



Perspectives – October 2025

President's Letter – Garry Archer

I would like to start this letter with an acknowledgement and thanks to Lisa Varouxis who single handedly carried the banner to the LowLine Walk & Roll 2025. This event has great potential for recruiting and getting our name out in general. Thank you, Lisa!!

Speaking of getting our name out there we have our upcoming fundraiser at the Clearwater Restaurant which is located conveniently just outside the gate. Please be sure to use your coupon so we get the 10% donated back to us. This is a great opportunity to socialize with friends and raise money for our chapter.

Finally, while I do not have too much to add, I would like to remind all that as the days grow shorter, be aware of folks walking, especially around sunset. They are often difficult to see. And if you are out walking, please be sure to wear bright reflective clothes and walk toward traffic. I recollect an old rhyme I heard when a child – walk single file facing traffic all the while.

Looking forward to seeing everyone at our October 20 meeting and at Clearwater afterwards.

Which Medicare or Health Plan Should One Choose For 2026? – Virginia Wright

The AARP Club of LOW will hold its meeting on Monday, October 20, 2025 at the Clubhouse of Lake of the Woods. There will be time for networking and greeting other members and welcoming visitors starting at 9:30 AM, with the program beginning promptly at 10:00 AM.

We welcome as our Guest Speaker, Jennifer Zamora, an Aging Services support Coordinator for Encompass Community Supports, who will give us a presentation on Medicare 101 and Open Enrollment. Topics to be covered are Medicare Basics, Medicare Savings Plans and Extra Help, Open Enrollment, Advantage Plans and Part D. She will be joined by Toni Browning, the Supervisor of Aging Services Support Coordination. As one of Virginia's 25 Area Agencies on Aging, ECS assists individuals 60 years and older, and their families, with long term care needs by providing resources and services they need to maintain their independence, dignity, right to make choices, and participation in the community. They provide an array of services to meet multiple needs.

They serve Culpeper, Orange, Madison, Rappahannock and Fauquier Counties. Their Senior Centers provide a nutritious lunch and the opportunity to socialize with peers. Their Home Delivered Meals program provides nutritious frozen meals delivered to homebound individuals who have no one to shop or prepare meals for them.

As part of the Virginia Insurance Counseling and Assistance Program, they assist Medicare beneficiaries by providing unbiased guidance with their Medicare. They also assist beneficiaries with enrolling in a Medicare Part D Plan or Medicare Advantage Plan. Other supportive services include Advocacy, Outreach and Options Counseling. The services can be



October Birthdays – Pam Archer

Plentiful October Birthday Wishes to Pam Archer, Christine Bregar, James Bregar, Ted Burkes, Susan Burt, Krishana Chinn, Jeanne

Comeau, Michael Cusack, Sandra Davis, Stephen Davis, Dave Kraus, Grace McEuen, Agatha Mucciacciaro, Tom Neubig, and Bobbie Prees.

Sunshine Report – Carolyn Durphy

Nothing to report for September. Please let me know if you would like a card sent to someone. Email me at durphyc@gmail.com or call 540-972-3306.



Mark Your Calendar for October 20th- See You There – Virginia Wright

Clearwater Fire Grill and Catering Fundraiser is Monday, October 20, 2025 from 11AM to 10PM for dine in or carry out to support the benevolent local charities through the AARP Chapter 5239 of Lake of the Woods. Clearwater will be donating 10% of all food sales on that date. Must present one of these coupons to the waiter when order taken.



Come out and enjoy a good meal with family or friends and help us help those less fortunate or with special needs in the local communities. Donations of funds raised will be paid out at our upcoming December meeting. In the past our local AARP chapter has paid out from our fundraisers to include the following charities: LOW Fire and Rescue, Adaptive Water Sports, Triad Program under the Orange County Sheriff's Office, Living Water Free Clinic, Paul Stephan House, Stop Abusive Family Environments, Wilderness Food Pantry and Orange County Free Clinic.

YOU DINE AND WE TOGETHER, AS A COMMUNITY, MEET NEEDS OF OTHERS.

The Power Plants – Joan Albertella



Overall balance of your diet is most important. Power Plants help protect brain health.

Berries – Rich in antioxidants that protect brain cells from damage and flavonoids that may improve brain functions.

Grapes – Full of resveratrol, a memory boosting compound.

Watermelon – High in lycopene, a powerful cell-protecting antioxidant.

Beets – A source of nitrates, which help to dilate blood vessels allowing more oxygen to reach the brain.

Dark, leafy greens – Rich in folate which eases inflammation and improves circulation as well as cell-protecting antioxidants.

Nuts – A source of omega-3 fatty acids, which may protect blood vessel health.

Olives and extra virgin olive oil – Rich in cell-protecting antioxidants.

Source: Mayo Clinic Health Newsletter

Elections - Pierre Payette

The Chapter Nominating Committee, consisting of Pierre Payette as Chairman, and Patty Pfeiffer and Judy Schrage as members, has come up with the following nominees for the slate of officers for the coming year.



Officers

Lisa Varouxis as President
Virginia Wright as Vice President
Beth Drabant as Secretary
Kathy Saladino as Treasurer

Directors

Kim Lytle as Director
Bill Ruark as Director
Barbara Ehlen as Director.
Sandy Davis as Director
Pierre Payette as Director

Payment of Dues – Kathy Saladino



Just a reminder in regards to our AARP chapter yearly dues. They are \$10 per year and are usually collected in January and February of each year. If you pay your dues in this month (October), it will count for 2026!!

Myrtle Beach – Pierre Payette

After several cancellations, the trip made its bare required minimum numbers, so it is a GO! There will be 35 of us on the trip.



Knakels Baked Goods Fundraiser – Virginia Wright



Prepaid orders are being taken for baked goods for your Thanksgiving holiday week. Our AARP Chapter will take orders until November 13th for select pies, biscuits and donuts baked fresh by Knakels Bakery in Culpeper and picked up on the morning of November 24th and distributed from 139 Harrison Circle, Lake of the Woods.

See attached order form. Prepaid orders shall be presented to Virginia Wright, fundraiser chair, no later than November 13th. Checks are to be payable to AARP Chapter 5239. Orders will be taken at our October 20th AARP meeting, at our Board meeting on November 10 (held at 10AM at the Community Center) or mailed to LOW AARP Chapter 5239, c/o 139 Harrison Circle, Locust Grove, VA 22508 (must be postmarked by 10-31-25 to allow extra mail delivery time).

Any questions, please call Virginia at 540-219-9531 and leave a message with your name and phone number if call is not answered.

AARP members are encouraged to share the order form with their friends and neighbors to help support this fundraiser so that we can have funds to distribute to our local charities at our December meeting like we have in the past. AARP members should plan to pick up their orders and those of their friends on the day of November 24th between 9:30 AM and 1:00 PM at 139 Harrison Circle and deliver them to avoid everyone coming to the one collection site which could cause heavy traffic issues.

Attached form



LOW AARP Chapter 5239

FUNDRAISER TO SUPPORT LOCAL CHARITIES

PREORDERED BAKED GOODS MADE BY KNAKELS BAKERY IN CULPEPER

(No gluten free baked goods available)

All orders will be PICKED UP from an AARP member that takes your order or member by driving through the circular driveway at 139 Harrison Circle, in Lake of the Woods on Monday, November 24th Between 9:30 AM AND 1 PM. All payments must be submitted with your order. Place order by completing form below.

Mail to LOW AARP Chapter 5239 c/o 139 Harrison Circle, Locust Grove, VA 22508 WITH check payable to AARP Chapter 5239 for the total of your order (Must be in Mail by October 31, 2025 to allow for mail delivery). All other orders must be submitted to Fundraiser Chair at our upcoming monthly meetings on Sept. 15, or Oct. 20, 2025, or by Nov. 10th Board Meeting. Absolutely no orders will be accepted after November 13th as Bakery needs advance order due to Thanksgiving Holiday.

For questions or Information call Virginia at 540-219-9531

9" Fruit or Nut Pies: (Can be refrigerated for 2-3 days or frozen and thawed overnight in the refrigerator - no preservatives added for extra storage time)	QTY	Price	Total Due
Cherry			
Apple			
French Apple			
Pumpkin			
Pecan			
Total Number of Pies:		\$16.00 Each	
YEAST BISCUITS SOLD BY THE DOZEN		\$6.00 Each	
Yeast Donuts by the Dozen: Costs for each Dozen of Donuts is \$18.00 (Sales Tax Included)			
Glazed Donuts			
Chocolate Covered Donuts			
Carmel Covered Donuts			
Cake Donuts (Variety of plain or flavored like blueberry)			
Mixed Variety of Donuts: glazed, cake and filled			
Total Dozens of Donuts:		\$18.00 Dozen	
Grand Total Due:			
Checks payable to: AARP Chapter 5239			

Name: _____

Phone: _____

AARP Member Taking Order: _____

