



Around the Bend

THE MONTHLY NEWSLETTER OF WOODSON BEND RESORT

14 Woodson Bend Resort • Bronston, Kentucky 42518 • (606) 561-5311
Web Site: www.woodsonbendresort.com

DECEMBER, 2012

MANAGER'S REPORT by Mark Sloan

Winter is approaching! It's not my favorite time of year but I do love the Holidays. Our last winter was very mild which was helpful in allowing our maintenance crews to get a great deal of work done. Here's to hoping that this upcoming winter is mild as well!!!

By the time you receive this newsletter the 2013 operational and capital budgets will have been approved by the Board. Many hours have been spent by management, the Board and Finance Committee in an effort to put in place the best budgets possible as we move into 2013. Everyone involved is committed to seeing the resort continue to move forward while being as frugal as possible with our funding. I thank everyone that has been involved in the budgeting process for 2013. You will receive your copies of these budgets in the mail. Please note that we are now operating under new KY law that requires our ownership to provide final approval of the budgets. In addition to receiving copies of the budgets, you will also receive information about a special owner's meeting that will be in January for the purpose of approving the budgets. Please be watching for further details on this subject.

In recent months concerns have been raised over the apparent difficulty many owners have faced in acquiring bank financing to purchase or refinance their condos. Without question, this is an issue that troubled the Board deeply and one that we felt very compelled to investigate and work to see if any steps or measures could be taken to help. Current national and world economic factors continue to create issues in securing loans. However, we do feel that we have positive news to share!

Our long time friends at Citizens National Bank (606-679-6341), continue to be ready to assist you with any of your financial needs pertaining to Woodson

Bend. In addition, we are thrilled to share with you that Sheila Evans Compton at Community Trust Bank South welcomes your business. She can be reached at 606-679-8446.

Ms. Compton has indicated that new owners who purchase as a full time residency, or primary home, can qualify for 80% loan. New owners who purchase as a second home can qualify for a 75% loan. Re-financing is also available, but if you are involved with any rental program the loan will not go through. The bank will request complete copies of your last 2 years tax returns. Rob Claunch, (Citizens loan officer), has emailed us and indicated that Citizens can do up to 80% on a second home loan. You can reach Mr. Claunch at EXT. 223 at the above mentioned Citizens phone number.

We hope that you will view this news in a positive light. The additional options for acquiring loans seem to be slowly becoming available for everyone again. As additional options become known to us we will make the information available for all owners. We know many of you look to re-finance on occasion and many of you know potential buyers that are looking to become a part of our family! This information can certainly help with anyone looking to become an owner at our great resort.

We have been asking that each of you contact our office with your preferred email address for billing and newsletters over the past couple of years. We are up over 90% of having everyone's preferred email for contact. We really need that number to get as close to 100% as possible. We will continue to email your statements to you and make our newsletter available online in 2013. If you wish to go ahead and contact us with your email address you may do so by emailing Marcia at administration@woodsonbendresort.com. I want to also stress that if you've had any change of address, phone number or email please let Marcia know in Administration. This will allow us keep our records updated and be able to contact you

with your preferred method.

As we work to finish the year we are already working hard to remove leaves throughout the resort. I'm writing this report in early November and the weather has been helpful thus far in the leaf removal. We are able to accomplish a great deal during mild and dry weather. We will continue to devote every man hour possible to removing the leaves as timely as possible. It's a long and difficult process so please be patient with us. If all goes well it will be the early part of 2013 before all of the leaves are completely removed. I want to stress, as I do each year that we try to shift where we begin and where we finish in the leaf removal process. Some of you will be first and some will be last. However, no preferential treatment will be given and we will do all we can to be as fair as possible. Thanks for your cooperation.

We would like to remind everyone that we offer a "winter temp check program". This program allows you to pay a fee to the Association and in return your unit is monitored and checked on a regular basis throughout the winter months for any issues or power failures. This is an excellent program and if you are interested in signing up or learning more about it then contact maintenance at 606-561-5314 or via email at maintenancewb@woodsonbendresort.com. They will be happy to assist you.

The winter is an excellent time to remodel your condo. You can get that expansion done you have been thinking about in time for next spring. If you would like pricing and scheduling on a project give Kenny a call or send him an email (see above) with the info. In addition, you can access a list of pricing for common jobs and sample contracts via our owner's page on the web-site.

I hope everyone has a great finish to their year and gets to enjoy the upcoming Holidays with your loved ones. Please note that this will be the last newsletter you receive until the February 2013 newsletter that will be mailed out on January 20th.



BRRRRR...IT'S THAT TIME OF YEAR!

HAVE YOU RETURNED YOUR WINTER TEMPERATURE CHECK FORM?

REMEMBER: if you have a washer in your unheated core space to call for winterization.

Cost is \$65.00

NEW YEAR'S EVE PARTY

8:30 PM to 12:30 AM
at the Clubhouse

BYOB

(set-ups, ice and Fajita Bar provided)

DJ from 8:30 am to 12:30 am

\$10 pp with reservation - \$15 pp at door

Reservations: 561-5311 or email
administration@woodsonbendresort.com

THE CHRISTMAS COCKTAIL PARTY HAS BEEN CANCELLED

Sympathy is extended to the Lohre (24-1) family in the loss of Mrs. Edna Lohre, and also to the Becknell (53-3) family in the loss of Rhoda Becknell.

Cookbooks (\$15) and History (\$25) books are still available in Security & Administration. Makes a GREAT Christmas Gift! Buy one of each...\$30 for both!!

WINTER TRASH REMOVAL SCHEDULE

Until further notice trash will be picked up once per day, late in the afternoon.

The Pro Shop will be closed on Thanksgiving and Christmas Days and will also be closed Jan. 1 - Feb. 10th.

The Social Committee is still reorganizing with co-Board liaisons Jenny Hill and Scott Baeten. We have had several owners respond and a meeting in early 2013 is planned. We are still seeking ideas for new events and for more committee members. Even if you can only help with one event during the year, we can use you! Call Marcia at (606)561-5311 or Jenny at (859)619-8054 or email administration@woodsonbendresort.com to volunteer. Help us put FUN for EVERYONE back in 2013!



THE *BEND* AD-Visor DECEMBER 2012



FOR SALE by Owner – Condo 69-3
\$139,000 Great setting in the trees on #7 fairway.
2 BR, 2 full BA. , lots of closet space, screened in porch with vinyl sliders, golf cart storage under unit **includes golf cart.** Completely remodeled with full core expansion and fully furnished including washer & dryer. Call Lee @ 937-902-1144 or email rlwelsh@woh.rr.com

FOR SALE: UNIT 106-3 Lake Front Condo
Two full BR. 2½BA. Fully furnished & well appointed for immediate enjoyment! Spacious closet space w/walk-in closet in master BR. Screened in porch with vinyl sliders. Golf cart included!! Asking \$178,900 Call Kim Terry @ 513-532-8869 or email kterry1@cinci.rr.com

For Sale by Owner - Unit 3-2 Largest condo floor plan! Must see to appreciate. **GREAT lakeview**, 2 BR, 2Ba, gas FP, new carpet and paint & vinyl sliders. Bump-outs completed, fully furnished, golf cart included. **\$187,900** Call Art @ 937-478-3879

FOR SALE: Beautiful **oak** rectangular dining table, 6 matching chairs, hutch & china cabinet, 2 **oak** end tables, & **oak** coffee table. **\$500 OBO** Call Kevin at **859-466-3554**

For Sale by Owner – Unit 95-2 \$142,500
(will negotiate) One owner, never been rented, great condition. 2BR, 2BA, newer kitchen, new dishwasher. W/D, storage room, lakefront with **great** water view, new cart path and newer golf cart (UK blue!) stored under unit, included in sale. Newer HVAC & water heater ('07). Fully furnished. Call Rob @ 859-750-2505

FOR SALE: Unit 9-1 Lower unit across from pool.
\$99,950 Rarely used **Non-Smoking** immaculate unit, remodeled 5 yrs. ago w/new paint, carpet, tile & appliances. 2BR, 2 full BA, vinyl sliders, roughed in core exp., golf cart storage. Call Bill @ 859-229-1345.



Lake Cumberland Realty

606-271-1005
800-688-5737

Nancy, Bill & Brad Bigelow

nancybigelow@lakecumberlandrealty.com

MLS 14919 203-3 Patio Home \$499,500
IF YOU CAN AFFORD IT AND NEED BEDROOM AND LIVING SPACE THIS UNIT IS A MUST HAVE! GO TO YOU-TUBE & VIEW OR CALL FOR AN APPOINTMENT.

<http://www.youtube.com/watch?v=vJcEyXWczJY>

5bedrooms/5baths

Sauna, Hot Tub/Whirlpool, Chef's kitchen

Lots of windows, Game Day Room

Amazing Wine Cellar

Downstairs Kitchen, Bar & Pool Table area

2 Fireplaces

Upstairs loft w/2 offices or 2 more bedrooms

Large outside setting area, stone deck

Outside bar & grilling area

2 car garage

UNBELIEVEABLE

I can show Patio Home 205-2 also (\$299,800)

FOR SALE: 205-2 Oak Tree Place

2 bedroom and 2 bath in Woodson Bend Resort. Beautiful home has an open family room with a log fireplace. Kitchen is also open with vaulted ceilings, a kitchen bar and a lovely dining area. Glassed in sunroom has skylights and overlooks golf course. Master bedroom has his & her closets with master bathroom. Utility room has lots of cabinets. 2 car garage, storage area and workshop. Call for an appointment. MLS# 15041 \$299,800

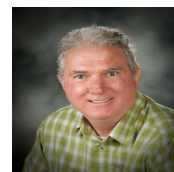


Ken Ford

606-305-4335 Cell

606-678-8181 Office

homesteadrealtors@yahoo.com



FOR SALE: 2 Yamaha Jet Skis

'93 Waverunner & '94 Raider models, rarely used, great condition. With double trailer.
\$3800 for all. Contact Mark @ (859) 221-9416.



FOR RENT: **2 BR, 2BA Condo directly on the Beach** in Destin FL. Powder white sand, emerald water, breathtaking sunsets. Beautifully decorated! Winter rentals available. Call 513-235-6248

See pictures at [VRBO #235106](#).

FOR SALE: 2003 Sea-Doo GTX 4-Tec Wave Runner and 1995 two place Shore Lander trailer. \$3,500 Call Clay @ 419-236-2208

For Sale by Owner – 2001 18½ red & white Sting Ray boat. Runs great, low hours, kept in storage unit. \$7000. OBO. (Includes extended tongue trailer, ropes, life jackets & skis). Call Rob Owens @ 859-750-2505 anytime.

BOAT FOR SALE: 1994 24' Rinker Flotilla III deck boat Very low hours/Stored Indoors. Mercury Inboard/Outboard Stored in doors/Lots of support equip. Bathroom, Sink, Life Jackets.
\$6,900 Book Value...\$8,000-\$9,000
Call Don @ 502-896-8597

FOR SALE BY OWNER: UNIT 99-3

GREAT Lakeview! 3 Bedroom (could easily be 4), 3 bath unit, recently remodeled and ready to enjoy! New Kitchen, Master Bath, all new mechanicals: HVAC, hot water heater, electric. Fully expanded, spacious unit with open floor plan. To see pictures go to Cincinnati Craig's List on the web at: https://post.craigslist.org/u/Tj-ZBpYv4hGoeMVst_UqRQ/gwh2b. A bargain at **\$164,000**.



Lake Cumberland Realty

606-271-1005
800-688-5737

Nancy, Bill & Brad Bigelow

nancybigelow@lakecumberlandrealty.com

RECENT SALES in September, October, November

14-1, 14-4, 71-1, 57-1, 29-3, 65-1, 66-2, 117-2, 121-2
A-Frame, 203-2 Patio Home, 205-1 Patio Home

FANTASTIC BUYS

Owners...tell your friends If they ever wanted a unit At WB NOW is the time!

Good Financing at Citizens Nat'l Bank 606-679-6341
Or Community Trust Somerset 606-679-8826

VIEW BROCHURE OF UNITS

Pickup brochure of units at
Lake Cumberland Realty office

or view at

www.lakecumberlandrealty.com

GOLF UNITS – 1BA

43-2 \$69,900 Great chance to have a unit at a low price and fix up later. Lots of Potential.

22-4 \$92,900 72-3 \$84,900 26-4 \$89,900

GOLF UNITS – 2BA \$99,900-\$129,900

41-3, 43-1, 47-3, 50-3, 59-3, 70-1

9-1 \$99,500 may consider trade on Lexington property, has empty core space for future remodeling.

GOLF COURSE CORE EXPANDED-GREAT BUY SOMETIMES ITS WORTH IT TO PAY MORE!

\$139,900 - \$159,900 - **2 BR**

69-3 \$149,900 17-4 \$139,900

\$125,000 - \$199,900 - **3 BR**

17-4, 53-3, 45-1, 45-2, 52-2, 58-2, 75-4, 83-4, 84-4

45-1 \$139,900 most of the work done! LARGE SIDE PORCH
Tremendous buy!

48-3 \$149,900 Newly remodeled 3 bedr, owner wants larger unit so **PRICED TO SELL**

LAKEVIEW UNITS – 2 BR – GREAT PRICE

10-4, 105-4 2 BATH \$139,900

94-2, 96-2, 96-4 All Really Nice Units

2-4 \$169,900 **Temporary Price Reduction** 2BR 2BA Major Lakeview

LAKEVIEW Core expanded – 2 or 3 BR

\$143,900 - \$224,900

Sometimes it's worth it to pay more.

2 BR – 104-2, 106-3, 8-2, 114-3, 105-4

3 BR 5-2, 99-3, 80-4, 93-1, 104-4, 116-3, 117-3, 118-2, 119-2

Hi, I'm Vicki Burchfield with
Coldwell Banker Foster Real Estate, Inc.
If you, or someone you know, are in need of a
realtor, please contact me at
(606)305-1879 or email
vicki.burchfield@coldwellbanker.com

Thank you so much!



Each Office is Independently
Owned and Operated.

VICKI BURCHFIELD

REALTOR®/Sales Associate

(606) 305-1879 CELL

(606) 678-4663 OFFICE

(606) 678-0885 FAX

vicki.burchfield@coldwellbanker.com

www.coldwellbanker.com



FOSTER REAL ESTATE, INC.
5383 S. Highway 27, Somerset, KY 42501



7-4 Updated **1 BR, 2 BA** lower level condo. Condo has lots of storage, 3 electric fire-places & enclosed porch for additional living space. Entrance with **no steps!** MLS# 10922 **\$134,900**

15-4 Lower level condo with 2BR/1BA. Nice shady location on #6 tee. MLS #10827 **\$75,000**

21-4 Lower level condo with 2 BR and 1.5 BA. & updated Kitchen. Condo has common area side porch and golf cart storage. Overlooks #7 tee and fairway. MLS 1303422 **\$109,500**

24-4 This one has it all! Lower level furnished condo with 2BR, 2BA, WD, heat & AC to the porch w/sliders and a handicap ramp. Golf cart negotiable. On #7 fairway. Great sunsets, walk to pool. MLS#11343 **\$122,500**

46-2 Upper level condo with 2BR & 1BA with 4' master extension. Open floor plan with beautiful flooring throughout. Condo located on cul-de-sac. MLS #14278 **\$85,000**

55-1 Lower level furnished condo with 2BR and 1BA on cul-de-sac near putting green and playground. **\$79,900** MLS #10789

97-1 Lower level condo with 2 BR, 1 BA & **LAKE VIEW!** Open floor plan, common area side deck, and open cart storage. MLS #14425 **\$159,000**

NOTE: VISUAL TOURS @ www.coldwellbanker.com



More than just Security



Security Pro
Authorized Dealer

More than just Security includes products for your whole home; Televisions, Central Vacuum Systems, Medical Alerts, Driveway Alerts, and even Intercom Systems. This is just a sampling of what Silent Guard offers, call our Sales Staff for more details 606.677.1977/877.698.1854!

Do YOU read your newsletter?

Are you a **FACEBOOK** user?

Woodson Bend has their own **FACEBOOK** page where we post all kinds of information, pictures, upcoming events, news, and even remodeling ideas! Check us out at Woodson Bend Resort...you will recognize our logo. "Like" us and share with your friends and family...let everyone know that it's a **GREAT day EVERY day at Woodson Bend!**



Appliances & Electronics
Sales & Service

**Cumberland
Appliance Center**
Brands You Can Trust,
From a Store
You Can Trust

(606) 679-6205
(606) 679-5190

www.cumberlandappliance.com

**BRAND
SOURCE®**



179 S. Hwy. 27
Somerset, KY 42501

(606) 679-6426

Light #9

MATTRESSES PLUS

mattressplus@yahoo.com

Famous name brands
Warehouse prices!

Recliners
Suites

834 S. Hwy 27
Somerset, KY 42501



Davis Heating & Air

Conditioning

HVAC Lic. #HMO1469

Cold weather is around the corner!

Call today for an appointment

606-679-4217 or

606-679-4216

Fall & Winter Service Check
Special

\$49.00 + 10% off Parts

Offer good 10/1-12/31/12

RAZOR'S EDGE SALON

Rhonda Blackburn & Betsy Smith

(formerly of Regis Salon)

Located across from El Taxco & beside Sully's

(just across the bridge on N Hwy 27) Close to Woodson Bend!

****THURSDAY – Men's haircuts only \$12.00!!**

Walk-Ins ALWAYS Welcome

Closed Sunday & Monday

Tues. – Fri. 11am-7:00pm

Sat. 9am – 3:00 pm

ph. (606) 425-4114



Michell Sears-Harris

PAINTING

Wallpaper removal
Porch Painting

Free Estimates

shosho70@aol.com

Insured

(606) 271-2725

INTERIORS by Fran

Staging

Interior Design Consultation

We create home environments with simplicity, spirit & elegance

Go online to visit our fully stocked showroom

Cell (606) 271-2713

www.interiorsbyfran.com

email: fkenison@aol.com

DO YOU NEED BOAT STORAGE?

Woodson Bend has some

10' x 30' units

available. Interested?

Call Sheila @

(606) 561-5311



GOLF CART STORAGE/ MINI-STORAGE

Available next door at

INTERIORS by *Fran*

\$220 annually

(606) 271-2711

CUMBERLAND LIQUIDATORS

"Where Everything's a Deal!"

Indoor and outdoor furniture, bedroom suites, pictures,
electronics, lights, baby beds, rugs, mattresses, toys, prints,
unique items, and *much* more!

We carry brand new items as well as returned items.

735 Kit Cowan Rd.

Somerset

(606)678-2814

Mon.-Fri. 10am-6pm

Sat 10am-5pm

Sun. 1pm-5pm

Boat Winterization *\$97.77

5 gallons of premium antifreeze, fog cylinders, stabilize
fuel, 20 point boat inspection.

Only at **Winner's Marine.**



606-561-3474

Pickup service available. Ask about Boat Storage.

Boat Sales and Extraordinary Service.

1438 Hwy 90 Next to VIP Restaurant.

*Some restrictions apply. Small blocks only.

REAL ESTATE NEWS FROM LAKE CUMBERLAND REALTY SALES AT WOODSON BEND RESORT 2012

Most of you know that sales haven't been good since 2007 when the lake went down, the economy fell and then gas prices rose. We basically lost our boating clients who vacationed with us and bought condos. Before "the fall", the prices were continually rising and 2006 was **GREAT!!!** Before 2007 we were selling 30-35 units and if a unit was priced right, a unit wasn't on the market for more than 6 months and most sold in 3 months or less.

It's been a real struggle the last 6 years for Bill and me just trying to get people to come and look and if they couldn't "steal" something they weren't buying. We pretty much kept ourselves available 7 days a week for the last 5 years just so that we were here just in case there was a buyer. Despite our determination and dedication we've only been selling 15-18 units a year since 2006 and it has created quite a back up of units on the market for far longer than they should be which is the major reason for lower selling prices. There is a lot of competition.

What are selling are the units where the owners didn't have as much invested in them and could afford to sell for less or owners who were willing to take their loss and move on. It has been discouraging, but with the sales we have made we have wonderful new and excited owners who will become one of us that know and love Woodson Bend.

The resort has never looked so good, been managed as well and most important, maintained so well. The Board and the committee members are very dedicated to their particular responsibility and it is showing everywhere we look.

We are very hopeful for the rest of 2012 and for 2013. This fall we are getting more lookers that indicate they want to buy than we had all summer. For those of you who have your units listed with us your patience has been remarkable and we thank you for that. It's not from lack of effort on our part. Prayers have kept us alive and prayers will keep us going. We're into our 42nd year of selling (hard to believe). Both of us were in our late 20's; now Bill turned 70 last year and I am right behind him and we wouldn't trade our time here or the friendships that we have created for anything. We marvel all the time about the great people that make up our resort, both owners and employees. We're just kind of jealous that we don't really get to enjoy the people and the activities as much as we would like to in order to be available to anyone ready to look or buy. But at least we are right here in this beautiful place to work. If people only knew what we have at the Bend, they would not hesitate a minute to buy.

Now we'd like to wish you a **HAPPY THANKSGIVING** AND A **BLESSED AND MERRY CHRISTMAS!!!** GOD IS GOOD!!!!!!

Bill, Nancy and Brad Bigelow