

The Legacy



January – February 2008

LCHA Annual Dues are Due: \$275

Late charges will apply after January 31, 2008. Payments must be postmarked before January 31. In case of need, a payment plan is available by calling the Property Manager, Gayle Piñero, 486-6000.

(See page 9 for the 2008 budget.)

Annual Meeting – February 5

We have an **important meeting** February 5, 2008. On that Tuesday evening, (check in @ 7:30 pm) we will meet at Brandon Middle School [Cafeteria] for the Annual Membership Meeting for the Lake Christopher Homes Association. All homeowners are invited and encouraged to attend. We will elect people to upcoming vacancies on the Board of Directors of the Association. You will receive a meeting notice in the mail soon. Please attend or fill out a proxy. We need a quorum to transact the important business of running our community.

Thank You for Serving Us!

Several of our Lake Christopher board members terms have expired and their positions need to be filled. There are three vacancies on the Board up for election at February's meeting. Dedicated volunteers serving on the Board are the key to having a community that we are proud to live in. Because of selfless service by homeowners for 3 decades, we have a community in which people enjoy living; and people from other communities are eager to buy homes to join us.

Leaving the Board are:

Stephanie Haen, our Treasurer for 4 years.

Connie Brown, who is our current Maintenance Chair.

Paul Flanagan, our Vice President this year and *Legacy* newsletter editor for the past 3 years.

Our gratitude and best wishes go out to all of these and their families for the sacrifices they made to serve us.

You're Nominated ...

We are very fortunate to have many talented residents here in Lake Christopher and three such residents have made known their willingness to step up and serve our community.

Donna Christensen: Donna served as Board Secretary, *Legacy* newsletter editor and Social Committee member for many years. She started in the association in 1985 for a zoning dispute over the property now known as the Commons. She and her family have been residents for more than 25 years. She was also active in Girl Scouts and PTA. Her main concerns are property values and maintaining the "Island of Tranquility" virtue of this community. She believes that only by fostering the sense of community in most of the residents can we overcome our perennial problems.

Les Murfin: is a new resident (2006) from Rochester, NY. He is a registered architect and was active in community activities in NY, such as an Explorer Post in architecture for high school students and the Junior Chamber of Commerce. He is a project manager for a local architecture firm, using his experience from Navy CB in Viet Nam and later construction enterprises. With his wife, Marilyn, he enjoys his 4 grown daughters and several grandchildren. He enjoys spending time in activities which will improve our community.

Tim Short: is very interested in becoming involved in our Board. His ambition is simple: to serve in a capacity to help our community. He has resided in Hampton Roads for over 20 years. In his professional career, he has served on many boards and committees. He believes he would be a great asset to the association.

Nominations for board members will remain open until the Board President calls for elections at the Annual Meeting. Nominations from the floor are encouraged. If any resident would like to serve on the board or knows of someone who should be on the board, please attend the **Annual Meeting on February 5** and make your nomination known.

It's Here! The New Lake Christopher Web Site

<http://lakechristopherhomes.com/>

Look at the site, make suggestions, read the *Legacy* newsletter, etc.

Sections include news about the Board and Committees, Social Events, Garden Club.

There are forms for architecture changes and party permits. **Try it out!**



Garden Club News

by Patty Rapp, President

The Garden Club is excited about our T-shirt sale headed up by Mary Ann Kincaid and Ann Cazares. We haven't had Lake Christopher T-shirts for several years, and it will be fun to wear them once again and show our pride in our community. You will find an order form on page 6 of this issue.

Our poinsettia sale at Sharon White's was a huge success. If you haven't bought your Christmas poinsettias from us before, put us on your calendar for the first Sat. of December 2008! Our cookie exchange at my house was fun and got us all in the Christmas spirit. Thanks to Mary Ann Kincaid for teaching us how to make 3 types of bows. I've been practicing a lot this month!

At our November meeting at Rooney Rainey's we enjoyed a presentation by Karen Renda, Master Gardener, on how to get your garden ready for winter. Of course, in Tidewater, VA we are blessed with mild winters and can enjoy colorful pansies and decorative cabbages most of the winter. Karen reminded us of the need to mulch our plants well after first raking up dead foliage. In addition to commercially available mulch such as hardwood bark, many readily available natural things can also be used. Pine needles or shredded leaves make excellent mulch. Mulch should be applied between 2" to 4" around plants and bushes to be effective.

If you haven't already done so, it's probably too late to bring in your summer potted plants to save for next spring; however, next fall be sure to spray your plants first with an organic insecticide to kill aphids or other "critters" before bringing the plants inside. Or you may be able to take cuttings and start some new plants indoors. Some plants can winter over in the garage if there is enough light and you remember to water them. Have you found slugs in the soil of your outdoor plants? Karen Renda recommends putting a few drops of rubbing alcohol in the soil. Generally soil should be replaced when reusing a pot and the pot should be washed with soapy water and a little Clorox bleach to kill anything that might harm your plants.

A good rule of thumb regarding pruning is to wait until after a plant has flowered, but wait to cut back roses until the middle of February. When pruning large branches, it is very helpful to have a ratcheting lopper. One of our members has purchased tools from the following websites and has been happy with her purchases: www.leevalleytools.com and www.floriantools.com. I hope Santa brings me some neat ratcheting loppers this year!

If you are interested in learning more about pruning, join us for the meeting on March 3 at the "big" park when Spike Seligson, Master Gardener, will demonstrate pruning techniques to the Garden Club. Spouses are welcome! Please make joining the Garden Club one of your New Year Resolutions! Here's to a beautiful garden for all of you in 2008.



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Garden Club Program Schedule (2008)

All are welcome to join. Meetings start at 7 PM unless noted. Annual \$5 dues.

<p>February 4 Flower Pot decorating Geri Linneball 1517 Saybrook Cove Co-Hostess: JoAnn Given</p> <p>March 3 Pruning Workshop (Saturday) With Spike Seligson, Master Gardener 10 AM Meet at the "big" park (Landing) Co-Hostesses: Sue Edwards and Donna Christensen</p> <p>April 7 Garden Tour at Kevin and Evelyn's Evelyn Ray, 108 East Rd, Portsmouth Co-Hostess: Susan Martin</p>	<p>May 3 Spring Yard Sale</p> <p>May 5 Perennials; speaker: Aaron Schriber From MacDonald's Nursery Hostess to be announced</p> <p>June 7 Field Trip: Norfolk Botanical Gardens (Saturday)</p> <p>June 15 Pot Luck Supper, spouses invited Sally Parsons 5213 Shorebreeze Ct Co-Hostess: Ruth Brooks</p> <p>September 8 Ice Cream Social</p>
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Fall Decoration Contest: *Winner:* Cerci Sellers, 1549 Beachview Dr
Honorable Mention: Howard and Ida Butler, 5241 Quarry Lane

Holiday Decoration Contest: After viewing all the beautiful holiday decorations in Lake Christopher, the judges awarded first prize for the Holiday Decoration Contest to Rich and Nancy Lindgren of 5184 Shorecrest Court. Their next door neighbors, Kathy and Gary Butterbaugh at 5189 Shorecrest Court are the runners-up. Congratulations on two awesome displays! Thanks to all of you who participated and we hope you'll enter again next year




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2007 was another busy year for the volunteer members of the Architecture Committee. A total of 78 new Architecture Review applications were received and processed. We issued 55 initial architectural violation letters. The most common AC review requests included vinyl siding installations, window and roof shingle replacements, painting, fences, and home additions. Presently 183 (out of 361) homes have vinyl siding installed with more being installed each month. Many homeowners are deciding to enlarge or significantly modernize their homes rather than sell out and move.

The most frequent AC Guidelines violations include trash and recycling containers being stored outside in public view, automobiles parked on lawns, exterior structure and / or paint deterioration, and unlicensed vehicles stored in driveways. Several long-term cases have gone as far as requiring attorney assistance and even civil court appearances in order to reach a final resolution.

The AC meets monthly and asks that homeowners allow at least a 30-day time period for a written response to any application. An instant response is often expected but this does not allow a fair and accurate review by the Committee. Many applications are initially returned because of missing information or a lack of details in more complex requests. One frequent example is submitting a request for painting or vinyl siding without including a sample of the desired colors or material. The Committee asks that homeowners carefully review the Architectural Guidelines for an explanation on what defines a property modification that requires review and approval.

The Architecture Committee will continue to work along with you to help maintain the appearance and style of our community and resolve matters of violations fairly and consistently. We welcome your questions or concerns on matters concerning review applications of violation issues.

The community is looking very good overall thanks to almost everyone's efforts.

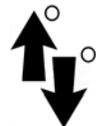
Steve Rogovich Chairman of Architecture Committee 467-9790 stever@infionline.net



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LAKE CHRISTOPHER T-SHIRTS ARE BACK!

The Lake Christopher Garden Club is sponsoring the sale of Lake Christopher T-shirts. The T-shirt is blue, 100% pre-shrunk cotton, with the design in white on the front of the shirt. See the sketch below. Pre-season orders are being taken now. Just use the order form that follows. This summer we'll all be showing our colors!



Lake Christopher T-Shirt Order Form – Spring 2008

Sponsored by Lake Christopher Garden Club.

Advance orders are due by **March 23, 2008**.

Shirts will be **available May 2, 2008**.

Payment must accompany orders. Make checks payable to: **Lake Christopher Garden Club**

Mail or deliver your order form with payment to:

Mary Ann Kincaid (LC T-Shirt),

1549 Beechwood Cove, Virginia Beach, VA 23464

Call or e-mail Mary Ann Kincaid, 467-6782, (maryann.kincaid@verizon.net) with any questions.

Name: _____

Phone #: _____ Email: _____

Street Address: _____

The shirts are blue with white logo design on front, short sleeve, 100% pre-shrunk cotton.

ADULT T-SHIRT

Adult Small	QUANTITY	_____	x	\$10.00	=	\$_____
Adult Medium	QUANTITY	_____	x	\$10.00	=	\$_____
Adult Large	QUANTITY	_____	x	\$10.00	=	\$_____
Adult X-Large	QUANTITY	_____	x	\$10.00	=	\$_____
Adult XX-Large	QUANTITY	_____	x	\$12.00	=	\$_____

YOUTH T-SHIRT

Youth 12-14	QUANTITY	_____	x	\$10.00	=	\$_____
Youth 16-18	QUANTITY	_____	x	\$10.00	=	\$_____

No smaller sizes are available.

ORDER TOTAL..... \$_____

The Realities of Today's Real Estate Market

by Sharon White, ABR, GRI

William E. Wood & Assoc.

As you well know, the days of quick home sales, selling at top dollar with multiple bids is over. In today's market, Sellers need to discuss with their Realtors these five things when pricing their home for sale:

1. Increased Inventory - There are more homes for sale right now, meaning buyers have many more options. We are witnessing the consequences of pent up demand. Sellers waited too long for the market to top out and now are still trying to capture those high prices. That is not going to happen and with the leveling of the market, there is an abundance of inventory. **Houses are selling but it is just taking longer for them to sell.**

2. Increased Mortgage Rates - **Mortgage Rates are still very low**, but they are not in the 5% bracket of the past few years. Every time the mortgage rates go up, even if just for a 1/4 percent, a small percent of potential buyers are disqualified from the market. When money gets tighter sellers are affected because buyers have less buying power. **Economists are forecasting that rates will remain low, in the 6% range throughout the coming year.**

3. Increased Mortgage Restrictions - Mortgage companies are tightening up their criteria for loans. Buyers must have high credit scores to get a loan these days. The "creative loan programs" are no longer available and buyers need money for down payments. All this affects buying power which in turn affects selling power.

4. Increased Vacancy Rates - Flipping houses is at a stand still. These houses are sitting and sitting. Vacancy rates for these homes is over 50%. As a result, many are selling these investment homes at rock bottom. This greatly affects other home sales in the neighborhood.

5. Increased Foreclosures - **Our area is fortunate to have one of the lowest foreclosure rates in the country.** However, foreclosed properties drive sales prices down. The "creative loans" of past years put both A-List and sub-prime consumers in homes where they may have trouble meeting payments.

For more information or if you have any questions, you can reach me:

by phone: 757-286-9375

by email: sharonsellshzmz@cox.net

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Entrance Decoration

We just want to say thank you to the volunteers who helped on Saturday, November 24, with the Entrance Swags. The greens were particularly lovely this year with lots of berries on them. The shrub belongs to Cliff and Dee Schmidt of 1413 Fairbank Ct. Mary Ann Kincaid, Ann Cazares and her sister Kate, Bob Cantrell and Donna Christensen put the decorations together and hung them up in what is unofficially record time, a little over one hour. Thank you!

The Garden Club is volunteering to help keep the entrances looking nice. It's a tough job with bad soil and no easy access to water. Again, thanks.

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## Budget and Dues

You have already received the assessment for 2008. The annual dues increased by \$15. As you know from your own household, expenses increase. Our reserve to replace our 30 year old capital items such as bulkheads and fences continues to increase. Our legal expenses in 2007 were unexpectedly large – equal to \$15 per house. More homeowners are not following the guidelines and we are forced to take expensive legal action. Here is a summary of the budget for 2008.

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### INCOME

|                             |           |                |
|-----------------------------|-----------|----------------|
| Assessment Income           | \$        | 99,275         |
| Late Fees Income            | \$        | 400            |
| Legal Fees Income           | \$        | 1,000          |
| Misc Income                 | \$        | 150            |
| Advertising - NewsLetter    | \$        | 1,500          |
| Interest Income (Operating) | \$        | 800            |
| <b>TOTAL INCOME</b>         | <b>\$</b> | <b>103,125</b> |

### EXPENSES

#### Administrative

|                           |    |        |
|---------------------------|----|--------|
| Management Fees           | \$ | 12,840 |
| Accounting (Audit)        | \$ | 2,830  |
| Legal Fees                | \$ | 3,500  |
| Legal Escrow              | \$ | 500    |
| Postage & Mail            | \$ | 1,800  |
| Insurance                 | \$ | 2,300  |
| Copy - Printing           | \$ | 1,000  |
| Newsletter Printing       | \$ | 1,200  |
| Income Tax Expense        | \$ | 600    |
| Office/Misc Expenses      | \$ | 50     |
| Recreation                | \$ | 2,300  |
| General & Admin           | \$ | 360    |
| Directory                 | \$ | 400    |
| Website/Internet Expenses | \$ | 200    |

### EXPENSES continued

#### Utilities

|             |    |     |
|-------------|----|-----|
| Electricity | \$ | 825 |
|-------------|----|-----|

#### Maintenance

|                        |    |       |
|------------------------|----|-------|
| Repairs                | \$ | 1,500 |
| Fence Renovation       | \$ | 2,000 |
| Grounds - Plants/Mulch | \$ | 3,333 |
| Beach Sand             | \$ | 900   |
| Lake Maintenance       | \$ | 1,907 |
| Portable Toilet        | \$ | 400   |

#### Contract Services

|                            |    |        |
|----------------------------|----|--------|
| Grounds & Lawn Maintenance | \$ | 27,480 |
| Park Attendants            | \$ | 10,550 |
| Trash Removal              | \$ | 1,200  |

#### Reserve Contribution

|                      |    |        |
|----------------------|----|--------|
| Reserve Contribution | \$ | 23,150 |
|----------------------|----|--------|

|                       |           |                |
|-----------------------|-----------|----------------|
| <b>TOTAL EXPENSES</b> | <b>\$</b> | <b>103,125</b> |
|-----------------------|-----------|----------------|

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**- LAKE CHRISTOPHER HOMES ASSOCIATION -  
ARCHITECTURAL REVIEW REQUEST  
(Revised 5-1-07)**

**Date:** \_\_\_\_\_

**From:** Name of homeowner \_\_\_\_\_

**Address-** \_\_\_\_\_ **Phone -** \_\_\_\_\_

**e-mail -** \_\_\_\_\_

**To:** Lake Christopher Homes Association  
c/o Gayle Piñero Association Manager, The Select Group, Inc  
2224 Virginia Beach Blvd Suites 201/202  
Virginia Beach, VA 23454  
Phone: 486-6000 Fax: 486-6988 e-mail: gayle.pinero@theselectgroup.us

**Subj:** Architectural Review Request

1. As required by the Lake Christopher Architectural Guidelines, I would like to have this request considered for review by the Architectural Committee.
2. The following information is provided to aid the committee in the review of my request:

**General description of work being requested-** \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

**(check as applicable and enclose or attach any additional information)**

- Detailed drawings, plans, sketches or plat showing boundaries
- Vinyl siding, and/or trim sample (must include color name and style)
- Color sample for painting (must include names of colors)
- Sample of roof shingle material
- Other samples and information as applicable (windows, doors, fences, etc)

\_\_\_\_\_  
**Signature of homeowner**

**For AC use:**  
**Date Rec** \_\_\_\_\_

**PLACE AN AD IN THE LEGACY**

Want ads, For Sales, Lost and Founds, 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 comparable. Call Paul Flanagan at 467-2357 for more information. Deadline for the March 2008 issue is January 21.

**ATTEND THE MONTHLY BOARD MEETING**

Board meetings are held on the third 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)



**Attention New Residents!**

We're sorry! Your name is **not** in the Lake Christopher Directory. So you can be included in the next one, please fill out this form and drop it off to:

Richard Schwarz, 1505 Lake Christopher Dr.; 495-3650 or  
Steve Azar, 5188 Shorecrest Ct.; 467-4166.  
[dickjack@verizon.net](mailto:dickjack@verizon.net) or [biazar@cox.net](mailto:biazar@cox.net)

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

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

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

**BOARD OF DIRECTORS  
AND  
COMMITTEE CHAIRS**

**President:** Sally Parsons  
467-0567 5213 Shorebreeze Ct  
[golf101sal@msn.com](mailto:golf101sal@msn.com)

**Vice-President:** Paul Flanagan  
467-2357 1552 Lakeport Ct  
[pdfan@mindspring.com](mailto:pdfan@mindspring.com)

**Treasurer:** Stephanie Haen  
479-9467 5401 Brookfield Dr.  
[brewhaenva@msn.com](mailto:brewhaenva@msn.com)

**Maintenance:** Connie Brown  
467-6572 5217 Shorebreeze Ct  
[ShoreHome@aol.com](mailto:ShoreHome@aol.com)

**Neighborhood Watch:** Steve Azar  
467-4166 5188 Shorecrest Ct  
[biazar@cox.net](mailto:biazar@cox.net)

**Park Staff:** Jenny Pfeiffer  
532-5457 1525 Lake Christopher Dr.  
[jennpfe@regent.edu](mailto:jennpfe@regent.edu)

**Litter Control Staff:**  
Elias Logothetis  
495-6539 1549 Waff Road  
[e.logothetis@att.net](mailto:e.logothetis@att.net)

**Social/Recreation:** Mitch Stevens  
222-0743 5192 Shorecrest Ct  
[mitchleigh@aol.com](mailto:mitchleigh@aol.com)

**Architecture:** Steve Rogovich  
467-9790 1612 Lake Christopher Dr.  
[stever@infionline.net](mailto:stever@infionline.net)

**Newsletter:** Paul Flanagan  
467-2357 1552 Lakeport Ct  
[pdfan@mindspring.com](mailto:pdfan@mindspring.com)

**Recording Secretary:**  
Richard Schwarz  
495-3650 1505 Lake Christopher Dr.  
[dickjack@verizon.net](mailto:dickjack@verizon.net)

**COMMUNITY SERVICES**

**EVENT PLANNING**

Susan Martin ..... 467-3952

**TAI CHI**

Weekly classes with  
Gloria Bersi ..... 467-0689

**PET CARE**

Heather Harrison..... 963-2529  
..... (cell) 373-7687  
Viktor Osipov ..... 495-1995  
Morgan Pate ..... 962-9519  
Joshua Shivaee ..... 495-1995

**BABYSITTERS**

Ashley Gonse ..... 486-2999  
Allison Lindgren..... 495-6133  
Rebecca Lindgren ..... 495-6133  
Morgan Pate ..... 962-9519

**LAWN / YARD CARE**

Viktor Osipov ..... 495-1995  
Joshua Shivaee ..... 495-1995

Would **YOU** like to be listed as a Community Service?  
Send email to [pdfan@mindspring.com](mailto:pdfan@mindspring.com) or call Paul at 467-2357