

# Lakeside LIVING

NOVEMBER 2021

A SOCIAL PUBLICATION FOR THE RESIDENTS OF LAKE BARCROFT

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*ALSO INSIDE:* PHOTOS FROM  
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We are always looking for residents to find great stories and send us ideas. Let's celebrate the great things happening in your community! No contribution is too small. Please email Caroline Tadeo with your pictures, suggestions, or requests.

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It's hard to believe the holidays are already upon us! I would like to take a moment to thank you for welcoming *Lakeside Living* into the Lake Barcroft community! Thanks to each and every one of you for your continued support; whether you enjoy submitting content or simply reading each month, you make *Lakeside Living* special. The articles, photos, and stories are wonderful little ways that help neighbors get to know each other.

On behalf of the neighborhood, we would like to say how incredibly grateful we are for our sponsors, as

there would be no publication without them. Thank you for investing in this beautiful community!

Have a wonderful Thanksgiving!

**Caroline Tadeo**

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MEET KEN TROTTER!

Originally from a small beach town on Florida’s east coast, Ken grew up near the water. You could always catch him swimming and boating whenever school was out. When his professional aspirations drove him to Nashville to study law at Vanderbilt, he soon found himself several years into a successful legal career in Washington, D.C. Long hours at the law firm left Ken dreaming of being by the water again, and that was when he found and fell in love with Lake Barcroft.

In 2006, Assad Etemadi introduced Ken to the Lake. After just one visit, he knew it would fill the void he had been missing from his childhood in South Florida. Soon thereafter, he purchased a midcentury-style “fixer-upper” on Beachway Drive, just up the hill from Beach 4. Fifteen years later, he continues to appreciate Lake Barcroft’s natural beauty and unique sense of community. In addition to spending time on the water, Ken enjoys socializing and meeting new people. Among his favorite local activities are the LBA Newcomers’ Club and Lake Barcroft Rainbow Club. The Newcomers’ Annual Chili and Cornbread Cookoff is a personal favorite. He fondly remembers capturing first prize the year that Carla Hall of ABC’s *The Chew* selected his cornbread as the winner. “I promptly retired from cornbread cooking!” he jokes.

Co-directing the Music on the Lake Concert Series with fellow Lake Barcroft neighbor, Ayako Doi, also feeds his passion for entertaining, music, and supporting local artists. His home also has been host to many parties, large and small. Several local musicians have played at his house parties, with genres ranging from Bossa Nova to Country. Ken co-hosted the Newcomer’s Club Halloween Party several years ago with friends, Bobbi & Jeff Pratte and Assad Etemadi. He recalls, “we transformed the house with over-the-top decor including a large spider on the roof and a flying zombie flying over the patio!”

Ken is passionate about travel and has visited approximately 70 countries. A wide variety of treasures from his travels fill his home, such as the bright watercolor paintings from Costa Rica and the hand-woven rug from the mountains of Northern Greece. Party guests often admire the array of goodies he’s brought back home. His travels enrich his life and he enjoys using the cultural influences as party themes. Most recently, he hosted a “Night in Havana” inspired by his 2019 trip to Cuba.

On the home front, Ken has carefully updated his midcentury home, striving to maintain its architectural integrity while adding modern updates and landscaping to match. The front



Ken and Sami

lawn (on the corner of Beachway and Blair) was once a sea of English Ivy. Now, it has been transformed into a park-like setting, where Ken spent a lot of time during the mandatory stay-at-home period last year enjoying the sun and outdoors. He also transformed the backyard into a more suitable area for entertaining by adding a fire pit, waterfall, and extensive landscaping. When Ken’s not home, his two-year-old cats, Cami & Sami, keep a watchful eye, rarely missing a bird, bug, squirrel, or chipmunk that passes by the windows!

Ken’s natural love of helping people and all things home and garden led him to explore new career options after nearly 20 years as a practicing attorney. Real estate was the obvious choice, and his career change has proven to be an enormous success. He quickly rose to become one of D.C.’s top-producing Realtors and his exceptionalism landed him on the pages of the Washingtonian, Northern Virginia Magazine, and Arlington Magazine. With Ken, no experience is ever wasted -- his legal background taught him what it means to have the backs of his clients. When representing his real estate clients, he draws upon his legal career, acting as their fiduciary and focusing solely on their best interests.

Locally, Ken is known for setting a high bar in real estate. Among



Winning 1st Prize in Cornbread Contest from Carla Hall at the Newcomers’ Club Annual Chili and Cornbread Cookoff

his accomplishments, he has individually sold about 40% of the top 20 real estate sales in Lake Barcroft since 2015. Past Lake Barcroft clients have praised Ken for being a “marketing genius,” “always on top of the details of the selling process from beginning to end,” and helping them get “top

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Ken's Family



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Assad Etemadi, Ayako Doi, and Ken Trotter at the "Night in Havana" Party

dollar."

When not working, Ken can be found thoroughly enjoying his Lake Barcroft community. If you happen to see him in his front yard garden- ing or down at Beach 4 enjoying a sunset, be sure to say hello!



Newcomers' Club Halloween Party Hosted at Ken's Home



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Mason and Sabrina Hamilton with Newcomers' Club President Phillip Boggs

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the waterfront home of Mo Bloom and Marcia Diamond to celebrate the 50th Annual Newcomers' Club Barge Party, marking the end of Summer 2021. Club President Phillip Boggs kicked off the festive event with drinks and h'orderves for the attendees before an hour-long sunset cruise around the Lake.



Hosts Marcia Diamond and Mo Bloom





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financial fitness

# ASK THE EXPERT!

**Steven Wasko with New York Life**

#### When should I get life insurance?

Life insurance is something everyone should have, no matter when you get it. Normally, life insurance is less expensive if you are young and healthy. Parents can buy insurance policies for their children to give them a firm financial foundation that will grow with the child. However, even if you are not so young, life insurance can still be affordable. One thing I emphasize with my prospective clients is to "start from where you are." You can't go back in time to get life insurance, but you can have it moving forward. Many people think they don't need insurance or they will purchase it later. Later sneaks up quickly. Did you know that more people insure their cell phones than their lives?

#### What kind of life insurance should I get? What are the different types of policies?

There are two basic types of life insurance: temporary and permanent insurance. Temporary, also known as Term Insurance, is relatively inexpensive and will give you instant protection. It is meant to cover events you want to insure that will have a definite ending time. Examples of events are paying off a home mortgage or sending children to college if something happened prior to these events. Permanent Insurance, such as whole life, is meant to cover your needs throughout your life. It can be used for final expenses or paying off any debts you don't want to burden your loved ones with.

You can think of the two types of insurance like renting vs. owning your home. A term policy is like renting your home. For a low monthly payment, you get a death benefit, but that is all. Then, at some point, the policy will expire. You may be able to

purchase another term policy, but the price may be more than you can afford. On the other hand, a permanent policy is akin to owning your home. A permanent policy includes a cash value portion where some of your premium goes toward the mortgage and a portion goes toward the equity you have in your home. The premium you pay is the same for the rest of your life.

#### How should my life insurance policy fit into my long-term retirement plan?

Thinking along the house analogy again, life insurance serves as the foundation for your financial plan. If you have a firm foundation, in this case, enough life insurance to protect your family without any loss in their standard of living, then you can build the rest of your plan on top of it. Some permanent policies may be structured to provide you with a stream of income during your retirement years. In some cases, the distribution of these funds is considered tax-free, allowing you to have a secure stream of revenue during retirement instead of (or in addition to) any other funds earmarked for retirement.

I live in the Lake Barcroft area. Please contact me to begin the conversation at **(434) 426-4880** or [sewasko@ft.newyorklife.com](mailto:sewasko@ft.newyorklife.com).





# Real Estate RESOURCE

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Address	List Price	Sale Price	Sold Date	Beds	Baths	SqFt	Year Built
6213 Lakeview Drive	\$975,000	\$962,500	08/30/21	5	3	3,207	1957
6340 Waterway Drive	\$779,900	\$765,000	08/18/21	3	3	2,475	1955
6318 Waterway Drive	\$1,099,000	\$1,099,000	08/18/21	4	3	2,931	1956
6345 Crosswoods Drive	\$1,050,000	\$1,040,000	08/17/21	5	3	2,981	1957
3528 Pinetree Terrace	\$1,585,000	\$1,585,000	08/06/21	4	3	2,726	1963
3704 Whispering Lane	\$949,900	\$1,141,000	08/05/21	4	3	3,200	1956
3713 Tollgate Terrace	\$895,000	\$900,000	07/29/21	3	3	1,846	1959
3607 Pinetree Terrace	\$950,000	\$980,000	07/23/21	4	3.5	2,920	1956
6509 Lakeview Drive	\$1,175,000	\$1,400,000	07/22/21	4	3	3,103	1959
6326 Crosswoods Drive	\$1,099,900	\$1,099,900	07/07/21	4	3	4,415	1957
6443 Lakeview Drive	\$750,000	\$816,201	07/06/21	3	2.5	1,907	1956
3644 Tallwood Terrace	\$1,050,000	\$1,217,800	06/23/21	4	3.5	3,680	1952
3321 Stoneybrae Drive	\$874,900	\$925,000	06/11/21	5	3	1,428	1955
6308 Beachway Drive	\$859,900	\$920,000	05/27/21	4	3	1,316	1957
6203 Beachway Drive	\$850,000	\$910,000	05/27/21	4	2.5	1,594	1956
6517 Crosswoods Drive	\$1,025,000	\$1,157,630	04/28/21	5	3	2,160	1956

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