

The Legacy



January – February 2010

lakechristopherhomes.com

**LAKE CHRISTOPHER
HOMES
ASSOCIATION**

Annual dues are
payable by

January 1, 2010

Late fees will apply as of
February 1, 2010

You will not be able to vote
at the Annual Meeting if
dues are not paid.

**LAKE
CHRISTOPHER
FORMS ON LINE**

If you need an:

Architectural request,

Party permit,

Copy of the
Architectural Guidelines
or

Rules and Regulations
of the Parks,

Go to

<http://lakechristopherhomes.com>

**Lake Christopher
Annual Meeting
Tuesday, February 2, 2010
Brandon Middle School
Cafeteria
Registration starts at 7 pm**

Its winter time and things are a little slow now that the holidays are over and everyone is thinking about losing those extra pounds, quitting one habit or another, and unfortunately, paying all those bills that have piled up. Among them is your Lake Christopher dues bill which is due now. Please if you haven't already sent it in, do so by the 31st. You will avoid late charges and the community will not run short on important projects that are in line for the next few years such as much needed fence replacement and repair, maintenance of the lake and parks and providing security. As most of you know, the dues charged here is a lot less than other communities and condo associations, chiefly because of the Board of Directors sense of fiscal responsibility and a knack for stretching a dollar. Many of the repairs and smaller projects such as the holiday decorations at the entrances, cleaning the shed and writing this newsletter are carried out by volunteers. Even the Reserve Study which is highlighted a little later on is done by volunteers the only expense being the analysis done by an outside company as required by law. It comes down to this, when you don't pay your dues, it robs the rest of us of the comfort and amenities we enjoy here and slaps the face of those who volunteer over and above paying a little money at the first of every year.

On a lighter note, a big thank you goes out to the **Garden Club**. They donated three new oak trees for the Beach Park. **Mary Ann Kincaid** picked out and supervised the installation of the

oak trees. Funds came from the annual Poinsettia Sale in December at **Sharon White's** house which, by the way, was maybe the most beautiful ever. If you don't know, the Garden Club has donated most of the trees in all the parks over the last 35 years. **Bob Cantrell** coordinated the installation of the evergreen swags at the entrances. Thanks to all members and their significant others, for all your work and concern for Lake Christopher.

Les Murfin, in spite of some health problems last year, continued to carry out his duties as a Director and Maintenance chairman, but also did most of the minor repairs himself and supervised the contractor activity. I hate to think of the cost of all those minor repairs and painting (mostly caused by vandalism) if we did not have people like Les living here in the community.

Mitch Stevens, our Social Committee Chair, gave us three fantastic 4th of July parties, and played Santa Clause and the Easter Bunny at events for the kids. Ticket sales cover less than half the expenses incurred, the rest is picked up by the association and the many volunteers who help at the parties and events. Mitch will be leaving the Board of Directors this year and it will be hard to replace him. Anyone interested in helping out with any of the social events in the coming years should contact Dick Schwartz and leave your name and number.

Steve Rogovich has over many years chaired the Architecture Committee. This committee, again completely volunteer, has done so much to maintain the quality of life here in Lake Christopher. Many people, including yours truly, have been on the receiving end of their violation letters. But you can't argue with the fact that over 35 years, the homes, for the most part, have been well maintained and attractive. This can only help to maintain the value of the individual homes, consequently the value of the Lake Christopher life style.

Jenny Pfeiffer supervised the summer attendants at the parks and coordinated the many party requests received in the past three years. Many of the current policies for safety and security in the parks were initiated by Jenny and some other concerned mothers. Jenny will also be ending her term as a Director. Anyone interested in keeping the parks safe for all out children and adults should contact Dick Schwartz and leave your name and number. **Note: Please keep the tags you were issued last year, they will be checked again this summer and replacement is fairly expensive. Get more info from the property manager's office.**

Donna Christensen publishes the Lake Christopher Newsletter, The Legacy with contributors from the Garden Club and Sharon White's real estate articles. We publish 6 times a year, four of which are online at the Lake Christopher website: lakechristopherhomes.com.

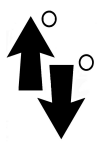
Kevin Ray, who is not a resident but owns property here in the community, is a real estate appraiser and engineer who conducted our Reserve Study last year. The Reserve Study is an inspection and appraisal of the conditions and cost of repair of all the common assets of the community. This includes an inspection the perimeter fencing, bulkheads, docks, signs, and buildings and furnishings of the parks. Thanks to Kevin who personally inspected all these items and wrote up the information which is then forwarded to an independent firm for evaluation. Currently our Reserve Fund is over 90% funded, we face minimal risk of deferred maintenance or special assessments and our Funding Plan is designed to gradually bring us to a 100% level. This is a summary of the results: (the complete evaluation is available for reading or copying at the property manager's office.

Elias Logothetis, Tim Short, Rich Lindgren, and Nathan Lutz make one heck of an executive committee. They lend their expertise to all administrative duties and decisions that affect the policies and practices of the rest of the Board and Committee chairs. Elias has skills that help keep the lake clean and supervises and advises the Board concerning bulkheads and other engineering matters. Tim served as Vice President last year and keeps tabs on city projects affecting

Lake Christopher and issues with neighboring properties. Rich maintains the Neighborhood Watch program and keeps minutes of all meetings. Nathan is the money man keeping a close eye on accounting procedures and trends. Though most of their work is behind the scenes, we would be hard pressed if we didn't have them.

And a big round of applause should go out to **Dick Schwartz**, President of the homes association. He is essentially Lake Christopher's liaison with the rest of the world. Dick has fielded numerous phone calls, listened to the comments and yes, sometimes abuse from all sides. He has been on the spot when trouble develops at the parks, picked up a paint brush to cover graffiti, filled in for some of us when we were sick and settled disputes with courtesy and compassion. Dick will also be ending his term as Director. Thank you for all your hard work and care for all of us.

There are many others, known and unknown to us, who have helped keep the neighborhood clean and appealing. For example, there is a couple who walks around the lake and picks up trash in the street and sidewalks. There are the dog walkers who faithfully clean up after their dogs. There are the neighbors who promptly call for help when they see suspicious activity in the parks or on the street. Thank you very much.



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**Lake Christopher Garden Club News
January/February 2010**

Garden Club Events

January 4, 2010

Meeting at Fairfield Florist with
Charlene Wesseler

Fairfield Shopping Center

Time: 7:00 p.m.

Flower arranging Cost: \$18.00 includes the and vase
RSVP to either Geri Linneball at 476-0015 or
glinneball@cox.net or to Sue Edwards at 495-3551
or smewalks@aol.com by Friday, January 1, 2010

February 1, 2010

Hostesses: Donna Christensen and Sue Edwards

Program: Betty Villars on Crape Myrtles

Time: 7:00 p.m.

March 1, 2010

Hostesses: Lydia Nobriga and Susan Martin

Program: Pat Stallings on Succulents

Time: 7:00 p.m.

Thank you to Bob Cantrell, Lydia Nobriga, Gerri Linneball, Donna and Clark Christensen for creating and hanging the Entrance decorations. A big thank you to Sharon White for hosting the Poinsettia Sale and to the judges of the Holiday Decoration Contest.

The Garden Club welcomes any resident to join us on the first Monday of the month at 7:00 p.m. for an evening of discussing gardening ideas and socializing. For more information, contact Sue Edwards, President, at 495-3551 or smewalks@aol.com.

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## December Holiday Decoration Contest Winners



### First Place:

Ryan and Kim Kelley  
1400 Ships Landing

### Honorable Mention:

James and Dawn Conover  
1402 Lake Christopher Drive

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## Financial Disclosure

### Assessments

- Notice of annual assessments is distributed by first class mail in December and payment is due in full by January 1.
- Notice will be given not less than 30 or more than 60 days prior to any increase in regular assessments or special assessments.
- Notice of an additional late fee of \$10.50 will be mailed to the homeowner if assessment is not received by January 31.
- Legal remedies for collecting delinquent assessments will be applied if payment is not received by March 1.

### Budget

- A summary of the approved Budget is distributed annually along with assessment notices.

### Financial Statement.

- All members in good standing may review any financial statements, insurance coverage, and Minutes of Board of Directors meetings at the office of the Property Manager by appointment.
- Any copies required by the member shall be at the member's expense.

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**\*35% off applies to Lake Christopher residents only**

## 2009 Lake Christopher Real Estate Review

by: Sharon White, ABR, GRI, Realtor  
William E. Wood & Associates  
your Neighbor, your Real Estate Professional

### 8 Off Lake Properties Sold

High Sales Price: \$305,000 (2234 sq ft, 4 BR, 2.5 baths)  
Low Sales Price: \$249,900 (1902 sq ft, 3 BR, 2.5 baths - Foreclosure)  
Average Sales Price: \$286,550 (2103 sq ft, 3 BR, 2.5 baths)  
Median Sales Price: \$292,500 (2170 sq ft, 4 BR, 2.5 baths)

### 2 Lake Front Properties Sold

\$325,000 (1532 sq ft, 3 BR, 2 bath)  
\$295,900 (1902 sq ft, 3 BR, 2.5 baths - Foreclosure)

### Foreclosure and Short Sale Properties

There have been 7 Foreclosed Properties and/or Short Sales in Lake Christopher this past year. 3 Foreclosures have sold: average sales price: \$271,766. Off Lake average Foreclosure sales price is \$259,700. 2 of the Short Sale Listings have been withdrawn, perhaps headed for Foreclosure. Another Foreclosure has been sold but has severe deed problems that need to be cleared before it can close. It is imperative to keep our eyes on this and future Foreclosures as they will certainly begin to affect property values in due time. The Government has put a moratorium on the Banks and is not allowing them to dump any more Foreclosures into the Market Place at this time as it would severely damage our Economy....this is known as the Shadow Market, since these Foreclosures are "lurking" in the shadows. They will be released in segments through the coming year.

### 2010 Predictions

It continues to be a Buyers Market with an abundance of Inventory to choose from. Interest rates remain low. Sellers are paying most/all of Buyers Closing Costs. Economists predict prices will continue to decline somewhat over the next year, but not like in the past. The First Time Homebuyers Tax Credit has been extended through April 30, 2010. This program was effective in helping the Real Estate Market and economy in 2009, so that is good news for both Buyers and Sellers.

*Any questions, I am easy to contact:*

757-286-9375

[Sharonsellshnz@cox.net](mailto:Sharonsellshnz@cox.net)

Paid for by Sharon White

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## Attention Residents!

The Legacy is available only on the Lake Christopher Website <http://lakechristopherhomes.com>

If, however you would like to receive the Legacy by email, please fill out this form and drop it off to: Richard Schwarz, 1505 Lake Christopher Dr. 495-3650 or email your request to dickjack@verizon.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Business or Service you would like to include in the Legacy:

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### **PLACE AN AD IN THE LEGACY**

Want ads, For Sales, Lost and Finds, and small service ads are **free** to Lake Christopher Residents.

Business ads are \$15 per issue or \$75 for six issues for a Business Card size ad.

Other sizes are available.

Call Donna Christensen for more information. Deadline for the March 20 issue is February 21.

### **ATTEND THE MONTHLY BOARD MEETING**

Board meetings are held on the fourth Monday of every month at 7:30 P.M.

**HOMEOWNERS' FORUM** is held at the beginning of each meeting. Have a gripe? Make a suggestion? Give a "warm fuzzy"? Please call our Property Manager, Gayle Piñero, at 486-6000 for the meeting location. Manager's Address: Gayle Piñero, Select Group, Inc., 2224 Virginia Beach Blvd, Suite 201, Virginia Beach, VA 23454. Email: [gayle.pinero@theselectgroup.us](mailto:gayle.pinero@theselectgroup.us)

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## BOARD OF DIRECTORS AND COMMITTEE CHAIRS

**President:** Richard Schwarz  
495-3650 1505 Lake Christopher Dr.  
dickjack@verizon.net

**Vice-President:** Tim Short  
471-1231 5408 Brookfield Dr.  
rzzdad@aol.com

**Treasurer:** Nathan Lutz  
986-6964 1545 Edgewater Dr  
[Phidelt84@aol.com](mailto:Phidelt84@aol.com)

**Maintenance:** : Les Murfin  
479-8649 1528 Beachview Dr  
lmurfin@cox.net

**Neighborhood Watch:** Rich Lindgren  
495-8289 5184 Shorecrest Ct  
[redsoxfan007@aol.com](mailto:redsoxfan007@aol.com)

**Park Staff:** Jenny Pfeiffer  
532-5457 1525 Lake Christopher Dr.  
jennpfe@regent.edu

**Litter Control Staff:**  
Elias Logothetis  
495-6539 1549 Waff Road  
e.logothetis@att.net

**Social/Recreation:** Mitch Stevens  
222-0743 5192 Shorecrest Ct  
mitchleigh@aol.com

**Architecture:** Steve Rogovich  
467-9790 1612 Lake Christopher Dr.  
stever@infionline.net

**Newsletter:** Donna Christensen  
495-3996 1441 Lake Christopher Dr  
cldochris@earthlink.net

**Recording Secretary:** Rich Lindgren  
495-8289 5184 Shorecrest Ct  
[redsoxfan007@aol.com](mailto:redsoxfan007@aol.com)





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