check us out on Trip Advisor!
11:00 AM to 9:00 PM
Monday through Saturday

www.generalsquartersrestaurant.com
32345 Constitution Hwy
(Locust Grove Town Center)
Locust Grove, VA 22508

Family Style Special
Monday and Tuesday

Look us up on Facebook for daily updates.
Come join us for a taste of something different.

(540) 854-4800

Bees & Trees
A Honeybee and Christmas Tree Farm

It’s beginning to look a lot like Christmas . . .
Our Farm Store is full of handmade items including Christmas ornaments, decorative holiday items, fresh eggs, honey, Christmas wreaths and baked goods. In addition, our farm has an excellent selection of cut-your-own Christmas trees as well as freshly cut Fraser Firs!

Santa & Mrs. Claus will be arriving
Sunday, December 11 • 1:30–4:00 P.M.
So come have a complimentary cup of cider, take a hay ride, cut your Christmas tree, cook a S’more over our fire pit and make Bees & Trees a part of your annual Christmas traditions!

Open Wed.–Sun. 10 a.m.–4 p.m.
18028 Carrico Mills Road, Elkwood, VA 22718 • www.BeesAndTrees.biz
Alzheimer’s Support Group: Meets third Tues., 6:30-7:30 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. By Alzheimer’s Association’s Caregiver Support Groups. Call to confirm group is meeting. Info: Kathi Walker, 825-3100, ext. 3416, or kwalker@rcccba.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 safety, first aid and CPR, practiced handling babies with confidence, and learned fun activities for children. Info: Diane, 972-8634, or email LYF at info@lakyeouth.org.

LOWLINC is a non-profit service organization dedicated to enabling seniors at the lake to continue living fully and independently in their homes. Volunteers provide services such as transportation, light home maintenance, computer assistance, check-in calls, friendly visits, and referrals to vetted vendors and community service organizations. Social activities are also offered. Fee-based. Info: 1-855-LOWLINC or visit LOWLINC.org.

LOW Lions/Lioness Wilderness Food Pantry: Located behind LG Town Center, Rt. 20, in Grove, VA 22508. Info: 540-672-0069.

LOW Lions Medical Equipment: Located at the Civic Center, 4850 Virgil T.稀切夫 Drive. Free, individualized stop smoking program. Call 877-277-4344, and they will pick up donor’s equipment. Info: Ann, 972-4338; Sherri, 412-0798; Darlene, 972-8038. Proceeds go to the Benevolence Fund. Book donations are accepted every month at our book sales and on Mondays and Thursdays from 9:30-11 AM. Closed for December and January. Info: 972-4298; Sheri, 412-9854; or Helene, 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. Proceeds are tax-deductible.

O.C. Humane Society. Volunteers needed to do dog adoptions at PetSmart on a weeknight, weekends, or during the day to transport cats during the week to PetSmart stores. Donations for the animals to OCHS are tax-deductible, we are a 501(c)(3) charitable corporation. Donations can be mailed to OCHS, P.O. Box 852, Locust Grove, VA 22508. Info: 540-672-0069. Website: orangecountyhumanesociety.org. Be sure to Like us on Facebook. Thank you for your support.

Alzheimer’s Support Group: Meets third Tues., 6:30-7:30 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. By Alzheimer’s Association’s Caregiver Support Groups. Call to confirm group is meeting. Info: Kathi Walker, 825-3100, ext. 3416, or kwalker@rcccba.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 safety, first aid and CPR, practiced handling babies with confidence, and learned fun activities for children. Info: Diane, 972-8634, or email LYF at info@lakyeouth.org.

LOWLINC is a non-profit service organization dedicated to enabling seniors at the lake to continue living fully and independently in their homes. Volunteers provide services such as transportation, light home maintenance, computer assistance, check-in calls, friendly visits, and referrals to vetted vendors and community service organizations. Social activities are also offered. Fee-based. Info: 1-855-LOWLINC or visit LOWLINC.org.

LOW Lions/Lioness Wilderness Food Pantry: Located behind LG Town Center, Rt. 20, in Grove, VA 22508. Info: 540-672-0069.

LOW Lions Medical Equipment: Located at the Civic Center, 4850 Virgil T.稀切夫 Drive. Free, individualized stop smoking program. Call 877-277-4344, and they will pick up donor’s equipment. Info: Ann, 972-4338; Sherri, 412-0798; Darlene, 972-8038. Proceeds go to the Benevolence Fund. Book donations are accepted every month at our book sales and on Mondays and Thursdays from 9:30-11 AM. Closed for December and January. Info: 972-4298; Sheri, 412-9854; or Helene, 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. Proceeds are tax-deductible.

O.C. Humane Society. Volunteers needed to do dog adoptions at PetSmart on a weeknight, weekends, or during the day to transport cats during the week to PetSmart stores. Donations for the animals to OCHS are tax-deductible, we are a 501(c)(3) charitable corporation. Donations can be mailed to OCHS, P.O. Box 852, Locust Grove, VA 22508. Info: 540-672-0069. Website: orangecountyhumanesociety.org. Be sure to Like us on Facebook. Thank you for your support.

Human Services

Al-Anon Meeting: Every Tues. at 7 PM, LOW Church, Founder’s Room. Info: 540-661-2128. Alcoholics Anonymous: Meetings are held at LOW Church, 7 PM, every Mon. (Pm 505), Wed. (Cabin), and Fri. (Pm 505). Info: LOW Church 972-9060.

Alzheimer & Dementia Support Group: Third Wed. at 10 AM, Room 210211. Info: LOW Church 972-9060.

Lake Currents           November 25, 2016

Deadline for submissions to the December 9 issue of Lake Currents is Monday, November 28.

Deadline for submissions to the January 20 issue of Lake Currents is Monday, January 9.

Almond Construction Company

Over 30 Years of Experience

540-207-0979

- Log Homes
- Decks
- Log Home Restoration
- Decks
- Additions
- Barns
- Garages
- Bulkheads

No job too small

Roger L. Almond
29500 Mine Run Road
Unionville, VA 22567
LOW Democrats Christmas Luncheon
by Kerry Sipe, Publicity, LOW Democratic Club

The Lake of the Woods Democratic Club will celebrate the conclusion of a busy year with its annual Christmas luncheon at noon Dec. 7 at the Generals’ Quarters Restaurant at Locust Grove Town Center.

New officers for 2017 will be introduced at the luncheon and members who contributed to the club’s success during 2016 will be recognized.

The cost of the luncheon is $25, including the meal, taxes and gratuity. Entrée choices are herb-crusted chicken with pasta; pan-seared fresh Atlantic salmon with teriyaki glaze and saffron rice; or herb-balsamic marinated flank steak and baked potato. There is also an appetizer choice of house salad or hearty chicken corn chowder. The choice of dessert is carrot cake or flourless chocolate cake.

Reservations can be made by sending a check made out to “Jim Donovan” to Jim Donovan, 2101 Lakeview Parkway, Locust Grove, Va. 22508. Menu choices should be noted with reservations. The deadline for reservations is Nov. 25.

More information is available on the club’s website: lowdemocrats.org.

Santa Uses Email This Year
by Connie Buttmer, Lake Youth Foundation

Instead of a letter, this year Santa emailed the Lake Youth Foundation to accept our invitation to visit with Lake of the Woods children. Mark your calendars for Saturday, Dec. 10 to bring your children for a great visit with Santa! In order to have plenty of time with each child, he requested that we make reservations as we have done for the last few years. Please call 972-3379 beginning Monday, Nov. 28 at 9 AM to make an appointment for a time between 3:30 and 6:30 PM. Parents and grandparents are invited to bring their cameras to take as many pictures as they desire. Cookies, juice and coffee will be available after your visit.

Volunteers from LYF had a great time at Treats on the Point on Halloween. We gave out candy to about 400 youngsters. There were so many wonderful costumes that it was hard to pick one as the best!

The Lake Youth Foundation does not charge participants, but we always accept donations from individuals, organization and companies to help us with our many activities, events and scholarship programs. Our next event after the Santa visit will be the annual Easter Egg Hunt. Scholarship applications for graduating LOW resident high school seniors will be available soon. If you are interested in learning more about LYF, please visit our website at lakeyouth.org or send an email to info@lakeyouth.org. We can also be found on Facebook, so be sure to “like” us. We are always looking for more volunteers and ideas to enrich the lives of the youth in our community.

December Events for SOLOs
by Judy Ayers, SOLOs Member

The singles’ group at LOW has planned their gatherings for December and, though it’s a busy time for most folks, you may want to join us for a supper break at local restaurants on three Wednesdays during the month.

Here’s our plan:

Wed., Dec. 21: No meeting (Have a Merry Christmas!)
Wed., Dec. 28: The Generals’ Quarters, Locust Grove Town Center on Rt. 20. RSVP to Bob and meet there at 5 PM.

Wed., Dec. 7: LOWA Clubhouse. Meet there at 5 PM in the dining room. Call Bob at 972-9971 or email leromerbob@aol.com.

Wed., Dec. 14: Bella J Cucina in the glass building next to True Value. Call Bob to RSVP and meet there at 5 PM.

Wed., Dec. 20: The Generals’ Quarters, Locust Grove Town Center on Rt. 20. RSVP to Bob and meet there at 5 PM.
Lions Club Tree of Love
by Peter Williams, Chairman, Tree of Love Committee

This year’s Tree of Love will be dedicated and lit Saturday Dec. 10. That gives you just two more weeks from the date of this issue of Lake Currents to make your donations to the Tree of Love fund in memory of family and friends who have passed away or in the names of individuals whom you wish to remember for their kindness or service to you or the community. Please take a moment now to send your donation to the Lake of the Woods Lions Club and help to bring Christmas joy to needy children and their families.

100 percent of the funds raised are shared by deserving families.

Donations are marked by white and red lights on the tree, white for those who have passed away and red for those who are to be remembered for their kindness. Contributions should be $5 for each honoree but we encourage you to consider donating a larger amount so that we will have the greatest possible fund to be shared among needy families in Lake of the Woods and Orange County at Christmastime. We thank you in advance for your generosity. In 2015, four local families received help from donors’ contributions to the tree.

Please mail your contributions with the names of those to be honored to LOW Lions Club “Tree of Love,” P.O. Box 605, Locust Grove, VA 22508. Checks are preferred, and should be made payable to “Lake of the Woods Lions Club Foundation,” a 501(c)3 organization. Your contributions may be tax-deductible.

Please Help the Kitties and Puppies
by Teresa Poyhonen, Member, O.C. Humane Society

The animals need your help. If you like dogs or cats, please consider joining the Orange County Humane Society. We have opportunities to help animals for as few as or many hours as you would like; on weekdays, or weekends; once a day, once a month, or just occasionally. We transport and run adoption events for cats and dogs in four Petsmart stores in Fredericksburg and Culpeper. We walk the dogs and play with the cats and dogs to entertain them and keep them friendly.

We have just started a new low-cost (or free, depending on the circumstances) spay/neuter program for feral or unowned outdoor cat colonies and for owners of pet cats or dogs who cannot afford traditional veterinary care.

If you prefer not to work directly with the animals we also have positions working on our newsletter and other mailings, helping with our yearly fundraising raffle, offering T-shirts for sale at local events, or replying to our recorded phone line. We also pick up stocked food and litter from local markets and distribute it to the local Food Bank and the Orange County Animal Shelter.

The Orange County Humane Society is an all-volunteer non-profit organization dedicated to caring for domestic animals (mainly dogs and cats, though we occasionally aid other animals as needed). We support the Orange County (no kill) Animal Shelter both cats, though we occasionally aid other animals as needed). We support the organization dedicated to caring for domestic animals (mainly dogs and cats, though we occasionally aid other animals as needed). We support the Orange County (no kill) Animal Shelter both cats, though we occasionally aid other animals as needed). We support the Orange County (no kill) Animal Shelter both cats, though we occasionally aid other animals as needed).

For more information please call Teresa at 540-412-6468, or the Orange County Humane Society at 540-672-0069, or email tpoyhonen@comcast.net. For information on our new spay/neuter program please call Terri at 972-5556.

Cause 4 Paws Plans Fundraiser
by Mary Kay Wilks, Publicity/Fundraiser, Cause 4 Paws

Our next fundraiser will be the Christkindlmarkt at the Community Center, Saturday, Dec. 3 from 9 AM to 3 PM. In addition to Christmas items and Cause 4 Paws t-shirts, you can purchase tickets for our 2016 raffle drawing; the grand prize of which is a queen-size cat-themed quilt. Raffle ticket prices are: $2 for one ticket, $5 for three and $10 for eight tickets. The raffle drawing will be held Thursday, Dec. 8 in the Community Center beginning at noon. We will be serving light refreshments including desserts rather than lunch.

Before and after the drawing you will be able to shop for Cause 4 Paws apparel, jewelry and crocheted items made by Mary Kay and Kathryn. It is the perfect opportunity to finish your Christmas shopping and get those last minute holiday gifts. For more information, call Mary Kay, 540-412-5764 or Kathryn, 540-841-0661 or you can just show up. The more the merrier! We look forward to seeing you at one or all of our events.

Our last craft event of the year is Saturday, Dec. 10 from 9 AM to 3 PM at Courtland High School in Spotsylvania County.

Cause 4 Paws is a 501(c)(3) non-profit charitable organization supporting feline rescue operations. As always, we will be accepting cat food and/or monetary donations at all of our events. We are also in need of volunteers to assist in taking cats to and from veterinarians, helping out at our adoption events at PetSmart, our craft events and/or being a foster family. Please call me at the above number or email me at marywilks@comcast.net if you can help. Again, thank you for your support.
Working out through exercise!

A regular wine bottle contains 25.6 ounces, or 760 milliliters of wine. Larger bottles are identified as follows:
- Magnums contain the equivalent of two regular-sized bottles, or 1.5 liters.
- Marie Jeanne bottles are equivalent to three regular-sized bottles or 2.25 liters.
- Double Magnums contain four regular-sized bottles (3 liters). Also called a Jeroboam if the bottle has sloped shoulders.
- A Jeroboam is also the name of a high shouldered bottle that contains six regular-sized bottles or a Rehoboam if the bottle is slope shouldered.
- An Imperial holds eight regular-sized bottles and a Methuselah bottle, usually used for sparkling wines, holds the same amount but is slope shouldered.
- A Salmanazar holds 12 regular-sized bottles, or a case of wine. WOW!
- A Balthazar holds 16 bottles or 12 liters.
- A Nebuchadnezzar holds 20 bottles or 15 liters.
- A Melchior contains 24 bottles.
- Last, but not least, is the Melchizerdek which holds the equivalent of 40 bottles (that means 200 glasses of wine, if pouring 5 ounces per glass).

Wine Talk
by Joseph Szadvari, Sommelier

Ever wonder what different-sized wine bottles are called? Well, here’s the answer, plus some other significant or insignificant wine trivia.

A “regular” wine bottle shape (e.g., Cabernet, Merlot, etc.) is called a Bordeaux bottle. Pinot Noir, German Riesling, Chardonnay bottles, etc. are shaped that way, based upon efficient packing, as they “lay” next to each other more efficiently for shipping purposes. Wine bottles, no matter the shape, when they were first made long ago (i.e., hand blown), were based upon the average volume of a glassblower’s lung capacity.

The “dimple” on the bottom of many wine bottles is called a punt. Glass blowers making wine bottles long ago used this as a means of preventing a bottle from being slightly convex when creating the bottles. It serves very little useful purpose today. Makers of sparkling wines use it as a better way of “riddling”, or slightly turning, the bottles, which are laying neck end down at an angle, a quarter turn during the fermentation process. Also, sommeliers, wine stewards, or servers use it as a handy way of holding the bottle during pouring.

When asking for assistance from your local wine merchant in the selection of a wine for an occasion, please ensure that you be specific, beyond “Oh, we’re having beef”. Types of foods, herbs and spices, allergies of the guest(s), etc. will certainly be of great assistance in assuring that your wine merchant can aid in a more successful occasion outcome.

- A “regular” wine bottle shape (e.g., Cabernet, Merlot, etc.) is called a Bordeaux bottle. Pinot Noir, German Riesling, Chardonnay bottles, etc. are shaped that way, based upon efficient packing, as they “lay” next to each other more efficiently for shipping purposes. Wine bottles, no matter the shape, when they were first made long ago (i.e., hand blown), were based upon the average volume of a glassblower’s lung capacity.
- The “dimple” on the bottom of many wine bottles is called a punt. Glass blowers making wine bottles long ago used this as a means of preventing a bottle from being slightly convex when creating the bottles. It serves very little useful purpose today. Makers of sparkling wines use it as a better way of “riddling”, or slightly turning, the bottles, which are laying neck end down at an angle, a quarter turn during the fermentation process. Also, sommeliers, wine stewards, or servers use it as a handy way of holding the bottle during pouring.

When asking for assistance from your local wine merchant in the selection of a wine for an occasion, please ensure that you be specific, beyond “Oh, we’re having beef”. Types of foods, herbs and spices, allergies of the guest(s), etc. will certainly be of great assistance in assuring that your wine merchant can aid in a more successful occasion outcome.

Wishing everyone a very Happy Thanksgiving.
I am especially thankful for the opportunity to live and work in such a beautiful community.

Visit my website at www.joycehenson.com which will also allow you to access homes currently on the market in the area. If you are buying or selling a home, put my experience and knowledge to work for you. I welcome the opportunity to offer you a free market analysis of your home.

Call for your real estate needs
540-846-3103
C21HENSEN@AOL.COM

Enthusiastic Commitment to Excellence!
Licensed in the Commonwealth of Virginia #0225112784

Remember to keep up with your workouts during the holiday season.
Balance your life through exercise!

You might be able to release holiday stress by working out.

SANTA is coming to the Clubhouse!
Saturday, December 17
5:00pm – 8:00pm

We are now taking reservations for a Buffet Dinner with Santa!!
KIDS $5.95/ADULTS $9.95
CALL: 972-2221
Bring Your Camera!

Joyce Smith Henson, Associate Broker, GRI
YOUR NEIGHBORHOOD CONNECTION TO LAKE OF THE WOODS

Wishing everyone a very Happy Thanksgiving.
I am especially thankful for the opportunity to live and work in such a beautiful community.

Visit my website at www.joycehenson.com which will also allow you to access homes currently on the market in the area. If you are buying or selling a home, put my experience and knowledge to work for you. I welcome the opportunity to offer you a free market analysis of your home.

Call for your real estate needs
540-846-3103
C21HENSEN@AOL.COM

Enthusiastic Commitment to Excellence!
Licensed in the Commonwealth of Virginia #0225112784

Remember to keep up with your workouts during the holiday season.

Balance your life through exercise!

You might be able to release holiday stress by working out.

SANTA is coming to the Clubhouse!
Saturday, December 17
5:00pm – 8:00pm

We are now taking reservations for a Buffet Dinner with Santa!!
KIDS $5.95/ADULTS $9.95
CALL: 972-2221
Bring Your Camera!
Each session of the Virginia General Assembly has the potential to significantly impact Orange County government. Budget decisions by the General Assembly can affect the amount of funds sent by the state to local governments for such things as schools, public safety, constitutional officers, social services, etc. It often appears to those of us governing at the local level that the state saves money by shifting costs to localities. In addition to budget issues, local governments are limited in what they can do and frequently are directed what to do by the Code of Virginia. The General Assembly makes changes to the Code at every session. The Virginia Association of Counties provided a 60 page summary of changes made during the 2016 legislative session. Some changes establish new mandates as to what local governments are required to do. In some cases there are no costs or the state provides the funds, but in other cases the mandates are unfunded and local governments have to pass on the tab to their local taxpayers.

In preparation for the General Assembly session, the supervisors prepare a list of legislative priorities for submission to the General Assembly. In addition to Orange County and VACo making our priorities known in advance of the session, VACo will monitor legislative activities throughout the session and keep us advised when we need to make specific inputs as bills go through committees or go to either house. When issues of significance affect us, the supervisors routinely send emails to our legislators letting them know our position on these issues.

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.

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

Hour of Code Program
by Michelle Pursel, Librarian, Wilderness Library

The libraries of Orange County, in partnership with the Computer Science Club of Orange County High School, are sponsoring the second annual Hour of Code program for kids ages 5-18. Participants can try their hand at coding a video game and can also participate in other activities exploring the field of computer science. The program takes place 3-5 PM on Monday, Dec. 5 at the Wilderness Library; Wednesday, Dec. 7 at the Main Library; and Friday, Dec. 9 at the Gordonsville Library.

Hour of Code events are being held worldwide during the week of Dec. 5-11. You can be a part of the largest learning event in history! With the Hour of Code, computer science has been on homepages of Google, MSN, Yahoo! and Disney. Come join us for a high tech afternoon of fun!

For more information call 540-661-5445 or email Michelle Pursel at mpursel@orangecountyva.gov.

Rapidan Medical Center
Open M-F 8-6, Weekends 9-5

♦ Same day appointments ♦
♦ Walk-ins welcome ♦
♦ Most insurances accepted ♦

Are you looking for a doctor’s office that can take care of your whole family’s needs?

Did you know that Rapidan Medical Center is just steps away? Our providers offer Primary Care, Acute Care, and Urgent Care. Our staff is caring, compassionate and ready to meet you today.

Call, make an appointment, and let us show you WE CARE!!!

4444 Germanna Highway Suite 310 Locust Grove, VA 22508
Phone: (540) 972–6222

Your Lake Realtor
by Jean Westholt, Realtor

Jean Westholt
Call me for:
* Market statistics
* Home evaluation
Lake: 540-972-2300
Cell: 540-809-8370
jwestholt@aol.com

Thirty years of experience working for you
3.27 ACRES, Ready to BUILD on Raccoon Ford Rd, Orange County. Well, septic, new circle driveway. Owner financing with deposit, $80,000. 540-623-3361.

GOLF COURSE Lots for sale. Two lots on the 600 block of Mt. Pleasant Drive (Section 1, Lots 27A and 27B) both back up to the 18th Fairway. Each lot is $28,000. Call LOWA General Manager at 540-972-2214.

**Commercial Property for Rent or Sale, 2000 sq. ft. office building at 1003 Mahone St, Fredericksburg. Convenient access to hotels and restaurants within walking distance. Plenty of parking.Shown by appointment only, 540-623-3361.**

---

**Rental**

**Commercial Property** for Rent or Sale, 2000 sq. ft. office building at 1003 Mahone St, Fredericksburg. Convenient access to hotels and restaurants within walking distance. Plenty of parking. Shown by appointment only, 540-623-3361.

---

**Services**

1st CALL JOHNNY B. Quick for all your home maintenance and repair needs at discount prices. From leaf removal and gutter cleaning to heating and a/c, decks, painting, driveways, junk removal and more. Call 540-903-5369. A MIR. FIX IT For You! All your Home Repairs, Maintenance, Remodeling and Handyman Services at Half the Price!!! Make Your Deck Look Like New Before Your Next Barbeque! Decks, Kitchens, Baths, Tile Anything, (Backsplash)!, Hardwood Flooring, Painting, Drywall, Basements, Additions, Ceiling Fans, To Do Lists by the Hour! Prevent Fires-Clean Dryers ($65 for typical 1-hour Cleaning!) Excellent References-Local. Free Estimates! Please call Shawn O’Malley at 540-604-4220.

ACTION HOUSE CLEANING Service, LLC. Residential and Commercial. We accept Credit Cards.

Contact: Yesenia, 571-594-6761 or email: actiomyclesael@gmail.com.
Find us on Facebook. Yale, You.


ROOFING - Installs new repairs, clean molds and stains, seal and install skylights. Repair gutters. 540-972-9444.


SENIOR CARE Marie’s. Errands, companion, meal preparation. LOW resident. 703-615-4158.

SERVICE UNLIMITED. Affordable plumbing, home repairs and service. Licensed and insured. Yearly Plumbing Program. LOW homeowner. 540-287-3984. 24 hours for emergency. SNAPPER JACK Yard Care, LLC, a LOWLINC Provider-Complete yard care, mulch, powerwashing, grass trimming and pruning. LOW homeowner. 540-907-5800 or talkingbird@comcast.net. Fully insured and Free estimates. STANLEY LAWN Care. Fall Services: Seasoned firewood, leaf removal, tree removal, fertilization, and much more. Free estimates, 540-308-8072.


TOWNSEND HOME HEALTH and Hospice Care. Where Professionalism with Compassion come first. Excellent references with 25 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 h-540-972-3064, c-540-842-7026. Nan2Noon1 @aol.com.


---

For Sale

2002 CORVETTE CONVERTIBLE Blue, black top and interior. 67k miles, automatic, $19,500. Call 972-7831.


FIREWOOD for SALE, seasoned $175/cord, 540-220-4777. LARGE COLLECTION of jazz records and books. $500. Call 972-1006.

LULAROE FASHIONS, LBRidgettellem@gmail.com. Facebook- LuLaRoe Bridgette & Mel VIP.

SEASONED FIREWOOD. All season hardwoods; split and ready to burn. Stanley Lawn Care, 540-308-8072.

---

Misc.


---

4% 4.5% Full Service Listings
Cash Back to ALL of my Buyers at settlement
Full Service For Less! Save Thousands of Dollars!
540-972-5292 Home Office 540-273-1099 Cell
johnempey1950@gmail.com

Call or email me for a FREE Market Analysis of YOUR Home!
If your home is currently listed with another real estate agent, please do not consider this a solicitation.

John Empey “Your LOW Connection”
Jesus is the Reason for the Season

540-972-2600 jkcarpets.com
4062 Germanna Hwy in Locust Grove
1/4 mile west of Lake of the Woods
on Route 3

Showroom Hours:
Monday – Friday 9-4:30; Saturday 10-1
Additional hours by appointment.
Contact us about in home consultation.

Serving Lake of the Woods for over 30 years.
Class A contractor – Bonded / Insured

Happy Thanksgiving
From

Keller Williams Preferred/Stafford
36111 Goodwin Dr
Locust Grove, VA 22508
(540) 388–2541

Thank you for your wonderful support!

Call Pat for all your real estate needs!
It’s another beautiful day at the Lake!
PAT LICATA
CELL: 540-735-7998
EMAIL: pat@licatagroup.com

Jesus is the Reason for the Season

Thank you for your wonderful support!