



# NAVIGATOR

www.TheWaterfrontCC.com | Club House: 540.721.2397 | Pro Shop: 540.721.2653

January-February 2012

## New Members

**James and Nancy Birkner**  
397 Charnwood Road  
New Providence, NJ 07974

**Thomas and Mary Jo Shafer**  
P.O. Box 85  
Elkview, WV 25071

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## Winter Seafood Spectacular

Saturday, January 28  
6:00 – 10:00 p.m.

**K**ick the Winter blues and join us for our popular Seafood Spectacular, always one of the highlights of the winter season here at The Waterfront!



Chef and his staff promise to deliver a spectacular menu, which will feature the following: *Oyster Raw Bar, Smoked Salmon Display, Crab Legs, Grilled Salmon, Fried Clams, Crab Cakes, Shrimp Scampi, Fried Flounder, Salad Bar, Cheddar Bay Biscuits, Wild Rice Pilaf, Steamed Broccoli, Vegetable Medley, Hushpuppies, assorted desserts, and other favorites.*

The price is \$32.95++. Be sure to make reservations early by calling 540-721-2397.

## Valentine's Dinner & Dance

Saturday, February 11  
6:00 – 10:00 p.m. (Special Event)

**C**ome enjoy a truly special Valentine's Dinner & Dance at The Waterfront Country Club.

The menu will feature *Shrimp Cocktail with a Key Lime Dipping Sauce and Sherry Lobster bisque en crouete. Entrée choices include Chilean Sea Bass Almandine with a Frangelico Cream Sauce, Grilled Muscovy Duck Breast with a Roasted Corn and Portobello*

*Mushroom Relish, Grilled Filet Mignon with Lobster, or Chateaubriand with classic Béarnaise. The featured dessert is Strawberry flambé cheesecake.*

Live entertainment will be provided. The price is \$42.50++ per person. Be sure to make reservations early by calling 540-721-2397.



### Sunday Breakfast

10:30 a.m.—3:00 p.m.

Enjoy breakfast and lunch items from our a la carte menu. Breakfast includes omelet's, bacon, sausage, eggs and French toast. You can also choose from a variety of salads, burgers and other sandwiches. Reservations are not required. Stop by every Sunday!

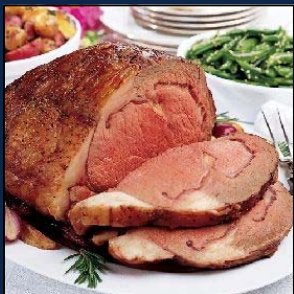


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### Prime Rib Night

Fridays, 5:30-8:00 p.m.

Enjoy 14 oz cut of aged prime rib for \$22.00++ or a 10 oz. cut for \$17.00++. If seafood is your choice, enjoy the fresh catch of the day.



Mickey Martin,  
Club Manager



## Manager's Corner

Well, another year has flown by here at the Waterfront Country Club and I would like to take this opportunity to thank all of you, the members, for your support over the past year and also for your generous contributions to the Club Employee's Christmas fund. Also, a big thank you goes out to all the members who volunteered their time and Sharon Bowes on such a great job decorating the club for the Christmas season.

I would like also to personally thank all the tireless employees of the club and the home office for their dedication and hard work throughout the past year. From the culinary staff to the maintenance crew to The Willard Companies' office personnel, we are truly blessed with some outstanding individuals! I would like to wish a Happy New Year to you all.

This winter promises to bring lots of exciting events for your enjoyment and here is a list of planned events:

- Friday, January 6th & Saturday, January 7th: Fried Oyster Platter Weekend
- Friday, January 13th: MYN/Italian Buffet
- Thursday, January 19th: CLUB CLOSING AT 4PM FOR CHAMBER OF COMMERCE DINNER
- Friday, January 20th & Saturday, January 21st: Rogers Slow Cooked Baby Back Ribs Weekend
- Saturday January 28th: Winter Seafood Spectacular

- Friday, February 3rd & Saturday, February 4th: Fried Oyster Platter Weekend
- Saturday February 11th: Valentine's Dinner and Dance
- Tuesday, February 14th: Special Valentine's Dinner Menu
- Friday, February 17th & Saturday, February 18th: Rogers Slow Cooked Baby Back Ribs Weekend
- Saturday February 25th: Lobster Night

Please be sure to make reservations early for all these great events.

### DINING NOTES

The club will be closed on New Year's Day as well as for dinner service on January 19th due to a private function. There will be no a la carte dining January 13th due to our Italian Buffet, January 28th for our Winter Seafood Spectacular Dinner, and February 11th due to our Valentine's Dinner and Dance.

### INCLEMENT WEATHER POLICY

Please note that in the event of inclement weather during the winter, always check with the clubhouse regarding hours of operation. Also if the weather forecast is for snow/sleet, we will ask for a contact number at the time you make a reservation in the event the clubhouse has to close early.



Mark McKee,  
PGA Professional

## From The Pro

I hope everyone had a Merry Christmas and a Happy New Year. I want to thank everyone for a successful and fun filled 2011 season. I would like to thank all of the members for their generosity either through the employee Christmas Fund, cards or presents. They all are very appreciated.

I know it is still cold, but it is not too early to start thinking about the warm days of 2012. Your pro and committees have worked hard on creating another exciting season. Be sure to check out the March Navigator for the 2012 Golf Calendar.

### 2012 GOALS

Every golfer should have a goal each and every time he or she tees it up. I would like each member to think about what you would like to accomplish in the 2012 season. Whether it is breaking 80 or 100, or playing in a group, or just playing more golf. The Professional Staff will be here to help you succeed in whatever goal you set.

### GREAT SHOTS

Jesse Hall received an early Christmas present from Mr. Willard on December 3rd. On hole #17, Jesse hit the perfect 7 iron to a back right pin. The ball went past the hole about 2 feet, and then decided to back up into its rightful place. Not only was this shot worth a couple of bucks from his playing group, but it was worth \$4,000 from The Willard Companies! The astonished witnesses were Chris Gibson, Dan Shervey, Mike Monroe, and George Chaconas. GREAT SHOT JESSE!

### WATERFRONT MEN'S GOLF ASSOCIATION

The WMGA dues of \$40.00 will be billed in January. This will allow enough time for the association to plan for the 2012 events. If you are already a member, you will be automatically billed. If you wish to become a member, please call the pro shop. You must be a member of the WMGA to participate in WMGA events.

### EMAILS

The pro shop will continue using email to promote upcoming events and general pro shop information. If you are not currently receiving emails, please email me with your email address. My email is [mmckee@thewillardcompanies.com](mailto:mmckee@thewillardcompanies.com).

### HOLE IN ONE PROMOTION



John Parrish  
Hole-in-One  
#17 - \$1,000



Dan Shervey  
Hole-in-One  
#8 - \$2,000



Roger Atkins  
Hole-in-One  
#17 - \$3,000



Jesse Hall  
Hole-in-One  
#17 - \$4,000

### PRO SHOP AMENITIES

The Pro Shop amenities will include the following:  
Bag Storage (Cleaned and Stored): \$60.00/year  
Handicap Fee (Required to play in tournaments): \$30.00/year  
Lockers: ½ Lockers \$20.00/year  
Full Lockers \$40.00/year

If you are currently taking advantage of the great services, you will be billed automatically. If you would like to start receiving any of these listed or need to cancel, please contact the Pro Shop. All of the above will be billed in January.

### SPRING MERCHANDISE

This year I am mixing the shop up a little bit. I will be stocking Foot Joy, Adidas, Nike, and Cutter & Buck. As far as the hard goods are concerned, the same big 3 will be in stock; Callaway, Cobra, and Ping. We will be having a Demo Day with Callaway and possibly the other vendors. Please keep checking the newsletter and your emails for dates and times.

### HANDICAP POSTING

All members will now be required to post scores through the winter months. In the past, the handicap computer has been turned off during the months of December, January, and February, but now it will stay on. As a reminder, members who hibernate elsewhere for the winter are also required to post those scores.

### ONLINE HANDICAP POSTING

You are all out of excuses for not posting your scores. You can post at your own home! Here are the instructions on how you do it:

- Obtain your GHIN number from the pro shop
- Go to [ghin.com](http://ghin.com)
- Click on Post Scores
- Enter the required information
- Post Away



Cathie Daniel,  
Principal Broker 



Available Properties: 

- Water access lots starting at \$49,900
- Waterfront lots starting at \$118,000
- Water access homes starting at \$269,500
- Waterfront homes starting at \$399,000
- Section V Townhomes starting at \$269,500

Information provided through RVAR MLS system and is deemed to be reliable, but is not guaranteed.

Available Properties: 

- Cottages starting at \$569,000
- Water access lots starting at \$129,000

- Gangplank Townhome offered at \$649,000
- Gangplank Pointe Condos starting at \$289,000
- South Pointe Condos starting at \$275,000
- Windlass Pointe Townhomes starting at \$329,000
- Developer lots with water access Starting at \$69,500. Initiation fee paid by seller.

- Waterfront lots starting at \$239,900
- Water access home offered at \$699,500
- Water access Estate Lots starting at \$199,500. Initiation fee paid by seller.

Whether you are buying or selling, Short Sales present unique challenges that can be difficult to navigate. At Prudential Waterfront Properties, our REALTORS and staff are able to provide you with the assistance and information that can make the process less confusing and daunting. The following NAR REALTOR magazine highlights some characteristics of the Short Sale process from a buyer perspective.

**Making an Offer on a Short Sale? What You Need to Know**

Are you looking to buy a new home? Are you thinking that now's a great time to find bargains? Before you make an offer, it pays to know a little about the seller's situation.

If a home is being sold for below what the current seller owes on the property—and the seller does not have other funds to make up the difference at closing—the sale is considered a short sale. Many more home owners are finding themselves in this situation due to a number of factors, including job losses, aggressive borrowing against their home in the days of easy credit, and declining home values in a slower real estate market.

A short sale is different from a foreclosure, which is when the seller's lender has taken title of the home and is selling it directly. Homeowners often try to accomplish a short sale in order to avoid foreclosure. But a short sale holds many potential pitfalls for buyers. Know the risks before you pursue a short-sale purchase.

You're a good candidate for a short-sale purchase if:

- You're very patient. Even after you come to agreement with the seller to buy a short-sale property, the seller's lender (or lenders, if there is more than one mortgage) has to approve the sale before you can close. When there is only one mortgage, short-sale experts say lender approval typically takes about two months. If there is more than one mortgage with different lenders, it can take four months or longer for the lenders to approve the sale.
- Your financing is in order. Lenders like cash offers. But even if you can't pay all cash for a short-sale property, it's important to show you are well qualified and your financing is set. If you're preapproved, have a large down payment, and can close at any time, your offer will be viewed more favorably than that of a buyer whose financing is less secure.
- You don't have any contingencies. If you have a home to sell before you can close on the purchase of the short-sale property—or you need to be in your new home by a certain time—a short sale may not be for you. Lenders like no-contingency offers and flexible closing terms.



Available Properties:

- Water access lots starting at \$104,500
- Estate lots starting at \$199,500
- **NEW HAMMOCK POINTE WATERFRONT HOMES NOW AVAILABLE!**
- Starting at \$584,000 Initiation fee paid by seller.



**Office Hours**

Monday-Friday 9 a.m. - 5 p.m.  
Saturday, Sunday and Holidays  
10 a.m. - 5 p.m.

**Phone numbers**

Main Office: (540) 721-8659  
Toll Free: (800) 858-4653  
The Water's Edge: (540) 576-1333

Cathie Daniel, Broker	721-8659
Carolyn Crabtree	520-2486
Van Casteel Daniel	857-0176
Eric Fansler	721-1654
Tom Fansler	721-2055
Amelia Gerner	297-8333
Jane Sullivan Horne	576-2555
Adam Lynch	489-8657
Jan McGraw	400-9882
Vicki Millehan	576-1224
Dana Montgomery	721-1799
Carolyn Pruett	493-1919
Pete Roberts	525-4510
Genie Rust	529-3575
Debbie Shelton	797-3177
Bill Shires	721-2255
Dave Stewart	814-1160
Michelle Turner	309-1265
“Cat” VerSluis	297-5380
Jeannie Villwock	297-4605
Parker Waters	400-2681
Aura Lee Wilson	576-3958

Continued on page 7.

## Men's Golf Association

The Men's Golf Association met in December to determine a tentative schedule for the 2012 golf season. More information will be available on these tournaments as we get closer to the events. Please check with the Pro-Shop or a Committee Member if you have any questions or concerns. For anyone that wants to play winter golf please contact Mike Monroe to arrange a game. In the meantime, have a safe Holiday Season and a comfortable winter. We will see you in the Spring!

*Eric Fansler, Chairman*



### 2012 GOLF SCHEDULE

3/31	Opening Day Tournament and Meeting
4/7	Masters Tournament
4/2	Golf Course Clean Up Day
4/23	Two Man Match Play begins
5/4	One day Member Guest
5/19	Tri-Member
6/28-6/30	Member Guest
7/2	Singles Match Play begins
7/20-7/21	Member-Member
8/3	One Day Member Guest
8/11-8/12	Club Championship
11/3	Closing Tournament and Meeting



## Waterfront Women

In dazzling, formal attire The Waterfront Women's Club members, spouses, and guests thronged to the Club the evening of December 14 to celebrate the holiday season at its Annual Holiday Dinner and Dance. All were warmly greeted as they arrived by President Barbara Fansler.

Spirits were high as friends mingled and enjoyed the cocktails and hors d'oeuvres amid the festively-decorated rooms and thirteen tables adorned by Ann Shelton, Jeannie Printz, and Judy Cain of the Decorating Committee with hurricane red candles and greenery. By all of the places sat a favor for the guests to carry home as a treat for their feathered friends.

Seasonal and popular music for dining and dancing was provided by the talented D. J. Brent Clivell. Following salads the buffet table featured delicious prime rib, pork loin, tilapia, flounder, several vegetables, and an assortment of tempting desserts, a menu selected by Vice-President Judy Reap.

Much talent and spirit was evident on the floor as revelers spent the remainder of the evening enjoying their favorite dances with their partners. It was a delightful evening.

You are wished a Very Merry Christmas and a Happy New Year!

*Nancy Tennes, Secretary*



## Ladies Golf Association

**H**appy New Year to all of you! Ima here. I hope you all survived the holidays despite getting another blender for Christmas and the hubby over-imbibing on New Year's Eve. Igor and I had a marvelous time with the 7 kids and 12 grand-kids here – as well as Aunt Greta and her poodle, Fifi-poo. Well, that part is a stretch.

I'm seeing a few breaks in the cooler weather, so I'm calling a few of you to see if you can brave the elements for a round or two. I've been playing as much as I can – and with a foursome – in order to snag a hole-in-one and some of Big Ron's cash! I know I'm joined by many of my girlfriends who would have loved to be the one to score the 5th hole-in-one, but who also would have settled to see a lady win it. Jesse Hall has filled in spot #4. Jesse is a great golfer, and we congratulate him on a great play. At this writing, there are only 19 days left to fill the #5 spot. So by the time you read this, I hope the Jan.-Feb. Navigator will have been preceded by an e-mail from Mark announcing Ima Hacker won the fifth spot. IF I do, I'll invite you to my winner's party. Promise! And while I'm at it, a big "Thanks" to Ron for coming up with such a clever way to encourage play.

Now that the holidays are over, it's time to clean out the basement and the closets (and take the good stuff to the Discovery Shop!). But just because it's cold weather, it doesn't mean we have to put golf on the shelf. It's important to stay in shape over the winter months. At least three times a week we need to be doing our golf exercises: stretching, Stretching, STRETCHING. Start gently with the small muscles and work up to the larger ones. Remember: "No Pain-No Gain" really means "No Pain-No Brain!" So be gentle with yourself. Mark is a great source of information on proper golf exercises and stretches. Mark is also a great source for rules questions – well being the Club Pro he should be! So be on the lookout for his e-mail about an informal gathering sometime in Jan. or Feb. where we ladies can get out of the house, meet up with our buds and have a glass of wine. Mark will help us brush up on the rules and

etiquette of our fair game. We'll come away being smarter, kinder and faster golfers. Wow! What a package!

Mark and Jerry C. met with the Adidas rep. right before Christmas. You will be receiving an e-mail from them about coming by the club to see, touch and smell the shirts they have picked as preliminary 'Club Shirts'. Once the majority of you have stopped by, Mark will order them for us.



The Nifty Niners are certainly not letting winter keep their group down. They recently met at the Club for lunch and a fun gabfest. This great bunch of ladies is very active and growing. Pat Cliborne, their trusty leader for 2012, has informed us the NN's have chosen May 17 for their Invitational.

Well that's about it for now. Igor and I leave in the a.m. for our Caribbean trip. See you when we get back. Stay warm! Meanwhile keep your head down and hit'em straight!

*Respectfully submitted,  
Ima Hacker*

## Real Estate (cont.)

If you're serious about purchasing a short-sale property, it's important for you to have expert assistance. Here are some people you want to work with:

- Experienced real estate attorney. Only about two out of five short sales are approved by lenders. But a good real estate attorney who's knowledgeable about the short-sale process will increase your chances getting an approved contract. Also, if you want any provisions or very specialized language written into the purchase contract, a real estate attorney is essential throughout the negotiation.
- A qualified real estate professional.\* You may have a close friend or relative in real estate, but if that person doesn't know anything about short sales, working with him or her may hurt your chances of a successful closing. Interview a few practitioners and ask them how many buyers they've represented in a short sale and, of those, how many have successfully closed. A qualified real estate professional will be able to show you short-sale homes, help negotiate the purchase when you find the property you want to buy, and smooth communications with the lender. (All MLSs permit, and some now require, special notations to indicate that a listing is a short sale. There also are certain phrases you can watch for, such as "lender approval required.")
- Title officer. It's a good idea to have a title officer do an initial title search on a short-sale property to see all the liens attached to the property. If there are multiple lien holders (e.g., second or third mortgage or lines of credit, real estate tax lien, mechanic's lien, homeowners association lien, etc.), it's much tougher to get that short sale

contract to the closing table. Any of the lien holders could put a kink in the process even after you've waited for months for lender approval. If you don't know a title officer, your real estate attorney or real estate professional should be able to recommend a few.

Some of the other risks faced by buyers of short-sale properties include:

- Potential for rejection. Lenders want to minimize their losses as much as possible. If you make an offer tremendously lower than the fair market value of the home, chances are that your offer will be rejected and you'll have wasted months. Or the lender could make a counteroffer, which will lengthen the process.
- Bad terms. Even when a lender approves a short sale, it could require that the sellers sign a promissory note to repay the deficient amount of the loan, which may not be acceptable to some financially desperate sellers. In that case, the sellers may refuse to go through with the short sale. Lenders also can change any of the terms of the contract that you've already negotiated, which may not be agreeable to you.
- No repairs or repair credits. You will most likely be asked to take the property "as is." Lenders are already taking a loss on the property and may not agree to requests for repair credits.

The risks of a short sale are considerable. But if you have the time, patience, and iron will to see it through, a short sale can be a win-win for you and the sellers.



# January 2012



Sun	Mon	Tue	Wed	Thu	Fri	Sat
1 <i>Club Closed</i>	2 <i>Club Closed</i>	3	4	5	6 <i>Fried Oyster Night</i>  <i>Prime Rib Night</i>	7 <i>Fried Oyster Night</i>
8 <i>Sunday Breakfast</i>	9 <i>Club Closed</i>	10	11	12	13 <i>Meet Your Neighbor / Italian Buffet</i>  <i>Prime Rib Night</i>	14
15 <i>Sunday Breakfast</i>	16 <i>Club Closed</i>	17	18	19 <i>Club closing at 4:00 for private function</i>	20 <i>Baby Back Ribs</i>  <i>Prime Rib Night</i>	21 <i>Baby Back Ribs</i>
22 <i>Sunday Breakfast</i>	23 <i>Club Closed</i>	24	25	26	27 <i>Prime Rib Night</i>	28 <i>Winter Seafood Spectacular</i>
29 <i>Sunday Breakfast</i>	30 <i>Club Closed</i>	31				

## Club Hours

### Grille

Tues.-Thurs. 11 a.m.-8 p.m.  
 Fri.-Sat. 11 a.m.-9 p.m.  
 Sunday 10:30 a.m.-3 p.m.

### Dining Room

Tues.-Thurs. 5:30 p.m.-8 p.m.  
 Fri.-Sat. 5:30 p.m.-9 p.m.

### Lounge

Tues.-Thurs. 4 p.m.-8 p.m.  
 Friday 4 p.m.-9 p.m.  
 Sat.-Sun. 1 p.m.-Closing

### Pro Shop

Tues.-Sun. 9 a.m.-5:00 p.m.

### Driving Range

Tues.-Sat. 9 a.m.-5:00 p.m.  
 Sunday 9 a.m.-5:00 p.m.

### Pool and Galley at the Turn

Closed for Season

### Fitness Room

Tues.-Thurs. 7 a.m.-8 p.m.  
 Fri. and Sat. 7 a.m.-9 p.m.  
 Sunday 7 a.m.-5 p.m.

## Contacts

Mickey Martin, Club Manager 721-2397  
 mickey@thewillardcompanies.com  
 Mark McKee, PGA Golf Pro 721-2653  
 mmckee@thewillardcompanies.com  
 Cass Maloy, Accounts Manager 721-5288  
 cass@thewillardcompanies.com

[www.TheWaterfrontCC.com](http://www.TheWaterfrontCC.com)



The Waterfront Gold "Best Private Golf Course"

# February 2012



Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3 <i>Fried Oyster Night</i>  <i>Prime Rib Night</i>	4 <i>Fried Oyster Night</i>
5 <i>Sunday Breakfast</i>	6 <i>Club Closed</i>	7	8	9	10 <i>Prime Rib Night</i>	11 <i>Valentine's Dinner and Dance</i>
12 <i>Sunday Breakfast</i>	13 <i>Club Closed</i>	14 <i>Valentine's Dinner Menu</i>	15	16	17 <i>Baby Back Ribs</i>  <i>Prime Rib Night</i>	18 <i>Baby Back Ribs</i>
19 <i>Sunday Breakfast</i>	20 <i>Club Closed</i>	21	22	23	24 <i>Prime Rib Night</i>	25 <i>Lobster Night</i>
26 <i>Sunday Breakfast</i>	27 <i>Club Closed</i>	28	29			

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