

Board Elections & Community Survey

By: Martha Kaczmarczyk, PCAM, General Manager
marthak@cascadesva.com

Four seats on the Cascades Board of Directors will be filled this year. Three will be for a three year term and one for a two year term. The Annual Meeting mailing will include a booklet with candidate photos and statements, ballot, voting instructions, and a survey. This mailing package will be delivered to homeowners in their mail this month. If you do not receive an election package, please contact the management office. Executed ballots may be submitted to the office by mail or in person until 5:00 p.m. on November 15. Executed ballots can also be submitted at the Annual Meeting.

The Annual Meeting is on Thursday, November 15 at 7:00 pm in the Stephen Frazier Community Center, the Stonehouse. If you submit your vote by mail or in person, you will qualify for prizes. Prizes include a \$500 gift certificate to Dulles Town Center, several \$75 and \$50 certificates and other exciting prizes.

The Election Committee this year consists of Tim Hoffman, Doug Congdon, and Karl Nobert. This committee follows rigid procedures to ensure ballot confidentiality and an accurate tally of all votes. All ballots are kept in their sealed envelopes in a secure location until they are opened and counted under the supervision of the Election Committee on the day of the Annual Meeting. Please remember to vote for at least one candidate but not more than four and sign your ballot. This will ensure that your ballot can be counted. The Election Committee can not select candidates for you. Each homeowner must select at least one but not more than four candidates on the ballot.

Board Election continued on page 3

President's Report

By: Lauren Englander, Board President

I'd like to thank the residents who came out and participated in the Cascades Town Hall meeting on Thursday evening October 18. I know we all have busy lives and I appreciate the time from your personal life to attend. We learned from each other and had some laughs as well. The biggest item we discussed was the lighting of the tennis courts and board members were presented with a petition of over 500 names in support of this project as well as a presentation, the board and staff had an opportunity to explain further the expenses associated with the snow clearing of sidewalks in the community, as well as the pool hours. I hope to see these residents again and even more at the annual meeting on November 15.

I'd also like to thank the election committee for recruiting such a good slate of candidates for this year's election. Remember to cast your vote and you will be included in the drawing of prizes. Names will be chosen at the annual meeting. We have a lot coming up in Cascades this November so please read through the newsletter and make a commitment to vote this year and attend the annual meeting if you are able to.

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Cell Tower Update

By: *Tim Dennis, Invisible Towers*

Great Falls Plaza

All tower construction has been completed. Upon completion of the tower, each carrier must plan, permit and install their own network equipment.

Carrier Status:

T-Mobile: Network equipment installation completed and active.

AT&T/Cingular: Permit received, construction commencing in early October.

Verizon: Permit received, construction to commence the first week of October.

Sprint/Nextel: First quarter of 2008.

Roadstar (Local Internet provider): November installation.

Cascades Safety Center

This site is one of the most complex construction projects undertaken within the wireless industry. Construction involves three phases. The first phase involved construction of the tower itself and the base building that will house each of the carrier's electronic equipment. The second phase involves the carrier build out of their interior space, installation of their electronics, transmission lines and antennas. The third phase will involve the installation of the panel on the tower to cover the tower. The base building is scheduled for completion the second week of October. Phase I and II will overlap, with the carrier installation beginning the first week of October. The third phase will take place in Mid-November when the panels arrive.

Carrier Status:

T-Mobile: Construction begins first week of October.

AT&T/Cingular: Construction scheduled to begin in early October.

Verizon: Construction to begin in early October.

Sprint/Nextel: First quarter of 2008.

Roadstar (Local Internet provider): November installation.

NEIGHBORHOOD HELPER LIST

If you would like a copy of the Neighborhood Helper list, it is available at the Lowes Island Community Center office Monday through Friday 8am-5pm.

Cell Tower Construction Photos



Board Election continued from front page

Please take the time this year to cast your ballot and participate in this important community event. Also, please complete and return the short survey included in the Annual Meeting mailing package. This survey will give the new Board of Directors valuable input from the community. Your input will help the board in establishing their goals for 2008. It is through teamwork of homeowners, volunteers, and staff that we can keep Cascades a beautiful and desirable community!



GM Corner

By: *Martha Kaczmarczyk, PCAM, General Manager*
marthak@cascadesva.com

Happy Thanksgiving! During this wonderful family holiday, let's take a minute to remember all those that can not be home for Thanksgiving. Let's keep all the soldiers, college students, and elderly that can not travel in our hearts on this special day and thank them for their contributions to our country in their own way!

A good example of someone who is contributing to our county in their own way are two local girl scouts. Kelso and Rachel Okun, ages 8 and 10 took helping others to a higher standard. While these sisters were on a family vacation in August 2005, they became fascinated with the appeal of treasure hunts. The girls wondered whether you could use treasure hunts to get kids and their parents to support a national goal. Asked what that goal should be, the girls said they wanted to help the families of military troops.

This led to further research and finally the sisters began ThanksUSA, short for "Treasure Hunt Aiding Needs of Kids and Spouses of those serving the United States of America," to raise scholarship money for military spouses and children. They use an online treasure hunt at www.thanksusa.org to get donations. Last year

2008 Budget Approved

By: *Martha Kaczmarczyk, PCAM, General Manager*
martha@cascadesva.com

The Board of Directors approved the 2008 Budget in the amount of \$4,183,909. What will you get for this money? The reserve fund will be fully funded to ensure that there is money available even in 30 years to repair and replace the existing amenities. You will get more beautification projects in the community. This will help ensure that our curb side appearance is competitive with the newer communities in the area.

If you live in a townhome, the sidewalks that do not front on homes will be plowed this year. If you live in any home, you will benefit from the walking trails this year during snow storms because this budget includes the plowing of snow off of walking trails.

This budget transfers \$80,000 to the Capital Fund to ensure that there is money for new projects in the community. At the October board meeting, the board approved for 2008, the lighting of four tennis courts at the Stephen Frazier Recreation Site and the installation of a bocce court at the Lowes Island Recreation Site. This

they collected more than \$500,000. All of us can learn from the determination and dedication of these young sisters. Please share this story with your children and perhaps they will come up with another fantastic idea to help others and make our community or the whole country a better place to live!

Being a good neighbor is a way to contribute to your community in your own way and make it a better place to live. Since we have removed the reserved parking markings, some homeowners still insist that a certain parking space is theirs and refuse to let anyone park there. Parking in townhome sections is available on a first come first serve basis if there is no reserved parking plan in place. Please abide by this policy and be a good neighbor. Talk to your neighbors and make mutually acceptable arrangements for parking. Letting the elderly and families with small children park one car in front of their homes if possible is an example of being a good neighbor. If you have a garage and driveway, using it for parking your vehicles if possible is another example of being a good neighbor. If you have more than two vehicles, parking them in spaces further away and not in front of other townhomes if possible is yet another example of being a good neighbor. Let's all be good neighbors and Cascades will remain a beautiful and desirable community!

can only be accomplished once the Capital Fund is funded as currently it is in a deficient.

In addition, 4 tot lots will be replaced, 1 tot lot will be removed and the area restored to the original condition, and 3 tot lot benches will be installed. Crack repair and resurfacing of 2 tennis courts and resurfacing of 1 multipurpose court are included in the 2008 Budget. Pool repairs will include white coating, deck repair, sealing and painting, and pool furniture repair/replacement. Community Center repairs include the painting at 3 centers and rotting window repair at one center. In addition, repair of the community wide pathway repair will continue in 2008 as part of a four year plan. The above expenditures alone will cost the association approximately \$400,000 in 2008.

The new assessment rates will be effective January 1, 2008. Next month, you will receive four assessments coupons in the mail to pay your assessments on a quarterly basis. If you would like to pay on a monthly basis, you need to participate in the direct debit program. For more information on the direct debit option or if you do not receive your coupons by the middle of December, please contact Nikki Perrin, Accounts Assistant, at Nikki@cascadesva.com or 703-406-0820, ext. 104.

2008 BUDGET

Cascades Community Association, Inc. Budget 2008

INCOME:

ASSESSMENTS	\$3,847,193
OTHER INCOME	\$ 336,716
TOTAL INCOME	\$4,183,909

EXPENSES

ADMINISTRATIVE	\$ 891,908
MAINTENANCE AND OPERATIONS	\$ 822,865
GENERAL COMMON RESERVES	\$ 207,100
PROGRAMS	\$ 125,000
PUBLIC RELATIONS	\$ 1,000
UNBUDGETED EXPENSES	\$ 15,000
CAPITAL EXPENSES	\$ 40,000
RECREATIONAL FACILITIES	\$ 523,613
RECREATION REPLACEMENT RESERVES	\$ 199,100
SINGLE FAMILY I LTD EXPENSE	\$ 666,101
SINGLE FAMILY II LTD EXPENSE	\$ 16,126
TOWNHOME I LTD EXPENES	\$ 649,012
TOWNHOME II CYPRESS POINT LTD EXPENSE	\$ 27,084
TOTAL EXPENSES	\$4,183,909

A more detailed budget is available in the administrative office

2008 BUDGET

Total Assessments Per Unit Type (Monthly)

	2007	2008
TOTAL SINGLE FAMILY I	\$54.65	\$58.68
TOTAL SINGLE FAMILY II	\$62.61	\$69.29
TOTAL TOWNHOME I	\$59.52	\$63.20
TOTAL TOWNHOME II	\$77.77	\$82.81
TOTAL TOWNHOME CONDOMINIUM	\$34.74	\$37.67
TOTAL MULTI-FAMILY CONDOMINIUM	\$25.34	\$27.51
MULTI-FAMILY RENTAL RATE	\$ 2.53	\$ 2.75

**DO YOU HAVE QUESTIONS
FOR THE CANDIDATES?**

POST THEM AND READ ANSWERS AT THE
CANDIDATES FORUM

on

www.cascadesva.com

Holiday Trash Information

*By: Maria Alyskewycz, Administrative Assistant
maria@cascadesva.com*

CSI and American Disposal will not be picking up trash or recycling on Thursday, November 22. The next scheduled pick up day for trash will be November 26 and November 29. Recycling will be picked up on November 29. Trash will be picked up as scheduled on Monday December 24th.

Julie Challis

I would like to stand in the Board elections as I wish to become more involved in the decision making process regarding our community. My family and I have lived in Cascades for seven years.

I have been a member of the Finance Committee since 2001 and Chairperson for the last two years. This experience has given me a tremendous insight into the financial operation of the community. If elected, I will continue to ensure that the association is managed in a fiscally sound manner. I will work towards keeping the assessment increases to a minimum without negatively impacting services and the appearance of the community.

Being on the Board would broaden my involvement in keeping Cascades a well run and desirable community in which to live. Cascades needs to be competitive with the new communities marketing properties in the area. To achieve this, an emphasis is needed on curb appeal. As a community ages, the landscaping and amenity upkeep needs special attention. Of particular interest to me is also ensuring that Cascades is 'current' - cell phone coverage, FIOS and ways we can manage our 'environmental footprint'.

Martin Hurden

My family and I have lived in Cascades since 2004 and feel fortunate to live in this development. I believe a strong sense of volunteerism is important to a vibrant and successful community and would like to offer my energy and experience to further the work of our Board in addressing the challenges our Community faces.

I currently serve as Chairman of the Finance Committee of the Board, having served on the Committee since



2006. In that time, in addition to the Committees recurring responsibilities, the Committee has helped the Board establish a multi year plan, review and amend the Associations Policy for Investment of Association Funds and improve the transparency of the Associations budget process through articles in the Cascades Current and postings to the Associations website.

My priorities as a Member of your Board will be: Maintaining and enhancing the safety and aesthetic quality of Cascades. Ensuring the Community maintains strong fiscal discipline, particularly with respect to capital reserves and expenditures. Ensuring open and transparent communication with homeowners.

Prior to moving to Northern Virginia in 2003, I served 3 years as Treasurer and Member of the Board of a 501(c)(3) non-profit organization in Boston, Massachusetts, entirely run by volunteer board members, directors, and officers, supporting an annual program of approximately 50 volunteer community projects with an annual budget of approximately \$250,000. I am a Partner with Pricewaterhouse Coopers L.L.P., based out of our Tyson's Corner office. I specialize in consumer finance, working with large financial institutions across the country.

Bob Robinson

It has been almost a year since I was appointed to fill a vacancy on the Cascades Board of Directors. The past months have been educational, challenging and rewarding. The Board has made great strides in opening lines of commu-

nication with our residents and elected county officials to enhance the quality of life for the Cascades Community. With your help, I want to continue to serve the residents of the community and focus my energies on expanding amenities, keeping Cascades safe and beautiful to live in, ensuring the strong financial viability of the association and a commitment to maintaining property values.

My family and I have been residents of the Cascades Community since 1995. We purchased our first home



(town home) in Lowes Island and later purchased a single family home in the Quarterpath Trace area. In that time, I have seen tremendous growth in the community and the surrounding area. My family has been fortunate to have benefited from this development and I am committed to keeping Cascades a wonderful place to live.

I believe I can contribute to the success of the Cascades Board and work for the community using my 25 years of university operations and construction experience. I have managed and developed specifications for internal and outsourced facilities management operations. The areas include: landscaping and grounds management; custodial operation; facilities maintenance; project management and construction related activities. I have been fortunate to have had the opportunity to lead and serve on a number of university committees and task forces with input to campus master planning and community development. Through these experiences, I believe I can continue to make a positive impact on the community as a member of the Board of Directors. I ask for your vote so that I may continue to serve the residents of Cascades.

David Tamayo

As a resident of Cascades for almost 8 years, I've come to appreciate the strengths and weaknesses we have in Cascades. It is important for Board members to be dedicated, impartial, educated, reliable and inquisitive in order to best serve the interests of our entire community. As a previous volunteer of the Cascades Technology Group, I've learned a lot about our community needs and about the hard work the Board performs. I am a manager of a property management company in VA which gives me exposure to many similar issues I would face as a Board member. I am also the president of the Hispanic Chamber of Commerce of Northern VA and the head of a 500-member lodge in Falls Church. These experiences would allow me to fully represent your interests. Formal education includes a Master's degree in Management from the



University of Virginia and a Bachelor's degree in Computer Science from George Washington University. On a personal basis, I am multilingual with business/travel experience throughout Europe and Latin America. I have an active U.S. Security Clearance, I am married with one adult child and my dog is a Saint Bernard girl.

If elected: Community safety should always be on top of the list of concerns. Child ID programs, emergency response, health fairs and safety education will be encouraged. I will work hard to make sure all Board actions are completely transparent and adhere to VA regulations. As a technologist, I will encourage Cascades to become a technology community that will keep and improve property values. Improving landscape and making entrances to our community more up to par with the areas' standards would be something the Board should consider. I'll strive to keep dues low while looking for efficiencies to improve services while carefully reviewing budget numbers to minimize overspending.

Gordon Turner

As a resident of Cascades since 1996 and a practical and sensible member of society, I would like to help maintain and improve the quality of life in our community so that we may all enjoy residing in such a beautiful area - to monitor and help develop easily understandable standards for our communal comfort and well being.



I presently live in Central Parke at Lowes Island where I am a director and president of the Condominium Association. Many years ago I was a director of the community association in my first family home in São Paulo, Brazil - a different country and culture but with the same challenges to understand, facilitate and manage.

In my past business life, I managed a \$200 million annual revenue division of a multinational corporation with the associated complex challenges and issues of growth, morale, customer attraction and satisfaction, and blessedly not the case here, revenue attainment.

On Our Mind

By: Tom Cooke, Board Treasurer

They say the four topics you should never discuss are politics, finances, religion and, uh, I forget the fourth topic. Never one to avoid controversy, I've gleaned that politics and finances are on our minds this month.

October was Budget month. Your HOA published a draft budget and advertised a potential across-the-board 5% increase in required funding. We solicited comments and suggestions and hosted a town hall on 18 October inviting input from the community. We printed over 25 copies of the complete draft budget—that included a detailed line item spreadsheet of each income and expense the Board of Directors will consider for 2008.

Eight residents attended the meeting. Only one homeowner asked a budget-related question, specifically: why the snow removal budget was increased by approximately \$32,000. We informed her of a Board decision made earlier this year to increase our snow removal contract to ensure snow is now removed from ALL the Cascades sidewalks adjacent to common property. Since we are charged by the linear foot the anticipated increase per season is about \$32,000. She thanked us for the input.

I'm reminded of the story of a little boy who never spoke. His parents took him to various specialists, yet nothing seemed to be specifically causing his lack of discourse. One day when he was about seven years old, he looked up at his parents at breakfast and said, "The oatmeal is cold." His parents were ecstatic: "You can talk!" they exclaimed. "Sure," replied the little boy. Incredulous, his mother asked him, "Why didn't you speak until now?" The boy replied, "Up until now, everything's been OK." The lack of community input regarding the budget I can only surmise means everything's generally OK...

By the time this edition of the Cascades Current goes to press your Board will have approved the 2008 budget. While I cannot predict the final budget, I can state with certainty (being the Treasurer and all) that each homeowner will see a modest increase in their assessments—the amount depends upon the type of home you own (Townhome, Single Family Home, etc). Just so you know, not all homes are equally assessed. Some homes pay an additional assessment for specific grounds

maintenance, some homes are located on VDOT streets, others on Cascades roads (and pay more for snow removal, etc).

The increased assessments are needed to provide additional funding for such issues as additional Reserve contributions (recommended by the updated Reserve Study), increased utility and contract costs, and a recommended increase for beautification (the latter based on input from the community asking us to focus on the Cascades "curb appeal". The detailed final budget is available to all homeowners at the Cascades Management Office, and a truncated version is in this issue of the Current as well as available online.

November is election month. We have five candidates running for four available Board positions. This is a significant turnover, so please take the time to read their biographies—your fellow homeowners are making a commitment to represent your interests and work toward maintaining Cascades as a desirable place to live. PLEASE keep the cards and letters going (I'm pretty high-maintenance).

Covenants Corner

By: Josh Harber, Covenants Manager

josh@cascadesva.com

In August, the Covenants Committee and Covenants staff reviewed 60 applications and initiated action on 68 new violations. Also, 87 outstanding violations were resolved. Currently, there are 370 properties in the violation process.

According to Scott Aker, a horticulturist at the U.S. National Arboretum, decks can be cleaned with a natural cleaning product that will not damage the plants growing next to it. Look for products that contain phosphoric acid and stay away from products with a chlorine bleach base. If you are dealing with grease from the grill on the deck, first wash the spots with dish detergent. If you are dealing with mildew, spot treat the area with a 10 percent solution of bleach. Use a stiff brush to scrub the stains and then rinse thoroughly. After the spot treatment, clean the whole deck with a natural cleaning product. Your deck will look great again and your landscaping will continue to flourish!

Where Does Your Trash Go?

Submitted By: Paul Williamson, CSI Disposal

The approaching truck growled as it drove up the hill in Cascades, jarring Louis Misto from his sleep with an 8AM wake-up call. His mind focused on the sound, "It's the garbage truck, and I haven't put out my trash." Louis swung his feet to the floor, threw on some running shorts and headed to the garage. His recycle bin was only a third full, so he left it for the following week. Louis dragged his cart to the curb and trudged back inside on this grey November Thursday joking silently, "I have a \$150,000 alarm clock." He judged it would be rainy today, grateful that his bare feet were still dry. He went to his kitchen and brewed his morning coffee.

The red trash truck had large yellow letters "CSI," and was driven by Randy Johnson, a 27-year old with six years trash experience. Randy had risen at 4:30AM for his commute from Stephens City, where he and his wife were raising two young sons in an affordable sub-division. His 20-year old helper Alex Rodriguez, lived in Sterling, close to CSI so he could readily bum rides to work.

Johnson drove C76, one of eight different Con-Serv Industries trucks that were routed to Cascades every Thursday to pick up either trash or recyclables. Randy knew Cascades well, his route covering half of the community's 2600 single family homes, collecting trash on Mondays and Thursdays.

A few homes up the street from Misto another Cascades resident saw Johnson's truck pass. This resident was rightfully proud of their recycling effort having reduced their trash set-out to Mondays only. The customer went to recover their Thursday recycling bin, but halfway to the curb saw that it was still full, uncollected. The truck had passed from sight, leaving the resident wondering, "Have I been missed?" The customer noted the phone number stenciled on the recycle bin, and placed a call to CSI that was answered by residential dispatcher Maria Bell. The customer explained the concern, and Maria responded, "generally, the recycling trucks enter Cascades in the afternoon; the truck you saw was probably the trash truck. The trucks look exactly the same."

Johnson and his helper drove through Cascades neighborhoods collecting trash. They would fill up twice, driving to the Loudoun County Landfill near Leesburg to dump a total of 22 tons. The trips to the landfill let them rest their muscles and stay sheltered from the cold rain. Friday would bring another day and another route.

Owning no landfills, CSI uses several for proper disposal of Municipal Solid Waste (MSW). Much of the household trash collected by CSI ends up at the Loudoun County Landfill, a modern facility with plastic liners to prevent ground water contamination. The Landfill operators carefully screen incoming loads to insure only correct waste streams get dumped. They bury the trash so it decomposes safely without creating nuisance or hazard. To fund the operation of this public service Loudoun County charges CSI for every ton dumped. A Loudoun business since 1985, CSI champions maximum recycling, for community and environmental reasons, but more practically, because recycling helps CSI minimize its largest expense – the cost of disposal.

In its effort to recycle, CSI sends six trucks to Cascades on Thursdays to collect recyclables. CSI also collects yard waste in-season, and provides periodic bulk item pick-up; both waste streams can be processed for eventual reutilization.

A second CSI recycling truck passed Louis Misto's house at 11AM, just as Louis headed off to work. Misto was a heavy equipment operator at the CSI recycling center in Sterling. Misto operated a loader to help with sorting, baling, and loading recyclable materials prior to transport.

This second CSI truck was driven by Dennis Eckersley, whose truck C64 had already picked up one load of recyclables in Leesburg, dumped at the CSI recycling center in Sterling, and was now picking up 400 Cascades residences as part of its second load. The recyclables included plastic bottles and containers, aluminum and tin cans, newspaper, and cardboard. The materials collected in Cascades would be sorted in Sterling then trucked out for re-use. Household recyclables that Cascades residents set aside from their trash would become feedstock for manufacturing new paper, plastic, and metal products.

CSI offers "single stream" recycling, believing it is simpler for the customer. CSI seeks to promote participation in its recycling programs and encourages the diversion of recyclable materials from trash that must be landfilled. In September 2007, CSI collected over 800 tons of recyclable materials at the curb. Its residential customers recycled about 27% of their refuse. In addition, CSI collected over 1000 tons from commercial sources and the Loudoun County recy-

Where Does Your Trash Go continued on page 19



Cascades Programs

Brochures and registration forms for these programs can be picked up at the Lowes Island Community Center. All classes are held at the Westlakes Community Center.

Personal Trainers -

Melissa Eck 571-437-5036

Jessica Storm 703-869-8376

Fitwize 4 Kids 703-421-3481

Millie Betts 703-421-4395

Yoga -

Yvonne Parrotte 703-729-6264

Barbara Johnson 703-404-2176

Ladan Judge 703-298-7174

Pilates -

Mercedes Guraieb 703-433-5806

Creative Dance -

Tammy 703-724-4900 or www.cdcdance.com

Jazzercise -

Maryann 703-421-9465





HOLIDAY OPEN HOUSE

Saturday, December 1, 2007

Noon to 4:00 pm

at the Potomac Lakes Community Center
(Stone House) 20670 Fernbank Court

Pictures with Santa, Face Painting,
Big Red Show Wagon, Goodies & Crafts

Holiday Open House Reservation

*This event is sponsored by the Cascades Association
for Residents only. Reservations are required.*

Name: _____

Address: _____

Phone: _____

Number of Adults: _____ Number of Children: _____

Time we are planning to attend: 12 ___ 1 ___ 2 ___ 3 ___

Return form by November 29, 2007 to:
Cascades Community Association
47620 Saulty Drive
Potomac Falls, VA 20165
For further information at 703-406-0820



50 Plus Club

By: Marge Muldoon, Secretary, 50 Plus Club

We meet on the 3rd Tuesday of the month at the Stephen Frazier Community Center for a Potluck Supper and social at 7 p.m. These are our activities.

Bear Brigade. We stuff and decorate small fabric bears for the pediatric patients in seven facilities of Loudoun Hospital. Call Charlotte Kirchner, 703-450-6292, for more information. Bears meet on the 4th Wednesday of the month at 9:30 a.m. at the Monroe House.

Golf Group. Call Bernie Halprin at 703-430-1648, or Dick Cole at 703-421-0454, for information. Tuesdays at 8:30 a.m.

Bowling Group. Bowling is now on the fall schedule.

Tennis Group. Contact Harold Herman, 703-404-4542 if you are interested in joining this group. Weather permitting, Mondays and Wednesdays at 9 a.m. at the Quarterpath Trace courts.

Wine Tasting Group. Please call Dick Cole, 703-421-4542, for information about this group.

Tour Group. Call Mary Ann Murphy at 703-404-8677 for information.

These activities are open to members of the Cascades 50 Plus Club. Membership is open to anyone 50 years young and up who resides in the Cascades community. For more information about the club, please call Al Kirchner, 703-450-6292. Our club is not part of the new Senior Center at Cascades.



clinging drop-off centers. Diverting tons from landfills makes economic and ecologic sense.

The following Thursday, Louis Misto woke on time and set out his recyclables with his trash for separate collection. That afternoon Misto processed these very same recyclables at CSI, secure that recycling was alive and well.

Notes: This article is a true dramatization; all data are accurate except the names of CSI employees.

CSI dispatchers can be reached at (703) 444-3181 to handle residential inquiries Mon-Fri, 8AM-5PM. They are Ms. Maria Bell ext 100, and Ms. Pam McGraw ext 101.

CSI provides residential curbside collection of (1) trash, (2) "single stream" recyclables, (3) bulk items,

and (4) yard waste. The last three waste streams are recycled; recyclables and bulk items are collected at the same time because they are dumped at the same place.

"Single stream" recyclables should be set in bins empty and clean, food and contents removed. All plastics (resin codes 1 through 7) are permissible, as well as glass bottles and jars, aluminum and bi-metal cans, and various paper to include newspapers, advertising, magazines, junk mail, phone books, and cardboard.

Recyclables are taken to the CSI recycling center in Sterling. CSI also processes bulk items, like old furniture and white goods to extract metal or other usable content. Yard waste is picked up separately from trash and recyclables and taken for composting. Trash is collected separately and dumped at landfills or transfer stations.

Please Don't Forget To Vote!

See the Board of Directors Candidacy Statements on pages 8 and 9!

United States Navy Sea Chanters

Community Lutheran Church in Cascades is hosting a free public concert, featuring the premiere vocal ensemble of the US Navy, the United States Navy Sea Chanters, on Sunday, December 2, at 4 p.m. Having just celebrated their 50th anniversary, the Sea Chanters have a rich history of meaningful performance.

They have established themselves as one of the preeminent professional choral ensembles in the country today. Their repertoire is not limited to sea chants, as their name might imply. They will perform a variety of music, including many Holiday favorites. Community Lutheran Church is adjacent to the Cascades Marketplace, at the intersection of Palisades Parkway and Whitfield Place. For more information, contact the church at 703-430-6006, or visit www.communitylutheran.org.

No tickets required.



Snow Removal List

CCA Private Streets

703-406-0820

Abigail Ter.
Abington Ter.
Aisquith Ter.
Ashcroft Ter.
Ashley Ter.
Ashmere Sq.
Avalon Ct.
Banbury Sq.
Bowline Ter.
Breezy Point Ter.
Brentmeade Ter.
Briarcliff Ter.
Bridgeport Ct.
Brisbane Sq.
Broadspear Ter.
Broadwater Ct.
Burgess Ter.
Burnley Sq.
Buoy Pl.
Cavendish Sq.
Carlyle Ct.
Cecil Ter.
Cherokee Ter.
Chester Terr.
Cheyenne Ter.
Collingwood Ter.
Comer Sq.
Cosworth Ter.
Crestmont Ter.
Deepwater Ter.
Derrydale Sq.
Dockside Ter.
Doncaster Ter.
Driftwood Sq.
Fairchild Ter.
Geneva Ter.
Glenmere Sq.
Graham Cove Sq.
Grisdale Ter.
Haven Ter.
Inwood Ct.
Island View Ct.
Keswick Sq.
Kingston Ct.
Lacroys Pt Ter.
Lawnes Creek Ter.
Longbank Ct.
Loweland Ter.
Lynhaven Sq.
Manchester Ter.
Marguritte Sq.
Martingale Sq.
Meanders Run Ct.
Milthorn Ter.
Morningside Ter.
Muddy Harbour Sq.
Oakmere Ter.
Oak Spring Sq.
Pitt Ter.
Porter Ter.
Primula Ct.
Promontory Sq.
Quay Ln.
Reef Ter.

Riptide Sq.
Rivermeadows Ter.
Riverwood Ter.
Rockingham Ter.
Sandbank Sq.
Sandian Ter.
Sandstone Sq.
Serenity Ct.
Sharpskin Is. Sq.
Sheel Ter.
Shoal Pl.
Shoreline Ter.
Solomons Ct.
Sonoma Way
Sound Ter.
Stanmoor Ter.
Summerhill Pl.
Sussex Ter.
Tenfoot Is. Sq.
Tilden Ct.
Trinity Sq.
Wales Ter.
Walpole Ter.
Watermark Pl.
Watkins Is. Sq.
Welton Ter.
Westover Ter.
Whirlpool Sq.

VDOT Streets

703-737-2011

Algonkian Parkway
Allegheny Cr.
Allsbrook Pl.
Anchorage Cr.
Arbor Ct.
Ashleaf Ct.
Bank Way
Beaufort Ct.
Bellwood Ct.
Berwick Ct.
Birchfield Pl.
Blockhouse Point Pl.
Bluestem Ct.
Brandy Station Ct.
Brandywine Ct.
Brightwater Ct.
Broadmore Dr.
Canal Crossing Way
Canberra Dr.
Capelwood Ct.
Carnwood Ct.
Cascades Parkway
Cedarhurst Dr.
Chambliss Ct.
Coldspring Pl.
Colonel Young Way
Compton Cir.
Corkwood Dr.
Cutwater Pl.
Danforth Pl.
Eastlake Ct.
Eskridge Ct.
Esterbrook Ct.
Fairhills Ct.
Fairwater Pl.

Fathom Pl.
Fernbank Ct.
Flatboat Ct.
Garrett Pl.
Glenaire Ct. P
Grant Ct.
Hammerstone Way
Hampshire St. Dr.
Hidden Cove Ct.
Hollymead Pl.
Iris Dr.
Kingchase Ct.
Lagrande Ct.
Langford Ct.
League Ct.
Leechecker Ct.
Levee Ct.
Lock Ct.
Longford Way
Longpier Way
Loves Island Blvd.
MacGill Ct.
Mariner Ct.
Marsh Ct.
McGees Ferry Way
Middlecreek Ct.
Middlefield Drive
Mint Springs Ct.
Montgomery Pl.
Nerine Ct.
Newfield Pl.
Oakhurst Ct.
Palisades Parkway
Parkside Cr.
Pebblebrook Pl.
Pembridge Ct.
Potomac View Road
Quarterpath Trace Cir. P
Quiet Brook Pl.
Rafters Ct.
Redfox Ct.
Rhyolite Pl.
Rippling Dr.
Riverbirch Pl.
Riverland Pl.
Rosemallow Ct.
Saffron Ct.
Shadow Woods Ct.
Saultry Dr.
Settlers Point Pl.
Sky Ln.
Smithfield Ct.
Smithwood Ct.
Snow Hill Way
Southampton Ct.
Southwick Blvd.
Springwood Ct.
Staples Way
Stillwood Pl.
Stonehelm Ct.
Swecker Farm Pl.
Tappahannock Pl.
Thornwood Ct.
Tidewater Ct.
Trailwood Pl.
Waterbeach Pl.

Westridge Dr.
Wharf Ct.
Whitewater Drive
White Chapel Way
Willowmere Ct.
Willowood Pl.
Windmere Ct.
Winfield Pl.
Winterset Ct.
Woodhaven Ct.
Woodlake Pl.
Woodthrush Ct.

Greenvest Streets

703-442-8992,x145

Lou Devenow

Antrim Ct.
Bainbridge Pl.
Bennington Ct.
Biltmore Ct.
Brawner Pl.
Chapin Ct.
Cherrywood Ct.
Chimney Ridge Pl.
Coyote Ct.
Fitzhugh Ct.
Foxstone Pl.
Griffith Pl.
Hearth Ct.
High Brook Ct.
Jack Rabbit Ct.
Kentwell Pl.
Major Beckham Way
Overton Ct.
Peacock Hill Way
Rupert Island Pl.
Sinagar Pl.
Sommersworth Pl.
Stillhouse Branch Pl.
Stonehouse Pl.
Straham Way
Swan Creek Ct.
Tanglewood Way
Tupelo Ct.
Winterwood Way
Woodmere Ct.
Woolington Rd.

Batal Builders Streets

703-691-2500

John Batal

Blossom Landing Way
Channel Ct.
Pennrun Way

ICS Streets

703-327-5588

Marcos Cruz

Blawnox Ter.
Center Brook Sq.
Dunkirk Sq.
Mid Surrey Sq.
Paulsen Sq.
Potomac Landing Ter.
Royal Burnham Ter.

Cascades Community Bulletin Board

Cascades Current (circulation 5,300) is the monthly newsletter for the Cascades Community. The paid ad deadline is the 1st of the month for the following month. Advertisements are available on a first-come, first-served basis and must be in a PDF format. Payment is due upon submission with checks payable to the Cascades Community Association. Please send your ads or questions on the newsletter by email to Renee@cascadesva.com.

<u>Ad Size</u>	<u>Dimensions</u>	<u>Cost Per Issue</u>
Half Page	7.5 x 4.25	\$ 225.00
Quarter Page	3.5 x 4.25	\$ 125.00
Eighth Page	Business Card Size 2 x 3.5	\$ 75.00
Full Page	7.5 x 9.5 (only 2 full pages available)	\$ 425.00

Listings in the Bulletin Board (Cascades residents only) must be 25 words or less. Residents may place 3 ads per issue. Ads must be submitted to the Lowes Island Community Center by the 15th of the month preceding publication. You may fax your ad to 703-406-0819, or email it to Maria@cascadesva.com. There is no charge. In-home business ads and ads of a political nature are not accepted.

MERCHANDISE FOR SALE

Two brand new oak swivel arrow back bar stools \$150. 703-406-2940.

Solid antique mahogany dressing table w/ mirror-Berkley Cay Furniture federal style \$225. Great condition. 703-406-2940.

Large metal dog crate \$35. 703-406-2940.

Vacations worldwide - select the destination & enjoy the comfort of a beautifully furnished timeshare anywhere in the world. Great rates! 703-404-3919.

Caribbean Special-Barbados, Aruba, St.Martin! Choose your winter getaway. Spend a week at any of our resorts strolling along sugar cane white beaches under radiant blue skies. 703-404-3919.

Hardtop storage cover for '87-'06 Jeep Wrangler YJ & TJ w/factory hardtop \$50. 703-421-0769.

Snow Blower - Murray electric snow blower, propelled by rubber-coated auger; covers 20" of ground space, plugs into indoor/outdoor electrical outlets; 12 amp motor; adjustable remote chute rotates 190 degrees. Great for short driveways & sidewalks \$150. 703-421-3179.

Oak kitchen table w/4 matching upholstered chairs (seats are creme & the rest is oak). Table top is 3X5. All in good condition \$110. 703-444-3249.

Red bunk beds in excellent condition for sale \$100. 703-444-3249.

Three complete Tigerden Sparring equipment for sale, sizes S, M, L, \$45/ each obo. 703-404-1374.

Beautiful Cherry Toddler Sleigh Bed w/ mattress for sale \$75. 703-450-8553.

Kemper snowboard - never used -w/ bindings, & size 12 liquid boots \$225. 703-433-0582.

Beautiful antique (1890's) pump organ, dark mahogany w/stool. Good working condition \$600. 703-433-0582.

Looking for partners to share season tickets. Center ice, Row A, Section 400. Less than face value. Individual games available. 703-444-1533.

Custom curtains (fits 1 or 2 close together windows) & matching queen size bedspread. Beige, dark green, little peach. Excellent condition. Original cost \$1300, \$200/obo. 703-444-4247.

Twin Green Bay Packer comforter & sheets \$20. 703-444-4247.

Comforter, canopy & 2 window treatments in soft blue & pink (original price \$446). 703-444-4247.

Crib & twin bed for sale: Natural maple crib & mattress, excellent condition \$100. Natural maple twin bed w/mattress & box spring, only 6 yrs. old & excellent condition \$200. Twin-size Company Store "cars" quilt \$25. 703-406-7579.

Folding sofa bed (rarely used) & love seat: floral upholstery \$200; highback armchair w/ears, new condition \$30. Contemporary coffee table, glass top, metal frame 3 x 3 ft. \$60. 703-450-9540.

Gorgeous Pulaski curio in bronze/gold color, 80"H x 52"W; mint condition. Purchased at IMI furniture for \$1500, asking \$800/obo. Photo available upon request. 703-406-8013.

GE refrigerator/freezer w/icemaker & dispenser. Almond color, good condition \$100. 703-433-0894.

Sofa bed 77" long, beige handcrafted upholstered by American of Martinsville. Oak dinette table 41" round w/4 chairs. Lazy boy recliners (2), tan leather like new. 703-430-5808.

Full size canopy bed, box springs, mattress, bedspread & matching canopy top; perfect for girl ages from 5-18 \$125. 703-421-0657.

Two end tables \$40; women's clothes, blouses, suits, dresses, sizes 8, 10, & 12. All in excellent condition; books (recent best sellers). 703-421-0657.

Nursery items! Stars \$ Moon motif lamp, mirror, clock, and Humpty Dumpty, asking \$100. Convertible 3-drawer dresser/ changing table-bookshelf (light maple), asking \$250. 703-421-9449.

4BR Townhouse for rent in Cascades \$1750/month. Nice brick front townhouse located in Sterling, Virginia near the intersection of Cascades & Algonkian Pkwy, 1 month rent required as security deposit. Looking for a very responsible person or persons. Sorry, no pets! 703-579-1678.

Schwinn Airdyne exercise bike - good condition - movable handles for an upper body workout too! Increase resistance by pedaling harder \$35/obo. 703-450-1452.

Curtains from JCPenny - 84" & 64" available, make offer. 703-450-1452.

Brownie Toy-its & Junior girl scout badgebook & handbook. The Junior books are unused - Brownie \$5; Junior books \$15. 703-450-1452.

For sale: Beautiful antique cherry drop leaf dining room table & 6 matching chairs w/caned seats, circa 1885 \$1500. 703-421-4207.

Backyard mesh hammock w/stand, \$25; oak desk & chair for child's room, \$25; Sears lawn mower, \$75; 5 piece-service for 8 fine china, \$175; 5 gal. new Benjamin Moore neutral color-Lenox Tan HC-44, \$100; weight plates various lbs. from 50lb-2lbs., \$10 each. Call 703-444-1790.

WANTED

Let's form a dog sitting co-op in Cascades. If you own a small non-shedding dog then let's take care of each others pets. Avoid kennel fees while you are on vacation & spend the savings on souvenirs for you & your pet. Vacation guilt free because your beloved pet will be the house guest of another family who will spoil your pet in your absence. 703-444-4247.

Low priced guitar cover - basketball hoop - electronic guitar tuner.

Elderly gentleman requires the services of dependable teenager to clean up the sidewalk, driveway & steps of his Ashcroft Terrace townhome after snowstorms. Remuneration is \$20/ea.time if done promptly. mokaman@comcast.net or 571-434-8080.

AUTOS

2000 Jeep Wrangler Sahara Factory Hardtop, tan color (great condition-seldom used), tinted windows, defroster/windshield wipers \$500. 703-421-0769

2006 Toyota Camry Solara, Sport Edition, 31,000 miles. Excellent condition, 4 cyl. automatic, silver, black interior, rear spoiler, alloy wheels, fog lights, cruise control, a/c, cd player, electric windows & locks. Original owner. The only reason we are selling it is because we need the money to make our mortgage payment. \$700 below Blue Book at \$15,995. 703-450-0268 or jrindc@yahoo.com

1999 Volvo V70 turbo. Leather, automatic, power everything, moonroof, third row; 98,8K miles \$6950. 703-558-3678.

2001 SUV Jeep Grand Cherokee Limited. Fully loaded, 92K miles, silver. Heated seats, GPS, tow package (not used) sunroof, very well maintained, garage kept, real good cond. \$8,500/obo. Call 703-444-1790.





Get CORE Strength and Endurance!

By: Jessica Storm, Master Personal Trainer & Nutritionist

I can't stress enough the importance of training your core muscles just for your own activities of daily living. Competitive athletes will have different functional needs than those of us who exercise recreationally for wellness and general health. After thorough preparation, athletes might need to perform exercises that have higher compressive loading forces but more "sport-specific" value to their activities.

Keep in mind that:

- No "one exercise" can be labeled "the best" core exercise. Make sure to use a variety of core exercises that challenge all the various muscles surrounding your trunk. Some exercises will work certain muscles better than others.
- Some exercises are better for improving strength while others are better for improving endurance. Endurance exercises have been shown to prevent back injuries. Adding extra strength beyond the "functional strength" needed for one's daily activities will not prevent back injuries.

Floor Exercises For Beginners:

1. **Cat/Camel:** Flex your back (don't press end-range position or stretch), relax and let back sag (extension). This "flosses" your nerve roots at each spinal joint. *Start each ABS/Back session with 5-6 cycles of cat/camel.
2. **Press Ups:** On stomach, gently extend spine by straightening arms.
3. **Isometric Contraction:** Lie on your stomach and squeeze your low-back muscles, hold, then release.
4. **Leg Extension:** On all fours, extend one leg at a time straight back.
5. **Bird Dog:** Similar to leg extension but extend opposing arm also.
6. **Curl Up:** Support lumbar spine and stabilize pelvis, curl chest off floor no more than 30°.
7. **Cross Curl Up:** Similar to Curl Up but twist torso and bring one elbow towards (but not touching) opposing crossed knee.
8. **Supine Bridge:** Extend hips & lift off floor until spine is straight & hold.
9. **Prone Bridge:** Lift hips off floor until spine is straight & hold.

Floor Exercises For Advanced:

1. **ABS Bicycling:** On back, alternate one elbow towards opposing knee while in curl up position of 30°.
2. **Superman Pointer:** Lie on stomach and extend legs and arms. To reduce difficulty, you can isolate one limb or extend opposing limbs instead of all four at the same time.
3. **Static Side Bridge:** Rest on forearm, elbow, and foot while bracing and hollowing. Be sure to keep body "straight" with spine in neutral posture.
4. **Dynamic Side Bridge:** Similar to Static Side Bridge except you alternate between sides and add a center position resting on both forearms and elbows simultaneously.

*These exercise suggestions are intended for normal healthy individuals. If you have an injury, or abnormal pain is present, see a physician or a certified physical therapist before continuing your exercises.

Jessica Storm is an IDEA Master Personal Fitness Trainer and is a certified ACSM health/fitness instructor. In addition, she holds advanced certifications in sports nutrition, weight training and endurance training. Jessica is also a certified corrective exercise specialist through NASM. For more information and helpful fitness tips, please visit www.stormfitness.com or call 703-869-8376.

Don't Forget!

The Cascades Community Association Annual Meeting is on Thursday, November 15, at the Stephen Frazier Community Center, at 7 p.m.

Scouting For Food

Submitted By: David Harrington

Beginning November 3, 2007, Cub Scouts and Boy Scouts will take to the neighborhoods of Loudoun County in support of Scouting for Food. The mission of the service project is to collect food items that will be given to families requiring assistance within the local community. This year, the Scouts will deliver empty grocery bags to neighborhood homes on Saturday, November 3, and collect food on Saturday, November 10. In Loudoun County, Scouts collect food on behalf of the Community Holiday Coalition, LINK, and Messiah's Market. In recent years, the Scouts have realized a substantial increase in collections in Loudoun County - from 29,000 pounds in 2001, to nearly 99,000 pounds in 2006!

Desired non-perishable donations for this year include: Breakfast Cereal, baked beans, macaroni & cheese, hamburger helper, tuna helper, rice (bags, boxes and mixes such as Rice-A-Roni), juice, powdered and canned milk, peanut butter, sugar, flour, snacks, any kind of soup, any kind of canned vegetables, chili, cake mixes, Jell-O and pudding mixes, corn bread mix, stuffing mix, canned pie mixes, baby food, mustard, ketchup, tuna fish, pasta and spaghetti, tomato sauce, tomato paste, spaghetti sauce, canned fruit, and canned or boxed potatoes.

Started in 1988, the Scouting for Food project is Scouting's "Good Turn" to the community. "The Boy Scouts are responding to the ever increasing demand for basic needs assistance in Loudoun County," says Brian Shiflett, Scouting for Food Coordinator in Loudoun County. "Collecting a large stock of non-perishable food goes a long way to meeting the emergency food requirements of our local agencies, not only during the holiday season, but well into next year. To fill this growing demand, the Scouts will attempt to canvass nearly 70,000 homes this year."

Red Cross Blood Drive

There will be a Red Cross Blood Drive on Tuesday, November 13, from 3 - 8 p.m., at Patton Hall, behind the fire station on Middlefield Drive.

CountrySide Women's Club

By: Valorie Sheldon, Publicity Chairperson

The CountrySide Women's Club will meet on November 9 at 9:30 a.m. at the Parkway Pool Meeting Room on Algonkian Parkway in CountrySide. Lyle Werner, Director of the Good Shepherd Alliance Emergency Homeless Shelter, will be speaking about the new locations for the agency and how the club can help the Good Shepherd Alliance on their mission. Members are asked to bring food, clothing and toys to the meeting to be donated to the Good Shepherd Alliance.

Looking for some interests? CountrySide Women's Club is not just only open to women in CountrySide, but to all those from the surrounding area. The Club has many activities and invites you to come and make some new friends! For more information, call Teresa at 703-444-3035.

The Hard Facts of Long-Term Care Insurance

By Suzanne Cooper

Almost everyone knows the merits of life insurance—the umbrella for that rainy day. But few of us consider that perhaps a bigger need is for long-term care insurance—coverage for the unfortunate event that you or a loved one becomes incapacitated or disabled and unable to care for yourself. Indeed, 75 percent of Americans have made no preparations for long-term care.¹ Well, it's time to face the hard facts about long-term care.

Fact one: Today, approximately 9 million Americans over the age 65 will need some form of long-term care, and that number will reach 12 million by 2020.²

Fact two: Don't let youth lull you into a false sense of security. Although the majority of people who require long-term care are over the age of 65, a substantial 40% are between the ages of 18 and 64.³

Fact three: The cost of long-term care can be expensive. According to the Genworth Financial 2007 Cost of Care Survey, the average daily rate of private nursing home care is \$204. But that figure could go as high as \$539 a day in Alaska to as low as \$119 a day in Louisiana.⁴ Whatever the cost, will you be able to shoulder these expenses on your own?

However, it's never too late to evaluate your long-term care needs. Here are some factors you should consider.

Who is a suitable candidate for long-term care insurance? Single people with no one to look after them in case of a debilitating accident or illness should consider taking out a long-term care policy. Since they tend to live longer than men, women are also ideal candidates for this insurance coverage. Finally, anyone who wants to protect a burgeoning nest egg should contemplate it. Long-term care costs can wreak havoc on your finances.

Is it costly? It varies, depending on the type of policy; how old you are when you apply and your health. Typically, most policies may range from \$3,000 to about \$7,000 a year.

Couples typically receive some type of discount.

What does it cover? Depending on the contract, a typical long-term insurance policy covers any nursing home or institutional setting—semi-skilled, adult daycare and managed care all the way up to condo-type

healthcare homes. It also covers in-home healthcare, both by professionals and family members. Of course, the higher your premium, the more long-term care you will be able to afford.

What doesn't it cover? Long-term care insurance is not medical insurance. It does not cover hospital stays nor will it cover any medical payments. Long-term care policies also typically do not cover acupuncture, heavy-dose vitamin therapy.

How do you calculate the coverage you need?

- People who have good health records and whose ancestors have lived long lives may want to consider purchasing a policy before they retire.
- If your family has a history of early mortality, long-term care insurance should be something to contemplate when you're in your forties.
- Are you married? (Married people tend to live longer and thus are likely to wind up needing long-term care.)
- How much can you afford? Long-term care costs tend to be pricey and vary according to geographic regions.

Is the premium locked in? No. In some cases, premiums have risen as much as 40 percent. However, there is a modicum of protection from excessive rate hikes: Premiums cannot be increased without first receiving approval from your state insurance commissioner. It may seem like a lot on a pure percentage basis, but on a true dollar basis, it can still be a good value.

What kinds of options are involved? You can buy additional insurance meant to provide inflation protection, at a simple or compounded rate. There are shared-care options on some policies, where the balance of the policy is extended to a surviving spouse. And there are "limited-pay" policies, which are intended to insulate you from future rate increases. These are all matters to discuss with your financial advisor.

What triggers the insurance benefit? Think about what you do within the first 15 minutes of waking up: getting up out of bed; getting dressed; going to the bathroom; taking your medication; feeding yourself. Most policies cite the inability to perform two of six daily activities for at least a period of 90 days for the insurance benefit to kick in.

The Hard Facts continued on page 33

Algonkian Elementary

By: Carol Black

Algonkian Elementary School students are enjoying the wonderful parent volunteers who put together the After School Activity Program currently underway. The six week program features classes for games, sports, arts, and hobbies.

Look for Entertainment Books for sale by Algonkian students this month. The books contain coupons and discounts for dozens of restaurants, entertainment centers, and theaters. Best of all, by purchasing a book you help Algonkian PTA raise money to support many enrichment programs for our students AND you save money on family outings.

Remember to save the date: Family Bingo is November 30 in the Activity Room at Algonkian Elementary School. Fun, food and prizes are part of a great family night out.

Looking ahead, December 7 is the date of Algonkian's Winterfest so mark your calendar. Keep up to date about all the exciting events, activities, and news on the Algonkian Elementary School website: <http://cmsweb2.loudoun.k12.va.us/algonkian/site/default.asp> If you would like to see something added, please contact me: Carol Black at blackshouse@comcast.net

The Hard Facts continued from page 31

In a separate category, is cognitive impairment: Do you know who the president is, what day it is, who you are? Ultimately, a physician will make a ruling on the impairment. Some policies will allow your personal physician to make that call rather than someone hired by the insurance company.

Finally, how do you get started? Long-term care insurance should be looked at in the context of all your financial assets and liabilities. While there's plenty of information on the Internet about long-term care insurance and most of the insurance underwriters have educational sections on their websites, nothing beats talking to a qualified financial advisor to help you figure out what's suitable for you.

Suzanne Cooper is a Financial Advisor with Smith Barney located in the Tyson's Corner McLean office and may be reached at 703-762-5061.

^{1,4} 2007 National poll conducted by Public Opinion Strategies for Genworth Financial

^{2,3} "Understanding Long-Term Care," National Clearinghouse for Long-Term Care Information, www.longtermcare.gov

Potowmack Elementary

By: Susan Engel, PTA Vice-President

The school year is off to a great start at Potowmack Elementary. We had a wonderful opening with over 600 students this year. Our enrollment is up from our start of 542 last school year. Due to increased enrollments, we added another half time kindergarten teacher and a second full time ESL teacher. Our kindergarten class placements were very interesting as we welcomed 9 sets of twins to the school! The Washington Post followed one of our new kindergarten families in a video documentary the first day of school. That documentary can be viewed at the Washington Post website in the Loudoun section.

We welcome all our new teachers and our new families.

We have already had many wonderful events hosted by our PTA. We closed out September with a Back-to-School Spirit Night with dinner from Carrabba's Italian Grill. Carrabba's provided an excellent dinner and for dessert, our 5th graders hosted a bake sale with all the proceeds going toward a 5th grade gift to the school. It was a relaxing way for parents and students to reunite on a social level. Our first assembly, The Pro Kids Show by Ralph the Great was a great character building show. We also enjoyed another assembly - Reptiles Alive! We had an amazing response again this year with our Reflections program. It was the perfect opportunity for our students to show off their creativity. One of our favorite events is Bingo Night. We held our first of 3 Bingo Nights of the year and it was a huge success. We are also excited to have launched D.O.G.S. (Dads of Great Students) at Potowmack. It is a program that invites fathers, grandfathers, uncles, or other father figures to volunteer at least one day all day at their child's/student's school. We will implement this program in November.

We would like to congratulate Janet Radcliffe, our Principal, who has been nominated by Potowmack Elementary for Principal of the Year through the Washington Post. Along with written statements to support this nomination, our staff, students, and parents participated in a video montage to express why she deserves to be principal of the year. Our teachers and staff surprised her by sharing the video with all the staff and students at the end of our first assembly. Our school community already feels that she is our principal of the year.

November 2007

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
LICC – Lowes Island Community Center QTCC – Quarterpath Trace Community Center SFCC – Stephen Frazier Community Center WLCC – Westlakes Community Center						
				1 County Liaison Committee 6:30 p.m. LICC	2	3
4	5	6	7	8	9	10
11	12 Veteran's Day Association Office is Closed	13 Design Review Application Deadline for 11-21 Meeting	14	15 Annual Meeting 7:00 p.m. SFCC	16	17
18	19	20 50 Plus Club 7:00 p.m. SFCC	21 Covenants Committee 7:00 p.m. LICC	22 Association Office is Closed	23 Association Office is Closed	24
25	26	27	28	29	30	



**Cascades Community Association
Offices**

47620 Saulty Dr., Potomac Falls, VA 20165
Hours: Monday - Friday 8:00 a.m. - 5:00 p.m.
Phone 703-406-0820 Fax 703-406-0819
After Hours Emergency Phone: 703-600-6000

Board of Directors

BoardofDirectors@cascadesva.com

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Ben Hale, Secretary
Tom Cooke, Treasurer
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Karl Nobert
Steve Oleksyk
Bob Robinson

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Martha Kaczmarczyk, PCAM, General Manager, 703-406-0456, marthak@cascadesva.com
Renee Thompson, PCAM, Assistant General Manager, 703-406-0820, extension 103
Josh Harber, Covenants Manager, 703-406-0820, extension 106
Nikki Perrin, Accounts/Covenants Assistant, 703-406-0820, extension 104
JoAnne Criss, Maintenance Manager, 703-406-0820, extension 102
Maria Alyskewycz, Administrative Assistant, 703-406-0820, extension 105
Lindsay Perrin, Member Services Assistant, 703-406-0820, x101
Greg Hawkins, Maintenance Assistant