



Crazy Good Eats: page 11



Lake Anna Winter Fishing Tournaments page 7



Making the Most of the Holidays page 13



Lakers Shop Local for Holiday Season!

Shopping local is more than a great way to support the local community, it is a wonderful way to find things that you wouldn't normally find at the big box stores. Jonathan Smith from Lake Anna's Lake is Great Store said "Traffic in our store has increased exponentially during the holiday season," and added that local residents as well as visitors from other areas alike come to the store to find unique items that have a more personal feel than a common department store. A tour of the store showcases decorative Christmas merchandise, Lake Anna Christmas cards, wreaths with a local touch and much more, as well as unique shirts from several local creators along with wine glasses and other lake-themed décor.

A customer visiting the store noted "since the recession over the past few years, I've started shopping locally and I've found there's little to no price difference in shopping close to home. The money that I save from gas and mileage on my car

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This Time... It's not the Grinch's Fault!





'Tis the Season!



Scenes from Lake Anna page 5



This year the annual Lake Anna Christmas Tree Lighting was cancelled. The event, sponsored last year by Dominion, SAM-FM and the Lake Anna Chamber of Commerce, was intended as a small community gathering had such a wonderful turnout the first year in 2011 that the 2nd annual event drew more than 1,200 attendees. Ed Blount, event organizer, said "the turnout was so incredible last year, when we started planning this year, we contacted the county and

(continued on page 3)



It's easy to become overwhelmed during the holiday season. There are decorations to be hung, Christmas cards to address, shopping lists to complete, holiday cookies to bake, holiday cookies to eat, Christmas programs to attend...the list could go on indefinitely.

While your calendar may be full this season, we've put together a selection of various types of holiday fun that will be sure to keep you singing Christmas tunes and decking the halls all the way through to 2014!

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Story ideas? Suggestions? Questions? Please feel free to contact us with a letter to the editor.

Issue No. 19



Looking for more Lake Anna area events?

Check out the Events Calendar at LakeAnnaGuide.com for the most recent updates!



Dear Lake Anna Breeze,

I have been a full time resident on Lake Anna for some time now and have seen the lake change a lot through the years. I would like to express my family's sincerest gratitude for the newspaper keeping us informed and entertained, from learning of events like the Lake Anna Wine Festival (we had a blast!) and other news that applies to the lake.

With the addition of the Food Lion and other businesses in the area, it's exciting to see even more on the horizon. Being from a more suburban area, this excites us. We have neighbors that are worried about boat traffic, but the lake is large and we seem to handle the growth with ease throughout the year (minus a busy holiday weekend here and there!) I am excited at the prospect of a hotel moving in, as we hope to host our family's Christmas gathering, but it's difficult without enough accomodations for our large extended family.

As they say, the only constant in life is change and I would like to personally add my support for responsible commercial growth, festivals, family events, and new faces around the lake. Lake Anna is made of a great amount of personalities and that, in the end, is what made us keep coming back to the area before we decided to relocate full time. I hope I speak for the community when I say thank you for printing a paper that focuses on what we want to hear about and help make our little slice of heaven that much better to enjoy, for now and into the future.

"Full Time Resident"

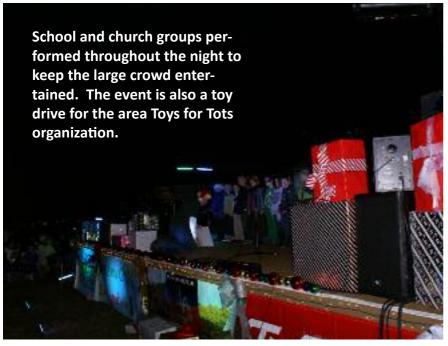


The 2nd Annual

LAKE ANNA WINE FESTIVAL SEPTEMBER 20th 2014 Itam-5pm SAVETHE DATE Lake Anna Wine Festival.com

LakeAnnaBreeze.com

Christmas Tree Lighting Canceled

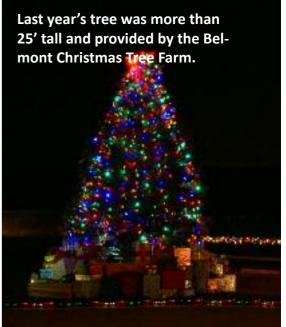


found out for a crowd so large, we would need a conditional use permit for an event that size."

"Louisa County was wonderful and accommodating," he continued, "but we just didn't have the time to apply for the permits far enough in advance that we could guarantee the permit would be in place in time."

Despite both the organizers and the community being extremely disappointed, next year's Christmas Tree lighting is sure to be the best yet and organizers are using this opportunity to have some great ideas for making it bigger and better than years past.

The event was a great way for the community to get together and enjoy the holiday spirit, with helpers from sponsor Rappahannock Electric bringing one of their trucks by to help decorate the large tree. Santa Claus was on hand and busy throughout the night, listening to the children (and a few adults!) wishes and posing for photos. There were stations for children to make their own per-



sonalized ornaments and pouches of reindeer food to sprinkle outside on Christmas Eve.

There was also fun for the adults, with many shopping vendors offering wonderful Christmas gifts and fresh food like funnel cakes, kettle corn, hot chocolate, cupcakes and pies. With planning underway now for the 2014 celebration, next year's Tree Lighting is sure to surpass previous years and make up for this year's disappointment. If you'd like more information, please "Like" Lake is Great on Facebook or visit the website at LakeisGreat.com.

Holiday Shopping Locally Pays Off

more than covers any discount. I also feel great about supporting my community and keeping the area growing to help sustain more local jobs."

The Lake is Great Store in particular offers the full line of Lake is Great products, along with a wonderful selection from local line Lake Anna Threads, along with items from La Stitchery, which all feature custom Lake Anna designs.

Another exciting gift idea includes local artists, who are on display at the retail location, as well. You'll find framed paintings, beautiful photographs and more.

On the north end of the lake at the Boardwalk on Lake Anna, you'll find Wake Edgers Gear & Gifts, who offer a plethora of items with the water enthusiast in mind. For the traditional gift giver, you'll also find an array of Yankee Candle & Vera Bradley products to help cross folks off of your shopping list.

There are other spots that in-

"I've started shopping locally and I've found there's little to no price difference in shopping close to home. The money that I save from gas and mileage on my car more than covers any discount." -Local Shopper

(continued from front page)



clude great items for Christmas gifts, such as the True Value in Louisa, the Lake Anna Winery, and many more. Sometimes it takes a little time to find, but the rewards can benefit the shopper, the business, and the community as a whole.



The Lake Anna Breeze

Local Holiday Event Listings

(continued from front page)

December 14th

43rd Annual Candlelight Tour; 310 Frederick Street, Fredericksburg; \$25; 540-371-4504. Don't miss this opportunity to see some of Fredericksburg's finest historic homes!

Hope for the Holidays 2013; Fredericksburg, VA

What a wonderful way for you to enjoy a beautiful evening out while supporting Safe Haven Village! This year we have a special evening planned at Morais Vineyards. This event promises to be something you don't want to miss! savehavenvillage.org.

The Spotsylvanians Community Chorus Christmas Concert; Free; 540-845-6088. Library of Congress Theater - Christmas Movie: The Muppet Christmas Carol; Packard Campus, Library of Congress; 19053 Mt. pony Road, Culpeper, VA; 540-829-0292. The Muppets take on the Dickens' classic about the miserly Mr. Scrooge learning the true meaning of Christmas after being visited by the ghosts of Christmas past, present, and future. Children must be accompanied by an adult. www.culpepertheatre.org

December 15th

Breakfast with Santa 2013 at Eileen's Bakery & Café; 1115 Caroline Street, Fredericksburg; 540-372-4030.

Orange Holiday Parade & Memorial Christmas Tree Lighting; 4:30 pm; Taylor Park in Orange, VA. Parade will kick off at 4:30pm. The Memorial Tree Lighting will follow the parade. www.orangerotaryclub.org

December 18th

A Christmas Carol – Nebraska Theatre Caravan, 45th Anniversary Production; 7:30 pm; State Theatre, Culpeper; 540-829-0292. This cele-



December 20th

The Rappahannock POPS Orchestra presents Holiday Spectacular at

Grace Church of Fredericksburg Center for the Arts, featuring The Voices of the Pops, Mandy Carr, Director; Go Tell It On The Mountain; White Christmas; We Need a Little Christmas; The Christmas Song; A Civil War Christmas & more. www.rappahannockpops.org/

December 22nd

Manassas Ballet Theatre: The Nutcracker, 3:00 PM; Hylton Performing Arts Center, 10960 George Mason Circle, Manassas, VA; 703- -993-7550. Manassas Ballet Theatre proudly presents this family Christmas classic. Take an unforgettable journey with Clara and her magical toy Nutcracker as they fight the Mouse King, visit the land of

the Sugar Plum Fairy and meet other characters along the way. Featuring Tchaikovsky's score, played live by The Manassas Ballet Theatre Orchestra. \$55, \$45, \$35.

As always, it's best to contact these events and make sure (especially during the winter) that they are still scheduled as planned. If you try one of these events or would like to tell us about your holiday traditions, add the Lake Anna Breeze as a friend on Facebook and share with us! Happy Holidays!

Post Partum Hair Loss by Heather Mechler-Fickes of Chameleon & Co. Salon

After having my first child-8 Years ago- I never noticed my hair coming out. I guess I was too preoccupied with the "new mommy" thing to realize a change in my hair. Or maybe there wasn't any big change that time around. After having my second child, I noticed a big change. It started happening 3 months after my daughter was born. It felt like clumps of hair were coming out every time I brushed my hair and washed it. I would clean out my brush and end up filling a small bathroom trashcan with my hair every day.

All the years of being a stylist, I have heard a few clients tell me their thinning hair concerns. But to tell you the truth, I couldn't empathize with them because I had no experience with hair loss. But after a couple of months of filling wastebaskets and cleaning out the shower drain of my hair and noticing my hair thinning (especially around the hairline)- I finally got it. It was depressing. I would cry to my husband about it and he finally got me to go to the doctor. After some blood work and tests were done, it was diagnosed just as postpartum hair loss and nothing else. When your pregnant your estrogen levels increase and that causes your hair to grow and become thicker. After the baby is born, your estrogen lev-

els take a nose-dive and this causes your hair follicles to go in a "resting stage." Usually this "resting stage" last 6-12 months. In my case, within 6 months my hair loss situation improved.

After my third child was born, I again went through the hair loss ordeal again. My husband, lovingly, reminded me that it was temporary, and not to panic.

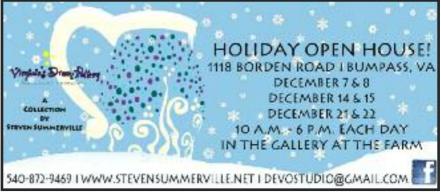
But this last round, with my third child, I was a little more prepared and was a little more familiar with what to expect. I also had figured out some ideas to make the situation a little less stressful.

First off, take care of yourself. Make an appointment to get your haircut, eat lots of fruits and veggies, and take vitamins. Use good quality shampoo and conditioner as well, as styling products. Lay off the daily use of hot tools, such as the blow dryer, flat iron, and curling iron. Comb your wet hair with a wide tooth comb and avoid hairstyles that pull tight around the hairline- like pony tails.



These are just a few tips, that can help ease the situation. It is very upsetting to notice your hair falling out. Thankfully, postpartum hair loss is temporary.





Scenes from Lake Anna



A beautiful post-season sunset captured by Anna Barnesl

E-mail your photos to: Info@LakeAnnaInfo.net to share for our next issue!







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Lake Anna's Featured Pets

Send your photos to our facebook page or e-mail them to info@lakeannainfo.net and you could see your pet featured here next month!

The Lake Anna Breeze

Local Wake Surfer Trevor Fearson

Recreation & Leisure



Saturday, October 5th could be described in just one word: classic. One huge surprise for local rider and now champion of the world wake surfer Trevor Fearson. Saturday night trevor thought it was just one more regular night at the lake when his family decided to cruise to wake edgers to hang out at the shop. Little did he know over 30 friends were there waiting for him to celebrate his championship victory.

On September 27 and 28th Trevor was in Henderson, Nevada riding for the chance at an outlaw world championship. Representing his sponsors Agenda surf traction, Wake edgers gear and gifts, Shortbus Wake Skims and of course Lake Anna, he went out for gold. Landing tricks in such flawless precision put him in a great position for the win.

To start the night off with the first award was the break out male rider of the year award. "And the winner is..." Trevor Fearson Wow, first award of the night and Trevor has officially been named the break out male rider of the 2013 season. while accepting his award you could tell just how surprised he was to receive such an outstanding accomplishment. Having now accepted his

by contributing writer Kyle Austin

award the night was already a success no matter what happened the rest of the night. Mens outlaw skim champion is up and again, "the winner is" "Trevor Fearson". He has officially done it, male break out rider of the year and the first place mens outlaw world champion.

All of Trevor's friends and family came together the saturday after his world championship at Wake Edgers Gear and Gifts to help celebrate again with him. Of course since not everyone he knows was at the contest we were all there to cheer him on and celebrate his monumental achievement. The pictures you see here are from his surprise party and all of the guests in attendance. As a highlight for the night, Trevor got to sign his very first autograph after announcing his Professional Wakesurfing career status for the 2014 season.

We cannot thank Trevor enough for pushing the sport to the limits and representing Lake Anna, having started training here on our lake and now bringing home a world championship, as well. Our lake will soon play host to yet another professional athlete locally grown from Lake Anna.





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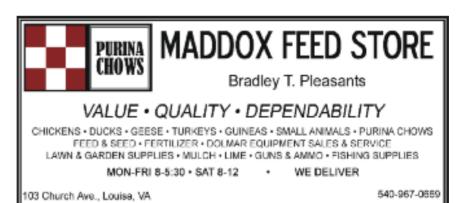
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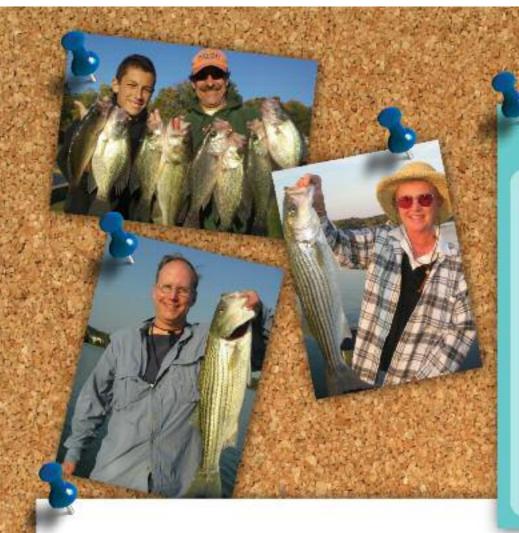
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The Lake Anna Breeze

6

Outdoor Life at Lake Anna

Lake Anna Outopors



WINTER SERIES

LAKE ANNA

2013 Open Team

Sunday November 17, 2013 Sunday November 24, 2013 Sunday December 1, 2013 Sunday December 8, 2013 Sunday December 15, 2013 Sunday December 22, 2013 Sunday January 5, 2014 Sunday January 12, 2014 Sunday January 19, 2014 Sunday January 26, 2014



Bass Tournaments

100% of entry fees plus prizes go back to the anglers.
1 Year Ramp Pass to season champs

Winter Series Tournaments are held from 7a.m. to 3 p.m. Visit www.sturgeoncreekmarina.com for more details Entry forms and fees will be taken the day of the events.

Lake Anna Winter Fishing Report

Charlie Bowles Fishing Guide Bass Pro Shops Pro Staff Lowrance Pro Staff www.CVOfishing.com

Striper:

Fishing for Striped bass is great througout the winter... as the water gets cooler the striper fishing gets hotter! Several big fish are being caught above the splits area. Expect plenty of surface action in both of the river systems. One way to locate fish is to keep your eyes peeled for birds, bait and swiring stripers. Another is to watch your graph for fish and bait in the middle to upper half of the water column. My "go to" bait for this time of year is a 4-6 inch swimbait rigged on a 3/8 to ½ ounce jig head. Suspending jerkbaits, walking baits, and Spoons will also produce, But the swimbaits offer the most versatility and control for me... You can fish them at any depth and at just about any speed that you need. As it gets cooler, if is gets cold enough, some of the baitfish may begin to die off offering an easy meal for stripers. Flutter Spoons and very slow retrieves with a swimbaits can trigger strikes from monster Stripers. Dont forget that the stripers will go very deep during sunny days and will stay closer to the surface and more active during overcast and snowy days.

Bass:

The Bass have slowed down a bit but can be caught on secondary points, humps, deep docks, rocks and deep brush. You can find suspending schools of largemouth that will hit small spoons, dropshots, and deep jerkbaits... The bigger fish will be nearby sharp drops close to shallow water.. Try deep main points with alot of bait present. A very slow retrieve with a "jerk, jerk, pause" cadence works very well in these areas.

Crappie:

There will be plenty of action from th slabs throughout the winter, but it will take skills with your Lowrance sonar and the



The Lake Anna Breeze



Christmas Shop!

December 14th 11 am - 5pm

Tony Rhyne Studio will be returning to Weston Farm & Vineyard



for one last day to have engraving done for Christmas. Tony will have his handmade wooden ornaments or purchase wine here and have the bottle engraved for someone special. You can bring your own items for engraving as well. Molly Pugh, Molly's Jewelry Box from The Sterling Peacock will be here with a wide assortment of beautiful sterling jewelry for that special someone in your life! Carolyn Williamson will have embroidered towels and other items as well.

westonfarmvineyardandwinery.com

WILSON FAIRCHILD Saturday, December 14 at 7:30p.m. \$25-Adult \$20-Senior/Student Louisa Arts Center

Wilson Fairchild Holiday Concert. With fathers like the Statler Brothers, music is in their blood. They return for a marvelous concert of memo-



rable hymns, carols and Christmas standards. Louisa Arts Center • 212 Fredericksburg Ave; (540) 967-2200.

Also at the Louisa Arts center: IT'S A WON-DERFUL LIFE, December 19. Movies at 7:00p.m. \$3/adults and \$2/children. louisaarts.org



LakeAnnaBreeze.com



Mr. Grinch Rides in **Downtown Fredericksburg**

Take the kids on a short ride with Mr. **Grinch** approximately

15 minutes. Photo opportunity for the kids and kids get a **Christmas** Goody Bag. Travel down **Caroline Street to**

see the decorated store windows and back. Rides run every Sunday in December (weather permitting). Visit the website at www.oldetownecarriages.com for more information and to purchase advance tickets.

Lake Anna Wine Festival Saturday, September 20, 2014 LakeAnnaWineFestival.com

The Lake Anna Wine Festival Committee is excited to announce that Lake Anna's premiere event will be held for the 2nd time on Saturday, September 20th from 11am to 5pm at Cutalong. After a huge debut from the festival this fall that featured a headlining performance from Pat McGee, the first Lake Anna Idol competition, 10 wineries and a slew of vendors, the 2nd annual event is sure to be bigger and better than the first. It's still early, but tickets are available now on the website and vendors and wineries can submit their applications now to be a part of the biggest event of 2014! For more information, please visit LakeAnnaWineFestival.com or call 540-872-0684. Committee members are always needed and those who volunteer are also eligible to attend the festival for free! Contact the committee to sign up today!

Merry Christmas from the Lake Anna

had Allen Woodworks dirondack Chairs





The Lake Anna Breeze

Lake Anna SUDOHU

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1		6	2	3	5	9		
			8	1			6	7
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8	9	3			7		2	5

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Crazy Good Eats—Country Lane Catering

Dining Spoffigh

If you live within 100 miles of Lake Anna, stop, pull your phone out and add 540-840-0771 to your speed dial now. Like, right now. The "lakers" who entertain a lot probably already know about Country Lane Catering, but for those of us living under a rock the Crazy Good Eats coming from husband and wife team, Mark and Stephanie Lane (who also own and operate Tarheel Pig Pickers) will blow you away. I originally met with these two passionate owners to write about their great Eastern North Carolina style BBQ that I have always been a fan of, but discovered a made from scratch baking kitchen that made me feel like I just stumbled upon a goldmine.

Let's start off with their addicting cornbread, which can be best described as golden squares of dense, slightly sweet, and very moist corn cake where the corn is clearly the star of the show. There is more cornmeal than white flour and you can tell they use real butter to grease the pans judging by the light saltiness on the bottom crust. Frost crème fraiche on top of this cornbread and it instantly turns into a delectable dessert. Even if you like to cook...why would you? I guarantee Stephanie's cornbread is better than your grandma's recipe and a lot less work.

Now...on to the potato salad. This is not your grandma's potato salad and I am hesitant to even consider it a side dish. Their oven roasted potato salad has chunks of bacon in every bite and just enough creamy dressing to keep all the delicious pieces together. Chopped, seasoned and roasted in an oven, these potatoes were heaven in my mouth and definitely something you would never find in a grocery store. This is truly an elevated take on a normally bland side dish and can be served beside a pot roast or even a filet mignon.

A true southern classic often made using short cuts; Stephanie's Famous Banana Pudding is the real deal. One of the most important aspects of making this dessert is using ripe bananas, a concept not lost on Stephanie. You can tell she makes real vanilla pudding on the stove and not instant and you find layers of velvety, silky, whipped cream and spongy, cake-like wafers in every bite. This dessert is more like a truffle in appearance than a pudding because it has multiple layers instead of the standard two. I literally couldn't put my spoon down.

There is a common ingredient I have not mentioned that was evident in every dish that I tried from Country Lane Catering...love. It was written all over Stephanie and Mark's face as I tasted their dishes, which to them I could tell was much more than just food. With every bite I could taste their pride for what they do and their passion for creating something that people really enjoy...and let me tell you it tasted good.

Country Lane Catering can cater any group or party from 20 to 2,000+. They have a full catering menu and do tastings while accommodating any special request you may have. From outdoor BBQs with whole smoked pigs to elegant weddings with mashed potato bars, they do it all. Their level of cuisine and abilities rival any DC catering company and are right here in your back yard. In addition, you can make an order for your event and pick up right from their mobile BBQ kitchen (located at the Snell intersection) on your way home or to your event. This is starting to sound like a paid advertisement... but I assure you, it's not.



To learn more about Country Lane Catering's Crazy Good Eats visit them on the web at www.tarheelpigpickers.com, or call 540-840-0771. Monica Van Cleve is the founder and publisher of the award-winning food magazine Let's Eat Out Menus, and other food guides. She believes in supporting, and exposing those who have a passion for preparing and serving Crazy Good food.





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by Lake Anna Interior Designer Barbara Bishop



December 2013...who knew? Embracing the present now with all we can seems a priority...as it is fleeting as we speak! This should be a positive thought encouraging us to actually see and take stock of the amazing bounty we have in our lives now. Not what we used to have yesterday or what we hope for in 2014, but now.

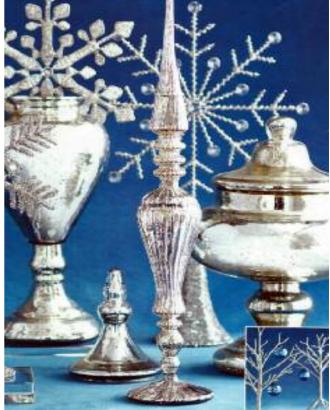
This will be the only Christmas and New Years Eve for the year 2013. Make it amazing. This will force us not to be fragmented in filling our days "half full". In one of my resource magazines this month, the tag line, "Delete the Dull" - made a real connection with me. Wow! That could apply to any facet in our lives. The word "dull" means boring, tedious, not sharp, blunt, pointless, nicked, broken, somber, drab, colorless...I can't go on. Too dismal!

Our days and our brains can probably not be any more full than they are this minute. How can we possibly take on one more self improvement thought? Help!



What if we approached our lives and our homes and cars and boats with how we see our selves in our mind's eye, not how things actually are. My vehicle, for instance, is a very busy vehicle. It is loaded and unloaded throughout the day but frequently does not get really unloaded and cleaned out for about every two weeks, if that. I love I discover when items, which I had given up for lost. I don't love it, however, to find an er rant Costco food item that was left unseen the night of purchase. I "see" myself with a tidy car with two large baskets in their planned orderly state. The state of my car on any given day is not who I am. I am claiming that visual picture. Who knows? Maybe this picture will become a reality in January. It was such

fun to read how thankful friends were on Facebook all through November in honor of Thanksgiving. Mak ing this an everyday practive whether stating it, praying it, or writing those thoughts down, is such a healthy way to end the year and begin the new one.



photos courtesy of Wisteria; wisteria.com

We all have hopes for a better 2014 for love, relationships, health, happiness, work, prosperity, better time management. That time management thing should have a slot in there for YOU to just sit and BE. I pray for all of us that we may be able to reflect on all the blessings we have in our family and close friends. This thought makes me want to actually write friends a handwritten note. Sadly, this is becoming a lost art. I know when I receive a note in the mail, it is so special to me. I hold on to it because it makes me want to write them back.

I have notes that are from years past, still thinking I will stop and write a little note back to them. My personal card and note spot is not at my business desk or dining table. It is tucked away in a bedroom that is private and personal. As I am wrapping up my shopping for the holidays, I think I will buy some new foldover notes that reflect who I am these days. I will set up for the new year, embracing who I am, not who my schedule dictates me to be. Merry Christmas and Happy New Year to each of you! May God bless you and your family for this new beginning of hopes and dreams. Until next time, BB





The Lake Anna Breeze

Real Estate Outlook

Home Values to Rise in 2014; Mortgages Should Be Easier to Obtain

Zillow, the largest home-related marketplaces on mobile and the Web, is making four, bold housing predictions for 2014, and has determined which housing markets will be the hottest this coming year.

2014 Predictions

1. U.S. home values will increase by 3 percent.

2. Mortgage rates will reach 5 percent by the end of the year.

3. It will be easier for borrowers to get a mortgage in 2014.

4. Homeownership rates will fall to their lowest point in nearly two decades.

Nationwide, home values will increase by 3 percent, says Zillow chief economist Dr. Stan Humphries. "In 2013, home values rose rapidly – about 5 percent nationwide and more than 20 percent in some local markets. These gains, while beneficial in many ways, were also unsustainable and well above historic norms for healthy, balanced markets. This year, home value gains will slow down significantly because of higher mortgage rates, more expensive home prices, and more supply created by fewer underwater homeowners and more new construction. For buyers, this is welcome news, especially for those in markets where bidding wars were becoming the norm and bubble-like conditions were starting to emerge."

Erin Lantz, the director of mortgages for Zillow agees, "As the economy improves and Federal Reserve policies change,

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I GO ABOVE AND BEYOND TO DELIVER LOANS THAT FIT YOUR NEEDS

At EverBank, we look at our mortgages more like solutions. With

financing for multi-million dollar properties, competitive rates and direct access to our mortgage experts, you'll have everything you mortgage interest rates will rise throughout 2014, likely hitting 5 percent for the first time since early 2010. While this will make homes more expensive to finance – the monthly payment on a \$200,000 loan will rise by roughly \$160 – it's important to remember that mortgage rates in the 5 percent range are still very low. Because affordability is still high in most areas relative to historical norms, rising rates won't derail the housing recovery."

"The silver lining to rising interest rates is that getting a loan will be easier," she continues. "Rising rates means lenders' refinance business will dwindle, forcing them to

"For buyers, this is welcome news, especially for those in markets where bidding wars were becoming the norm and bubble-like conditions were starting to emerge." compete for buyers by potentially loosening their lending standards."

"The housing bubble was fueled by easy lending standards and irrational expectations of home value ap-

preciation," Dr. Humphries adds, "but it put a historically high number of American households – seven out of ten – in a home, if only temporarily. That homeownership level proved unsustainable and during the housing recession and recovery the homeownership rate has floated back down to a more normal level, and we expect it to break 65% for the first time since the mid-1990s."



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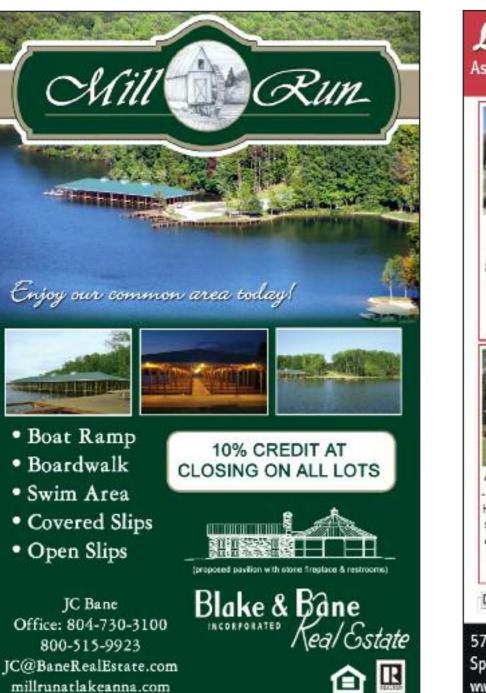
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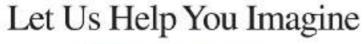
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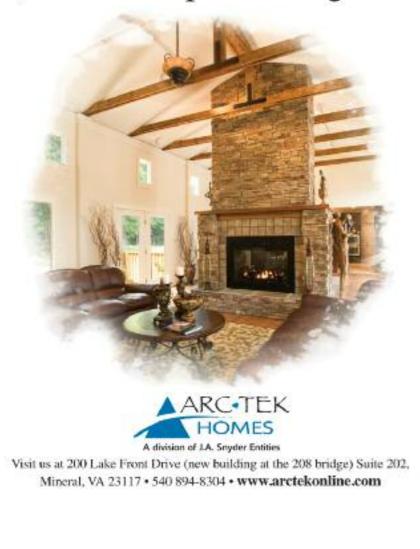
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