Clawson Elected as Director

Carl Clawson was elected to fill the vacant seat on the Board of Directors at the Nov. 3 Special Meeting of the Membership. Clawson received 867.96 of the 1248.46 valid votes counted, according to the elections committee. Michael Tait received 292.5 votes, and Brian Smith received 88.

The new director will serve until next year’s General Membership Meeting election is completed on Labor Day. The one-year board seat previously occupied by Clawson was declared vacant after he was determined not to have been eligible to run in this year’s election, due to his not being listed on the deed of record as a legal owner of an LOW lot. He has since corrected that situation, and has been determined to be presently eligible to serve.

LOW Observes Veterans Day

The LOW Veterans Club invites all residents to join in the community Veterans Day Ceremony.

The presentation of the colors, pledge of allegiance and invocation will begin at 11 AM Friday, Nov. 11 at the Clubhouse flagpole. World War II veteran Ben Jason will then speak in the Clubhouse Great Room. These remembrance ceremonies honor all who have served our country in war and peace.

Halloween was celebrated in the Lake with Treats on Clubhouse Point with about 400 children in attendance and dressed for the occasion. The LOW Church hosted their first Trunk or Treat with 35 trunks and about 200 children participating.

Photos by Darlene Seyler and Sherri Gaskill

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Reminders

Nov. 11
Veterans Day, LOWA Offices Closed
Trash Compactor Closed
Veterans Day Ceremony
Clubhouse, 11 AM

Nov. 15
LOWA Regular Board Meeting
Community Center, 7 PM

Nov. 18
Bingo Family Night
Woods Center, 7-9 PM

Nov. 23
LOWA Offices Closed at 12:30 PM

Nov. 24
LOWA Offices Closed
Trash Compactor Closed

Nov. 25-26
LOWA Offices Closed

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

Security at Front Gate
Info: 972-2210 or 972-2020
President’s Letter
by Larry Moran

Obstacles make great stepping stones. (unknown)

WOW! Halloween has come and gone, Thanksgiving is just around the corner, and before you know it Christmas will be here.

Activity on the Board is moving at the same fast pace. Sweetbriar Pool bids have been received, Golf Maintenance bids will be received soon, and we are re-starting on the Pool/fitness design. On top of all that, the next few months will be focused on developing the budget. This is a fun time as we listen to the accomplishments and plans of operating units, the needs for maintaining our values in the Lake and the ever present need to moderate costs. New Board members will soon experience a full schedule of meetings.

The Board will soon begin to address other goals involving a dog park, website upgrades, focused communication and the desire to finish the work on the Vision and Mission statements for the Lake.

I thank my fellow Board members for their effort and work on behalf of members. The group is working collaboratively on all issues. They have taken their responsibilities seriously and have worked to openly discuss issues, to make compromises and to reach final solutions. It is a pleasure to see the group be a thorough, deliberate body, as showcased at the Oct. 24 meeting with Board members present discussing the Replacement Reserve Study from 7 PM until 10 PM. Dr. Pete Rainey, Ruthan O’Toole, and Maggie Johnson have been working closely with Bethany Sullivan and the James Madison Museum Board on a Lake of the Woods 50th Anniversary exhibit to open in January at the Museum in Orange. The exhibit will feature displays depicting the history of the Lake from its early beginnings as farmland, the Civil War battles in and around the area, the first beginnings of Lake of the Woods, on through to the current day. Ribbon cutting for that exhibit is tentatively set for Jan. 8, 2017 at 3 PM.

In the last issue of Lake Currents Lee Frame announced the appointment of two Lake residents to positions in Orange County; Donalda Lovelace to the Community Services Board and Doug Rogers to the Economic Development Authority. I publicly wanted to also send congrats their way and wish them well in their positions.

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.

Call Pat for all your real estate needs!

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Call Pat for all your real estate needs!
LAKE OF THE WOODS ASSOCIATION, INC.
Special Board of Directors Meeting
October 24, 2016, 7 PM, Community Center

Present
Larry Morlan, President
Leighton Cumming, Vice President
JoAnn Zwickl, Treasurer
Jennifer Zukowski, Secretary
Bob Hoh
Absent
Jeff Johnson

Others
Phil Rodenberg, General Manager

1. OPEN SESSION. With a quorum present, President Morlan called the meeting to order at 7 PM in the Community Center for the purpose of performing the annual review of the Replacement Reserve Study prepared by Miller Dodson, in conjunction with the LOWA Five-Year Plan.

1.1 Pledge of Allegiance

1.2 Approval of Agenda: Motion by Zwickl, passed unanimously, to approve the Agenda.

1.3 Discussion and Update of Reserve Study/Five-Year Capital Plan. General Manager Phil Rodenberg introduced a draft update of the 2017 Reserve Study and noted CTR would be $1,593,396. He pointed out that the difference between the CTR for fiscal year 2016 and 2017 would be $264,032, which would result in an assessment increase of $62 per lot.

The GM reviewed all the repair/replacement items listed in the Miller Dodson study and the Board decided which would remain, which would be moved back and which would be moved forward.

The GM then reviewed all the repair/replacement items for fiscal years 2018-2021.

2. Member Comments

Comments were heard from two members during the meeting, in addition to Planning Committee Chair, Tom Sheridan.

3. Adjournment: Motion by Zukowski, passed unanimously, to adjourn the meeting at 9:45 PM.

Jennifer Zukowski, LOWA Secretary

LAKE OF THE WOODS ASSOCIATION, INC.
Special Meeting of the Membership
November 3, 2016, 7 PM, Community Center

Present
Larry Morlan, President
Leighton Cumming, Vice President
JoAnn Zwickl, Treasurer
Jennifer Zukowski, Secretary
Bob Hoh
Absent
Jeff Johnson

1. Call to Order

President Morlan called the Special Meeting of the Membership to order at 7 PM in the Community Center for the purpose of determining the ballot status of the 2016 Run-off election to fill one Board seat.

2. Pledge of Allegiance.

3. Confirmation of Quorum

Secretary Zukowski confirmed that a quorum exists and remains because of the members present and by proxy; and further confirmed that proper notice was sent to all members of record.

See November 3 Minutes on p. 16

AGENDA (Tentative*)
Lake of the Woods Association, Inc.
Regular Board of Directors Meeting
Community Center, November 15, 2016

5:30 PM CALL TO ORDER
1. EXECUTIVE SESSION

7 PM
2. OPEN SESSION

2.1 Pledge of Allegiance

2.2 Meeting Notice and Quorum Confirmation

2.3 Approval of Agenda

2.4 Approval of Minutes: November 3, 2016 and November 5, 2016

3. REPORTS

3.1 Officer Reports

3.2 General Manager Report

3.3 Committee Liaison Reports

3.4 Audit Committee Report - Publishing LCC Hearing Information Sheet in Lake Currents

B. Safety and Security Committee – Replacing New Entrance Sign and Focus on Teens

See November 15 Agenda on p. 12

Amenities

Equestrian Center: 972-2238

Fairways Café: 972-2216

M, Tu, Th, 8:30 AM-6 PM

W, F, Sat, 8:30 AM-7 PM

Sun, 8:30 AM-6 PM

Fitness Center: 972-9680

Daily 5 AM-11 PM

Golf Pro Shop (Woods Center):

Daily 8:30 AM

Reserve a tee time 972-2230

Golf Course: 9 AM daily

Main Marina: 412-6552

Closed for the season

Maintenance Office: 972-2223

M-F, 7 AM-3:30 PM

9.9 Leaf/Brush Area:

Daily 7 AM-5 PM

Security/Front Gate:

972-2210 or 972-2020

lakeofthewoods.capsure.com

Tennis: Jim 972-8888

Courts available 6 AM to 11 PM

Trash: LOW Compactor Site, 672-9600

M, Tu, Th, F, 7:30 AM-7 PM

Sat 8 AM-5 PM

Sun 9 AM-5 PM

Closed Wednesdays and holidays

County Waste: 540-727-0887

Curbside trash/recycling collection: Wednesdays
Early Golf at LOW
LOWA 50th Anniversary Series — Part 5
by Pete Rainey, Member,
LOWA 50th Anniversary Ad Hoc Committee

On Nov. 18, 1966, the plat showing the property of Virginia Wildlife Clubs Inc., was recorded by the Orange County clerk. This land was to become Lake of the Woods the following year. On Nov. 30, 1966, VWCI obtained a 36-month note for $5,000,000 on that property from Guaranty Bank and Trust Company of Fairfax, Virginia. As the lots were sold, VWCI would partially repay the note and lots would be released. The developed land was mortgaged at over $2,500 an acre. The funds were used to create the dams, roads and parks of the Lake of the Woods Association and the golf course, clubhouse and pools of the Lake of the Woods Golf and Country Club.

The farmers of Orange County knew that the land in the Flat Run area was not fit for more than oaks and pines. VWCI had promised an eighteen-hole professional golf course at Lake of the Woods. After Boise-Cascade bought VWCI, only nine holes of the golf course were finished. Someone organized a “Rock Pickers” club to clear the fairways. Boise sponsored several “Rock Picking Parties,” which meant that free beer and soft drinks were provided to the several dozen families that participated. It was reported that dump trucks moved more than 50 tons of rock per day during the several weekend parties.

A PGA Golf-Pro has always been on the staff of the Association; Smith (Smitty) Beasley was the first. In December 1971, the Lake of the Woods Golf and Country Club golf team traveled to Castle Harbor, Bermuda. Paced by pro Smith Beasley and John O’Toole, the golf team tied for second place during the several weekend parties.

While the course expanded from nine to eighteen holes and during the first few years thereafter, an unofficial bottle club existed at the weekend golf games. Various members would sponsor a hole, not for beautifying the tee box as today, but to host a bar at the tee. A different kind of Tee Party!

The Lake of the Woods golf course has achieved a distinction very few have, the honor to host a standing President of the United States. In May 1975, John R. Henry was in charge of arrangements for the Lee Elder golf professional tournament. It was his letter sent to “The President, 1600 PA, Ave Washington, D.C.” that resulted in President Gerald R. Ford attending. Bill Howard, as a course marshal, wore a “red shirt” and watched President Gerald R. Ford, Bob Murphy, Joe Louis, and Flip Wilson play. The Secret Service required all the members working the course to wear the red shirt.

The clubhouse staff had been planning a party for that evening, but was not prepared for President Ford’s request that afternoon for a martini! The manager quickly produced a bottle of Beefeater’s gin, had the President sign the “corkage charge” book, and prepared his martini. However, before he could drink it, the Secret Service agent required a second martini, which he sampled before the President could raise his elbow.

GM Report from p. 2

9 AM. No conflict. As I practiced on Thursday evening and ran on Saturday, I got very “tactile” with the path. I experienced the tree root problem you notice in a golf cart. If you have not seen it, tree roots have encroached and raised humps in the cart path on every fairway. Golf cart path resurfacing of the 12,600 linear feet of pathways is expensive – over $450,000. With major cart path reconstruction projects not planned in our replacement reserve study until 2019 and 2020, we have been discussing purchasing a root-cutting machine ($13,000) to run along each side of the path to stop root intrusion. Our community walking paths like the Front Pond and Main Marina paths also experience root intrusion, and the machine could be useful there, too.

Our golf course is a tremendous asset for the community – golfers and non-golfers alike. LOWA Regulations allow members, tenants, and invited guests to walk and run the cart path “during times the golf course is closed for play.” One of my favorite reasons for being on the golf course is seeing the birds. I’ve seen a red tailed hawk and a Cooper’s hawk. And, of course, cardinals, blue jays, and bluebirds. Volunteers have installed bluebird houses at the 100-yard marker of every fairway. I would like to see LOWA seek Audubon Society status in recognition of the work we do to maintain the natural habitat to benefit birds.

Golf by the Numbers

18 Holes
6,554 Total distance, in yards
545 Private lots adjacent to course
1 U.S. President has played our course (Ford)
12,600 Linear feet - cart path
135 Annual Golf Club Members

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Let us help you create the outdoor space you always dreamed of!
Thoughts from the Pro...
by Rea Hargraves, PGA

On Oct. 22-23 we held the Fall Two-Person Team at Lake of the Woods. We had 27 teams participate in the event. The wind blew hard on Saturday and on Sunday making the leaves fall.

The Ladies Low Gross winners were Kathy Smith and Jeanne Woodward with a 90-90=180. The Ladies Low Net winners, Lisa Halpin and Louise Hoh, shot a 72-71=143.

The Senior Men’s Overall Low Gross went to Jeff Hutchison and Mike Taylor, 74-76=150. The Overall Low Net winners were Bernie Hamilton and Ted Ludvigsen with a score of 61-66=127.

The Men's Two-Person Team Low Gross winners were Paul Hibbs III and Matt Hibbs with a score of 73-70=143. The Two-Person Low Net winners, Dan Cronin and Tim Grant, shot a 66-63=129.

Now that fall has arrived, “cooler weather brings lower golf scores.” If you haven’t played golf at Lake of the Woods recently, stop by and give us a try!

We are still looking for Fall Golf Outings in 2016. We will offer you a super price for your golf event!

November Events:
11 Veterans Day holiday
24 Thanksgiving (Shotgun 9 AM)
26 Sixth Annual Turkey Trot starting at 8:30 AM

I look forward to seeing you on the course!

Communications Committee Seeks Members
by Kerry Sipe, Chair, Communications Committee

“Communication leads to community — that is, to understanding, intimacy and mutual valuing,” wrote psychologist Rollo May in his 1972 book Power and Innocence.

A strong community like Lake of the Woods requires a lot of communication as we strive together to understand and value one another.

That’s why the LOWA Communications Committee is looking for new members. Our numbers have been depleted this year due to expired terms of service and we’re looking for new members with new ideas.

Anyone with experience or interest in any field of communication is invited to apply and become a part of the team that advises the Board of Directors on matters that include, but are not limited to, print products, broadcast media and the Internet.

We meet once a month at 3 PM on the fourth Wednesday at the Woods Center. Applications are available at LOWA.org.

If you've ever thought about serving your community by volunteering for a LOWA committee, this is your opportunity to join some of the most interesting and innovative communicators in the neighborhood.

If you have questions (and you probably do), let’s communicate. Call me at 972-2737 or email kerry.sipe@comcast.net.

9.9 Maintenance Area Hours
by Jessie Graves, Director of Facilities, LOWA

The 9.9 Maintenance Area leaf and brush drop off is located off of Seven Pines Drive in Section 11. Winter hours of business are now in effect - 7 AM to 5 PM, seven days a week. Members will only be able to drop off leaves and brush (less than two inches in diameter) within that time frame. There will be a locked gate during off hours. Members are advised to inform their respective contractors of this change. LOWA will be informing locally-known contractors as well.

B & D Services
Lawn Care & Landscaping
Brandon Black
540-661-7268 • 540-854-8939

More Than Just Grass
Mowing • Trimming • Landscaping

Bucket Truck Services
Planting • Fertilizing
Seeding/Aerating • Lot Clean-Up
Tree Removal • Gutter Cleaning
Mulching • Spring & Fall Clean-Up
Firewood • Snow Removal & So Much More

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Senior Mortgage Banker NMLS# 457780
540.273.7005
sanford.johnson@lionbank.com
Join us for Our 6th Annual Lake of the Woods Turkey Trot at the Woods Center Saturday, November 26 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 signing up in the Pro Shop will receive a LOWA logoed notepad.

Sign up in the Pro Shop beginning November 5.

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

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

Come in with your friends to try our daily pizza and burger specials!

Fareways

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

FALL & WINTER PONY CAMPS

Fall Camp Date:
Two-day Pony Camp
Nov. 26-27
12:00 pm to 2:30 pm

Winter Camp Date:
Five-day Pony Camp
Dec. 26-30
12:00 PM TO 2:30 PM

Space is limited to a small group. Please call 972-2238 to register.

LOWA Community

Join us for Family Bingo Night!
Where: Fareways Café
When: November 18th @7pm-9pm
Hosted by LOWA Community and Youth Activities Committee

WIN PRIZES
November 11 ~ 13
Friday  Prime Rib or Cajun Chicken Pasta or Chef Special
Saturday Prime Rib or Shrimp Scampi or Chef Special
Sunday Pesto Chicken Penne

November 16 ~ 20
Wednesday Fish and Chips or Chef Special
Thursday Beef Skewers or Chef Special
Friday Prime Rib or Lilly’s Chicken or Chef Special
Saturday Prime Rib or Shrimp and Grits or Chef Special
Sunday Pierogies w/Sausage and Peppers

November 23 ~ 27
Wednesday Stuffed Peppers or Chef Special
Thursday Happy Thanksgiving
Friday Prime Rib or Italian Meatball Penne or Chef Special
Saturday Prime Rib or Mahi Tacos or Chef Special
Sunday Country Fried Chicken

Dinner: Wed, Thurs & Sun 5-9 PM. Fri & Sat, 5-10 PM
We do not serve dinner/chef specialties for lunch.

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

Program Schedule
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 11-17, 2016
Lowa Special Meeting of the Membership (Nov. 3) (1:00)
Special Election
6 AM  12 PM  6 PM  12 AM
Lowa Regular Board of Directors Meeting (Nov. 5) (3:00)
7 AM  1 PM  7 PM  1 AM
Holiday Tips from the Pro – Rea Hargraves, LOWA PGA Pro (10)
10:30 AM  4:30 PM  10:30 PM  4:30 AM
Real Virginia (Mid-November Report) (30)
11 AM  5 PM  11 PM  5 AM

November 18-28, 2016
Holiday Tips from the Pro: Rea Hargraves, PGA Pro (10)
8 AM  12 PM  8 PM  12 AM
Lowa Veterans Club – Veterans Day Observance (Nov. 11) (1:30)
Guest Speaker: Ben Jayson, WW2 Veteran
6 AM  10 AM  6 PM  10 PM
Channel 18 Holiday Special Presentation – Thanksgiving Day (30)
9 AM  1 PM  9 PM  1 AM
Lowa Club Report: LOWA Veterans Club - Come Join Us! (05)
Dick Bradie, Club President
Showing after each program
Patriotic Presentation “I Fought For You” (05)
Showing after each program

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

Lowa Regular
Board of Directors Meeting
Tuesday, Nov. 15, 7 PM, CC

Special LOWA Board Meeting–
Facilitated BOD Discussion w/RRMM/ Lukemire Architects on the Future of
CH Pool/fitness Center Complex
Wednesday, Nov. 30, 4-7 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.

50th Anniversary Ad Hoc: 11/14, 1:30 PM, CC
External Affairs: 11/14, 7 PM, CC
Topic: Plans for installing broadband in the county and LOWA
Community/Youth Activities: 11/14, 7 PM, WC
Topic: Planning for youth activities; updates of playground maintenance issues; Charter revisions.
Rules: 11/15, 4 PM, CC
Lakes: 11/15, 7 PM, WC
M&E: 11/16, 7 PM, M-CR
LCC Meeting: 11/16, 7:30 PM, WC
LCC Hearing: 11/16, 8 PM, WC
Golf: 11/21, 3 PM, WC
Investment: 11/28, 1 PM, CC
Treasurer Mtg, to follow
Communications: 11/30, 3 PM, WC

How to Dispose of Hot Ashes
by Roy Mayberry, Controller, LOWA

Hot ashes are extremely dangerous. Many people assume the risk of fire disappears as the flames die down, but even after several days since your last fire, the wood ashes retain enough heat to ignite a forest fire, house fire, or other combustible materials in your trash can if improperly disposed of. Special steps need to be taken after the fire has burned out in order to protect your family and the community. DO NOT take hot ashes to 9.9 leaf/brush drop off.

Follow these steps to keep everyone safe:
1. Carefully empty the hot ashes into a metal container that can be closed tightly with a metal lid;
2. Douse the ashes with water and cover the lid securely;
3. Store the covered container in a safe place outside of your house and away from wind and other ignitable or combustible items. Do not dispose of hot ashes in plastic, paper, or cardboard;
4. Leave ashes in the container for several days to cool completely;
5. Once the ashes have cooled completely, you can dispose of them at the Orange County Landfill. Do not dispose at 9.9 leaf drop off or the County Compactor sites.

These steps are not followed, you may be putting your family and community at risk. Houses have burned, garbage trucks have caught on fire, and people have been seriously hurt. If you are not positive that ashes are completely cool, just wait longer - it might save a life.

dwellingLIVE UPDATE!
by Roy Mayberry, Controller, LOWA

The Association continues to work with our new visitor management system vendor, dwellingLIVE, on minor items within the system to properly fit the Association’s needs with the system. We are hopeful that implementation will occur in the next week or two, prior to the holiday season, so keep an eye out for communication from LOWA with specifics on the exact “go live” date as well as other correspondence on how to get your account setup and active. We encourage all members to create their accounts and use dwellingLIVE for guest and vendor access.

Reminder
Political Signs should be removed from your lot.
(Regulation V. H. Signs 3.)
Notice of Meetings & Events

Friday, November 11
Veterans Day. LOWA Offices Closed. Trash Compactor Closed. 11 AM LOW Veterans Day Ceremony (CH). Info: Dick 308-5507.

Saturday, November 12
9 AM-2 PM Craft Bazaar at LOW Church. Info: 972-9060.

Sunday, November 13
9 AM-12 PM Craft Bazaar at LOW Church. Info: 972-9060.

Monday, November 14
9-10 AM Meet with Board Secretary Jennifer Zukowski (WC). Info: 972-2214.
1 PM Garden Club Workshop (CH). Info: Jan 972-1630.

Tuesday, November 15
7 PM LOWA Regular Board Meeting (CC). Info: 972-2214.

Wednesday, November 16
7 PM Civic Club Meeting (LLCH). Info: Pat 540-735-7998.

Thursday, November 17
1-4 PM WFOL Lake Authors Fair (Wilderness Lib.). 7-9 PM Bingo Family Night (WC), sponsored by the Community & Youth Activities Committee.

Monday, November 21
9-10 AM Meet with Board Secretary Jennifer Zukowski (WC). Info: 972-2214.
9:30 AM AARP Meeting (CH). Info: Carolyn 972-3306.

Wednesday, November 23
LOWA Offices Closed at 12:30 PM.

Tuesday, November 22
1-7 PM Red Cross Blood Drive (LLCH). Info: Lalli, 540-241-9426.

Thursday, November 24
Happy Thanksgiving! LOWA Offices Closed.

Trash Compactor Closed.

Friday, November 25
LOWA Offices Closed.

Saturday, November 26
LOWA Member Services Closed.

Wednesday, November 30
4-7 PM Special LOWA Board Meeting on CH Pool/Fitness Center Complex (CC). Info: 972-2214.

Calendar of Events

SPORTS & EXERCISE  (subject to change)

<table>
<thead>
<tr>
<th>Activity</th>
<th>Location</th>
<th>Time</th>
<th>Days</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>
<td>Church 972-9060</td>
</tr>
<tr>
<td>Exercising for Health</td>
<td>CC</td>
<td>10:30 AM</td>
<td>M, TH</td>
<td>Donna 972-1977</td>
</tr>
<tr>
<td>Horseshoes for Fun</td>
<td>HF</td>
<td>9 AM</td>
<td>TU, TH</td>
<td>Ron 412-2872</td>
</tr>
<tr>
<td>Kayak Club</td>
<td>Edgemont Bch</td>
<td>7 PM</td>
<td>TU</td>
<td>Dave 972-3143</td>
</tr>
<tr>
<td>Pickleball Play</td>
<td>CC</td>
<td>9:30 AM-5 PM</td>
<td>M, W, TH, F</td>
<td>Greg 540-388-2540 or John 540-229-7940</td>
</tr>
<tr>
<td>Praise &amp; Worship Dance</td>
<td>LOWC-WC</td>
<td>10 AM-12:30 PM</td>
<td>W, SA</td>
<td>Sonja 972-1734 or 972-9060</td>
</tr>
<tr>
<td>Senior Softball</td>
<td>HF</td>
<td>9 AM</td>
<td>F</td>
<td>John 540-229-7940</td>
</tr>
<tr>
<td>Square Dancers</td>
<td>LLCH</td>
<td>7:30-9:30 PM</td>
<td>2nd/4th/5th F</td>
<td>Roy/Garrett 804-448-5793 or Mike/Jackie 972-8717</td>
</tr>
<tr>
<td>Stretch and Flex</td>
<td>LLCH</td>
<td>8:30-9:15 AM</td>
<td>M, W, F</td>
<td>Frances 972-5435</td>
</tr>
<tr>
<td>Taekwondo Do (8-11)</td>
<td>CC</td>
<td>7 PM</td>
<td>TU, TH</td>
<td>Mike 540-710-3318</td>
</tr>
<tr>
<td>Taekwondo Do (12-adult)</td>
<td>CC</td>
<td>8 PM</td>
<td>TU, TH</td>
<td>Mike 540-710-3318</td>
</tr>
<tr>
<td>Volleyball Adult/coed</td>
<td>CC</td>
<td>7-11 PM</td>
<td>SU</td>
<td>Michael 809-7406</td>
</tr>
<tr>
<td>Walkers Club</td>
<td>Call for location</td>
<td>9 AM</td>
<td>M, W, SA</td>
<td>Diane 540-388-2930</td>
</tr>
<tr>
<td>Water Fitness (seasonal)</td>
<td>CH Pool</td>
<td>11 AM</td>
<td>M, W, F</td>
<td>Carol 972-6793/Fay 412-2549</td>
</tr>
<tr>
<td>Yoga – Intermediate</td>
<td>CC</td>
<td>9:10-15 AM</td>
<td>W</td>
<td>Phyllis 972-1457</td>
</tr>
<tr>
<td>Yoga – Beginner</td>
<td>CC</td>
<td>10:30-11:45 AM</td>
<td>W</td>
<td>Phyllis 972-1457</td>
</tr>
<tr>
<td>Yoga – Evening</td>
<td>CC</td>
<td>6-7 PM</td>
<td>TU</td>
<td>Phyllis 972-1457</td>
</tr>
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ACTIVITIES, CLUBS, BRIDGE & FUN  (subject to change)

<table>
<thead>
<tr>
<th>Activity</th>
<th>Location</th>
<th>Time</th>
<th>Contact</th>
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<td>Yoga – Beginner</td>
<td>CC</td>
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<td>W</td>
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<tr>
<td>Yoga – Evening</td>
<td>CC</td>
<td>6-7 PM</td>
<td>TU</td>
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</tbody>
</table>

Please refer to meeting room location key on previous page
Consider Transferring Your RMD to Charity
by Sam Hall, FLOW Communications Director

It’s getting close to the Dec. 31 deadline for taking a required minimum distribution (RMD) from your IRA, so it’s time to consider your options.

One option might be to give all or part of your RMD to charity. This can be done locally through Friends of Lake of the Woods (FLOW), an independent 501(c)(3) charitable organization dedicated to promoting and supporting the Lake of the Woods community.

In 2015, Congress made permanent the Qualified Charitable Distribution (QCD) provision of the Tax Code. This lets people over age 70-1/2 transfer up to $100,000 from their IRA to charity and have it count as their RMD obligation without increasing their adjusted gross income. Better yet, no taxes are due on the amount transferred to charity.

If you make a tax-free transfer to a charity, you can’t take a charitable deduction for that contribution. However, keeping the money out of your adjusted gross income can be valuable if it helps you avoid a higher tax bracket or, for example, keeps your income below the threshold for the Medicare high-income surcharge, which boosts your Part B and Part D premiums.

Consult your tax advisor on your particular tax situation.

Certain rules apply, perhaps none more important than having the check made out to the charity, not to you, so the money isn’t included in your adjusted gross income and counts as a tax-free transfer. Contact your IRA administrator.

Also, you are urged to contact FLOW to learn how your contribution can benefit LOW. Call Jim at 972-3222 or visit friendsoflow.org.

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Holiday Tree Sale
by Mike Cianci, LOW Volunteer Fire Department

The Lake of the Woods Volunteer Fire Department would like to announce that its annual holiday tree sale will commence on Saturday, Nov. 26. Fresh cut Fraser fir trees from Glengary Tree Farm in Amisville will be available for purchase on the Lake of the Woods Volunteer Fire Department property next to the Holcomb Building. Trees range in size from 6 to 10 feet, with a few larger ones, and would make a great addition to your holiday decor. Free delivery within LOW is also offered.

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Health & Rehabilitation
Senior Living

Senior Living resident, Philippa Brown and her niece Nancy Kent enjoy the fall decorations.

“Taking care of my aunt was a challenge we weren’t ready for. Aunt Philippa is at a point where she can no longer live at home, and yet she is so full of life. When we moved her into Dogwood Village Senior Living, she found a real community, a new home. She is content and secure now. Without exception, the staff at Dogwood is phenomenal. They genuinely care about each resident and create a welcoming, compassionate and positive environment that engages each individual in a very personal and non-judgmental way. They are giving me the peace of mind I need for her safety, wellbeing and care.” — Nancy Kent

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Stage Alive! Welcomes
The Next Generation Leahy
by Karen Kovarik, Subscription Chairman

If a geneticist is searching for the “musical gene,” that scientist must join Stage Alive! Saturday, Nov. 18 at 7:30 PM for The Next Generation Leahy.”

This amazing musical family spans two generations, and we will be entertained by the parents and six of the youngest. They will be performing on a variety of musical instruments, including fiddle, French accordion, piano, as well as singing and French-Canadian step dancing. These talented children are a rare inspiration. This is a must-see family show, so bring the children and grandchildren. A preview of their performance may be viewed at stagealive.org.

The Culpeper County High School has ample free parking and is wheelchair-accessible.

Seniors: This Civic Club Program is for You!
by Pat Licata, President, Civic Club

On Wednesday, Nov. 16, at 7 PM in the Clubhouse lower level, seniors’ health and welfare will be the topic of conversation.

Mary-Jane Atwater of LOWLINC will be presenting attendees with important information to assist in obtaining the greatest benefit from doctors’ appointments, etc.

Janet Shiflett, TRIAD Coordinator, will discuss three programs: File of Life, Yellow Dot, and Wristband Program. These programs all relate to ways in which your potentially life-saving medical records can be immediately available to first responders in case of a medical crisis.

Please join us for this informative program designed to benefit you! We hope to see you there!

Harvest Moon Dinner Dance
by Laura Fitch, Member, Childhelp

A heartfelt thank you to all our attendees and donors for a very successful Harvest Moon Dinner Dance and Silent Auction. Under the direction of our dinner dance committee members—Judy Mayfield, Joy Lewkowski, Robbie Royce, Candy O’Donnell, Margie Stratford, Debbie Risseuw, Ginny McGrath, and Pat Almany, all from Fawn Lake, and LOW member, Gayle Buresh, the event raised over $8000. Great music, dancing, food, and camaraderie contributed to the evening’s success. Please join us in supporting our business donors. Their generosity, and that of others, provides the funding for many educational and social opportunities that enrich the lives of the children at the Alice C. Tyler Village in nearby Lignum.

Since its beginning over 20 years ago, the Childhelp Auxiliary has been able to provide countless hours of social and educational enrichment including: interactive education programs; music therapy instruments; field trips to local museums; Reading Buddy Programs (one-on-one with the children); saddles for equestrian therapy; personalized blankets, pillowcases and duffle bags; birthday backpacks; ice cream truck visits; and bike rallies.

Thank you again for your generosity for the love of a child. Please note upcoming activities:
- Next Birthday Backpack wrapping is Dec. 6 at 2 PM at Judy Swarthout’s home, 11227 Valor Bridge Drive. Please call her at 972-5566. We will be wrapping for December and January birthdays.
- LOW Auxiliary Christmas Luncheon will be held on Wednesday, Dec.7. We are planning pot luck, as usual, at The Lake of the Woods Church Founders’ Hall.
- ACT Village Holiday Party is scheduled for Saturday Dec. 10.
- You may join us at our regular monthly meeting on the first Wednesday of each month at The Lake of the Woods Church at 10 AM. Arrive early for coffee. Or contact our membership chair, Jill Humphries, at janjinla@aol.com or 972-1179.

Many blessings to one and all!

Locust Grove Veterinary Clinic

Happy Thanksgiving!

Dear LOW neighbors,
Thank you for your kind support over the years.
Many blessings to one and all!

Mon.-Fri. 8am-6pm
Sat. 9am-Noon
4092 Germanna Hwy, Locust Grove, VA
(540) 972-3869
LocustGroveVet.net
Elected as LGA officers for 2016-2017 are: (L-R) Betty Gosnell, Barbara Francis, Karen Woods, Sharon Debnam, Sheran Marks, Kathy Smith, Julie Hooper, Loretta Yurkus, and Diane Ogranovitch.

The last day of play may have been cold, but we ended our Ladies Golf Association season on a high note as we celebrated the Annual Fall Luncheon Friday, Oct. 28, at the Clubhouse. Our thanks go to the 9-hole hostesses, Dorothea Barnes, Ellen Bearden, Janet Berge, and Mary Ann Rogers for arranging a well-attended, beautifully decorated and wonderful event. The following members were appointed as LGA officers for 2016/2017: Kathy Smith, president; Sheran Marks, first vice-president; Susan Trach, second vice-president; Karen Woods, secretary; Barbara Francis, treasurer; Sharon Debnam and Loretta Yurkus, 18-Hole Tournament chairs; Diane Ogranovitch and Nancy Horch, 9-Hole Tournament chairs; and Julia Hooper and Betty Gosnell, nominating committee. Congratulations to our new and returning officers and many thanks for taking the time and effort to serve.

The remainder of the afternoon was devoted to the presentation of awards. Congratulations to the following winners:

**Spring Tournament, 9-Hole Division Winners:**
- A Flight – Low Gross, Dorothea Barnes
- A Flight – Low Net, Su Bielmeier
- B Flight – Low Gross, Kathy Walters
- B Flight – Low Net, Su Bielmeier

**Spring Tournament, 18-Hole Division Winners:**
- A Flight – Low Gross, Denise Reese
- A Flight – Low Net, Sharon Debnam
- B Flight – Low Gross, Loretta Yurkus
- B Flight – Low Net, JoAnn Roth
- C Flight – Low Gross, Pat Shadrer
- C Flight – Low Net, Sharan Carmical
- D Flight – Low Gross, Nancy Sandford
- D Flight – Low Net, Linda Compton

**President’s Cup, 9-Hole Division Winners:**
- A Flight – Low Gross, Joyce Hartwick
- A Flight – Low Net, Suzie Trach
- B Flight – Low Gross, Mary Ann Rogers
- B Flight – Low Net, Nancy Horch

**President’s Cup, 18-Hole Division Winners:**
- A Flight – Low Gross, Sharon Debnam
- A Flight – Low Net, JoAnn Roth
- B Flight – Low Gross, Deb Newton
- B Flight – Low Net, Sharon Carmical
- C Flight – Low Gross, Dottie Lohr
- C Flight – Low Net, Karen Woods
- D Flight – Low Gross, Janet Berge
- D Flight – Low Net, Linda Compton

**A Flight – Low Gross, Kathy Walter**
- **Low Net, Su Bielmeier**

**B Flight – Low Gross, Loretta Yurkus**
- **Low Net, JoAnn Roth**

**C Flight – Low Gross, Pat Shadrer**
- **Low Net, Sharan Carmical**

**D Flight – Low Gross, Nancy Sandford**
- **Low Net, Linda Compton**

**President’s Cup, 9-Hole Division Winners:**
- A Flight – Low Gross, Joyce Hartwick
- A Flight – Low Net, Suzie Trach
- B Flight – Low Gross, Mary Ann Rogers
- B Flight – Low Net, Nancy Horch

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- B Flight – Low Net, Sharan Carmical
- C Flight – Low Gross, Dottie Lohr
- C Flight – Low Net, Karen Woods
- D Flight – Low Gross, Janet Berge
- D Flight – Low Net, Linda Compton

Our Match Play Tournament winner this year was Loretta Yurkus with Denise Reese taking second place.

The 18-Hole Division Ringer Winner was Sharon Debnam and the 9-Hole Division Ringer Winner was Dorothea Barnes. The 18-Hole Division Award for “Most Improved” was presented to Pat Shadrer, and the 9-Hole Division “Most Improved” player is our own Nancy Horch, who, as an octogenarian, proves that golf can be played and improved upon at any age.

**Larsen To Discuss Germanna Archeology Project**

What secrets lie buried at the Fort Germanna site? Where, actually, was the fort? Have the Enchanted Castle foundations been found? Dr. Eric Larsen, the Germanna Foundation archeologist who brings 25 years of experience to his current task, will report on progress made by the summer excavation team. We’re all eager to hear whether anything has been learned about the colonists’ lives in the early 1700s, the fort, or Governor Spotswood’s home.

AARP members and visitors are invited to come to the Clubhouse Monday, Nov. 21, at 9:30 AM for coffee and sweets. Take this opportunity to be with old friends and make new ones and see what gems the silent auction has for you. The meeting begins at 10 AM. And don’t forget to go to the website at AARP5239.org to see issues of the chapter newsletter, Perspectives, plus additional information about travels and events being planned for 2016 and photos of previous activities.

**Fire & Rescue Fund Drive**

**132 New Donors**
- **LOW Donations** $82,999
- **766 Donors** $7,739
- **80 Donors** $90,738
- **846 Donors**

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

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

**25 Year LOW Homeowner**

Vassa Olson

Let me market and sell your home!

Offering Free Professional Home Staging to Increase Your Selling Price.

Your Lake of the Woods Realtor Since 1991 - Experience Pays!

**315 Lakeview Pkwy**
- Vacation Dream Year Around!
- $659,900

**1335 Lakeview Pkwy**
- 200 lake frontage with panoramic lake views from sun and family rooms.
- $99,900

**135 Larkspur Ln**
- Smaller lake - enjoy serenity and the view!
- $259,900

**1355 Lakeview Pkwy**
- Park-like setting 1/4-3/4. Lot 252, Sec. 9
- $99,900

**305 Westover Pkwy**
- Nice Golf Course Lot
- $259,900

**418 Harrison Cir**
- Nice lot close to back gate
- $12,999

For all your home buying needs, contact Vassa Olson at 540.840.9444 or visit www.OlsonVassa.com.

**LOW Fire & Rescue Fund Drive**

LOW Homeowner Vassa Olson

Let me market and sell your home!

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November 15 Agenda from p. 3

3.4 Committee Reports
   A. 50th Anniversary Committee Status Report – Jon Anderson, Chair
   B. Lakes Committee Recommendation on Amendments to LOWA Regulation X., Use of Lakes, Concerning Jet Packs – William Lukaczyk

4. MEMBER COMMENTS ON BUSINESS AGENDA

5. UNFINISHED BUSINESS

6. NEW BUSINESS
   6.1 Consideration of Awarding a Contract for the Sweetbriar Pool Replacement Project
   6.2 Consideration of Adopting the Five Year Capital Plan for Planning Purposes
   6.3 Discussion of Employee 401(K) Program - Year End Status

7. MEMBER GENERAL COMMENTS

8. DIRECTOR COMMENTS

9. SCHEDULED MEETINGS
   • Special Board of Directors Meeting – Facilitated Board Discussion with RRMM/Lukmire Architects on the Future of Clubhouse Pool/Fitness Center/Outdoor Recreation Complex, Wednesday, November 30, 2016, Community Center, 4 PM Open Session
   • Regular Board of Directors Meeting, Wednesday, December 14, 2016, Community Center, 2 PM Open Session
   • Regular Board of Directors Meeting, Saturday, January 7, 2017, Community Center, 9 AM Executive Session, 10 AM Open Session

10. ADJOURNMENT

Members of record may record any portion of this meeting so long as
   (1) you first notify the President for an announcement before you begin and
   (2) you do not interfere with other members or the official recording. (See Administrative Regulation 2016-4.)

*The Board reserves the right to remove, add and/or relocate agenda items as necessary.

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

Lake Authors Club is having another busy fall, filled with fun events. With an expanded membership and association with Riverside Writers of Fredericksburg, we have been able to introduce new writers and offer new books to the community. This year, the club participated for the first time in the LOWVAC Fine Arts show Oct. 15-16. We’re grateful for all the people who stopped by to talk and buy books. Special thanks go to Jean and Jerry Young for all their hard work schlepping boxes of books and setting up an attractive display.

Several of our authors recently participated in the Local Author Extravaganza at Culpeper Library Oct. 29, always a fun event.

Coming up next is the WFOL Local Authors Fair on Friday, Nov. 18, from 1-4 PM at the Wilderness Branch Library. 6421 Flat Run Road. This will be a joint effort with Riverside Writers. At 2 PM, participating writers will speak briefly about their work. Afterward, patrons can mingle and chat with the authors. This fun event will give the community an opportunity to hear from some of our newest writers, including Melinda Crocker, Bronwen Chisolm, and Madelin Bickel, and feature new books from members Judy Hill and Suzi Weinert, among others.

Lake Authors will also participate at Christkindlmarkt Dec. 3 at the Community Center, another opportunity to meet the authors.

If you are a serious writer interested in joining the Lake Authors Club, please email us at lakeauthors@gmail.com.

Church Arts and Crafts Bazaar
by Barbara Robinson, Member, The LOW Church

The LOW Church Craft Bazaar has everything from A to Z! The annual fall bazaar will be held Nov. 12, from 9 AM-2 PM and Nov. 13, from 9 AM-noon.

Don’t miss this opportunity to mingle with friends, enjoy a Saturday breakfast or lunch (or both!), and purchase a unique, artisan gift for a friend, co-worker, loved one, or maybe just for yourself! That’s just a hint of what’s available, there’s too much to list. Before we forget, we need to mention two other great things, a bake sale and our sale barn. Remember, along with local checks, we take credit cards (MC, VISA, Discover, and Amex), or you can use your debit card. Breakfast and lunch (cash only) are available only on Saturday. So please come, enjoy time with friends, help our LOWC to support our community, and especially our youth. If you have any questions please call us at 972-9060.
**Notice**

Nov. 15 and 29. **Story Time**

**Tuesdays** at the Wilderness Library. 10:15 AM, Toddler Time. 15-20 minutes of stories, finger plays, nursery rhymes, and music for children ages 18 months to 3 years old with a caregiver. 11 AM, Preschool Storytime. 30-45 minutes of stories, action rhymes, music, and crafts for children 3 to 5 yrs old with a caregiver. All story time programs are drop-in. For more information call 854-5310.

Nov. 15, **Outsmarting the Scammers seminar** from 10 AM to noon in the Community Center. Seminar is about fraud and scam awareness, brought to you by Yvette Ruiz and Glynn Smith, retired Fairfax County police officer and fraud investigator for Burke & Herbert Bank. The LOW Lions Club is sponsoring the event. It is free to the community. Refreshments will be served. Info: LuAnn, 972-0484.

Nov. 30, **The Orange County Humane Society has partnered with Loving Touch Animal Hospital in Fredericksburg to offer the public affordable spay/neuter surgery.** The hospital’s Neuter Commuter will pick up pets for surgery at the Orange County Animal Shelter on November 30 at 7 AM and return at 6 PM. For more information, please call Loving Touch Animal Hospital at 540-371-7729.

**Project EXCEL.** Looking for a way to help the children in your community? The Orange County Office on Youth is looking for volunteers to tutor elementary school students who are as much as a year behind in math or reading. As little as an hour per week could make a big difference! Info: Orange County Office on Youth, 540-205-5529 or Stan 412-9854.

Nov. 12, from 5-7 PM, **Ham and Turkey Dinner** at Hopewell UMC, 23557 Lignum Rd, Lignum. To benefit Missions and Building Maintenance. Adults $12; Children under 12: $6. Doors open at 4:30 PM. Info: LernerBobb@aol.com.

Nov. 13, **Hopenwell Annual Hymn Sing** at 2 PM, Hopenwell UMC. To benefit Lake of the Woods and Richardsville Fire & Rescue. Info: LernerBobb@aol.com.

Nov. 20, **Causé 4 Paws fundraiser.** Come have a meal at the Clubhouse on Sunday, Nov. 20, from 5-8 PM, and 15 percent of the sale (excluding alcoholic drinks, tax or tips) will go to Causé 4 Paws. You must present a donation ticket to your server (see page 14). Info: Mary Kay Hanks, 540-412-5764 or 540-809-2156.

Nov. 25 and 26, **Annual Christmas Wreaths Sale** at the LOW Front Gate. The LOW Boy Scout Troop #197 will be selling Fresh Christmas Wreaths on Friday, Nov. 25 and Saturday, Nov. 26 from 8 AM-3 PM. Wreaths will be decorated on-site by the scouts. Price is $25 each, which supports the troop’s many activities. Pre-orders can be made by emailing cby74asa@gmail.com or calling 540-316-1456. Please come out and support the scouts while also getting into the Christmas spirit. Don’t want or need a wreath, stop by, say hi and meet some of the scouts. We will also have Krispy Kreme Doughnuts for sale! Friendly support and donations are always welcomed. LOW Directory. The directory is on sale for $10 at Member Services area in the lower level Holcomb Bldg. Sales benefit P&R. Information: Mary Lee Hensel at mhensel59@gmail.com.

**Bargains!** The Lions Club’s WELONA Building at the trash compactor is open for sales and drop-offs on Saturdays each month from 9 AM to noon. To arrange a donation pickup, call Cindy at 972-1187 leave your phone number and message. For available furniture sales, call Norm 540-205-5529 or Stan 412-9854. To check available household items, call Rich 540-538-8767.

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

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

**O.C. Humane Society.** Volunteers needed to do dog adoptions at PetSmart on weekends and/or 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: 540-872-0069. 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, Founders Room. Info: Tom, 540-661-2128.

**Alcoholics Anonymous:** Meetings are held at LOW Church, 7 PM, every Mon. (Rm 505), Wed. (Chapel), and 3rd Fri. (Rm 505). Info: LOW Church 972-9060.

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

**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@rcbs.org.

**Healing Hearts Grief Support Group:** Tues., 7 PM, LOW Church Library. Weekly support group for anyone grieving the loss 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 classes in fire safety, first aid and CPR, practical handling babies with confidence, and learned fun activities for children. Info: Diane, 972-8634, or email LYF at info@lakeyouth.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-LLOWLINC or visit LOWLinc.org.**

**LOW Lions/Lioness Wilderness Food Pantry:** Located behind LG Town Center, Rt. 20, first and third Fridays from 9 AM to noon; and second and fourth Wed. from 4-6 PM; last Sat. from 9 AM to noon. Clients may come to the pantry twice each month. Mail contributions to Lake of the Woods Food Pantry, P.O. Box 605, Locust Grove, VA 22508. Info: Dave, 972-9657.

**LOW Lions Medical**

**Equipment:** Durable medical equipment is available for temporary loan to those with needs. Equipment can generally be picked up and returned 9 AM-noon on Sat. mornings at the Velona Building near the LOW trash compactor. Lions also gratefully receive donations of used equipment, in clean and good condition, that can be readily used by others. In case of urgent needs, please contact Dave at 972-2125. If Dave is not immediately available, please leave a message and he will return your call as soon as possible.

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

**Orange County Free Clinic:** Offers primary medical care and prescription assistance to the uninsured in OC. Medical care available Mon., Wed. and Fri. by apt. and on Tues. evenings (walk-in). 13296-A James Madison Hwy, Orange. Volunteers needed. Info: Dorren Brown, 672-0793.

**Red Cross Blood Drive:** Fourth Tues. every other month in the lower level Clubhouse, from 1-7 PM. To give blood, you must be generally healthy, at least 18 years of age, and weigh at least 110 pounds. The next blood drive will be Nov. 22. Info: Lalli, 540-241-9426.

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

**The Woods Cares:** An AARP program, run by volunteers, will do small repairs, light yard work for shut-ins and caretakers. Free service. Call Jeanette, 972-0726, or Ed, 724-523-5255.

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

**Rappahannock Rapidan Community Services Care-A-Van** will provide transportation to health care (including picking up prescription medications) and legal appointments for senior citizens (over 60) and persons (over 18) with physical disabilities. Available Mon.-Fri. with minimum of 48 hours notice. Free Service (but donations are encouraged) Call 540-825-3100 ext. 3358 or 3013.

**Deadline for submissions to the November 25 issue of Lake Currents is Monday, November 14.**

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

---

**Certified Plumbing, Inc.**

Remodeling * Repairs * New Construction

972-4555

Serving LOW for over 20 years
certifiedplumbing@verizon.net www.CertifiedPlumbing.net

- Water heaters
- Sump pumps
- Toilets
- Sewer backups
- Faucets (inside & outside)
- Water main leaks
- Dock pumps & lines
- Gas lines/leaks
- Garage disposal
Republican Women's Christmas Party
by Toni Ruther, First VP, SARWC

The Susan Allen Republican Women’s Club will have their annual Christmas Party at the Clubhouse Dec. 7. Come join us as we celebrate this wonderful Christmas season and enjoy the beautiful decorations at the Clubhouse. We will have Bryce Reeves and Nick Freitas join us for this special luncheon.

The lunch starts at 11:30 AM with a social and cash bar available. The menu is pork loin, sweet potatoes, glazed carrots, cherry pie, salad, rolls and beverages. Please RSVP to Toni Ruther, 972-0295, or email at jruther@verizon.net by December 2. The cost is $21 and you can send your check to SARWC, P.O. Box 803, Locust Grove, VA 22508. (Honor system: please send a check if you make a reservation and do not attend.)

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

Cause 4 Paws, a 501(c)(3) non-profit charitable organization supporting feline rescue operations, will be having a fundraiser Sunday, Nov. 20 at the Clubhouse. Have a meal at the Clubhouse between 5 and 8 PM and present your server with a donation ticket (see attached or obtain a ticket before the event from any Cause 4 Paws member), and Cause 4 Paws will receive 15 percent of the sale (excluding alcoholic drinks, tax or tips).

We will be selling raffle tickets with the grand prize being a beautiful queen-size "cat" quilt made especially for Cause 4 Paws and donated by Mr. and Mrs. Don Mongeon of Rockesdale. Many more additional prizes are being donated by our local businesses, e.g., Wilderness Pharmacy, LOW Hair Studio, Clearwater Grill, Eleni’s, Mama’s Pizza, Lakewood Animal Hospital and Tim’s Restaurants. The ticket prices are $2 for one, $5 for three and $10 for eight tickets. The drawing will be held at a buffet luncheon in the lower level of the Clubhouse Dec. 8. You need not be present to win, but we would love to see you there.

We will also be selling animal and other unique types of jewelry, Cause 4 Paws T-shirts, crocheted cat mats, hats and quilts which will be set up in the President’s Room near the front entrance of the Clubhouse. Members will be present to accept donations, cat food or monetary, or provide information. We continue to need volunteers. If you would like to assist Cause 4 Paws, we would be glad to have you –especially if you would like to be a host family for our numerous kittens and cats until we can find a forever home for them. For further information, please contact Mary Kay Wilks at 540-412-5764 or 540-809-2156.

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LAKE OF THE WOODS ASSOCIATION, INC.
Regular Board of Directors Meeting
November 5, 2016, 9 AM, Community Center

Note: These minutes are unapproved and provided to members for review.

Present
Larry Morlan, President
Leighton Cumming, Vice President
JoAnn Zwickl, Treasurer
Jennifer Zukowski, Secretary
Bob Hoh
Jeff Johnson

Call to Order. With a quorum present, President Morlan called the meeting to order at 9 AM in the Community Center.

1. EXECUTIVE SESSION
Motion by Hoh, passed unanimously, to enter into Executive Session at 9 AM for the purpose of addressing matters involving 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 Zukowski, passed unanimously, to exit Executive Session at 10:06 AM.

2. OPEN SESSION
Motion by Johnson, passed unanimously, to enter into Open Session at 10:11 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 or other invitees are responsible; and to discuss and consider contracts.

2.1 Pledge of Allegiance
2.2 Meeting Notice and Quorum Confirmation.
Secretary Zukowski confirmed that a quorum is present and proper notice was sent to all members of record.

See November 5 Minutes on p. 16
November 5 Minutes from p. 15

2.3 Approval of Agenda. Motion by Cumming, passed unanimously, that the Board approve the Agenda.

2.4 Approval of Minutes of October 19, 2016 and October 24, 2016. Motion by Zukowski, passed unanimously, to approve the minutes of the October 19, 2016, Board meeting.

Motion by Zukowski, passed unanimously, to approve the minutes of the October 24, 2016, Special Board of Directors meeting.

2.5 Report of Board Election Results and Seat of New Director. Motion by Zukowski, passed unanimously, that the Board certify the Board runoff election results as validated by the Board Secretary and the Elections Committee as follows:

<table>
<thead>
<tr>
<th>Total Valid Ballots Cast</th>
<th>1248.46</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Invalid Ballots Cast</td>
<td>35.0</td>
</tr>
<tr>
<td>Total Ballots Received</td>
<td>1283.46</td>
</tr>
</tbody>
</table>

Votes for:
- Carl Clawson 867.96
- Brian Smith 88.0
- Mike Tait 292.5

President Morian announced that Carl Clawson has been elected to serve the remainder of a one-year term on the LOWA Board of Directors and invited Mr. Clawson to be seated.

3. REPORTS

3.1 Report from Orange County Supervisor. GM Phil Rodenberg, reporting on behalf of Supervisor Lee Frame, encouraged members to attend the November 9 Board of Supervisors meeting at the LOWA Clubhouse. Two short public hearings are scheduled that evening, in addition to a report of Historical and Cultural Inventory situated in the Germanna-Wilderness area.

3.2 Report from Orange County Sheriff. Rick Hooper reported that in October the Rescue Squad responded to 11,217 volunteer hours serving the Community, making us the second busiest Station in the County. Year-to-date, the LOWA Management Rescue Squad has contributed 11,217 volunteer hours serving the Community, 833 of those in October.

3.3 Report from Allied Universal Security Chief Scott Walker. None.

3.4 Report from LOW Volunteer Fire & Rescue, Inc. Member Rick Hooper reported that in October the Rescue Squad responded to 58 calls, which represents 30 percent of total calls in the County, making us the second busiest Station in the County. Year-to-date, the LOWA Rescue Squad has contributed 11,217 volunteer hours serving the Community, 833 of those in October.

3.5 Report from Orange County School Board. Representative Jim Hopkins reported on two internal communications of interest to the community. One laid out sportsmanship guidelines which the Orange County Schools has since adopted. The second outlined conditions for the formation of a Lacrosse Club to gauge student interest in the sport prior to establishing a Lacrosse Team.

3.6 Reports of Officers

Report of the President: President Morian welcomed Director Johnson back to the Board after a brief absence. He thanked Security staff for investigating the noise event which shook houses on October 29th.

Report of Vice President: None.
Report of Treasurer: None.
Report of Secretary: None.

A. Executive Session Actions

Motion by Hoh, passed unanimously, to accept the appeal in Case #16-10-48, as modified.

Motion by Hoh, passed unanimously, to accept the appeal in Case #16-09-58, as modified.

Motion by Hoh, passed unanimously, to deny the appeal in Case #16-09-107.

A. 25 years experience * Licensed and Insured * OCCC Member * Equal Housing Opportunity *

3.7 Report of the General Manager

A. September Financials

In September, we collected $121,377 in current year lot assessments. For FY2016-17 we collected $4,772,776, or 58% of lot assessments billed. The Preliminary Unaudited Budget Summary is showing a favorable variance of $107,012 as of September 30. The current delinquency rate is 2.4%, and delinquent accounts continue to be pursued on a timely schedule.

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B. Lakes Management Report

One third of the excavation needed to shape the off-line stream and catch-basin has been completed for the Eastover Park/Keatons Run retrofit project. The project remains on schedule for substantial completion by December 23, or possibly earlier.

C. Sweetbriar Pool Bid Update

LOWA management hosted on-site tours for potential contractors for the Sweetbriar pool replacement. Bids are being reviewed and staff will prepare an award recommendation for Board action on November 15.

D. Other Business

None.

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Because display ad income is considerably lower than budgeted, one issue of Lake Currents will be cancelled in the months of January and February.

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D. Other Business

The DwellingLIVE Visitor Access System is expected to be ready for resident use about November 10.

The “thunder and lightning” activity that alarmed LOW residents on October 29th.

Motion by Zukowski, passed unanimously, to approve the following Committee changes as listed on the Committee Change List dated November 5, 2016:

<table>
<thead>
<tr>
<th>Name</th>
<th>Status</th>
<th>Committee</th>
<th>Term End Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tony Manigross</td>
<td>Voting</td>
<td>Equestrian</td>
<td>November 4, 2019</td>
</tr>
<tr>
<td>louisa rucker</td>
<td>Alternate</td>
<td>External Affairs</td>
<td></td>
</tr>
<tr>
<td>Kathy Smith</td>
<td>Voting</td>
<td>Golf</td>
<td>LGA Presidential Term</td>
</tr>
<tr>
<td>Jeanne Woodard</td>
<td>Term of Service</td>
<td>Golf</td>
<td></td>
</tr>
<tr>
<td>Bruce Kay</td>
<td>Resigned</td>
<td>Golf</td>
<td></td>
</tr>
<tr>
<td>John Barone</td>
<td>Alternate</td>
<td>Legal and Compliance</td>
<td></td>
</tr>
<tr>
<td>Mike Cianci</td>
<td>Alternate</td>
<td>Legal and Compliance</td>
<td></td>
</tr>
<tr>
<td>Al Sanborn</td>
<td>Alternate</td>
<td>Maintenance &amp; Ecology</td>
<td></td>
</tr>
<tr>
<td>doug chidlow</td>
<td>Resigned</td>
<td>Maintenance &amp; Ecology</td>
<td></td>
</tr>
<tr>
<td>Jill Humphries</td>
<td>Alternate</td>
<td>Pools</td>
<td></td>
</tr>
</tbody>
</table>

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D. Other Business

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Motion by Hoh, passed unanimously, to deny the appeal in Case #16-09-107.

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Motion by Hoh, passed unanimously, to deny the appeal in Case #16-09-107.
November 5 Minutes from p. 16

October 29 was investigated by Security and found to be coming from County-permitted activity of the Pyrotechnics Guild. LOWA was not notified prior to the planned event.

3.8 Committee Reports
A. Golf Committee
Chair Earl Porter reported on activities since August. Projects that received attention included the tees, tree removal and trimming, and non-member golf play rules. Course evaluation revealed it to be in very good shape; however resurfacing/restoration or replacement of the golf cart paths is highly recommended. The Committee is discussing increasing options for the redemption of sweeps. Ways to reduce backed-up customer lines during busy times at Fareways Café also need to be explored.

B. Planning Committee
Chair Tom Sheridan gave a slide presentation on the updated priority list of New Asset and Improvement Projects in the Five-Year Capital Plan, covering years 2017-2021. Projects requested by the Committees were lined along with the estimated cost of each and an opinion from the Planning Committee on whether they would or would not recommend specific projects being proposed. Mr. Sheridan responded to questions from the Board.

4. Member Comments on Business Agenda
MGA President Don Smith and Planning Chair Tom Sheridan made suggestions to the Board for changes to the draft rules (Administrative Resolution 2016-9) for Non-member Access and Play at the LOWA Golf Course that should be considered prior to adoption.

5. UNFINISHED BUSINESS
5.1 Consideration of Approving Rules for Non-member Access and Play at Lake of the Woods Golf Course. (Admin. Resolution 2016-9)
Motion by Hoh that the Board adopt Administrative Resolution 2016-9, approving the rules for non-member access and play at the Lake of the Woods Golf Course.

Following discussion, motion by Hoh, passed unanimously, to amend the proposed Resolution to allow non-member tee-times no earlier than 10:30 AM, allow reservation of tee-times up to five days in advance, and give the Golf Course manager the authority to take reservations for earlier tee-times, if available.

Vote on the original motion as amended passed unanimously.

6. NEW BUSINESS
6.1 Consideration of Authorizing the Board President to Sign Agreement and Plats to Re-divide Section 7, Lot 240A.
Motion by Hoh, passed unanimously, that the Board authorize the Board President to sign the agreement and plats to re-divide Section 7, Lot 240A.

Motion by Zwickl, passed unanimously, that the Board adopt Administrative Resolution 2016-8, adopting the annual update of the Reserve Study prepared by Miller Dodson Associates.

7. Member General Comments. Pools Chair Marti Caldwell confirmed that there are only two pools planned for the Clubhouse area, not the three that is being rumored. Doug Rogers provided details on the Board of Supervisors meeting scheduled for November 9, and encouraged members to attend what is planned to be an interesting program.

8. Director Comments
Director Clawson thanked the community for electing him to the Board. Director Zwicki reminded members that the November 15 Board meeting will be held at 7 PM to encourage member attendance.

9. Scheduled Meetings
- Special Board Meeting with Orange County Board of Supervisors: Wednesday, November 9, 2016 at 6 PM, Clubhouse, Business Meeting: 7 PM.
- Regular Board of Directors Meeting: Tuesday, November 15, 2016 at 7 PM in the Community Center.
- Regular Board of Directors Meeting: Wednesday, December 14, 2016 at 2 PM in the Community Center.
- Adjournment, Motion by Zwickl, passed unanimously, to adjourn the meeting at 12:23 PM.

Jennifer Zukowski, LOWA Secretary

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

The Orange County Information Technology (IT) Department maintains security advice on their Orange County web page as a service to county residents. It contains links to the Federal Trade Commission (FTC) on recent scams and to another site on keeping your computer clean with free resources to check for computer infections. The FTC site also has public comments that provide additional information from people who have been involved with scammers. You can reach the IT webpage by going to the county website and looking under “Departments”.

There is a Center for the Constitution at Montpellier which provides training on constitutional issues to a variety of government officials throughout the country as well as students from around the world who are seeking to set up constitutional governments in their own countries. This Center also has a number of online courses that deal with our Constitution, the Congress, the Federal Judiciary and other topics to any of you who are interested in the basis for governing in our country. You can access these courses by going to the Montpellier website and looking under the Center for the Constitution.

It has been a while since I’ve written about the status of the Germanna Wilderness Area Plan (GWAP). There have been a number of meetings of the Steering Group with our two new District 5 members; Doug Rogers; recently appointed to the Economic Development Authority and Jim Hutchison; recently appointed to the Planning Commission. The significant historic and cultural resources have been identified so as to influence future decisions. There have been several discussions on the Overlay District including Route 3 buffering and building design. We have also identified three new planned development categories; business, mixed use and neighborhood. There are details on all of these that are still under discussion and development. The engineering consultants have identified what the water demand will be and are now working on options for sewer systems. The consultants have also been tasked to develop an overall master utility plan for water and sewer. We have received the initial reports on transportation and the Virginia Department of Transportation will be funding a Route 3 access study for the GWAP area. As we progress on the GWAP work, we plan to hold another town hall type of meeting to allow people to view what has been done and take input for future work.

There will soon become another vacancy on the Rappahannock-Rapidan Community Services Board. Mary Lou McFarland has been serving on this board, but she will max out her tenure at the end of this year, creating a vacancy. This board provides comprehensive behavioral health, intellectual disability, substance use disorder, and aging services to the residents of five counties including Orange County. If you think that you might be interested in serving your community in this capacity, you can contact Ms. McFarland and learn more.

If you have questions about county government or want to let me know your feelings on specific issues, you can contact me at leeframe@orangecountyya.gov
Lots for Sale
3.27 ACRES, Ready to BUILD on Raccoon Ford Rd, Orange County. Well, septic, new circle drive by the Hour- Please call Fire- Clean Dryers ($65 for typical 1-hour Cleaning) Excellent References-Locally. 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: actionyesclean@gmail.com. Find us on Facebook, Yelp, Yext. AIRPORT CONNECTIONS We drive you to/from IAD, DCA, RIC, BWI airports. Reliable service... Reasonable rates. 540-273-2627.
ALL GUTTER WORK. Seamless gutters: repair, replace or clean. New or old. We do downspouts too. We hang holiday lights. Call Jerry Blake, 540-840-2248.
ALL HOME IMPROVEMENTS, all flooring, decks, basement finishing, roofing, painting, bath and kitchen remodeling, power washing, house and garage cleanouts, additions, house building. Have small backhoe for digging drain pipes and drain tiles. Licensed and insured. Call Jerry at 540-840-2248 for free estimates.
ARMITAGE PAINTING – Interior & exterior painting, power washing, deck staining, carpentry, drywall and plumbing. Tile and remodeling, and more. 540-672-2252.
ASK LUKE ZELLO - Inside and Out Home Services. Lifetime LOW Resident! Fully Insured! I will beat anyone’s written price and donate to a home in India that rescues the smallest victims of sex trafficking. See all our classifieds. AskLukeZello.com, 540-406-3589.
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 Lake Boat Ramp, Cumberland Beach and the Small Lake 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.
CERAMIC TILING FOR BATHROOMS, floors, layers, countertops. Call 898-7773 for a free estimate. Ask for Bob Yak. References available upon request.
CLEANING DONE Right! 20 years experience. All supplies included. Free estimates. Call Maid 4 Hours, Theda 540-226-8010.
COMPLETE LEAF REMOVAL/ Services. Stanley Lawn Care, 540-308-8072.
DAVE THE MOVER LLC. 20 years experience. Local and distant. 540-229-9999.
ELDERLY/HANDICAPPED CARE. 32 years experience. Excellent references. 540-423-8799.
GARY’S LAWN CARE Service. Leaves and gutter cleaning. Call 540-229-5999.
GUTTER CLEANING and Leaf Renny B. Quick for Discount Prices, 540-903-5369.
GUTTER GUARDS, gutter cleaning, gutter repairs and home repairs. 30 years experience. LOW Home Owner. Kenny Sken, 972-4326.
HANDBYMAN PLUS - 30 year LOW licensed and Licensed Contractor. 2-stage pressure washing. Quality interior and exterior painting and staining, Deck construction and repairs, Door and lock installation, Screen porches and sunrooms, storage sheds, roof and gutter cleaning and repairs, Light and lighting and plumbing fixtures, dishwashers and water heaters, drywall repairs, carpentry and more! Call Erich, 972-2664.
IVAN’S HOME IMPROVEMENTS. Professional painting, drywall repair and installation; tile/backsplash repair and installation. We also install crown molding, chair rail, baseboards & all your carpentry needs, kitchen & bath remodeling, hardwood floor installations, interior & exterior painting fans & light fixtures. Does your house or deck have unsightly mold - let us make it beautiful again by power washing it! We also paint garage floors with 2-part Epoxy paint. Senior citizen & military discounts. Licensed & Insured. Call Ivan Ducceschi 540-729-0939.
LAWN MAINTENANCE and Bush-Hogging Services. Mowing and weed eating, additional services available upon request. RLM, LLC, Rob Blake, rob@mayhemfarm.com, 540-533-8254.
LOW LABORATORY SERVICE. Pick up and deliver. Average size laundry basket-$14.00. Call 540-729-0268.
MOVING - DAVE THE MOVER LLC. 20 years experience. Local and distant. 540-229-9999.

1st CALL JOHNNY B. Quick for all your home maintenance and repair needs at discount prices. From leaf removal and gutter cleaning to heat and a/c, decks, painting, driveways, junk removal and more. Call 540-903-5369.
A MR. 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?)

Washington Street Artists
10 AM to 4 PM each day
Other hours by appointment
November 11-12

Timeless Patterns
Toni and Jack Ruther
114 Washington Street
540-972-0295

Antique China Jewelry and Custom Stained Glass
The Pottery at Lake of the Woods
Elaine and Joe Freeland
118 Washington Street
540-972-8052

Classic Pottery with a Contemporary Twist

Lake Currents - November 11, 2016

PET SITTING, HOUSESITTING, Dog Walking, Babysitting. Call Chris 540-412-1510.


POWER WASHING, Grass trimming and Complete yard care, mulch, LLC, a LOWLINC Provider—hours for emergency.

STANLEY LAWN Care. Fall cleaning—molds and stains, seal and install skylights. Repair gutters. 540-972-9444.


SOCIABLE 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.


TOWNSEND HOMELINE and Hospice Care. Where Professionalism with Compassion come first. Excellent references with 25 years experience. I own two plots w/crypts, must sell. 540-308-8072.

ready to burn. Stanley Lawn Care, seasoned hardwoods; split and ready to burn. Stanley Lawn Care, 540-308-8072.

W.B. STAFFORD Memorial Park. I own two plots w/crypts, must sell. Asking $1,500. Call Troy 703-772-3530.

WE ARE LEAVING. Will sell all electric grass cutting and blowers plus hand tools. Visit any time (soon), 115 Fairway Drive. Phone: 540-972-5568.

Deadline for submissions to the November issue of Lake Currents is Monday, November 14.

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


WINDOW & DOOR Replacements by Bob Yak & Sons, 888-7773.


Yearly Plumbing Program. LOW Affordable plumbing, home repairs and service. Licensed and insured. Yearly Plumbing Program. LOW homeowner. 540-287-3984. 24 hours for emergency.

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WAT’S HAPPENING IN LAKE OF THE WOODS?

LAKE OF THE WOODS BUYER PROFILE

Your Coldwell Banker Elite agent can help you visualize your home’s potential buyers and build an effective marketing plan for your home.

Where are they moving from?
Age, Education, Family Size
Average Household Income
Neighborhood Profile
Local Buyer Trends

COLDWELL BANKER ELITE KNOWS THE LAKE AND KNOWS HOW TO GET YOUR HOME SOLD!