

# PERSPECTIVES

April 2015

## President's Letter



Yea – Spring has officially arrived! Time to enjoy the amenities we are so blessed to have at LOW. I'm chomping at the bit to get in a few rounds at the Fairways. Is anyone ready for a Tennis game? Walking also is a great exercise and this is the perfect time of year to take that leisurely stroll, talk to your neighbors, and enjoy the colorful blossoms that grace our surroundings.

Baseball returns. There will be a bus trip on Thursday, June 25th to see the Nationals play the Atlanta Braves. This always is a fun day. Check the Chapter website ([www.aarp5239.org](http://www.aarp5239.org)) for flyers about our upcoming as well as the Trips and Tours section of this issue for further information.

We have two joyful celebrations during the month. On April 3rd we celebrate the feast of Passover, and on April 5th we celebrate Easter Sunday, always one of my favorite days. It was good getting back to the Clubhouse for our March meeting. I also would like to acknowledge all those who help in setting up for our meetings each month. The Refreshment committee does awesome job making sure everything goes well. And a special thanks to all who bring goodies for our sharing table. A shout out goes to the Silent Auction committee and all who helped cart the boxes of items for sale.

Invite your neighbors and friends to our monthly meetings, tell them about the interesting guest speakers and don't forget to mention the camaraderie.

I am looking forward to seeing you at the next meeting.

Tony Aris

## MARCH SPEAKER Carol Downs to Speak on Home Fitness

by Charlotte Baker, Publicity



We jog, we walk, we stretch, we go to the Fitness Center, and we know a lot about physical fitness. But is our house keeping up with us? Carol Downs, who has spent 20 years working with issues relating to aging, will talk about Home Fitness at the April 20 AARP meeting. She will review things we can do to make our houses more useful to us as our situations change, point out how to spot and correct potential hazards, and identify some useful resources.

Come to the LOW Clubhouse on Monday, April 20, at 9:30 AM, for coffee and sweets. Bring you non AARP friends with you. Take this opportunity to be with old friends and make new ones. The meeting begins at 10 AM

**Reminder 2015 dues are overdue. Membership is Jan 1-Dec 31. Make check out to AARP 5239, \$7.00 per person. Send check to AARP 5239, PO Box 945, Locust Grove, VA 22508**

## Silent Auction: Time to Spring Clean!



I am sorry to report that David's 50-50 raffle proceeds, \$41, exceeded the Silent Auction, \$40, in March. That is a dismal performance for us both. Our end of year charitable contributions will suffer unless you all get buy now and spring clean! Your good discards may be just what other members need to spruce up their homes.

Please phone me to arrange for a delivery or pick up (972-7866). This is a desperate plea from an auctioneer who may forget her vow of silence.

## Legislative News for April

by Tony Quattromani

In researching subjects for this month's article I came across several internet sites I think you may find helpful and interesting.

There are a myriad of people who offer financial or wealth planning.



They come with all kinds of initials after their name. I don't advise against seeking help with your long term planning but you need to understand what all those initial mean after the names. Go to [www.finra.org](http://www.finra.org) for the information. The site also can answer you learn about frauds and scams, annuities and insurance, money management, and a page to help you learn about your brokers. [www.aarp.org](http://www.aarp.org) is another site worth exploring. At the home page click "Health" and then go to the article on Health Law Answers. The page has lots of general information, planning lists, resources about the Affordable Care Act.

Other articles you can find at the AARP site are:

"Everything You Need to Know about Medicare Changes for 2015". Prescription charges may increase for some people.

"What's New for Your 2014 Tax Return". This article explains what you need to do to show proof that you had medical insurance in 2014.

If you have a personnel computer go to these sites for information. If you do not have a personal computer (or a tablet or even a smart phone) ask for help from a friend or go to the library. The information is out there!

## MEDICAL NEWS:

### Get Moving!

by Sandra Frame

Get moving! Even a small amount of exercise or other physical activity – about 20 minutes of brisk walking a day – can prolong the lives of sedentary people. This was related in a recent study in the American Journal of Clinical nutrition of 330,000 Europeans (ages 25 to 70) who were followed for about 12 years.

Increasing exercise was associated with reducing mortality rates in people of all activity levels and in all weight categories. But the researchers concluded that the biggest reduction in mortality rate would occur when transitioning from being totally inactive to merely moderately inactive. To accomplish that, all it would take is to burn 100 calories a day in physical activity. If a brisk walk is not feasible, taking several 5 minute short walks around the house, yard or neighborhood or any other activity, other than sitting, that you can do on a daily basis. Lifting light weights or doing chair exercises counts.

University of California, Berkeley, *Wellness Letter*, Volume 31, Issue 8, April 2015



## TRIPS AND TOURS



Join the Travel Committee. Is there a trip within 100 miles that you would like to go on? If so, the travel committee could

use another person who is willing to take on the responsibility of organizing and leading a day trip or two.

### JOIN THE FUN!



#### BASEBALL: Nats vs Braves

Thursday, **June 25th 2015** @ 4:00 PM. Price of tickets \$70 each. To sign up call John 972-4883 or Nick 972-0350. Bus will depart LLCH 2:00 PM.

The **Pittsburgh Express** leaves LOW Sept. 15 to tour this lovely city and nearby sites for fun, beauty, & interest. Join the group and enjoy following: a cable up the Duquesne cruise on Pittsburgh's rivers, Memorial Chapel, University's Cathedral of Learning, & Phipps Conservatory. Nearby we'll visit Frank Lloyd Wright's "Fallingwater," the Flight 93 Memorial, and PA's largest forge & store (great gift purchase place.) In addition to all this **for only \$385 ppdo** (\$495 ppso), you get 2 nights' lodging, 4 meals, transportation, taxes & gratuities. Return is Sept. 17. Contact Roxanne Kessler at 703-403-7261 or 972-8364 to reserve your seat. Make reservation checks (\$35pp) to AARP 5239 and mail to Roxanne at 208 Cornwallis Ave. (LOW) or bring to the April meeting.



the car ride Incline, Heinz the

#### Christmas Time in the Smokies:

**December 1 – 4, 2015.** Gatlinburg and Pigeon Ford, TN and includes 5 Christmas shows, 3 of which will be dinner shows. The price will be \$509 per person, double occupancy. Pierre Payette will lead.

**Alaska Aug 11-22.** Land and Sea via Princess Cruise Lines 11-night Denali Explorer and Glacier Discovery cruise tour. See Flyer on Chapter Web-site under

downloads. Contact Skip or Joy Poole at s.poole@cruiseonecom or 540-972-7354.

#### TRIPS IN THE PLANNING STAGE

The committee is also looking into a train trip in West Virginia in the fall.

#### APRIL BIRTHDAYS

(Aries and Taurus)



**Krik Aamou, Bruce Boyd , Tom Collins Jean Ann Daniels, Dick Delio, Helen Desarmeaux, George Duffy Joan Fitzgerald, Joseph Gegg, Richard Gullickson, Joyce Hardman Paula Hornaday, Marge Howard Carol Lee, David LeMay, Carolyn Lewis Maynard Matthies, Joseph McEuen Dwight Mottet, Sheri Petersen Noah Rakes, Sarah Rawls , Brian Smith Jane Tobin, Ruth Wallace, Doris Williams David Witmer, Dayle Young**

#### NEW MEMBERS

Welcome to Betsy Flanigan and David and Susan Yeakel

#### SUNSHINE REPORT

**by Joan Albertella & Carolyn Durphy**

Get Well cards were sent to Helen Nolan, Pat Logan, Debbie Eggbert, and Jerry Scharge.


Sympathy cards were sent to Lee and Sandy Frame, Dwight Mottet, and Carolyn and Dick Durphy. A sympathy e-mail was sent to the Joe Diamonstein family.

If you know of a member who needs cheering up or a death please Carolyn Durphy at 972-3306 during April and May

**Highlights of the March 16, 2015, General Membership Meeting**  
**by David Kraus**

✍ Our guest speaker was Karenne Wood, an enrolled member of Virginia's Monacan Indian Nation and a member of its tribal council. She discussed the settlement and

cultural development of Native Americans in our state. Evidence of Native American presence as far back as 10,000 to 12,000 years ago has been found in every county. No Virginia tribal group has achieved the official recognition of the federal government despite attempts over the past 15 years to have the needed legislation adopted.


 Carolyn Durphy announced that she will serve as the Sunshine Chairperson in April and May while Joan Albertella is away.


 Dick Bradie described some unusual scams:


- You see a baby seat on the side of the road while driving and stop to see if there is a child nearby. A culprit has used the seat as “bait” and attacks you. Don’t get out of your car. Call 911 to report the seat’s location.
- You are driving and raw eggs hit your windshield while it is raining. Your windshield gets smeared. Drive on as best as possible as a culprit likely is ready to spring on you if you stop.
- You get an official-sounding phone call from a person who has your name and actual credit card number. The caller asks for your credit card validation number (CVV), usually a three- or four-digit number on the back of your card. Don’t provide it. Your card company knows your CVV. Hang up and call the company.
- If you are being pulled over by an unmarked car with a flashing police light, do not stop. Proceed to a well-lighted area, public area and dial 112 to see if the person stopping you is legitimate. Thieves have been using this method to rob drivers.


Dick also reminded the audience that they can acquire from him on behalf of TRIAD the wearable Guardian Alert 911 that you can use


to summon Orange County emergency help. In return, you will be asked to make a contribution to TRIAD. A donation is not required.

 Roxanne reminded the audience about the Sept. “Pittsburgh Express” trip. Call Roxanne for details and to register.

 John Trach reported that folks now may sign up for the June 25 trip to see the Washington Nationals play the Atlanta Braves at Nats Park in a 4:00 game. The bus will leave the lower level parking lot in front of the Clubhouse at 1:45. The cost is \$70 per person, and spots can be reserved by calling John.

 Stan Lasover, Vice-President of the LOW Lions Club, reported that the new Wilderness Food Pantry Facility is now open and is adjacent to the site of the old one. Lee Frame, Chairman of the Orange County Board of Supervisors, announced that the Board voted to exempt the new pantry from county property taxes. Stan also announced the July 4 Parade and that folks who wish to participate in or volunteer to help with the parade may contact him.

 Tina Aris asked for additional members to prepare or purchase items for the General Membership Mtg. refreshment table. Our members come to the meetings hungry!

 The Chapter and a lucky member each received \$41 from the 50/50 raffle.

**The Lions Wilderness Food Pantry**  
We will be collecting donations at the meeting, including food, plastic bags or cardboard egg crates. You can also make a monetary donation. Make checks out to Wilderness Food Pantry.

OC Animal Shelter needs the following items: towels, blankets, canned cat and dog food and kitty litter. Items can be brought to the meeting or dropped off with Betty Hughes.

Coupons - Marie Barrett will be collecting the Betty Crocker labels & the box top coupons for education. A special thank you goes to all those who save these items for charity.

<b>Treasurer's Report March 31, 2015</b>					
	2015 Budget	Current Month	15-Feb	15-Jan	YTD
<b>Income</b>					
Chapter Dues	\$2,735.00	273	\$252.00	\$653.00	\$905.00
Coffee	\$240.00	34	\$29.00	\$27.50	\$56.50
Election Day BBQ	\$6,300.00				\$0.00
Name Badges	\$50.00		\$24.00		\$24.00
Auction	\$875.00	40		\$117.00	\$117.00
50/50 Raffle	\$600.00	42	\$48.00	\$51.00	\$99.00
Other/Miscellaneous	\$200.00	\$50.00		\$168.09	\$218.09
<b>Total Income</b>	<b>\$11,000.00</b>	<b>\$439.00</b>	<b>\$353.00</b>	<b>\$1,016.59</b>	<b>\$1,808.59</b>
<b>Expenses</b>					
Administrative Costs	\$200.00	15.65			\$15.65
Election Day BBQ	\$3,000.00				\$0.00
Gifts/Donations	\$6,740.00				\$0.00
Insurance	\$110.00				\$0.00
Meeting Expenses	\$200.00				\$0.00
Name Badges	\$50.00	21.06			\$21.06
News Letter/ Web Site	\$300.00	137.87	18.43	\$20.00	\$176.30
Social Events	\$200.00				\$0.00
Sunshine	\$50.00				\$0.00
Other/Miscellaneous	\$150.00	\$11.70			\$11.70
<b>Total Expenses</b>	<b>\$11,000.00</b>	<b>\$186.28</b>	<b>\$18.43</b>	<b>\$20.00</b>	<b>\$224.71</b>
<b>Tours and Trips</b>					
	Total Received	Disbursed	Disbursed	Disbursed	Balance
Kentucky Trip					(\$200.00)
Smokey Mountains	50				(\$200.00)
Pittsburg Trip		(\$200.00)		(\$62.38)	(\$262.38)
Miami Trip Refund	181.89				\$181.89
<b>Total Tours &amp; Trips</b>	<b>\$231.89</b>	<b>(\$200.00)</b>	<b>\$0.00</b>	<b>(\$62.38)</b>	<b>(\$480.49)</b>
<b>Accounts</b>					
<b>Checkbook Balance 2/28/2015</b>	\$4,922.23				
Total Income	\$439.00				
Total Expenses	\$186.28				
Total Tours & Trips Received	\$50.00				
Total Tours & Trips Disbursed	(\$200.00)				
<b>Checkbook Balance 3/31/2015</b>	<b>\$5,024.95</b>				
<b>Interest Bearing Account</b>	\$1,094.04	as of 3/31/14			
Petty Cash	\$114.00				
<b>Total Accounts 3/31/2015</b>	<b>\$6,232.98</b>				



**LAKE OF THE WOODS**  
P.O. Box 945  
Locust Grove, VA 22508

[www.AARP5239.org](http://www.AARP5239.org)  
[AARP5239@gmail.com](mailto:AARP5239@gmail.com)

**This Month's Meeting: April 20, 2015**  
Clubhouse Great Hall, 9:30 AM

**NEXT MONTH'S MEETING May 18, 2015**  
Clubhouse Great Hall, 9:30 AM



## The Power to Make it Better

### OFFICERS

President	Tony Aris	301 Limestone Lane	540-972-2016	<a href="mailto:aanthony48@aol.com">aanthony48@aol.com</a>
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Secretary	David Kraus	127 Indian Hills	571-334-4913	<a href="mailto:krausman369@gmail.com">krausman369@gmail.com</a>
Treasurer	Larry Ervin	1313 Eastover Pkwy	540-972-0652	<a href="mailto:larryervin@verizon.net">larryervin@verizon.net</a>

### DIRECTORS

Director	Joyce Bowers	323 Yorktown Blvd	540-972-9325	<a href="mailto:Bjbower1@verizon.net">Bjbower1@verizon.net</a>
Director	Larry Eiben	221 Harpers Ferry	540-972-1847	<a href="mailto:larryjeiben@gmail.com">larryjeiben@gmail.com</a>
Director	Sandi McNeilly	100 Confederate Circle	540-972-1666	<a href="mailto:sjmcneilly@comcast.net">sjmcneilly@comcast.net</a>
Director	Pam Nalls	328 Yorktown	540-972-5263	<a href="mailto:pnalls@verizon.net">pnalls@verizon.net</a>
Director	Sharon Webb	100 Confederate Circle	540-972-1666	<a href="mailto:sharon.webb@comcast.net">sharon.webb@comcast.net</a>
Past President	Dick Bradie	832 Eastover Pkwy	540-308-5507	<a href="mailto:aceboggs16@yahoo.com">aceboggs16@yahoo.com</a>

### COMMITTEE CHAIRS:

Child Mentor Coord	Dick Berra	115 Monroe Street	540-972-3225	<a href="mailto:hberra@comcast.net">hberra@comcast.net</a>
Driver Safety Class	Su Bielmeier	1310 Eastover Pkwy	540-208-1914	<a href="mailto:driversafetyclass@gmail.com">driversafetyclass@gmail.com</a>
Email/Membership/ Perspectives	Carla Wascalus	220 Fairfax Lane	540-972 -3436	<a href="mailto:aarp5239@gmail.com">aarp5239@gmail.com</a>
<b>Eyeglass Processing</b>	<b>Vacant</b>	220 Fairfax Lane	540-972 -3436	<a href="mailto:aarp5239@gmail.com">aarp5239@gmail.com</a>

Food Pantry Liaison	Norma Irvin	1313 Eastover Pkwy	540-972-0652	<a href="mailto:larryervin@verizon.net">larryervin@verizon.net</a>
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Legislative	Tony Quattromani	110 Wakefield Dr	540-972-1324	<a href="mailto:aquattromani@comcast.net">aquattromani@comcast.net</a>
LOW Name Tags	Jan Moore	220 Harpers Ferry Dr	540-972-9355	<a href="mailto:JMoore20@aol.com">JMoore20@aol.com</a>
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Refreshments: Coffee	Marianne Kraus	127 Indian Hills Road	703-298-1074	<a href="mailto:krausman369@gmail.com">krausman369@gmail.com</a>
Refreshments: Goodies	Ann Wood	110 Green Street	540-972-3326	<a href="mailto:callwood@aol.com">callwood@aol.com</a>

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	Kathi Martin	101 Windy Lane	540-972-5242	<a href="mailto:Kak1066@verizon.net">Kak1066@verizon.net</a>
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Volunteer Hours	Reggie Gavett	213 Creekside Drive	703-505-7179	<a href="mailto:gavett@gmail.com">gavett@gmail.com</a>
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	Anne Goodwin	428 Birdie Road	540-972-2665	<a href="mailto:atgne7@aol.com">atgne7@aol.com</a>