



Cascades Annual Easter Egg Hunt

Saturday April 11th 2009

10:00am-11:00am

Lowes Island Community Center.

*Come join your neighbors for an Easter egg hunt, live
DJ and light snack!!!*



RSVP only!

**See registration form on page 9*

The Potomac Heritage Trail in Cascades

By Steve Olekszyk, Board Member

With spring and summer right around the corner, my sons and I explored a trail, new to us, but right in our backyard. The Cascades portion of the Potomac Heritage Trail (PHT) runs along the Potomac River from Algonkian Regional Park to Seneca Park nears the Estates. The total length of our hike was about 6 miles round trip. There are out and back options to meet anyone's fitness and enjoyment levels. Hikers of this section of the PHT will travel from a busy playground, through wetlands, woods, a golf course, over streams to another beautiful Regional Park in our area.

Starting from the picnic table pavilion, near the blue playground at the Potomac Lakes Sportsplex at Algonkian Regional Park, make a right turn onto the trail. The trail is clearly marked with green blazes on the trees lining the entire length of the trail every 100 feet or so. As you start your walk, you will pass the soccer fields of the Sportsplex on your right and a number of the golf holes from Algonkian Regional Park golf course on your left. It only takes 15 minutes to find yourself far enough into the woods to lose sight or sound of any roads. Thirty minutes into the hike, after passing a wetland section on your right, you will find yourself at a footbridge built over the Sugarland Run River. Turning back here and returning to the playground at Algonkian Regional Park is a good starting hike, or for those with little ones who only have an hours worth of patience.

If you continue on, approximately 15 minutes later you will turn left off the hard-packed trail onto a much smaller single-track portion of the trail. Watch for the 4x4 post with the marker for the Potomac Heritage Trail. If you miss this turn, you will end up at a dead end chain link fence marking the boundary with the golf course. If you do stay on the hard-pack trail, there are paths on the right that will take you to Middle Bluff Place and the Rivercrest Community.

Stay on the well-marked single-track trail as you wind deeper into the woods towards the Potomac River. There is a right hand bend after only a few minutes. Just remember to follow the green blazes. It won't be long until you come to your first golf cart crossing. You are now entering the Lowes Island Golf Club soon to be renamed Trump National Golf Club, Washington DC. For the next mile or so, you will be crossing the golf course. Don't worry, there is a trail easement, and the trail is well marked. Make sure that

you stay on the Trail, and don't wander onto the golf cart paths, or fairways.

After you wind your way through the golf course, there will be an intersection with a paved utility access road. Making a right on this paved road, and going up a good hill you will find yourself at the trailhead of Seneca Park, located adjacent to the Estates section of Cascades. If you are a strong hiker stay left on the Trail and you can continue through Seneca Park to Riverbend Park and eventually to Great Falls Park.

We found that from Algonkian Regional Park on the Trail to the first golf cart crossing, stopping for a snack and then returning, is a great 2-3 hour hike and a great way to spend an afternoon. Hopefully, you will find this Trail an interesting and enjoyable addition to your outdoor activities this spring and summer.

The Potomac Heritage Trail is a network of trails from the tidal Potomac areas to the forks of the Ohio River. More information about the trail network can be found at <http://www.nps.gov/pohe/>. The Northern Virginia portion of the trail network runs from the Quantico National Cemetery to White's Ferry.

Cypress Point Parking Committee and Meeting Schedule

The following are the homeowners appointed to the Cypress Point Parking Committee:

Barb Benz, Terry Grant, Carol Knight, Larry Lotspeich, Joanna Newman, Ray Saulino, Paddy Uzzell, and Bill Winslow

The meeting dates and times are as follows. All of the meetings will be held at the Lowes Island Community Center located at 47620 Saulty Drive.

March 4, 2009 6:30 p.m.

March 5, 2009 6:30 p.m.

March 23, 2009 6:30 p.m. (Public Hearing)

Estates Residents

Please refer to www.cascadesva.com for information regarding the Gypsy Moth Treatment happening in your area.

The Water Guy

By John Lane, Board Member

Here we are again, and it's March already. Still a bit too cold to think about outside use of water, so let's look at one of the home's biggest interior water hogs. You guessed it! It's the shower head. A standard shower head sprays five to seven gallons of water per minute. If each member of a four-person family takes a daily five-minute shower, up to a 1000 gallons of water can go down the drain every week. That's more than a three-year supply of drinking water for one person. What's a thrifty water-saving homeowner to do? The first step is to find out if you already have a water-efficient shower head. High-efficiency shower heads use only one to two gallons per minute when user control of the water pressure to the shower head is provided, and full-flow devices use only two to three gallons per minutes. So a high-efficiency shower head will cut the water use by at least half! Need to know if you already have one? Then it's time for the highly sophisticated and scientific milk carton test. Open the top of a half-gallon milk carton so it forms a square. Hold the carton up to the shower head and turn the rascal on full force. If the carton fills in less than ten seconds, you have a water hog on your hands, and on the rest of your body, every time you take a shower.

What to do? Replace the water hog with a high-efficiency shower head. You can get one for 25 or so bucks. Wait a minute you say, that's going to require a plumber. How long will it take for the new shower head to pay for itself and actually save money. OK, good point. First, your savings are going to depend on the average number of uses per shower head per day. Second, just what are your family members looking for from a shower? Do they want to get clean as quickly as possible, or do they want to enjoy lingering under the nice warm water on a cold day? The different types of high-efficiency valves have different flow rates, and that will also make a difference. A recent study reported on a Seattle web site indicated that a water-efficient shower head used by a four member family taking five minute showers would save at least 14,000 gallons of water a year. If 1000 Cascades households converted, we could save 14 million gallons of water a year! Household by household, it really adds up. Just saving our precious fresh water resource is enough incentive to get 'er done, but there are dollars to be saved also. That same Seattle study reported that a family of four would save 27 cents a day on water, and 51 cents a

day on electricity. That's \$285 a year! Is this a great opportunity, or what?

Anyway, if you have a wrench and can use it, you may not even need a plumber. Check out www.video.bobvila.com for a video showing simply, clearly and up close what it takes to replace your high-efficiency shower head by yourself. Don't forget that Loudoun Water will send you a **FREE** five minute water shower timer, just by calling 571-291-7880 and asking.

Please take a look at the Walking the Water Walk Test elsewhere in this issue. You might be surprised at how personally astute you are at saving water.



Are You Walking the Water Walk? Take the Test and See!

This is an easy test. Answer each question with "Often," or "Sometimes," or "Never."

Do you:

1. Keep showers to under five minutes?
2. Use only a little water in the bathtub?
3. Turn off the water while brushing your teeth?
4. Put water in the sink when washing up?
5. Flush the toilet only when necessary, avoiding items which should go in the trash or recycle bin?
6. Use a broom to clean the driveway or sidewalk?
7. Use a bucket when washing the car?
8. Use a turn-off nozzle on the end of the hose to adjust the water flow and turn the water off and on?
9. Turn the water faucet off tight?
10. Put water in the kitchen sink to wash and rinse dishes?
11. Run the dishwasher only when it's full?
12. Run the washing machine only when it's full?

Score three points for every "Often," two points for every "Sometimes," and one point for "Never." 18-36 rates you as Fantastic! 12-17 is "You're on the way!"

11 or less leaves lots of room for improvement!

Cascades 10K Firechase & 911 Fun Run

By: *Josh Harber, CMCA, Assistant General Manager*
josh@cascadesva.com

Mark your calendars for the 7th Annual Cascades 10K Firechase and 911 Fun Run, presented by Outback Steakhouse!

The race will be held on Saturday, May 23, 2008, at 8 a.m. The race begins and ends at the Lowes Island Community Center. All proceeds benefit the Sterling Volunteer Fire Company. In 2008, we raised over \$22,000, and had over 1,100 runners!

Last year, we had many wonderful volunteers, and we need you again this year. If you would like to volunteer to help out at the 10K, please contact Lindsay Perrin, at lindsay@cascadesva.com.

We are also looking for corporate sponsors for the event. Last year was a great year, we had many generous sponsors. If the company you own, work for, or are familiar with, would like to donate money or prizes, please contact me at josh@cascadesva.com. Remember, all proceeds benefit the Sterling Volunteer Fire Department, so monetary donations are very much appreciated. Depending on the size of the donation, incentives are available, such as the company logo on the back of the t-shirt, or putting a company flyer in the race bag that is distributed to every runner.

We're looking forward to a great race day!

Public Input on County Budget

Sugarland Run District Supervisor Susan Buckley, vice chair of the Loudoun County Board of Supervisors, invites residents to a community meeting on Saturday, March 7, at 9 a.m. at Cascades Library, 21030 Whitfield Place, Sterling, VA 20165 to obtain input on resident priorities for the FY10 county budget.

Home Repairs

By David Harrington, Cascades Resident

Did you know the average gas water heater half-life is 12 years? The average electric furnace lasts 15 years? The average roof lasts 15 -30 years? The average – well, you get the point. Here in Cascades, the average home is 18 years old, so many of us have yet to experience the joy of replacing an appliance, an HVAC component, or a roof/windows, but this expense may be creeping up on you and is something to consider when establishing a household budget.

A potential positive of these future expenses is that many replacement options will be significantly more energy efficient than what you have now. So if a large-ticket item is on the horizon, you should be able to compensate for this expense in part by lowering your energy usage. Below is a table listing the typical half-life of several appliances, and useful life of certain home components.

To further assist Cascades residents, the Cascades Community Association (CCA) is exploring the idea of facilitating bulk-purchasing discounts for residents. For example, you may want to replace your existing windows with ultra-efficient triple-glazed windows. As an individual, you and the installer have relatively little room for price-cutting. However, if the window installer had a secure backlog of 50 homeowners that were going to make a switch, the installer could secure discounts from the manufacturer that could then be passed on to you and 49 or more households.

How could this happen? A potential scenario is that the CCA could find one or more preferred vendors/installers for a particular service/product; establish threshold levels and discount amounts; then publicize the opportunity to Cascades residents. Open houses could be held at the Community Centers to explain the product/services available. The actual discount for residents that sign and fulfill contracts would then be a factor of the amount of business secured. Businesses that provide home energy audits, solar hot water systems, and replacement windows have already expressed interest.

As CCA investigates this opportunity, if you have ideas get involved and come to a Board meeting. The next one is scheduled....

Appliance half-life is defined as the number of years after which it would not be cost-effective to repair half of the appliances in the group. For example, if the half-life of all dryers is 13 years, this means that in a group

of 10 dryers, all 13-years old, it would be cost-effective to repair only five of them. The other five would be too badly deteriorated from abuse, poor quality, heavy use, etc. to cost-effectively repair them. Source: <http://applianceguru.com/forum9/3356.html>

<http://www.demesne.info/Home-Maintenance/Appliance-Life-Expectancy.htm>

; <http://www.demesne.info/Home-Maintenance/Home-Systems-Life.htm>;

http://log-homes.thefuntimesguide.com/2007/03/life_expectancy_of_homes.php

Appliance	Expected life in years	Mechanical Systems	Expected life in years	Exterior Materials	Expected life in years
Microwave oven	10	Air conditioning compressor	15-20	Aluminum Siding	20 - 50
Garbage disposal	10-12	Forced air furnace, heat pump	15	Exterior Deck	15
Trash compactor	10	Furnaces - warm-air, electric	15	Exterior Paint	7 - 10
Water heater, gas	11-13	Furnaces - warm-air, gas	18	Garage Door	20 - 50
Water heater, electric	13-14	Interior Materials		Garage Door Opener	10
Water heater, tankless (on demand)	20+	Carpeting	11	Roofing, Composition	15-30
Smoke detector	10	Interior Paint	7 - 10	Roofing, wood shingles	20-30
Refrigerator, side by side	14	Vinyl Floor	20 - 30	Roofing, Tile	50
Refrigerator, top mount	14	Wood Floor	100+	Veneer (Brick, Stone)	100+
Refrigerator, bottom mount	17	Bathroom fixtures, porcelain and cast iron	50	Vinyl Siding	50
Refrigerator, single door	19	Fiberglass tub/showers	10-15	Wood Siding	10 - 100
Washing machine, top load	14	Kitchen cabinets (particle board and laminates)	15-20	Other	
Washing machine, front load	11	Kitchen cabinets, solid wood and plywood construction	20-50	Aluminum/Aluminum Clad Windows	15-20
Dryer	13	Counters, Tile	50+	Window Glazing	10
Range, electric	17	Counters, Laminate	10-15	Wood Windows	30
Range, gas	19	Counters, Wood	20+	Asphalt driveways	15-20
Dishwasher	10	Counters, Granite	20+	Gutters - aluminum	20

Loudoun Water Seeks Volunteers to Test Irrigation Technology

Loudoun Water would like to test the effectiveness of new weather-based irrigation controllers on the market today to see how easy they are for homeowners to use and how well they save water. Loudoun Water is therefore seeking ten (10) volunteers from Cascades who are interested in testing these devices. Loudoun Water will cover the purchase and installation (valued up to \$1200) of the controller using your current irrigation system and contractor of record. Some minimum criteria are required. To find out if you meet the criteria, and/or wish to sign up to be considered for this innovative program, please contact Samantha Villegas at Loudoun Water, svillegas@loudounwater.org or 571-291-7942. Once basic criteria are met, preference will be given to those with the highest summer water use (or most potential for savings) and on a first-come, first-served basis. Loudoun Water would like to have all ten volunteers selected by March 27.

2009 Easter Egg Hunt

Registration form

Saturday April 11, 2009
From 10:00 a.m. until 11:00 a.m.
Lowes Island Community Center

Parent/Guardian Name(s): _____
Address: _____
Phone#: _____

Child's Name	Age (8 & Under)
_____	_____
_____	_____
_____	_____

We will need volunteers to help set up and supervise this event. If you can help, please sign up & check your preference below.

Set up _____ Supervise _____ Clean up _____

Email: _____

Return this form by April 8th to:
Lowes Island Community Center
47620 Saulty Drive, Potomac Falls, VA 20165
or fax to 703-406-0819

Where to Recycle What Your Curbside Recycler Won't Take

By *Laura Poisson, Green Team Member*

Recycle almost anything on Freecycle.com: The first place to go when you have something you no longer want/need. The Sterling/Cascades Freecycle group allows members to offer anything to the group, as long as it is free. <http://groups.yahoo.com/group/SterlingCascadesVAFreecycle/Appliances>, non-working, large: Call your Cascades trash hauler—CSI for single family homes (703-674-1710) or American for townhomes (703-368-0500)--to make special arrangements.

Athletic Shoes: <http://www.letmeplay.com/reuseashoe/>
Batteries, of almost any kind: Bring to Lowes Island and Westlakes Community Centers.

Bikes: Freecycle or <http://www.bikesfortheworld.org/>

Books: Freecycle or Loudoun County Library

Christmas lights: http://www.holidayleds.com/holidayledscom_christmas_light_recycling_program OR

http://www.christmas-light-source.com/Christmas-Lights-Recycling-Program_c_210.html

Clothes: Planet Aid and Goodwill collection boxes are in various places throughout the county (e.g., Cascades Marketplace near Sports Authority). Lupus, Amvets, and Purple Heart, to name a few, come to your house to pick up clothing, along with furniture, knick knacks, etc.

CFLs (compact fluorescent light bulbs): Home Depot, Customer Service desk.

Diskettes CDs, DVDs, VHS tapes, audiotapes diskettes, etc.: <http://www.greendisk.com/gdsite/pack-ITservices.aspx> (\$6.95 for 20 lbs. or less) OR <http://www.actrecycling.org/donations/> (donor pays shipping, but gets tax deduction)

Electronics: Best Buy (Sterling & Leesburg): Two items per day per household at no charge. Items accepted include computers & computer peripherals (keyboard, mouse, etc.), computer monitors, & TV's with screen size up to 32" diagonal, cell phones, digital cameras, and other electronic devices. Items not accepted: TV's/computer monitors with screen size over 32" diagonal, console TV's, air conditioners, microwave ovens, and appliances.

Costco: If you're a member, you can trade in various electronics or recycle them. <http://costcotrades.greensight.com/Common/equiptypes.aspx>

Loudoun County: Twice yearly the county has an electronics recycling event. See the Loudoun County government's recycling page for dates and additional computer recycling information. <http://www.loudoun.gov/Default.aspx?tabid=755>

My Bone Yard: This company will pay for shipping and give you a bit of cash for your pocket. <https://www.myboneyard.com/?q=main>

Office Depot: Takes what Staples takes, plus small televisions, for \$5, \$10 or \$15, depending on item size. You're actually purchasing a special shipping box (postage included), which--with your item(s) inside—is shipped to a recycler.

PC Recycler in Chantilly: many items accepted for \$3 each. <http://www.pcrecycler.net/rr/rccost.htm>

Staples: Faxes, printers, computers, monitors, VCRs, game systems, camcorders, telephones, etc. \$10 per item. Peripherals, such as speakers, keyboards, or mice, can be recycled with one of the larger items, for free. Some items may be available to trade in for Staples coupons: <http://staples.greensight.com/>

Eyeglass and hearing aid recycling: Lions Club. Many collection boxes in Loudoun: <http://sterlinglions.googlepages.com/eyeglassandhearingaidcollectionandrecycl>

Cascades Current 2009

Fertilizer, pesticides, etc.: Loudoun Co. hazardous waste collections. For schedule:<http://www.loudoun.gov/Default.aspx?tabid=742>

Greeting Cards: St. Jude's Ranch for Children http://stjudesranch.org/give/Recycled_Cards.php

Fire extinguishers: <http://www.fireline.com/#> in Leesburg, \$3 each

Ink cartridges, rechargeable batteries, cell phones: Lowes Island and Westlakes Community Centers.

Motor oil, antifreeze & auto batteries are accepted at the county's Evergreen Mill Rd. solid waste recycling facility in Leesburg. Advance Auto Parts in the Target (Sterling) shopping center accepts oil and batteries. Xpress Lube near Border's Books and Regal Cinemas accepts oil and antifreeze.

Paint, building materials, carpet, reusable appliances: Offer on Freecycle. Paint: latex can be tossed if dried (e.g., mix in kitty litter); oil/alkyds recycled at county's hazardous waste collections--<http://www.loudoun.gov/Default.aspx?tabid=742> Bricks, wood, paint, appliances, & more, check out construction and demolition materials recycling guide @ Metro. Wash. Council of Gvts.--<http://www.mwcog.org/buildersrecyclingguide/> Household carpet: drop off in Alexandria 300 sf max. (app. 3 bedrooms worth) FREE; larger amounts & pick-up for a fee--<http://www.rmbrokerage.com/carpet.html>

Plastic bags: Safeway, Giant & Bloom take grocery bags, retail bags (hard plastic and string handles removed), paper towel and toilet paper plastic wrap, plastic newspaper bags, plastic dry cleaning bags, all clean, clear bags labeled with a #2 or #4. **NOT recyclable:** food or cling wrap, plastic sandwich bags, pre-packaged food, black or brightly colored plastic bags, bags labeled as biodegradable or compostable, or bubble wrap.

Styrofoam peanuts and bubble wrap: clean & like-new condition, take to pack 'n ship stores (such as Parcel Plus). If one store is overstocked, try another!

Tires and scrap metal (BBQ grills, bed frames, filing cabinets, etc.) accepted at the county recycling facility in Leesburg--\$5 minimum. Costco takes old tires @ \$1 each.

Wine corks (real cork; you pay shipping): <http://www.yemmhart.com/news+/winecorkrecycling.htm> OR http://www.recyclecorkusa.com/Korks_4_Kids_Program.html

Lights Out Earth

Earth Hour 2009 is on March 28th at 8:30 p.m.. 538 cities in 75 countries are committed to Earth Hour. Global landmarks such as the Golden Gate Bridge in San Francisco, Rome's Colosseum and the Coca Cola billboard in Times Square, all stand in darkness on Earth Hour, as symbols of hope for a cause that grows more urgent by the hour.

This hour is a global call to action to every individual, every business and every community. A call to stand up, to take responsibility and to get involved in working towards a sustainable future. More information is available on <http://www.earthhour.org>.

“A Sign of the Times ~ A Time to Recap & Restore” Home Ownership, Real Estate, Finance & What It Means To You

By Carla Martinese, TCTAdvocate4U@comcast.net

As we approach Spring 2009, the challenges of our national economic crisis continue to weigh heavily upon our local real estate markets and communities throughout the country. The deep contractions of the financial markets since Fall 2008, left nearly no family untouched as a process of adjustments to our life, became our reality. The delayed reaction of which, in actuality, began to make its presence known as early as the Fall of 2005. It was then that the value of our real estate reached its apex, made possible by a robust economy and lenient credit conditions. Exceedingly eager to participate in the “red hot” real estate market, consumers obtained fairly “easy money” loans in order to enter and/or move-up through the housing market. This activity drove up home values to unprecedented levels. And of course, the various business sectors surrounding this consumer activity were equally eager to partake in the robust volumes that were being enjoyed.

And so did this “bubble pop” in the late summer of 2007. On the landscape of the burst, we saw Wall Street stopping to fund loans for mortgages (“jumbo”) in their plight to combat unforeseen liquidity issues. And as the mortgage industry’s ability to lend thus contracted, so did the fewer numbers of consumers who became unable to purchase the inventory of new homes or previously owned homes. Suddenly, the supply and demand became grossly off balance within the real estate arena causing us to realize the significance that the housing industry has, to the economy as a whole and to the world in general.

And while some still find the need to blame one entity over the other for this crisis that has fallen upon us, most experts would agree that the cause is a myriad of actions and reactions created by various sectors within the marketplace (investment firms, lenders, regulators, real estate professionals & consumers included) that have always and will always contribute to what makes our economy thrive – or in this instance ‘not’ thrive!

Therefore, as this recap of history defines this “sign of the times,” it is our time now to restore in a way that can provide us a lifestyle of comfort that is affordable. And while some recent initiatives spurred by our government have had mixed results in attempting to

reach this goal, a new initiative, announced by President Obama in February 2009, expects to significantly aid in the restoration of our economy to a point of anchored balance and thriving reliable growth. The need to keep people in their homes by enabling them to refinance or modify their current loan, amidst values that have dropped, is at the forefront of this plan. This “Home Affordability and Stability Plan” seeks to help borrowers through of or a combination of three tools: [1] use Fannie Mae or Freddie Mac to help refinance borrowers whose LTV’s (loan-to-values) exceed 80% up to 105%, [2] provide incentives to lenders to assist borrowers before they are in trouble, [3] allow judicial modifications to mortgages during bankruptcy for borrowers that have run out of options. And while there are revisions and details to be worked through [jumbo loan issues, adjustable rate mortgage issues, and bankruptcy allowances that could cause more harm than good, etc), the expectation is that the necessary various business sectors will join forces to enable consumers & businesses alike, to successfully adjust their philosophies to a foundation based on sound growth and affordability.

The task then for the homeowners involves steadfast reflection and implementation of an action plan that reassesses the quality of life we “can” reasonably afford versus that of what we “want” to afford. Getting back to the basics! Restore by setting a plan of what needs to be done to balance the cost of our living with that of the income we are generating – what is discretionary and what is absolute? It’s time to create a balance sheet that gives us room to grow or adjust depending on unforeseen changes that lie ahead as the dust settles in the workout with this economic cycle.

In efforts to serve any needs of restoration within our community, our Cascades Homeowners Association is dedicated in their support through means of their Series of Homeownership & Financial Arena Symposiums (like the November 2008 series) & this anticipated monthly publication of “Homeownership ~ The Arena of Real Estate/Finance & What It Means To You. “

For additional information or inquiries relating to this topic, please email TCTAdvocate4U@comcast.net. We encourage you to speak out to us on this very important topic. NOTE: TCTAdvocate4U distributes weekly emails on information relating to this arena; if you are interested in receiving this weekly email, please email us accordingly with your “name, phone number & email address.”



THANK YOU CASCADES!

The Cub Scouts and Boy Scouts of Cascades would like to thank the residents of Cascades for their generous support of the November Scouting for Food project. In Potomac Falls, Scouts collected over 18,000 pounds of food:

Pack / Troop	Meeting Location	Pounds collected
Pack 572	Horizon Elementary	2,815.9
Pack 905	Algonkian Elementary	2,502.6
Pack 950	Potowmack Elementary	2,202.0
Pack 951	Meadowland Elementary	2,046.6
Pack 956	Countryside Elementary	1,456.8
Pack 1152	Lowes Island Elementary	5,082.9
Pack 1871	Our Lady of Hope	455.4
Troop 572	Our Lady of Hope	1,023.0
Troop 950	Community Lutheran Church	380.2
Troop 956	Galilee United Methodist Church	115.6
		18,081.0

LINK distributed the donated items during the weekend of November 15th to families in need. The 5,000+ pounds donated by the residents of Lowes Island and gathered by the boys of Pack 1152 represented the second-largest total of food collected in the county by a unit. Throughout Loudoun County, citizens donated and Scouts collected a record amount of food - over 108,000 pounds!

Started in 1988, the Scouting for Food project is Scouting's "Good Turn" to the community. The Scouts are responding to the ever increasing demand for basic needs assistance in Loudoun County. By collecting a large stock of non-perishable food, the emergency food requirements of local agencies are impacted not only during the holiday season but well into the following year. Recipients included the following agencies: Loudoun Interfaith Relief, LINK, Community Holiday Coalition and Messiah's Market.

Burn Fat 24/7

By Jessica Storm, Certified Master Personal Trainer & Nutritionist
703-869-8376 or Jessica@Stormfitness.com

Metabolism slows by about 3% per decade and much of the slowdown can be halted by building muscle and eating enough protein, aim for 1 gram of protein per pound of lean body mass. About 25% of your calories should be from low-fat protein and make sure to pack your diet with lots of veggies, fruits and complex carbs. In addition, follow the round the clock chart below to keep your metabolism stoked 24/7!

6:45 AM: Supplement – when your body does not get what it needs from your diet with a multivitamin, fish oil, or vitamin D, always choose quality supplements.

7:00 AM: Protein – Jump start your metabolism by “breaking the fast” and add protein since it requires your body to work harder to digest it.

9:00 AM: Drink Green – Green Tea has been shown to help people burn 80 more calories a day – aim for 3 cups a day.

10:00 AM: Snack – Eating every 3-4 hours revs the metabolism. Combine protein with fiber.

12:00 PM: Strength – Metabolism slows down with

age and 80% of that is related to muscle loss. Perform a 30 minute strength circuit during your lunch hour and you will keep your metabolism going strong for up to 14 hours post workout.

3:45 PM: Snack Repeat – Protein rich choices like yogurt and nuts.

5:30 PM: Interval Train – Alternate between hard and easy intervals on a cardio machine or outdoors and you’ll burn 10% more calories up to 24 hours after exercising.

7:00 PM: Spice Dinner – Not only are spices excellent for your health and make your food taste good but they will also slightly raise your metabolism – try cumin, cayenne and cumin to name a few.

7:30 PM: Kitchen Closed – Stop eating 2-3 hours before bedtime. Metabolism slows at night and this also gives your system time to digest.

9:45 PM: Stress Free – Stress is bad for your heart as well as your waistline. Stress releases cortisol which can make you gain weight. Do some stretches and practice deep breathing.

10:00 PM: Sound Sleep – Lack of sleep has been linked to weight gain so aim for 7-8 hours each night and wake-up recharged and ready to burn more fat in the AM!

The Corner Lot

Answers to Your Real Estate Questions

By John Lane Esq., Board Vice President

Well, here it is, March already and we've all now received and digested our annual epistle from the Tax Assessor's Office, giving us the 2009 tax assessment for our homes. I promised to address the question, "My tax assessment has gone down. Is that a good thing, or a bad thing?"

Maybe a good way to start is by looking at how the tax assessor determines your assessment each year. In Virginia, the Assessor is required to assess each property at its fair market value as of Jan 1st of each year. There are lots of homes in Loudoun County and just a few folks in the tax assessor's office, so the Assessor has categorized homes into similar Groups which are treated equally. I'll use my neighborhood as an example. There are 23 homes in my Group in my neighborhood in Cascades. One of those homes was sold in the past year. That sold home is a "sales comparable" for my Group. The Assessor compares the assessed value of that home as of Jan 1, 2008, and its sale price during the year to help determine if the market is going up or going down. The Assessor will look to see if the sale price really represented the fair market value at that time, that is, was the home sold by a willing seller to a willing buyer in a competitive market with no distress conditions present. Did the seller give the buyer a subsidy, in effect, lowering the apparent sale price, etc. When was the home sold, and has the market been rising or falling between the sale date and Jan 1st of the new tax year. Ultimately, a factor is derived for the Group, and that factor is multiplied times the depreciated value of your home, as contained in the tax assessment database, to determine your new assessed value. If the market has risen over the year, the factor will be greater than one, and your assessment will be higher than the last year; if the market has fallen over the year, the factor will be less than one, and your assessment will be lower than the last year. Other considerations can occasionally influence the value of a particular home within the Group. For example, if the home has been improved, the Assessor will make an adjustment to its value in the database. If an error is discovered, such as the finished square footage of the home is found to be incorrect in the database, its value will be adjusted. Absent such changes, all homes in the group will maintain their relative value, and are treated equally as the same factor is applied to each to determine the new assessment. Not being privy to

the inner workings of the Assessor's office, I should say that to the best of my knowledge and belief, that's how the system works.

Ok, so your assessment has gone down. Is that good or bad? Uh oh, here I go again! It just depends. If you plan on staying in your home a long time, a lower assessment can be a good thing. The Loudoun County Board of Supervisors sets the real estate tax rate as so many dollars per hundred dollars of assessed value. The higher your assessed value, the higher your real estate tax, and the more dollars out of your pocket to the County. If you are retired, living on a fixed income, and planning to stay in your home a long time, you should really be happy with a reduced assessment. On the other hand, suppose you believe you will be moving soon, maybe for a job relocation or to retire to another area. For whatever reason, you think you will soon be placing your home on the market. A lower assessment indicates a lower fair market value as of Jan 1st of the current year, and it could indicate you will get a lower price for your home. On one more hand, suppose you are contemplating refinancing your home to take advantage of these historically low interest rates. What impact will a lower assessed value have on the amount the lender is willing to lend? More good news for you—the assessed value has virtually no impact on the size of your loan. Lenders look at the appraised value, which can be higher or lower than the assessed value. Your loan will most likely be a percentage of the appraised value. FHA loans, for example, will be a percentage of the appraised value or the sales price, whichever is lower. But it bears repeating that the County Assessor is required to assess your home at the fair market value as of January 1st of the tax year, so a declining assessment is an indication of declining market value, which could mean a lower appraised value at the time of your loan. So, once again, the answer depends on the timing and your particular circumstances. When you are ready to buy or sell, consult with a real estate professional who can help you understand the market at that moment in time. I hope this article has helped your understanding of the assessment process.

Next month, we'll tackle the question, "I have to move soon! How fast will my house sell in this market?" Perhaps not surprisingly, the answer to this question may well depend on you!

John is a Realtor with Weichert Realtors. Questions can be addressed to John at BoardofDirectors@cascades.com.

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 Nikki@cascadesva.com.

<u>Ad Size</u>	<u>Dimensions</u>	<u>Black & White</u>	<u>Color</u>
Half Page	7.5 x 4.25	\$ 300	\$450
Quarter Page	3.5 x 4.25	\$ 160	N/A
Eighth Page	Business Card Size 2 x 3.5	\$ 75	N/A
Full Page	7.5 x 9.5 (only 2 full pages available)	\$ 450	\$900

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

VACATIONS

Colonial Williamsburg - take a walk through history while enjoying a Spring renewal at one-of-our all-inclusive timeshare resorts. 703-404-3919.

Carribbean Special - Aruba, Barbados, St. Martin, USVI. Your choice! Spend a week at any of our resorts strolling along sugar cane white beaches under radiant blue skies. 703-404-3919.

Ocean City MD luxury beach house - Spring/Summer vacation rentals. New home, 4 bdrm (sleeps 8). All amen. included. Weekly or Weekends, early book rate \$785/week. Details & photos see <http://www.nancysplaceatthebeach.50megs.com>. 202-694-1667 or klally@fec.gov.

Canaan Valley, WV Pet-friendly vacation house on 5+ wooded acres in gated Timberline community. Sleeps 6, hot tub, large deck, minutes from State Parks and ski slopes. www.canaanrealty.com, Unit #37; house name "K9 Valley". K9Valley@gmail.com or 703-421-7349.

Florida Resort Rental - Pompano Beach@Canada House East. Efficiency, 1 Bath, kitchen, sleeps 4 (family) overlooks pool and beach: view: <http://www.canadahouse.us/> March 28th - April 4th 2009. 703-444-0876.

Massanutten Resort (www.resortmassanutten.com) Mountain-side Villas timeshare in Shenandoah Valley for rent July 24-31 2008 - sleeps 8, water park, golf, tennis, pools, spa, hiking, horseback riding, tubing \$800/week. 703-647-6675.

Save Now! Lake and ocean-side beach house in Corolla North Carolina, 6 BR, sleeps 15, 4 bath, pets welcome, short walk to ocean, hot tub, large pool, spring weekends avail@ \$650 + tax spring-break week@ \$1050, later spring@ \$1500, summer weeks @ 1750-3750. 703-450-7789, photos at www.villagerealtyobx.com under house name "Southern Paws".

Bethany Beach RENTAL (ResortQuest@SeaColony) > Carriage HOME ~ "exquisitely furnished - condition & decor is like "brand new" w/garage, front patio & backyard Sunroom! Sleeps 8-11 w/TV's in every room. Weekly Rate: \$2950 includes cleaning & 6 Rec. Passes to Resort Amenities including: 11 pools; 2 Health Spa Gyms; 40+ tennis court; basketball courts; Children's crafts & game days; multiple mini lakes, bike riding trails, kayaking trips & more! 703-816-7344 or email: PatBFly07@comcast.net.

For rent: Summer cottage in New Hampshire. Small cottage on a very pretty & quiet lake. Sleeps 4 - a great place for kids. Located in Gilmington Iron Works, NH \$650/week. 703-444-4413

FURNITURE & HOUSEHOLD

Sectional sofa - free; GE console TV-25" screen, remote \$25/obo. 703-647-6675.

GeoSafari Talking Globe, Jr. guides young children on an interactive learning adventure to introduce geography basics! Like new-sells for \$80. Yours for \$35. 703-444-4247.

Radio control wireless cars: The Insector (\$35), Toy story, Jet Turbo, The Rambler, ET on bike, Harley Davidson, motorcycle, and racer car. Most \$10-\$15/each. 703-444-4247.

Super Scooter Shannon and Radical Rollin' Rachel both w/wireless remote. Both \$25. Radica Baseball (w bat) plug and play on TV \$10. Bowling shoes. Brunswick size 5 - excellent condition - white (men's or women's). Black and Decker coffee pot (mounted or counter top w/timer - off white) excellent condition. 703-444-4247.

Fish tank, 55 gallon, complete, 48" long, 13" wide, 23.5" tall. Best offer accepted. 703-406-8948.

10 gallon fish tank. Includes lid w/light, filter/pump, under gravel filter. Best offer accepted. 703-406-8948.

Bose Lifestyle 35 home theater system, 5 speakers plus sub-woofer. DVDs, CDs, AM/FM, paid \$3600. Rarely used \$1200. 703-430-4993.

Meade ETX-125EC telescope. Like new. Automated tracking many lens and filters. GPS. Computer compatible. Paid \$2500 asking \$1000. 703-430-4993.

Prom dress. Beautiful, strapless, short dress. Turquoise with delicate light grey netting overlay. Sequins/delicate pattern in netting. Small, paid \$80, sell for \$40. 703-421-9221.

Bunk bed perfect for gurls or boys room. Can be separated into 2 twin beds. Includes 2 mattresses in new condition. Medium maple finish w/solid wood construction in excellent condition however ladder to top bunk has a visible scratch; asking \$275. 703-444-5776.

Toys, etc. Shake and Go Raceway Playset \$12. Fisher Price Smart Cycle \$25. Kids Golf Set for ages 3-5 includes bag, driver and iron and putter \$40. 703-444-5776.

Flute. Liberty Armstrong. Great Condition! Purchased in 2006, used for 2 yrs. Case, cleaning rod and cloth are included \$250. 703-450-4154.

Pro Form 730 Sightline Treadmill. Folds for storage. Excellent condition, used only for walking. Pd. \$850, asking \$250. 571-313-0606.

Pottery Barn kids table + 4 chairs \$75, American Girl 3-in-1 Murphy bed \$75, AG Kit's Green Metal Bed \$25. 703-450-6487.

Micro-suede Chaise Lounge in camel (\$100). Dark red wool Area Rug (8"x11") from Home Decorators (\$100), bubble design. Both in great condition. 703-462-0722.

Area Rug (8"x11") from Home Decorators (\$100), bubble design. Both in great condition. 703-462-0722.

9' Wood Shuffle-Puck Table (\$150): Exc. cond., making room for baby. 703-462-0722.

Sauder Executive 5-drawer L-Desk (\$250): Excellent condition (light cherry finish). Matching lateral file cabinet (\$50). Original paperwork included. Making room for baby. 703-462-0722.

Feast on delicious citrus and help support our wounded vets. Charity Citrus Sale March 20-21 at American Legion Post 270, 1355 Balls Hill Rd. McLean. Seedless grapefruit \$32/case, half case \$16; oranges \$32/case, half case \$16; tangerines \$22/case. To preorder call 703-356-8259. Full details at www.mcleanpost270.org.

Boy bedroom: Honey oak finished, wood chest w/5drawers decorated; Matching nightstand w/3 drawers, both for \$300, paid for \$600+; together w/toddler's car seat for free. 703-450-9449 or jking20451@gmail.com.

Evenflo Toddler Bed w/Mattress. Excellent condition \$35. Various pregnancy & child care books. All in excellent condition \$3/each. Various children's games. Like new \$2/each. Booster seat. \$7. Girl's 14" bike w/training wheels. Good condition \$10. 703-855-1045 and jwmisek@aol.com.

Small walnut accent table. Excellent condition \$10. Large, solid oak desk. Good condition \$25. Men's desert Army boots. Brand new, size 9R \$15. Dutilier Glider/Rocker & Ottoman (Blue), like new \$125. Grecco Baby Swing, like new \$30. 703-855-1045 and jwmisek@aol.com.

Tumi Laptop Bag - NWT Brown/Gray Tweed, MSRP \$395; magnetic closure, two side pockets, inside zip pockets, back one zip slide; approx. measurements: L16"XH11.5"xW4-5.5". Dimensions: Chair Frame; 29"W x 32"L x 35"H. Cover: 41"W x 37"L. Weight capacity - 200 lbs. Solid Cover (w/Initial K - can be removed). 703-626-3898 after 5PM.

Authentic Coach Backpack (Black) Never used, inside pocket, outside zip pocket, buckle closure, weather resistant, adjustable padded straps, top handle - 93/4 x 153/8 x 71/2. All from non-smoking home. 703-626-3898 after 5PM.

Beautiful Gordonsbury crib linens! Dust ruffle and crib bumpers (gently used) plus blanket (unused); white w/light blue gingham trim and adorable hand-embroidered safari animals. Originally \$650; asking \$75. See online at www.gordonsbury.co.uk (safari collection). 703-738-6793.

Double Jog Stroller Expedition Canopy, Blue drink tray and lower basket paid \$300, sell for \$70 - Single Jog Stroller Bell Canopy, purple, paid \$150, sell for \$25. Front Back Graco Duo Glider silver and black, never used! Paid \$300, sell for \$100. Swing Set Bucket Seat, blue, for infants to toddlers, paid \$50, sell for \$20. 703-421-7244 or mfornash@verizon.net.

2 beds for sale: Cal. King Pennsylvania House Cherry shaker-style frame, medium red/brown color \$150/obo. Queen decorative iron bed, all painted dark green \$100/obo. 703-477-5392.

19' fiberglass sailboat + trailer. Boat is in great condition. Includes 3 sails (main, jib, and spiniker), canvas cover and 3hp outdoor engine. Boat is currently located in Reston \$4,500. 703-444-4413.

WANTED

Mature (55+) individual or couple to rent our large, bright condo at Central Parke in Lowes Island. 571-426-1207.

Our Lowes Island family is looking for reliable, long term after school care for our 9 yr. old son. 2:30PM to 6:30PM, Mon-Fri 20hrs./wk. Must drive. Duties include homework help, light housekeeping (ie: dishes, start laundry) & simple meals. Opportunity for more hrs., We highly prefer our home due to allergies. 703-431-6952.

Looking for inexpensive activities for your daughter ages 5 to high school senior? Girl Scouts is building girls of courage, confidence, and character who make the world a better place. If you'd like your daughter to participate in this experience, please call Michelle at 703-203-8129 for more information.

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 other's pets. Vacation guilt free because your beloved pet will be the house guest of another family who will spoil your pet in your absence. 703-333-4247.

Dental Care for your Pet












By Dana Eddy

Periodontal disease is an infectious disease that leads to the destruction of the tooth's supporting structures. It is caused by the bacteria in dental plaque and the body's response to the infection. As infection progresses it can lead to bad breath, red, swollen or bleeding gums, salivation, loose teeth, difficulty eating, ulcers, abscesses and eventual tooth loss. The bacteria that enter the bloodstream from that infection have been shown to prematurely age vital internal organs such as the liver, kidneys, heart, and lungs. Fortunately many dental problems are preventable.

Your pet needs dental care too...regular, professional care from your veterinarian, as well as daily care at home from you.

The best way to keep your pet's mouth as clean and healthy as possible is daily brushing to remove the disease-causing plaque. Other options include enzymatically treated chews, anti-bacterial oral gels, dental sealants and specially designed foods and treats to abrade the tooth surface. Regular attention to oral hygiene at home is just as important for maintaining your pet's oral health as is professional dental cleaning and may decrease the number of professional cleanings your pet needs throughout his or her life.

March 2009

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2 	3	4	5 	6	7
8 DAYLIGHT SAVINGS! 	9 Finance Committee 7PM LICC 	10 50 Plus Club 7PM SFCC	11	12 	13	14
15	16 	17	18 Covenants Committee 7PM LICC	19 Green Team 7:30PM LICC 	20 SPRING BEGINS! 	21
22	23 	24	25	26 Board Of Directors 6:30PM LICC 	27	28
29	30 	31				

LICC – Lowes Island Community Center
 QTCC – Quarterpath Trace Community Center
 SFCC – Stephen Frazier Community Center "Stonehouse"
 WLCC – Westlakes Community Center

 Notes trash pick-up days  Notes recycle pick-up days

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

www.cascadesva.com

Staff

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 Teresa Campbell, Covenants Assistant, 703-406-0820, extension 106
 JoAnne Criss, Maintenance Manager, 703-406-0820, extension 102
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 Lindsay Perrin, Member Services Assistant, 703-406-0820, extension 101



Board of Directors

BoardofDirectors@cascadesva.com

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