Home & Lifestyle

ColumbianHomes.com

REAL ESTATE, HOME DECOR, HOME IMPROVEMENT, HEALTHY LIVING

Real Estate Trends

Saturday/Sunday, October 12/13, 2024

When is a good time to call your Realtor?

You call when you are excited about buying your first home. We love that!

You call when you are getting married and it is time for a new home. We love that we get to help be a part of the new adventure you are embarking on with your favorite person.

You call when you are having a baby, and it is time for the next, bigger home.

You call when you get the big job promotion and it's time for the next move. This is such an exciting and stressful time for you.

You call your Realtor when the kids get bigger and you need more space, and you call when the kids start moving out and you need a bit less space.

We love that you call us during these times in your life. Realtors want to be the ones you call during these times in your life.

However, as we all know, life is a roller coaster and for every up, there are plenty of downs. These are the harder calls that we get.

You might call your Realtor with the, "We are getting a divorce" call. The home might need to be sold, and I need to do a Comparable Market Analysis (CMA) for the attorneys to determine possible market value, and to get it on the market. At times, one of the spouses wants to keep the home. In this case, the attorneys still need the CMA to know the possible net equity (market value minus loan/ fees/taxes/charges/costs). The spouse who wants to keep it can then see about refinancing the other spouse off the loan for half the equity the home currently holds.

You might call your Realtor about the loss of a family member. I have assisted many clients through this process. If there isn't a will, the home must go through probate. If there is a will, there is usually a designated person named to handle the estate. If you own a home, or you are thinking about buying a home, you should have a will put together. If you have children, you should have a will. Vancouver Wills & Trusts in Downtown Vancouver are wonderful if you need someone to talk to about wills and estates. Let them know I sent you. I have worked with Vancouver Wills & Trusts quite a bit and have found them to be knowledgeable, affordable, kind, and responsive.

One of the times people forget to call their Realtor is one of the times they should be calling us. Sometimes people get behind in their mortgage payments. Maybe you had a forbearance that is coming due, a job or vehicle loss, a medical emergency, and the money needed to go somewhere else. In Real Estate we have a saying, "Time is of the essence". Once an auction date is set, it is almost too late!

Your mortgage is due on the 1st of every month. It is late on the 15th with a late fee being due, and you'll get a call of, "Hey, did you forget to pay your mortgage?" Once the 1st rolls around again, you have officially missed a payment, your credit has been 'dinged', and the bank is calling and sending notices. The fees now start adding up as well. If you are behind in your payments, you may be able to work with the bank on a loan modification. Loan modifications and refinances are not the same. Loan modifications are for home homeowners experiencing financial hardship who are unable to make timely payments but want to stay in their home. Refinances replace your current loan. This might work, but you will lose your current interest rate and will need to qualify with the new interest rate and new payment amount. We will always do what we can to help you keep your home. Early communication is key. If you are having trouble making your mortgage payments, I want you to know that you ARE NOT ALONE. I know you feel terrible, and you don't want to call, but don't ignore the calls and the letters.

LORI ANDERSON-BENSON

Chair



GREATER VANCOUVER

LUXURY HOMES

AMY ASIVIDO Membership

THE GREATER VANCOUVER LUXURY **HOMES** group serves SW Washington specializing in the \$1,000,000+ luxury home market. We partner with top local realtors and vendors to ensure the best results for clients buying or selling luxury properties. Our group meets monthly to tour homes, stay updated on the market trends, exchange ideas and feedback to ensure our clients' homes receive maximum exposure. We are committed to supporting the local community by collaborating with local businesses, sponsoring events, and giving back to the area we serve. Visit our website for the best in luxury homes in Clark County, Washington. www.GreaterVancouverLuxuryHomes.com



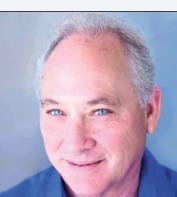


JENNIEFER RAMSAY Secretarv



LINDA HOROWITZ

Member at Large





📽 Food 🔸 🥵 Faces of Real Estate 🔸



Pets

Steve Bowmer

Branch Sales Manager NMLS# 406313

(360) 904-1485

C Yard

- SteveBowmer@Leader1.com
- 2005 SE 192nd Ave Suite 249 Camas, WA 98607



I have been in real estate for over 20 years. I worked through foreclosures, short sales, and bankruptcies. If there is no other option, you can sell while you still have equity in the home. You will walk away with cash from the sale, and with your credit only slightly tarnished. Don't wait. Don't bury your head in the sand. If the bank auctions off the home, you lose your equity and you tank your credit. You are

Life happens my friends. Sometimes we are dealt a crappy hand and we have to play it the best we can. Sometimes all the cards fall in our favor. Either way, as a Realtor, I love to be there for your good times but don't forget to call, email, or text during your bad times as well. It is during your bad times that the knowledge and care that we share with you can assist in making your life, if not simpler, then at least a



CHome Staging

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HOMES

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I'm an active dog! I would love to go home with a family who can help me burn off energy with exercise, playtime, and outdoor adventures.

Gender: Male Age: 4 Years Breed: Siberian Husky

Here's what I need in my new home:

- I've been in the shelter longer than most and my adoption fee has been paid by someone who loves me.
- It's recommended I meet any dogs or kids living in my new home before I'm adopted. I just want to make sure we all get along.
- I'm available for Trial Adoption! If you're interested in taking me home for 2 weeks before making a final decision, please email adoptions@southwesthumane.org

ROWENA LUSBY

Realtor, Managing Broker, **Team Owner** with 23 years experience.

+1 (360) 909-6399 Rowena@GoWithRo.com

PROUD PARTNER OF SW WASHINGTON HUMANE SOCIETY



www.Go With Ro.com 💒

 $\langle \! \! \otimes \! \! \rangle$ Windermere

What's for ?

Check the freezer and the pantry.

. .

Then Monika Spykerman will help you know what to make quick and easy with what you have on hand. Wednesday Food section and on Instagram

@monikasplayfulpantry The Columbian



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111 112 113 114

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112 Pop singer Paula 113 Arena arrangement 114 Feudal drudge 116 Legal lead-in 117 Bedazzle

119 Director Mira from India

124 Portrait at a Forbidden City

125 Atlanta-based channel

123 Tunnel blaster

10/13/24

The Newsday Crossword Edited by Stanley Newman (www.StanXwords.com)				ATOR: 1	2	3	4		5	6	7	8	9		10	11	12	13	DS.CO	14	
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39 Luden's competitor	business	35 Crime-lab material	102	1	111		1.0	103				1.0	1.7		104	1.5	1.11	1	1	105	
42 Google cofounder	118 Construction worker	37 Genesis 2 locale	106	-	-		107			108				109		110	1			111	
43 US drug policy statute	120 Rookie firefighter	38 Choice list			10.0	1.1	1			1.	110			120	1440	1.0		100	1404		
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48 Minimal amount	126 Org. for a dr.	41 Off-rd. ride		122	-					123				1.00	1.0	124	125	1	1		
49 Midwest hub	127 Ladder foothold	43 Awakens		126	1. 1	1.1	-	107	_	-		1	100		1.		1	-	100	-	
51 T. Rex, for instance	128 Of birds	44 Not as protracted		120	1.1			127		111			128	11.	1.0	1	1.1		129		
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56 Noisy birds	131 Hold 'em ritual	50 Clinton attorney general	72 Celestial bear						91	Beir	112 Pop singer Pa										
60 Vise, essentially	132 Madonna film role	53 Behold: Lat.	73 Six-pt. plays							93	Nau	113 Arena arrange									
64 Oscar role for Julia	133 Sushi staple	55 Small band	74 Simplified languages					94 Flat-screen selections									114 Feudal drudg				
65 Wish undone		57 Pottery ovens	75 Sound of surf					95 Mark Twain, for one									116 Legal lead-in				
67 Star Trek skipper	DOWN	58 Pasta sauce add-in	82 Shaped like some open					97 Brie ou camembert									117 Bedazzle				
68 Bub	1 Religion of Iran	59 Approves of														100					
70 Londoner's lav	2 Fails to include	61 Not much	umbrellas					98 From the East									119 Director Mira				
71 Meaty treat	3 Sweet drink	62 Crib toys	83 Worse than bad						99 Camera accessory									121 Climbed			
76 Lacrosse team complement	4 Mideast airline	63 Call your own	84 Corn Belt state						100 Ancient Egyptian illustration									123 Tunnel blaste			
77 Sushi staple	5 Fiscal exec.	66 Practical purpose	86 Relaxation					105 Missourian's challenge									124 Portrait at a F				
78 Small dent	6 Went first	68 Scuff up	88 Jimmy Fallon's network					ork	107 "That's marvelous!"									gate			
79 Roth plan, for instance	7 Jack on 30 Rock	69 Part of UAE	89 Small band						100	Cra	kor	unrav	el			125 Atlanta-based					

Featured Homes ColumbianHomes.com



\$460,000 Move-in ready! Amazing 3 BD, 2 BA one-level home. Fenced, vinyl siding and gutter covers. New LVT flooring in living areas, newer carpet in bedrooms, painted within last two years. NEW: HVAC, DISHWASHER, STOVE, Roof replaced in 2013. Propane hook up for you BBQ, over-sized covered porc, garden, custom shed-big enough for a playhouse. Conveniently located near all major shopping and Green Meadows Golf/tennis club. Easy access to both major freeways. NO HOA! ML# 24078100.





CAMAS/WASHOUGAL MOVE-IN READY

KINGSTON HOME

Open House Sunday, 12-5pm

NORTHSIDE COMMUNITY LOT 145 | 3483 W 3RD ST, WASHOUGAL, WA 98671 PRICE: \$1.095M

2,306 SQFT | 3 BED +DEN | 2.5 BATH 3-CAR OVERSIZED GARAGE | ONE-LEVEL TALL CEILINGS | 8,376 SOFT LOT

KingstonhomesIIc.com | 360.521.7565 Parker Brennen Real Estate 🚇 Ask us about our interest rate buydown options



No matter who my client is, I am

committed to supporting them every step of the way. I will work diligently on their behalf and ensure they remain oriented and confident throughout our journey together.

I'm not just here to negotiate the best deal or pave the way to closing. I'm here

for you after closing by extending my network of vetted contractors to assist with your needs, from estimates during the inspection period to post-closing remodeling. My market knowledge and commitment to exceptional service ensure a seamless and rewarding real estate experience.

- Experienced in structuring deals under complicated circumstances
- Equipped with strategies that reduce risk
- Strong support staff
- Highly adaptable to changing circumstances
- Hali Kimball | Realty Pro Inc. WA & OR Team Kimball | 360-773-9332 halikimball#gmail.com | www.halikimball.com





RIDGEFIELD MOVE-IN READY

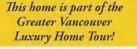
WESTHAVEN COMMUNITY

LOT 10 | 2507 NE 178TH ST, RIDGEFIELD, WA 98642 PRICE: \$1,450,000- \$1,550,000

2,839 SQFT | 4 BED/3 BATH 2 SUITES | 3-CAR EXTRA-DEEP GARAGE LANDSCAPED, FENCED, IRRIGATED YARD

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\$2,999,999 4 BD, 3.5 BA, 4867 SF. Discover a serene oasis with scenic walking paths surrounding a tranquil lake, tennis courts, and a boat launch for non-motorized crafts. This enchanting Trad English Manor w/ charming 788 SF Guest Cottage on 1.13 acres boasts designer landscaping & English gardens w/ breathtaking water, mountain, & garden views from nearly every angle. Stunning Full Flemish Bond brick exterior, 3" cedar plank siding, 3 Rumford FPs, white oak flooring, heated tile floors, and cobblestone-floored garage. Grand entryway, spacious living and dining area, gourmet kitchen has custom cabs w/ solid maple soft-close drawers, Wolf range top, Sub Zero fridge, Bosch DW, Dacor dbl oven, quartz countertops, two pantries & access to a covered deck. Primary ste has dbl doors directly to outdoor living area. Upstairs great room w/built-in cabs provides a cozy nook or office area. Natural light from LG windows. Detached Guest Cottage w/ garage has custom stairs that lead to an amazing living space w/ mini split heating/cooling & attch bathroom w/dbl sinks & LG tile WI shower. Views from any window which look over the estate. ML# 24237894.

Ready to Sell Your Home?







PRODUCT OF THE COLUMBIAN'S ADVERTISING DEPARTMENT **Downsizing for Retirement**

How to Transition to a Smaller Home Without the Stress.

As retirement approaches, many people consider downsizing their homes to simplify their lives and reduce expenses.

While downsizing offers financial and lifestyle benefits, the process can be overwhelming both emotionally and logistically. Here's how to transition to a smaller home with minimal stress.

Start Decluttering Early

One of the biggest challenges of downsizing is letting go of items you've accumulated over the years. Start the decluttering process early, well before you list your home or start house hunting. Begin with nonessential areas like the attic or garage and work your way through each room. Donate, sell or recycle items you no longer need, and focus on keeping only belongings that have a clear purpose or strong sentimental value. Decluttering in stages helps reduce stress and allows you to make thoughtful decisions.

Finding the Right Fit

When downsizing, it's important



to carefully consider how much space you really need. Ask yourself how many bedrooms and bathrooms are essential and whether you need extra space for hobbies or visiting family members. Many retirees find that a smaller home, such as a condo, townhouse or even a senior community residence, offers greater ease of maintenance and reduced costs. Remember to balance the desire for less space

with ensuring you're comfortable in your new home.

Consider location and lifestyle when choosing your new home. Think about your needs. Do you want to be close to family, medical facilities or recreational activities? Many retirees choose to move to areas with warmer climates or neighborhoods with easy access to amenities like grocery stores and parks. If you're considering a move

to a new city or state, research the area's cost of living, weather patterns and healthcare options to make sure it aligns with your retirement plans.

Seeking Professional Help

A real estate agent with experience in helping retirees downsize can be a valuable resource. They can guide you through the process of selling your current home and help you find a new property that fits your needs and budget. An agent can also assist in negotiations, paperwork and timelines, making the transition smoother. Be sure to communicate your goals and preferences clearly so they can find the best options for your situation.

Navigating the **Emotional Journey**

Downsizing isn't just a physical move; it's often an emotional one, too. Leaving a home where you've built memories can be difficult, especially if it's been in the family for many years.

Take time to reflect on what's important as you prepare to say goodbye to your old home and embrace the possibilities of a new chapter in life.

Focus on the practical benefits of downsizing, such as reduced financial pressure and the opportunity to enjoy retirement with fewer responsibilities.

By planning ahead and taking a thoughtful approach, downsizing for retirement can be a positive and rewarding experience. It's a chance to simplify, save money and focus on what truly matters in your next phase of life.

Saturday/Sunday, October 12/13, 2024

\$2,195,000

Sq. Ft.: 6,605

13103 NW 35th Ct, Vancouver

Bedrooms: 5 🚍 Bathrooms: 6

Discover luxury living in this remarkable Felida estate, a car collector's dream. Two master suites, Brazilian cherry floors, and lavish upgrades. The pièce de résistance is the spacious car showroom,

perfect for displaying up to 20 vehicles, with separate living quarters above. Enjoy private oasis

living with mature landscaping, ponds, and waterfalls, a greenhouse, sprinklers, and drip system.

Amy Asivido I 360-831-4290

The Asivido Team





Amazing great room with an expansive deck overlooks the river. Gather around the large island in the entertainer's kitchen, and enjoy the newly installed wine wall. The Primary Suite opens to a covered deck. Launch your kayaks from your own back yard. Luxury and nature at its finest.

> Mike Lamb | 360-921-1397 Windermere Northwest Living

🖿 Bedrooms: 4 🗮 Bathrooms: 3.5 🙆 Sq. Ft.: 3,550



Enjoy the luxury and craftsmanship of award-winning builder, Affinity Homes. Located in the prestigious gated community of The Parklands at Camas Meadows, this custom-built residence offers elegance and modern convenience. Chef's kitchen, luxurious Primary Suite, and a beautifully landscaped yard. Adjacent to Camas Meadows Golf Club.

David Merrick | 360-947-1625 Cascade Hasson Sotheby's International Realty Bedrooms: 4 💭 Bathrooms: 3.5 🙆 Sq. Ft.: 3,842



Go to **GreaterVancouverLuxuryHomes.com** for tour details, property info and maps.

The Columbian **F5**



acres within a prestigious gated community. This wonderful property has so much to offer it is a must see. Attached 4-car garage, nearly 4,000 sqft shop featuring a commercial paint booth with full apartment above, complete with fenced pasture, tack room, and RV parking.

> Christy Buchanan | 360-904-0543 Knipe Realty ERA Powered

🛏 Bedrooms: 4 👾 Bathrooms: 2.5 🙆 Sq. Ft.: 3,914

Greater Vancouver Luxury Homes was founded on January 3, 2002. Serving Vancouver and SW Washington,

our vision is to partner realtors that focus on the luxury home market and those clients seeking or selling a luxury

concept, rustic wood floors, vaulted ceilings, & a cozy fireplace that creates a warm & inviting

atmosphere. This exceptional property is more than just a suburban homestead retreat; it's a lifestyle.

Michelle Zabell | 360-553-6868

Elite Real Estate Group

🛏 Bedrooms: 3 🐨 Bathrooms: 3.5 🙆 Sq. Ft.: 3,826

home in the \$1,000,000 and above market. Gathering the best resources in the area to help with the luxury home transaction we strive to deliver positive results for you, the specialized luxury home client. Real estate is a fluid business and we are consistently on the cutting edge. In January of 2011, we launched a new interactive web site that solely helps you locate or sell your luxury home and the site is now the destination listing site for the luxury home market in SW Washington State. Our group meets monthly to discuss the market and tour luxury homes listed by our members. This monthly meeting and tour insures that our clients' homes are exposed to this core group of Top Producing luxury home realtors.

The Greater Vancouver Luxury Homes Group is comprised of the highest qualified realtors from different real estate brokerage houses, but we have a common bond, "Deliver the best possible results for our clients in this unique market." We are committed to the highest standards of real estate practice and education and our membership continues to be known throughout the region for their expertise and many successes in the luxury home market.

In addition to the involvement of our realtor membership, we have several highly skilled and experienced business partners that understand the unique needs of our luxury home clients that work with us hand in hand to help our clients in the most professional manner.

Visit us at GreaterVancouverLuxuryHomes.com

to the custom walnut front door this meticulously designed home invites you

Rachel Gecho | 503-724-7339

Compass North Development

Sq. Ft.: 5,429

to immerse yourself in comfort, entertaining, and modern rustic elegance.

🛏 Bedrooms: 6 🛒 Bathrooms: 4

Greater Vancouver Luxury Homes Group wishes to thank all of our Members, Affiliates and Sponsors.



FREE ADMISSION



- However -Please Consider Donating 2 Non-Perishable Canned Food Items for the Clark County Food Bank.

Go to **GreaterVancouverLuxuryHomes.com** for tour details, property info and maps.

columbian.com

R P I

The Columbian

Call for Details About our Advertising Rates!

The Classifieds

To advertise call Teresa Davis at 360-993-5050, or email Teresa.Davis@columbian.com

The Columbian

Wheels

Call for details on selling your vehicle

360-993-5050

Autos For Sale

PUBLIC WELCOME! Chappelle's Towing LLC 4915 NW Fruit Valley Rd. 98660 ABANDONED VEHICLE AUCTION Thur., October 17, 2024 at 11:15am Preview day of auction begins 9am. 360-696-1710. Website: www.chappellestowing.com



Golden retriever puppies, 1 male, 1 female. Dewormed, 1st shots. Raised in family home. socialized. Ready to go Oct 12. \$1000 each. **503-999-2881**

The Columbian

Merchandise for Sale

To advertise call 360-993-5050

Merchandise For Sale

Vivi Electric Bike with battery. Never used. Hauling hitch to connect to car. \$950. Call 503-358-5924.

Wanted to Buy

WANTED: OLD TRAINS & TOYS Lionel, American Flyer, Ives, Marx, Marklin. Call 360-576-1602.

WANTED: SPORTS CARDS. CA\$H ready for your collections! Any years, any kind. Vintage baseball preferred. 360-513-8519



hocknawns, hock fores everybody in meets; even going to the veterinary hospital is an adventure. He likes to play hard, running as fast as he can her astelle down for a long nap. And he also loves his toys, the company of other big dogs, and just being goofy Needs a home with a large yard where he can run around and experienced dog owners, best with big dogs and children over 10 just because of his own size. Has not lived with cats so beat is a home without cote, he becard best in a home without cats. In board and train, training continues afte and train, adoption. For more information, video and pic-tures call (503) 625-4563 ; E-mail gocbwatchdog23@gmail.com

Sales **Ready to Only \$40** Sell Your To advertise call 360-993-5050 **Garage Sales**

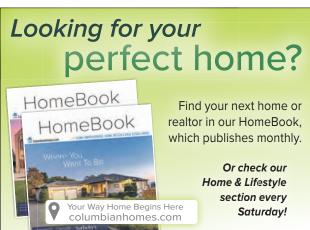


The Columbian

Garage

& Vintage Sale 600+ Indoor Sales. NOV. 2nd is NW'S LARGEST Garage & Vintage MEGA Sale. Sellers & Shoppers Wanted @ Clark County Event Center Ridgefield MA Prodictor & info colino at mucedan

Clark County Event Center Ridgefield WA. Register & info online at nwgsales. com or call Kim @ 360-907-5919.



Home? Advertise Here! Get your home seen by over 211,000 print and online readers. Columbian HOMES

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Your Way Home Begins Here columbianhomes.com

Columbian HOMES



BONE

Galileo (28-Across) studied at the University of PISA, after which headed he its department. mathematics The name of the RICOLA brand of cough drops (39-Across) is an acronym of its founder Emil Richterich, the French word "COmpagnie," and its headquarters in the Swiss city of LAufen. BUFFALO WINGS (96-Across) get their name not from the buffalo, but from Buffalo, New York, where they originated in the 1960s.

> You can contact crossword puzzle editor Stanley Newman at www.StanXwords.com. 10/13/24

> > columbian.com

The Columbian MONSTER

Look Inside for Real Estate, Garage Sales, Wheels, & More! ColumbianJobs.com

TO ADVERTISE: Call 360-735-4583

To advertise call Valerie Sloan at 360-735-4583, or email employmentads@columbian.com

The Columbian

E S WE HAVE AN OPPORTUNITY

WE HAVE FOR YOU

SIGN ON BONUS

AFTER 6 MONTHS!*

Join our Team at The Columbian!

WONT FRIDAY, IU

ADVERTISING LEGAL & OBITUARY ASSOCIATE

The Columbian Newspaper has a great opportunity to work in our Advertising Division as an Advertising Legals & Obituary Associate. This full-time position works Monday through Friday from 9:00 to 5:00 - 35 hours a week.

The Advertising Legals & Obituary Associate provides a critical communication link between the public and The Columbian. We are looking for someone with excellent customer service skills, who can demonstrate a balance of compassion and professional work ethic to obituary customers. Duties include maintaining good relationships with Funeral Home contacts as well as handling all paid obituaries submitted by both Private Party and funeral homes. Attention to detail and accuracy is critical. Strong written and oral communications skills are required. This includes inputting copy, scheduling space, insuring proper billing occurs and providing exceptional & sensitive customer service to our customers. Duties also include serving as back up to the Web Administration & Announcement Associate on an as needed basis. Digital experience is preferred.

You'll be working with a team of creative and talented people who are not afraid to work hard. We offer \$16.66 per hour and a comprehensive benefit package. If this sounds interesting to you, we'd like to hear from you now!

> Visit our website for an application at: www.columbian.com/jobs

Send your resume and cover letter to: The Columbian, Attn: HR PO Box 180, Vancouver, WA 98660-0180

Or email your resume and cover letter to: jobs@columbian.com.

We offer:

 Benefits for full-time and after 90 days for part-time employees

*Sign-on bonus only applies to new employees after 6 months of being employed.

- 401(k) Plan
- 27 Paid Days Off vacation/sick/holiday
- Casual family oriented work environment
- Free parking

We are proud to offer a drug free work environment. Employment subject to pre-employment drug screen. Equal Opportunity Employer.





FEATURED SERVICE PROVIDERS

For information about advertising here contact Teresa.Davis@columbian.com or call 360-735-4572



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OUR MISSION

Friends of Vancouver Lake provides leadership to restore our magnificent resource by partnering with public and private entities to ensure that Vancouver Lake provides enhanced environmental, recreational, and economic benefits to our community for current and future generations.

OUR VISION

Vancouver Lake is home to diverse fish,

animal, and plant species, attracts outdoor and water recreation enthusiasts, and returns economic benefits for our region.

OUR CORE PRINCIPLES

- Visionary leadership
- Action that leads to results
- Collaboration
- Evidence-based solutions
- Focus on Community needs and desires
- Well-being and health of our community
- Increasing public access to public places
- Stewardship of our environment

Help today at vancouverlake.org/donate/

