Successful Referendum!
by Betty Tabor, Chair, Elections Committee

A heartfelt thank you to LOW members for their Referendum votes that have now made it possible for LOWA to have a future with total unification in our voting procedures, along with unity in our fee structures throughout all our sections.

To assist in accomplishing such a major endeavor, many LOW members became actively involved in all aspects of organizing and managing the referendum during the past eight or nine months. All those members deserve our gratitude for the time and energy they gave during the process.

Important aspects included designing and working with a specific proxy ballot that would be legally significant with the fact that LOWA is a corporation. Some procedural changes in using the proxy ballot indicated that each ballot required the voter’s signature, and date to be accepted as a valid vote; the usual requirement for a LOW member to be in “good standing” for voting does not apply to Declaration of Restrictions votes, and a proxy ballot vote is not considered a “secret ballot” as our Directors election vote is.

The Election Committee members were responsible for preparing two mailings of the proxy ballots to members, and for weekly management and accounting for each proxy ballot received during the past four months. In addition, those responsibilities were combined with the mailing, organizing, validating, and counting of our annual Directors’ election. It is not surprising that those committee members were especially grateful to have the referendum completed successfully.

The Rules Committee members contributed personal time for several meetings to assist with designing the proxy ballot in keeping with necessary legal terminology, and the extremely helpful LOW staff members’ assistance with the total process was most appreciated. All of the LOW members who assisted in so many ways during the referendum process appreciated the support and encouragement of the Board of Directors and General Manager.

The success of the referendum was a most satisfactory accomplishment made on behalf of the entire community. It will prove beneficial to all.

At the Special Meeting of the Membership on Friday, September 18, the Referendum was closed. The resulting statistics are as follows:

- Total “Yes” Votes: 2,152.54
- Total “No” Votes: 359.50
- Total Invalid Proxies: 15.00
- Total Proxies Not Returned: 1,729.96
- Total Possible Votes: 4,257.00

The vote requirement is met, and the referendum passed.

Leaf Removal Options for Private Lots

LOWA Roads Crew will begin leaf pickup from roadside ditches in October. Members have three options and one restriction.

- **You or a contractor can bag them and haul them to the maintenance area.**
- **You can mulch them.**
- **You can “leaf” them be.**
- **But, you cannot rake them into ditches. This is bad for the lakes and can result in a summons.**

Reminders

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LOWA.org
Members login and watch LOWA videos under the Administration tab, click Videos.
President’s Letter
by Louisa Rucker

Dear Friends,

What a relief to be able to say the Referendum on Tenant and Other Fees has been approved by a majority vote of the 4,257 record owners of lots in all sections of LOWA with 2,152.54 “yes” votes. I was pleased to see 2,527 members voted which is 59 percent of the lots. It is done and the results have been filed with Orange County. Thanks to each of you who participated by voting in this seemingly laborious process, and particularly to the Elections Committee who counted the incoming proxy ballots each week and then recounted them for assured accuracy. Again, it is done!

On a sad note: former Board President Pat Rowland died on September 11, 2015, after a sudden and short illness. Our condolences go to his wife Kathy and to his family.

After a tumultuous start, the soccer program is up and running for the rest of its season. Thank you to parents, players and LOWA staff, for working out the details to get the play back on schedule. LOWA Board members have met with Orange County officials to see about using fields at county schools and we are guardedly hopeful this can be arranged. All of us at LOW care about children; many of us have been or are currently soccer parents; we understand the value and pleasure of playing a team sport within our home community.

I mentioned the Board would be setting goals for the coming year at its Fall Retreat, and here are the eight on which we will be focusing this year. Keep in mind that these determinations will guide the General Manager and his staff, thus making the goals particularly significant. The goals are:

1. Continue with the Lake Management Improvement Plan (LMIP), which has been the top goal for the last three years and is returning encouraging results.
2. Determine a plan to ease congestion at the Front Gate and set an implementation schedule, including the finances necessary.
3. After evaluation of the integrity of the Fitness Center building by a certified Professional Engineer (PE), put out the Request for Proposals for Engineering Services (RFP), and hire a firm to execute the RFP.
4. Adopt a budgeted plan for future maintenance and use of the Sweetbriar Park soccer fields.
5. Increase the income stream for the Golf and Fareways Café amenity.
6. Add one walking trail to the LOWA network (location to be determined).
7. Investigate ways to increase member participation and communication in LOWA decision-making through the use of social media.
8. Investigate using electronic voting for Board referendums and elections, with an eye towards making this happen within the next two years.

The Board is interested in your thoughts on the goals, and on everything else relating to LOWA. Look for upcoming Town Hall opportunities to hear more about some of these plans, and when you can, come to the second Board Meeting of the month where more discussion of issues takes place.

In the meantime, enjoy the fall; weather each day can have its own surprising temperature. Equally true is that each day is beautiful in its own way in this wonderful community we call Home, very Sweet Home.

Warmly,
Louisa

Correction to Honor Awards Article
Sheila Wimble has not coached the ski team ever. She has coached the swim team for 37 years.
General Manager's Column

Fall Means Construction Starts at Two Amenities
by Phil Rodenberg

October and November will be busy months for construction starts at two of our amenities. The Lower Level Clubhouse entrance way receives a major rehabilitation to make it easier for members and guests with disabilities or others who just need a gradual grade to get to and through the doorway. Chase Construction is on site October 19 to November 2 to accomplish the interior portion of the contract. Chase will then take November 3 off to allow for our traditional Election Day activities including the AARP Chicken BBQ. Chase returns on November 4 through December 31 to construct a new ramp to the doorway. The interior work involves removing the fireplace hearth to create a bigger space on the lower floor space, and replacing the two doors - one exterior and one interior, on the lake side of the building as well as the interior door leading to the upstairs portion of the Clubhouse. The doors will be attractive and much more functional. Currently, members tell us the exterior door is difficult to open and catches on the concrete pad which means it cannot be opened all the way. So, by the end of the year there will be a noticeable change towards making the Lower Level Clubhouse more attractive and useful. Construction will mean some disruption of activities in the lower level space. If you have questions, check our calendar at LOWA.org or contact the Community Operations staff at 540-972-9680.

Just across the face of the Veterans’ Dam from the Clubhouse at the Main Marina, our contractor Docks of the Bay will completely demolish, remove and replace the marina docks including the gas dock. D&B Services, Inc., will be replacing the bulkheads in the same timeframe. The construction timeframe is November 2 through February 2. The configuration will be the same 47-slip design, but the docking boards will be of a more durable PVC material requiring less maintenance. The depth of the lake near the marina limits us from extending the dock or changing the design. Those renting boat slips have already received notification, and our Environmental Resources Manager will be sending periodic updates to our Constant Contact email blast subscribers. You may recall the Small Marina was completely demolished and replaced in 2013. So, by early 2016 we will have two modern marinas! If you have a question about the construction, please reach out to the Maintenance Department at 540-972-5548.

Annual Tennis Picnic
by Miff Devens, Tennis Committee

The final Open Tennis Social and Annual Tennis Picnic for this summer will take place on Saturday, October 17 at the courts in Hollyfield Park, weather permitting.

Tennis play will start at 2 PM and is set to continue in a round robin format (generally mixed-doubles) until 4 PM, after which we will gather for the annual picnic. Bring a dish to share. Drinks will be provided.

Come and join us, whether it’s your last match or your first it makes no difference. Tennis balls will be provided.

It’s easy to sign up, just call Connie or Miff at 412-5958 so we have an idea of how much to bring.

Lake of the Woods

Member Services/Holcomb
Building: 972-2237
M-F: 8:30 AM-5 PM; Sat. 9 AM-1 PM
Clubhouse: 972-2221
Office Hours: Wed.-Fri., 9 AM-5 PM
Menus: LOWA.org/amenities/clubhouse
See p. 9 for Specials & Hours.
Community Center: 972-9680
Equestrian: 972-2238
Fareways Cafe': 972-2216
Daily 7 AM-4 PM
Fitness Center: 972-9680
Daily 5 AM-11 PM
Golf Pro Shop (Woods Center):
Daily 8 AM
Reserve a tee time 972-2230
Golf Course: 8:30 AM daily

Main Marina: 412-6552
Ethanol-free gas
Sat/Sun. 9:30 AM-5:30 PM
(Through 10/10)
Maintenance Office: 972-2223
M-F, 7 AM-3:30 PM
9.9 Leaf/Brush Area:
Daily 7 AM-7 PM

Security/Front Gate:
972-2210 or 972-2020
lakeofthewoods.capsure.com
Tennis: Jim 972-8888
Courts available 6 AM to 11 PM
County Waste curbside trash & recycling collection: Wednesdays
540-727-0887
LAKE OF THE WOODS ASSOCIATION, INC.
Regular Board of Directors Meeting
September 16, 2015
2 PM, Community Center

Note: These minutes are unapproved and provided to members for review.

Present
Louisa Rucker, President
Mike Rugless, Vice President
JoAnn Zwicli, Treasurer
Leighton Cumming, Secretary
Jim Hutchison
Nigel Goodwin
Larry Moran

Others
Phil Rodenberg, General Manager
Linda Brooks, Recorder

Call to Order. With a quorum present, President Rucker called the meeting to order at 2:02 PM in the Community Center.

1. OPEN SESSION
Motion by Goodwin, passed unanimously, to enter into Open Session at 2:03 PM, and to affirm that the Board met in Executive Session on Monday, September 14, 2015, for the purpose of consulting with LOWA legal counsel, and also on September 14 and 15, 2015, in Retreat for the purpose of setting Board goals for 2015-16.

1.1 Pledge of Allegiance

1.2 Confirmation of Quorum and Meeting Notice
Secretary Cumming confirmed that a quorum is present and proper notice was made to all members of record.

1.3 Approval of Agenda
Motion by Moran to approve the Agenda. Motion by Rugless, passed unanimously, to amend the Agenda to add Item 2.1D: Organization Resolution Appointing New Trustee (Special Resolution 2015-3), and approve the Agenda as amended.

1.4 Approval of the Minutes of August 14, 2015 Special Meeting of the Membership; Minutes of the August 18, 2015, Regular Board of Directors Meeting; Minutes of the September 7, 2015, Annual Meeting of the Membership; and the Minutes of the September 9, 2015, Annual Board of Directors Meeting.

Motion by Cumming, passed unanimously, that the Board approve the minutes of the August 14, 2015, Special Meeting of the Membership, recognizing the meeting has not yet been adjourned.

Motion by Cumming that the Board approve the minutes of the August 18, 2015, Regular Board of Directors Meeting, the minutes of the September 7, 2015, Annual Meeting of the Membership, and the minutes of the September 9, 2015, Annual Board of Directors Meeting.

Motion passed unanimously to approve the minutes of August 18, September 7 and September 9, 2015, as corrected.

1.5 Presentation of Employee Excellence in Service Awards.
President Rucker and GM Phil Rodenberg presented Excellence in Service awards for the First Quarter and Second Quarter 2015 as follows:
First Quarter, Individual: Tami Haap, Accounts Coordinator
Second Quarter, Individual: Matt McKenna, Golf Operations, Pro Shop
Second Quarter, Team: Caroline Montague, Linda Towery and Betsy Wilson, Member Services

See September 16 Minutes on p. 18

LAKE OF THE WOODS ASSOCIATION, INC.
Special Meeting of the Membership
September 18, 2015
6 PM, Community Center

Note: These minutes are unapproved and provided to members for review.

Present
Louisa Rucker, President
Mike Rugless, Vice President
Leighton Cumming, Secretary
Jim Hutchison
Nigel Goodwin
JoAnn Zwicli, Treasurer
Larry Moran

Others
Phil Rodenberg, General Manager
Linda Brooks, Recorder

1. Call to Order
President Rucker announced that the time of recess from the Special Meeting of the Membership of August 14, 2015, has expired, and called the assembly to reconvene at 6 PM in the Community Center for the purpose of addressing the Declaration of Restrictions Referendum on Fees, including the Tenant Fee.

2. Pledge of Allegiance

3. Confirmation of Quorum
Secretary Cumming confirmed that a quorum is present by virtue of the proxy ballots and ballots cast in person at the two earlier sessions of this meeting, and proper notice was made to all members of record. At this time 2,527.29 valid proxies and ballots are in hand.

4. President’s Remarks
President Rucker welcomed members and explained that today’s meeting is a continuance of the Special Meeting of the Membership called on June 29, 2015, and duly recessed and continued on August 14, 2015, and then duly recessed and continued to September 18, 2015; for the dual purpose of: 1) voting on the 2015 Declaration of Restrictions Referendum on Fees, including the Tenant Fee, and; 2) voting on the Section 16 Declaration of Restrictions Referendum on Variances and Amendment Voting (voting closed on June 29, 2015.) At this time, slightly more than 59 percent of lot owners have voted in the Referendum on Tenant Fees, which is just short of the 60 percent participation goal. Therefore, it seems appropriate to close this Referendum effort today. Passage of this Referendum will allow the LOWA governing documents of all Sections to be uniform with regard to the application of tenant fees.

5. Member Comments: There were no member comments.

6. Announcement of Close of Voting
There being no comments, President Rucker asked for a motion to close voting on the Referendum.

Motion by member-at-large Neil Buttmer and seconded, to close voting for the 2015 Declaration of Restrictions Referendum on Fees, including the Tenant Fee. Vote on the motion passed unanimously.
President Rucker declared voting on the 2015 Declaration of Restrictions Referendum on Fees, Including the Tenant Fee, is now closed. Results of the vote will be released to members on September 19, 2015.

8. Scheduled Meetings:
   • Town Hall Meeting on Five-Year Capital Projects: Tuesday, September 22, 2015, at 6:30 PM in the Clubhouse.
   • Regular Board of Directors Meeting: Saturday, October 3, 2015 at 10 AM in the Community Center.

9. Adjournment. Motion by member-at-large Russell Ambroziak and seconded, passed unanimously, to adjourn the meeting at 6:05 PM.

Leighton H. Cumming, LOWA Secretary

LGA News
by Karen Woods, Publicity, Ladies Golf Association

The annual LGA Cancer Tournament will be held on Tuesday, October 6. The event is supporting the St. Jude Children’s Research Hospital. If you didn’t get a chance to sign up to play in the event or just don’t play golf, you can still take part by making a donation to this worthy institution.

To donate, contact the tournament chair, Pat Shradter, at 972-2055. (Sponsorship fee correction: The fee is $100 to sponsor a hole; or $100 to have your name posted on the beverage cart.)

Our last game of the season is on Tuesday, October 27. We will play an 18-hole scramble with teams made up of nine- and 18-hole golfers.

The LGA Fall Luncheon is scheduled for Friday, October 30. All members, nine- and 18-hole golfers, Farm Team Members and the Golden Girls are invited. Our 2015-2016 Officers will be installed and awards will be presented at the luncheon. More information about the luncheon will be posted in the lounge of the Woods Center and in the next LGA article.

The LGA’s October calendar reflects the winding down of our 2015 Golf Season. As the mornings become a bit darker and cooler, our October start time will move back to 9 AM with check in at 8:30 AM.

The golf season may be ending soon, but the need for donations to the Wilderness Food Pantry goes on. You can drop off your donations of nonperishable food items at the LGA Closet in the Woods Center. Dottie and Jim Lohr will be checking the closet throughout the fall and winter months and delivering the items to the food bank.

Call Pat for all your real estate needs!

LOW MARKET STATS
(through 9/22/2015)
as reported in Metropolitan
Regional Information Systems:
93 active
48 under contract
167 sold since 1/1/2015

It’s another beautiful day at the Lake!

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Board Seeks Member Input on Proposed Regulation Change to Temporarily Restrict Boating Operations in Emergencies and Safety Situations

The Board of Directors is seeking member comments by October 16 on a proposed amendment to Regulation X., Use of Lakes.

**Issue/Background:** Shall the Board make a new regulation to give the General Manager the authority in LOWA Regulations to temporarily restrict or suspend boating operations and related activities on the Lakes? LOWA Regulations do not require members to heed such restrictions or suspensions.

Following a high water situation in the Main Lake resulting from the April 29, 2014, thunderstorms, the Safety and Security Committee (S&SC) and the Lakes Committee began discussing temporary restrictions or suspensions on watercraft operations. The purpose of the restrictions or suspensions is to prevent property damage caused by watercraft waves and loss of life of boaters in water that may contain storm debris. On April 30 and May 1, 2014, the General Manager issued a notification requesting boaters to travel at No Wake Speed until lake level conditions improved.

The General Manager believes in an emergency situation he could make such a temporary restriction or suspension on watercraft operations and related activities as part of an emergency action plan to protect life and property. However, the General Manager recognizes the need to have in Regulation X., Use of Lakes, a requirement for watercraft operators to heed such a restriction or suspension.

Situations in which a temporary restriction on water craft operations might be used:
- In the event of flooding following heavy thunderstorms, a hurricane, or other kinds of severe weather
- During dam emergencies
- In cases of a missing person or drowning
- During special events

The General Manager proposes that the temporary restriction could last no more than five days.

The recommended text reflects input from the Rules Committee, Lakes Committee, Safety and Security Committee and LOWA Attorney. New proposed text is the last paragraph in bold. The Board of Directors approved publishing in Lake Currents for members to comment; and to send comments to the Board by October 16, 2015. This will be taken up at a future Board meeting.


**A. WATERCRAFT OPERATIONS AND USAGE.**

1. For the purpose of this Regulation the following terms and definitions apply:
   - “Watercraft” includes “motorized”, “personal”, “sail” and “non-motorized” means of water transportation capable of carrying one or more passengers.
   - “Motorized Watercraft” includes all gasoline or electric, inboard, outboard, inboard-outboard motor boats, pontoon boats, sailboats (when motorized), fibertoon or deck boats capable of propelling itself or one or more persons.
   - “Personal Watercraft” (PWC) includes watercraft that are powered by jet pumps, the persons kneel, or sit on, rather than inside the watercraft. PWCs are operated by one person, and often have seating space for others. Some models have seating for up to four riders (including the operator).
   - “Sail Watercraft” includes all watercraft powered by wind such as sailboats, sunfish and windsurfers capable of carrying one or more passengers.
   - “Non-Motorized Watercraft” includes all watercraft powered by paddle including canoes, kayaks, paddle boats, row boats, and shell/skulls. and are capable of carrying one or more persons.
   - “Other Recreational Water Equipment” includes all items that are powered by users standing, sitting, kneeling or lying on the equipment such as, but not limited to, water slides, platforms, trampolines, inflatable rafts, hydro/aqua-bikes and stand up paddleboards (SUPs).
   - “Main Lake” means the body of water bounded by Veterans’ Dam to Flat Run and includes all coves.
   - “No Wake Zone” means the areas of the shoreline to designated “No Wake” buoys and includes all coves. The remainder of the Main Lake is considered a “Wake Zone.”
   - “No Wake Speed” means the slowest possible speed required for maintaining or achieving steerage and headway.
   - “Small Lake” (aka, Keatons Lake or Fishing Lake) means the body of water bounded by Keatons Dam and Keatons Run located in Section 13. This entire lake is considered a No Wake Zone.
   - “Cove” means a body of water extending from the Main Lake more than 100 feet from the No Wake buoy towards the shoreline.
   - “Buoy” means the space so designated by LOWA and includes the bulkheads, sand and grass areas.
   - “Startboard” means the right side of the watercraft when standing inside looking toward the bow.
   - “Port” means the left side of the watercraft when standing inside looking toward the bow.
   - “Certified Operator” shall mean a person who has passed the Lake of the Woods Boat Operator’s Safety Course.
   - “Skiers” or “Tubers” are persons being towed behind a watercraft on a device or apparatus which has no capability for self-propulsion, such as water skis, tubes or other similar devices.
   - “High Traffic Time” is defined as weekends (Saturday and Sundays) and holidays from Memorial Day Saturday through Labor Day Monday between 9:00 a.m. and sunset.

2. **WATERCRAFT OPERATIONS**

   a. All persons operating any watercraft on LOWA Lakes are subject to the rules and regulations of LOWA.
   b. No person shall operate, or supervise the operation of, any watercraft or manipulate water skis, towable or similar devices while using or under the influence of alcohol, narcotics, barbiturates, or other intoxicating substances.
   c. Operating any watercraft shall be stopped during the pickup, loading, or unloading of any person(s) from the water.
   d. Watercraft moving in close proximity to a designated swimming area will exercise extreme care to ensure safe passage.
   e. All motorized watercraft must keep a one hundred (100) foot clearance from other watercraft when exceeding No Wake Speed.

3. **PROHIBITED WATERCRAFT OPERATIONS.** No person shall operate any watercraft and shall not manipulates any pranetary, reckless, erratic, or negligent manner so as to endanger the life, limb, or property of any person. The following actions are prohibited:

   a. Operating a motorized watercraft that follows directly behind a skier or person(s) on a towed device at less than three hundred (300) feet. Following drivers should position their watercraft in a path parallel to the lead watercraft's path and one hundred (100) feet to the side to avoid the skier(s) they should position themselves outside the wake of their watercraft.
   b. Cutting in front of any other watercraft at a distance of less than three hundred (300) feet when operating outside the No Wake Zones.
   c. Operating a towing watercraft in a manner that causes persons using skis to land directly onto the shore, beach, or pier.
   d. Operating a watercraft or manipulating a towed device to purposely maneuver toward any other watercraft or person(s) and veer away at the last moment.
   e. Operating a watercraft, except sailboats, while any occupant is sitting on the bow or gunwale of the watercraft or on the back of the driver’s seat and moving in excess of No Wake Speed. All occupants of a pontoon/deck boat must remain inside the watercraft’s railings when moving in excess of No Wake Speed.
   f. Operating or manipulating any watercraft towing a skier(s) into or out of any cove, access area, or other restricted areas marked by warning buoys at greater than No Wake Speed.
   g. Operating a motorized watercraft closer than one hundred (100) feet from shoreline unless at No Wake Speed.
   h. Intentionally dropping or leaving a ski in the water at High Traffic Times, thereby causing a hazard to other watercraft or persons. A ski may be dropped only in the area between seventy-five (75) feet and one hundred (100) feet from shore for no more than five minutes. No ski shall be dropped in the mouth of a cove.
   i. Running a watercraft while another person(s) is in the water hanging on to any part of the watercraft.

   j. Subsections a, f, g, and i do not apply to boat operators and skiers participating USA Water Ski sanctioned Ski Club practices, competitions, or exhibitions.
   k. Ski Club practices, competitions, or exhibitions involving acts of an extraordinary nature require prior written permission from the General Manager based on a recommendation from the Lakes Committee.
4. WATERCRAFT RESTRICTIONS

a. All watercraft shall meet applicable U.S. Coast Guard and Commonwealth of Virginia regulations.

b. Only electrically-powered Motorized Watercraft, Non-Motorized Sail Watercraft or Non-Motorized Watercraft (See A.A.1.) are permitted on Keatons Lake. Gasoline, diesel or similarly powered watercraft, regardless of engine deployment/utilization, are prohibited except for official lakes management operations of LOWA and its agents.

c. Motorized watercraft, including deck boats, and sail watercraft are limited to less than twenty-two (22) feet in length; exclusive of motors; pontoon and fibertoon boats shall be limited to twenty-five (25) feet or less in overall length. This Regulation does not affect any watercraft registered prior to May 1, 1999.

d. Watercraft shall NOT be used for overnight accommodation. Only toilets having a removable waste container for portable waste water system and an electric pump-out system or non-discharge waste water system are permitted on the lakes.

e. Motorized watercraft is prohibited.

f. All watercraft using the lakes after sunset and before sunrise shall be equipped with AND required to use proper navigational lights. A watercraft under oars shall have an electric light or lantern showing a white light which shall be exhibited in sufficient time to prevent collision. No other lights, including while docking lights, which could impair the visibility of approaching watercrafts shall be illuminated. While docking lights may be turned on when nearing a dock to tie up.

g. Watercraft requiring the use of trailers for transportation to or from the lakes shall be launched only from authorized facilities:

   i. All marina launching ramps shall be used on a first-come, first served basis.
   
   j. Non-motorized watercraft, e.g., canoes, kayaks, rowboats and windsurfers, may be launched from lakewide or LOWA Beaches, but may not be left on the sand at any LOWA Beach.

  k. Motorized watercraft with internal combustion engines without underwater exhaust vents or that have not been otherwise adequately muffled to reduce excessive noise are prohibited on the lakes.

   l. Watercraft testing demonstrations may be performed at the specific request of a LOWA member or registered tenant in good standing. All demonstrations must be performed under the direct supervision of the member or registered tenant. The watercraft shall be registered with LOWA on a temporary basis with fee for such demonstration set annually by the Board of Directors. Temporary registration shall be valid for 24 hours. This fee shall be applied against the annual registration fee if the demonstrated watercraft is then registered by the member or registered tenant in good standing.

   m. Other Recreational Water Equipment is restricted for use only in the No Wake Zones of the Main Lake and the entirety of Keatons Lake.

5. HOURS OF OPERATION

a. Both lakes may be used 24 hours per day except that PWC shall NOT be operated after sunset and before 7:00 am.

b. The time of sunset shall be as published by the Virginia Department of Game and Inland Fisheries.

c. High traffic Times are considered as weekends (Saturday and Sunday) and holidays between Memorial Day Saturday and Labor Day Monday between 9:00 AM and sunset.

6. TRAFFIC DIRECTION. All motorized watercraft shall proceed in a counterclockwise (CCW) direction around the Wake Zone unless they are traveling at No Wake Speed within 50 feet of the shoreline. Exceptions to this CCW rule may be made for retrieving a towed person or (CCW) direction around the Wake Zone unless they are travelling at No Wake Speed within 50 feet of the shoreline or designated swimming areas except when mooring to a LOWA designated buoy or in emergencies. Such temporary anchoring is limited to daylight hours only and should not exceed four hours. In addition, no watercraft shall beanchored in a position which impedes access to any dock.

d. Temporary anchoring of motorized watercraft in coves is allowed, but must be a minimum of 75 feet from the shoreline or designated swimming areas except when mooring to a LOWA designated buoy or in emergencies. Such temporary anchoring is limited to daylight hours only and should not exceed four hours. In addition, no watercraft shall be anchored in a position which impedes access to any dock.

e. Temporary anchoring is allowed at the Clubhouse, Small Marina piers, and the LOWA fuel facility.

7. SPEED LIMITS

a. A person shall not operate a watercraft so as to exceed a reasonable speed under the circumstances and traffic conditions existing at the time. The maximum allowable speed in the Wake Zone shall be thirty-six (36) mph. Operators of watercraft in USA Water Ski sanctioned practices, competitions, or exhibitions are exempt from this section of this regulation. The maximum allowable speed on the Small Lake shall be five (5) mph.

   b. From sunset to 7:00 AM the maximum allowable speed in the Wake Zone of the Lake shall be fifteen (15) mph.

   c. Watercraft are prohibited from operating at greater than No Wake Speed when in coves or within one hundred (100) feet of the shoreline, beaches, piers, boat ramps, or people in the water. This restriction does not prohibit the pulling of a skier with a rope of less than one hundred (100) feet.

   d. When an operator’s vision is obscured by fog, heavy rain, or other conditions, the watercraft shall be operated at reduced speed such that the watercraft can be stopped, if necessary, within one-half the distance the operator is able to see ahead. In addition, no motorized watercraft shall sound the required signal, one blast of four to six seconds every two minutes. Sail watercraft shall sound a signal of one blast of four to six seconds plus two-one-second blasts every two minutes.

8. MOORING

a. Watercraft shall be moored at the property, piers, bulkheads, or beaches of the owner or at the two LOWA marinas. Renters of lakewide properties and renters who have leased dock space from lakewide property owners shall have similar authorization.

b. Mooring or tying up of a watercraft to any LOWA beach, bulkhead, riprap, picnic areas, shoreline vegetation, or parking lot is NOT permitted. Sail watercraft may be anchored at the clubhouse dock at Sailing Beach. Non-motorized and sail watercraft are permitted to land at LOWA beaches but may not be left on the sand.

   c. Watercraft shall not anchor in the Main Lake except in coves, or for observation of LOWA July 4th fireworks, observation of community events on Clubhouse Point, participation in balloon events or in case of emergencies.

   d. Temporary anchoring of motorized watercraft in coves is allowed, but must be a minimum of 75 feet from the shoreline or designated swimming areas except when mooring to a LOWA designated buoy or in emergencies. Such temporary anchoring is limited to daylight hours only and should not exceed four hours. In addition, no watercraft shall be anchored in a position which impedes access to any dock.

9. BUOYS

a. Watercraft owners and operators shall familiarize themselves with and adhere to the meaning and intent of all marking on the buoys.

b. Tamping with, tying up to, or holding onto any buoy is prohibited, except those specified by LOWA.

c. Boaters shall not change the positions of buoys. Out-of-place buoys should be reported to LOWA Security.

10. RIGHT OF WAY

a. When two motorized watercraft approach each other head on or nearly so, each shall turn to Starboard and pass Port to Port. When two motorized watercraft approach each other, but it is clear that each watercraft is so far from the other that no collision hazard exists, they may pass on either side.

b. When two motorized watercraft approach each other in a crossing situation, the watercraft which has the other on the Starboard side is the give-way watercraft (must stay clear and slow down if necessary). When taking action to stay out of the way, the give-way watercraft shall make early and substantial maneuvers so that its intentions are clear. The other watercraft is the stand-on watercraft (must hold course and speed). If the stand-on watercraft finds itself so close that collision cannot be avoided by action of the give-way watercraft alone, the operator shall take such action as will best aid to avoid collision and give the danger signal (five or more short blasts).

c. Motorized watercraft entering the wake zone from the No Wake Zone are to give way to watercraft that are following the Main Lake counter clockwise pattern.

d. An overtaking situation exists when a watercraft comes up with another watercraft from any direction more than 22.5 degrees to the rear of the beam of the other watercraft. The overtaking watercraft may pass on either side of the overtaken watercraft, but must keep out of the way of the overtaken watercraft and, if operating above No Wake Speed, not come closer than 100 feet when passing. The overtaking watercraft shall maintain its course and speed and shall not attempt to cross the bow or crowd in upon the course of the overtaking watercraft.

9. SAIL WATERCRAFT

   a. When two sail watercraft meet and both watercraft have the wind on the same side, the windward watercraft (watercraft upwind of the other) shall give way to the leeward (downwind) watercraft.

   b. When two sail watercraft meet and both watercraft have the wind on different sides, the watercraft with the wind on its port side shall give way to the other watercraft.

   c. When two sail watercraft meet and a watercraft with the wind on its port side cannot determine whether the windward watercraft has the wind on the port or starboard, it shall give way to the other watercraft.

   d. Sail watercraft should have the right of way over motorized watercraft unless they meet a watercraft which is broken down or restricted in its ability to maneuver or they are the overtaking watercraft. Sail watercraft shall exercise special caution when entering the Wake Zone.

   e. Any watercraft operating under both sail and power is classified as a motorized watercraft.

   f. Non-motorized watercraft have the right of way over watercraft under power and sail watercraft.

   g. Any disabled watercraft or watercraft under tow has the right of way over ALL other watercraft.

   h. All watercraft operators are responsible for knowing and following the applicable regulations.

11. REPORTING WATERCRAFT ACCIDENTS. Every operator of a watercraft involved in an accident or collision shall stop, offer assistance, contact LOWA Security, and give his/her name, address, phone number and identification of his/her watercraft in writing to any person injured and to the owner of any property damaged. Operators of all watercraft involved are required by law to file a formal, written report of the boating accident with the Virginia Department of Game and Inland Fisheries (DGIF) when there is:

   a. Damage over $2,000 to the watercraft or its equipment,

   b. Injury requiring medical help beyond First Aid or loss of life and/or,

   c. Disappearance of any person from a watercraft.

12. TEMPORARY RESTRICTIONS OR SUSPENSIONS OF LAKE USE

The General Manager may restrict or suspend use of the Lakes or portions thereof (1) in an emergency, (2) when life or property is threatened, or (3) to otherwise protect health, safety or property, such as, by way of example, during a LOWA-approved special event on common areas adjacent to the Lakes, for a period of time necessary to reasonably address the concern. Any such restriction or suspension exceeding five (5) days shall require approval of the Board of Directors. During the period of restriction or suspension, no Watercraft shall be operated or no activity pursued in violation of the restriction or suspension.
LOW Fall Community Yard Sale!

Some of the goods will be new, like-new, or just not wanted or not needed anymore.

Items include old clothing, books, toys, household knickknacks, lawn and garden tools, sports equipment, board games and many more.

October 10th at the Sweetbriar Park
8am to 2pm

For more information or on how to register, call the Community Center Office at 540-972-9680

Schützenfest 2015
Fifth Annual Oktoberfest Held at the LOW Woods Center

German Food & Beer / Prizes for the most skilled!

Saturday, October 17th
Hosted by the LOW Thursday Men’s Industrial Golf League to benefit the Orange Recreation Association.

Captains Choice Golf Fundraiser
Friday, October 30th at 12:30pm

This Fundraiser is in support of a mission’s project in Brazil that Flat Run Church is assisting with. The tournament is at Rapidan Golf Club with a shotgun start at 12:30pm.
Lunch and door prizes will begin at 11:00am.
Cost is $65 per golfer and includes lunch and 18 holes with a cart.

Call Shawn @ (540)809-4957
or For more info or to register go to flatrun.org
Sponsored by Flat Run and hosted by Rapidan Golf Club

Golf Tournament to benefit St. Jude Children’s Research Hospital

TUESDAY, OCTOBER 6
Registration begins at 8 AM with a 9 AM shotgun start

Sign-up with your own foursome or we will make one for you.
Men, women, and co-ed teams invited.
Special contests include closest to the pin and longest drive.
Register at the Woods Center by October 1.

Lunch, snack & prizes are included in the tournament fee of $30.
Additional greens fee and cart fee of $29 applies to non-annual members.
$15 per player will be donated to St. Jude
For an extra $10 donation, the LOW Golf Pro will hit from the silver tees into the fairway for your team.

Sponsorship opportunities available!
Sponsor a hole or have your name posted on the beverage cart. Pick up a sponsor form at the Woods Center or contact Pat Shrader at 972-2055
Program Schedule
Channel 18 is available to Comcast Cable subscribers. Watch for new Amenity Infomercials at the end of most programming.

- Icon indicates videos available to be viewed at LOWA.org, after logging in.

**October 2-8, 2015**

**Lowa Planning Committee Town Hall Meeting (September 22)** (2:00)
5-Year Capital Projects

<table>
<thead>
<tr>
<th>Time</th>
<th>CC</th>
<th>CH</th>
<th>CC</th>
<th>CH</th>
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</thead>
<tbody>
<tr>
<td>6 AM</td>
<td>10 AM</td>
<td>6 PM</td>
<td>10 PM</td>
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</tr>
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</table>

**Lowa Board Special Meeting (September 28)** (:10)
To reestablish tenant fees as result of the successfully passed Referendum

<table>
<thead>
<tr>
<th>Time</th>
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<tbody>
<tr>
<td>8 AM</td>
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<tr>
<td>12 PM</td>
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<tr>
<td>8 PM</td>
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<tr>
<td>12 AM</td>
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</tbody>
</table>

**Tips From the Pro: Rea Hargraves, LOW PGA Pro** (:10)

<table>
<thead>
<tr>
<th>Time</th>
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<tbody>
<tr>
<td>8:15 AM</td>
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<td>8:15 PM</td>
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**Low Veterans Club (September 24 Meeting)** (1:00)

<table>
<thead>
<tr>
<th>Time</th>
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<tbody>
<tr>
<td>9 AM</td>
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<td>1 PM</td>
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<tr>
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<tr>
<td>1 AM</td>
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</table>

**Low Sailing Club with Commodore Jimmy Lee** (:05)

<table>
<thead>
<tr>
<th>Time</th>
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<tbody>
<tr>
<td>10:00 AM</td>
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<tr>
<td>1:00 PM</td>
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After every program

**Real Virginia – Early October Report** (:30)

<table>
<thead>
<tr>
<th>Time</th>
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<tbody>
<tr>
<td>8:30 AM</td>
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<tr>
<td>12:30 PM</td>
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<tr>
<td>8:30 PM</td>
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<tr>
<td>12:30 AM</td>
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</tbody>
</table>

**Orange County Board of Supervisors (September 22 meeting)** (3:00)

<table>
<thead>
<tr>
<th>Time</th>
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<tbody>
<tr>
<td>2:30 PM...Saturday</td>
</tr>
<tr>
<td>2:30 PM...Monday</td>
</tr>
</tbody>
</table>

**October 9-15, 2015**

**Lowa Board of Directors (October 3)** (3:00)

<table>
<thead>
<tr>
<th>Time</th>
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<td>6 AM</td>
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<tr>
<td>11 AM</td>
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<tr>
<td>6 PM</td>
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<tr>
<td>11 PM</td>
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</table>

**Tips From the Pro: Rea Hargraves, LOW PGA Pro** (:10)

<table>
<thead>
<tr>
<th>Time</th>
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<tbody>
<tr>
<td>9:15 AM</td>
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<td>2:15 PM</td>
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<tr>
<td>9:15 PM</td>
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</tbody>
</table>

**Low Civic Club with Pat Licata, President** (:10)

After every program

**Information on the LOW Visual Arts Council Show** (:10)

After every program

**My World: Travels with Bobbi Prees** (:45)

“Baffin Island” Canada’s largest island & the fifth largest in the world

<table>
<thead>
<tr>
<th>Time</th>
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<tbody>
<tr>
<td>9:30 AM</td>
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<td>2:30 PM</td>
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<tr>
<td>9:30 PM</td>
</tr>
<tr>
<td>2:30 AM</td>
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</tbody>
</table>

**Meetings Facility Key:**

CC  Community Center  
CH  Clubhouse  
CHGH  Clubhouse Great Hall  
CH-PR  Clubhouse President’s Room  
CR  Craft Room in Community Center  
EQ  Equestrian Center  
LLCH  Lower Level Clubhouse  
M-CR  Maintenance Conference Room  
RR  Reading Room  
TC  Teen Center in Community Center  
ULH Upper Level Holcomb Building  
WC  Woods Center

**To make reservations, call the Clubhouse at 972-2221.**

**Serving breakfast and lunch 7 days a week! Open Daily 7 AM to 4 PM**

<table>
<thead>
<tr>
<th>Day</th>
<th>Item</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monday</td>
<td>Kraut dog w/chips &amp; fountain drink</td>
</tr>
<tr>
<td></td>
<td>$4.50</td>
</tr>
<tr>
<td>Tuesday</td>
<td>Turkey &amp; Bacon Wrap w/chips</td>
</tr>
<tr>
<td></td>
<td>$5.50</td>
</tr>
<tr>
<td>Wednesday</td>
<td>Grilled chicken breast w/pasta salad</td>
</tr>
<tr>
<td></td>
<td>$6.00</td>
</tr>
<tr>
<td>Thursday</td>
<td>Reuben sandwich w/chips</td>
</tr>
<tr>
<td></td>
<td>$6.00</td>
</tr>
<tr>
<td>Friday</td>
<td>Tuna Melt w/chips</td>
</tr>
<tr>
<td></td>
<td>$5.25</td>
</tr>
</tbody>
</table>

Serving Breakfast All Day along with sandwiches, soup, salads and burgers. Call your order in at 972-2216

**Channel 18**

**Low Board Meeting**
Saturday, October 3, 10 AM, CC

**Low Board Meeting**
Wednesday, October 21, 2 PM, CC

**Town Hall Meeting on Front Entrance**
Thursday, October 29, 7 PM, CC Classroom

**Coffee & Conversation with Board Members**
Thursday, October 22, 10 AM, WC

**Committee Meetings:**
Members are encouraged to attend.

**Finance:** 10/5, 7 PM, CC  
**Community/Youth:** 10/5, 7 PM, CC  
**Planning:** 10/7, 7 PM, LLCH  
**Fitness:** 10/7, 10:30 AM, LLCH  
**Safety/Security:** 10/7, 3 PM, WC  
**Tennis:** 10/12, 4 PM, CC  
**External Affairs:** 10/12, 7 PM, CC  
**Equestrian:** 10/13, 1:30 PM, CC  
**Pools:** 10/13, 7 PM, WC  
**Clubhouse:** 10/14, 1 PM, CC  
**ECC:** 10/15, 8:30 AM, WC  
**Lakes:** 10/19, 7 PM, CC  
**Rules:** 10/20, 7 PM, CC  

**Meeting Facility Key:**

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ULH Upper Level Holcomb Building  
WC  Woods Center
Notice of Meetings & Events

Friday, October 2
1:30 PM-4:30 PM Local Authors Book Fair at Wilderness Library. Free.
5 PM-7 PM Sandy Station Vol. Fire Dept. Chicken Dinner (Charter Hall). Fee.

Saturday, October 3
10 AM LOW Board Meeting (CC). Info: 972-2214.
10 AM Tablet and iPad Class (WC). Info: 972-9680.
11 AM-3 PM Antique Cars on Display at the Clubhouse. Must be a member of HFRAACA to display car. All welcome to view.

Sunday, October 4
7 AM LOW Anglers Classic Tournament (CH Dock). Info: lowangler.webs.com/
12:45 PM LOW Players.org.

Saturday, October 10
11 AM Sailing Club Races (Main Lake). Info: Jimmy 972-8920.
4:30 PM-7:30 PM Pit Grilled Chicken Dinner. $10 pp, Bethlehem United Methodist Church, Unionville.
5 PM Good Time Cruisers Car Show (LG Town Center). Info: goodtimecruisers.webs.com/
7 PM Making Joyful Noise Concert at the United Methodist Church, Unionville.

Sunday, October 11
9 AM Hunter Horse Show (EQ). Info: Pat 540-735-7998.

Monday, October 12
Columbus Day
LOWA Offices Closed
LOW Trash Compactor Closed
12:45 PM Garden Club Meeting (CH). Info: Dan 972-0153.

Tuesday, October 13
7 PM Neighborhood Watch Meeting (CH). Info: larrymorlan@comcast.net.
5 PM Orange County Board of Supervisors (Gordon Bldg.). Info: orangecountyva.gov.

Wednesday, October 14
7 PM Civic Club Meeting (LCH). Info: Pat 540-735-7998.

Friday, October 16
7:30 PM LOW Players present Annie Get Your Gun (CC). Tickets: LOWPlayers.org.

Saturday, October 17
8 AM-12 PM Household Hazardous Waste Day (OC Landfill). Info: 672-9315.
9 AM Schutzenfest 2015 at the LOW Golf Course. Info: 972-2230.
10 AM-6 PM Art Show (LCH). Info: Jan 972-9385.
11 AM Sailing Club Races (Main Lake). Info: Jimmy 972-8920.
2 PM Tennis Social/Picnic (HF Park). Info: Connie or Miff 412-5958.
7:30 PM LOW Players present Annie Get Your Gun (CC). Tickets: LOWPlayers.org.

Please refer to meeting room location key on previous page

Calendar of Events

SPORTS & EXERCISE (subject to change)

<table>
<thead>
<tr>
<th>Activity</th>
<th>Location</th>
<th>Time</th>
<th>Day</th>
<th>Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aerobics</td>
<td>LOWC</td>
<td>8:30 AM-9:30 AM</td>
<td>M, W, F</td>
<td>Church 972-9060</td>
</tr>
<tr>
<td>Exercising for Health</td>
<td>CC</td>
<td>10:30 AM</td>
<td>M, TH</td>
<td>Donna 972-1977</td>
</tr>
<tr>
<td>Horseshoes for Fun</td>
<td>HF Park</td>
<td>9 AM</td>
<td>TU, TH</td>
<td>Ron 412-2872</td>
</tr>
<tr>
<td>Kayak Club</td>
<td>Edgemont Bch Pleasant Grove</td>
<td>7 PM</td>
<td>TU</td>
<td>Dave 972-3143</td>
</tr>
<tr>
<td>Pickleball Play</td>
<td>CC</td>
<td>1:30 PM-4:30 PM</td>
<td>M, Tu, W, F</td>
<td>Bob 972-1866 or Shirley 540-878-8130</td>
</tr>
<tr>
<td>Praise &amp; Worship Dance</td>
<td>LOWC-WC</td>
<td>10 AM-12:30 PM</td>
<td>W, SA</td>
<td>Sonja 972-1734 or 972-9060</td>
</tr>
<tr>
<td>Senior Softball</td>
<td>HF Park</td>
<td>9:30 AM</td>
<td>F</td>
<td>John 540-229-7940</td>
</tr>
<tr>
<td>Square Dancers</td>
<td>LLCH</td>
<td>7:30 PM-9:30 PM</td>
<td>2nd &amp; 4th &amp; 5th F</td>
<td>Roy/Garnett 804-448-5793 or Mike/Jackie 972-8717</td>
</tr>
<tr>
<td>Square Dancers</td>
<td>LLCH</td>
<td>7:30 PM-9:30 PM</td>
<td>1st &amp; 3rd F</td>
<td>Sims 972-3187/Haring 972-1924</td>
</tr>
<tr>
<td>Stretch and Flex</td>
<td>LLCH</td>
<td>8:30 AM-9:15 AM</td>
<td>M, W, F</td>
<td>Frances 972-5435</td>
</tr>
<tr>
<td>Tae Kwon Do (8-12)</td>
<td>CC</td>
<td>7 PM</td>
<td>TU, TH</td>
<td>Mike 972-2058</td>
</tr>
<tr>
<td>Tae Kwon Do (13-adult)</td>
<td>CC</td>
<td>7:45 PM</td>
<td>TU, TH</td>
<td>Mike 972-2058</td>
</tr>
<tr>
<td>Tennis-Intermediate</td>
<td>HF Courts</td>
<td>1:30 PM-3:30 PM</td>
<td>M, W, F</td>
<td>Charles 972-5858</td>
</tr>
<tr>
<td>Volleyball Adult/coed</td>
<td>CC</td>
<td>7-11 PM</td>
<td>SU</td>
<td>Michael 809-7406</td>
</tr>
<tr>
<td>Walkers Club</td>
<td>Call for location</td>
<td>9 AM</td>
<td>M, W, SA</td>
<td>Diane 540-388-2930</td>
</tr>
<tr>
<td>Yoga – Beginner</td>
<td>CC</td>
<td>10:30-11:45 AM</td>
<td>W</td>
<td>Phyllis 972-1457</td>
</tr>
<tr>
<td>Yoga – Intermediate</td>
<td>CC</td>
<td>9-10:15 AM</td>
<td>W, F</td>
<td>Phyllis 972-1457</td>
</tr>
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ACTIVITIES, CLUBS, BRIDGE & FUN (subject to change)

<table>
<thead>
<tr>
<th>Activity</th>
<th>Location</th>
<th>Time</th>
<th>Day</th>
<th>Contact</th>
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</thead>
<tbody>
<tr>
<td>AARP Meeting</td>
<td>CH</td>
<td>9:30 AM</td>
<td>3rd M</td>
<td>Tony 972-2016</td>
</tr>
<tr>
<td>Art for Fun</td>
<td>CC</td>
<td>1:30 PM-3:30 PM</td>
<td>TH</td>
<td>Elaine 972-0956</td>
</tr>
<tr>
<td>Bridge, Sunday Duplicate</td>
<td>WC</td>
<td>7 PM-9 PM</td>
<td>SU</td>
<td>Bob 972-8211</td>
</tr>
<tr>
<td>Bridge, Monday Night</td>
<td>WC</td>
<td>7 PM</td>
<td>M</td>
<td>Jim 972-9385</td>
</tr>
<tr>
<td>Bridge, Wednesday Ladies</td>
<td>WC</td>
<td>9:30 AM-2 PM</td>
<td>W</td>
<td>Joyce 972-1924</td>
</tr>
<tr>
<td>Book Club</td>
<td>Wilderness Lib.</td>
<td>1 PM</td>
<td>2nd W</td>
<td>Alice 972-4782</td>
</tr>
<tr>
<td>Book Club at LOW</td>
<td>CC</td>
<td>7 PM</td>
<td>1st/3rd M</td>
<td>Alan 972-2168</td>
</tr>
<tr>
<td>Camera Club</td>
<td>CC</td>
<td>7:30 PM</td>
<td>2nd TU</td>
<td>Bob 972-1803</td>
</tr>
<tr>
<td>Childhelp Auxiliary</td>
<td>LOWC, rm. 211</td>
<td>10 AM</td>
<td>1st W</td>
<td>Nancy 972-2599</td>
</tr>
<tr>
<td>Civic Club Meeting</td>
<td>LCH</td>
<td>7 PM</td>
<td>2nd W</td>
<td>Pat 540-735-7998</td>
</tr>
<tr>
<td>Civil War Study Group</td>
<td>WC</td>
<td>10:30 AM</td>
<td>4th F</td>
<td>Craig 972-2844</td>
</tr>
<tr>
<td>Closet Quilters</td>
<td>CC</td>
<td>12:30 PM-3 PM</td>
<td>TU</td>
<td>Marie 972-4358</td>
</tr>
<tr>
<td>Craft Group</td>
<td>LOWC</td>
<td>9:30 AM-11:45 AM</td>
<td>TU</td>
<td>Rochelle 972-3438/Jeannie 972-4459</td>
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<tr>
<td>Democratic Club</td>
<td>TC</td>
<td>1:30 PM</td>
<td>3rd TH</td>
<td>Kerry 972-2737</td>
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<tr>
<td>Fire &amp; Rescue Auxiliary</td>
<td>CC</td>
<td>2 PM</td>
<td>2nd W</td>
<td>Marguerite 972-3681</td>
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<tr>
<td>Flyers Club, LOW</td>
<td>CC</td>
<td>5 PM-7 PM</td>
<td>3rd F</td>
<td>Tery 412-760-4593</td>
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<tr>
<td>Fun Bunch 55+</td>
<td>CC</td>
<td>10 AM-1 PM</td>
<td>TU</td>
<td>Hank/Carey 972-0359</td>
</tr>
<tr>
<td>Garden Club</td>
<td>CH</td>
<td>12:30 PM</td>
<td>2nd M</td>
<td>Jan 972-1630</td>
</tr>
<tr>
<td>Investment Club</td>
<td>WC</td>
<td>7 PM</td>
<td>4th TU</td>
<td>Lee 972-0395</td>
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<tr>
<td>Knitting &amp; Crocheting</td>
<td>CC</td>
<td>10 AM</td>
<td>W, F</td>
<td>Sylvia 972-9680</td>
</tr>
<tr>
<td>Litter Pick-up in LOW</td>
<td>All around LOW</td>
<td>9 AM</td>
<td>3rd SA</td>
<td>Jan 972-1630</td>
</tr>
<tr>
<td>LOW Lions Club</td>
<td>CH</td>
<td>5:30 PM</td>
<td>1st TH</td>
<td>Charlie 972-2840</td>
</tr>
<tr>
<td>Mothers of Preschoolers</td>
<td>LOWC, Founders</td>
<td>9:15 AM</td>
<td>1st/3rd W</td>
<td>Jessica 703-297-6784</td>
</tr>
<tr>
<td>On the Green Club</td>
<td>WC</td>
<td>9 AM-12 PM</td>
<td>M</td>
<td>Cheryl 540-735-4691</td>
</tr>
<tr>
<td>Parents/Caregivers of Special Needs Kids</td>
<td>LCH</td>
<td>7 PM-8:30 PM</td>
<td>1st TU</td>
<td>Kathy 972-5494</td>
</tr>
<tr>
<td>Players,LOW Theater Grp</td>
<td>CC</td>
<td>7 PM</td>
<td>2nd W</td>
<td>Bob 972-5928</td>
</tr>
<tr>
<td>Republican Women’s Club</td>
<td>CH</td>
<td>11:30 AM</td>
<td>4th W</td>
<td>Connie 972-0083</td>
</tr>
<tr>
<td>Susannah Chandler DAR</td>
<td>CC</td>
<td>1 PM</td>
<td>2nd SA</td>
<td>Martha 972-3721</td>
</tr>
<tr>
<td>TOP5 weigh in/meeting</td>
<td>LGES (Rt. 20)</td>
<td>5 PM</td>
<td>TU</td>
<td>Carla 972-3436</td>
</tr>
<tr>
<td>Veterans Club</td>
<td>LLCH</td>
<td>7 PM</td>
<td>4th TH</td>
<td>Dick 308-5507</td>
</tr>
<tr>
<td>Woodworkers Shop</td>
<td>Compactor Bldg.</td>
<td>9 AM</td>
<td>2nd SA</td>
<td>Hal 972-9803 or Ken 972-5515</td>
</tr>
<tr>
<td>Woodworkers Club</td>
<td>CC</td>
<td>7 PM</td>
<td>2nd TH</td>
<td>Hal 972-9803 or Ken 972-5515</td>
</tr>
</tbody>
</table>

See Calendar on p. 15
Tips from the Pro
by Rea Hargraves, PGA and Woods Center Manager

On September 18, Lake of the Woods held the Lions Club Golf Tournament, they had 88 players. Overall, the event was a great success, they took in over $7,000 for charities that the Lions Club funds.

On September 19-20, Lake of the Woods held the MGA Member Plus Golf Tournament. The game format was One Best Ball of the Twosome. The MGA had 32 players for the event. The winning Low Gross team was Earl Porter and Don Bailey with a 73-79=152. The winning Low Net team was Jim Walsh and Bill Welch with a 63-61=124. The weather was super for the weekend!

Golf Ball Etiquette. A new homeowner recently contacted the Pro Shop looking for someone who hit a golf ball into their window on a hole at Lake of the Woods. Occasionally, golfers do hit golf balls astray and damage a property owner’s house. Windows get broken, siding and doors get damaged. I personally feel that it is the golfer’s responsibility to identify themselves to the property owner to resolve any damage or problems that happen. If I owned a house on the golf course, I would appreciate a golfer using good etiquette and letting them know I hit a shot that damaged their property. That’s just my thought. It’s the responsible thing to do.

See you on the course.

Don Bailey and Earl Porter

Jim Walsh and Bill Welch

October 31 Events Schedule:
Come and Bring your Candy!
by Sylvia Zelinsky, Community Operations Manager

Trick-or-treating in Lake of the Woods will take place on Saturday, October 31, from 5 PM to 8 PM. If you are going to the Point, will not be home, or wish to simply not participate, please turn your outside lights off and your house will be passed by.

Treats on the Point will take place on Saturday, October 31, from 6 PM to 7 PM.

At 5:45 PM, those giving out treats should arrive and find their spot along the path. Please join in the fun and dress too! If you have questions or would like to give out candy please give us a heads up and call 972-9680. You may use a picnic table, bring your own table and chair, or simply stand.

To the members of Lake of the Woods that live on an unpopulated road or on Lakeview Parkway, this will be a great opportunity to give out candy and to see all the smiling faces in a safe environment.

To all clubs and organizations, it will be a wonderful chance to publicize and promote your organization. Signs and banners are permitted.

Trick or Treaters will arrive at 6 PM to walk the path to collect their goodies. Be there on time; if the candy runs out before 7 PM, the event will end and the path will be closed.

After the event, trick-or-treaters can go home and survey their loot or go visit their friends’ and neighbors’ houses for another hour.

Please remember that if a home’s outside lights are off, pass them by.

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The Lake of the Woods Church is pleased to bring back Charles Mincey for another exciting concert, his fourth, with a line-up that promises something for everyone. Charles will partner with the super talents of pianist Kathy Peillgreen. The show begins at 7 PM, and will feature smooth and big band jazz, country rock, gospel, and show tunes.

He is an Air Force veteran, spending 17 years as a vocal soloist and master of ceremony for several Command Bands. His assignments have taken him into communities from Maine to Key West, FL, Kotzebue, Alaska, to the Panama Canal Zone. His audience has included two U.S. presidents (Bush and Clinton) along with many national and international military commanders and officials.

He resides here at LOW with his wife, Janice, and can be heard most Sundays singing with the Chancel Choir at Lake of the Woods Church.

Girl Scout Troop 804 will provide a Making Joyful Noise dinner before the concert at 5:30 PM. Their dinner will feature slow-cooked chicken and dressing with a baked sweet potato and homemade pumpkin pie for dessert.

Our girl scouts are seniors this year and preparing to work on their Gold Awards (the highest award in Girl Scouting). Please talk to the girls serving you at any of the pre-concert dinners to find out more. We hope to see you there.

A Cookie Concerto Reception will follow the performance for meeting and greeting Charles and Kathy. Please call The Lake of the Woods Church at 972-9060, if you have questions or need directions.

Charles Mincey and Friends to Perform October 10
by Dick Gullickson, Member, The LOW Church

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The GrandPop-R's Once Again Get a Wet Weather Win
by Joe Lentine, LOW Angler Reporter

With rain forecasted for the Saturday, September 12, tournament, 10 boats of LOW Angler teams were hopeful for some lively action on the lake. As predicted, the rain came in buckets during the six hours and the fish responded as well. The GrandPop-R team of Denny Heck and Joe Lentine, who had won the rain-soaked June event, again used the rainy cover to locate a quality bag of fish, totaling 10.40 pounds, which featured the big fish of the day – a 5.33 lb. beauty that Denny caught using a soft plastic bait right near the boat.

The rest of the field was tightly bunched within 2 pounds of the GrandPop-R's total, but the win gave the GrandPop-R's their third big win of the season. The top five finishers in the September 12, 2015, event were as follows:

1st Place – The GrandPop-R's (Denny Heck and Joe Lentine): 5 fish = 10.40 lbs.
2nd Place – Bass Backwards (Louis Amador and Jim Hostelka): 5 fish = 9.35 lbs.
3rd Place – Lake Record (Barry Priddy and Paul Hibbs): 5 fish = 9.12 lbs.
4th Place – Team Extreme (Mark Nowacki and John Micks): 5 fish = 8.88 lbs.
5th Place – Lucky Charms (Mike Fanning and Rich Stanton): 5 fish = 8.71 lbs.

The Big Fish award went to Denny Heck – 5.33 pounds.

After the seven season events, the overall point leaders and winners of the title of LOW Anglers of the Year went to The Lucky Charm team of Richard Stanton and Mike Fanning, who won the season title for the second year in a row. Congrats to Richard and Mike!!

The top five seasonal point teams, plus the September 19 Wild Card tournament, will now compete for the coveted title in the LOW Angler Classic tournament which will be held on Sunday, October 4, from 7 AM to 1 PM. The participant teams for the LOW Angler Classic are as follows:

1st Place – Luck Charms – 980 pts.
2nd Place – The GrandPop-R’s – 955 pts.
3rd Place – Team Extreme – 915 pts.
4th Place – Trick’em & Stick’em – 900 pts.
5th Place – Lake Record – 900 pts.

Wild Card winner – Bass Backwards.

All fish from the September 12 event were released safely back in the lake after weigh-in. For more information regarding the LOW Anglers, please go to the website at lowangler.webs.com.

Denny Heck with the Big Fish of the day - 5.33 lbs.
LOWLINC Announces October 28 Membership Information Session
by Mary-Jane Atwater, Jeff Flynn, Carolyn Graham and Joe Sakole, LOWLINC

With an enthusiastic group of more than 30 LOWLINC volunteers eager to help older LOW residents stay independent and safe in their homes for as long as possible, and continue start-up funding that continues to grow, LOWLINC is ready to begin accepting membership applications.

If you would like to explore membership in LOWLINC, we invite you to come to a Wednesday, October 28, membership information session to learn more about our new 501(c)(3) nonprofit charitable organization whose sole mission is to enable seniors and those with physical and cognitive challenges who reside at LOW to continue living fully and independently in their homes for as long as possible. Our goal is to provide services to seniors and those with special needs through referral to existing community organizations, LOWLINC volunteers and vetted service providers. Membership will be fee-based, and we hope to raise sufficient funds to provide subsidies for some residents in need.

The information meeting will take place at the Community Center from 10 AM to noon. Please RSVP to carolyn@lowlinc.org. If you need a ride to the Community Center or want to RSVP by phone, please call Jeri F. at 972-2180.

LOWLINC is an organization independent of the Lake of the Woods Association. LOWLINC activities have no impact on LOWA’s annual assessment or user fees. For more information about LOWLINC, please visit lowlinc.org.

Acupuncture to be Focus at AARP Meeting
by Charlotte Baker, Publicity, AARP Chapter 5239

Dr. Nora Wilson-Lesser will be the featured speaker at the October 19 AARP meeting, focusing her remarks on acupuncture. For 20 years she has been associated with the Fredericksburg Wellness Center, which offers both chiropractic and acupuncture services.

Is it safe? Is it effective? When is it used? We look forward to Dr. Wilson-Lesser’s help in understanding this treatment.

AARP members and visitors are invited to come to the LOW Clubhouse on Monday, October 19, at 9:30 AM for coffee and sweets. Take this opportunity to be with old friends and make new ones. The meeting begins at 10 AM.

And don’t forget to go to the website at aarp5239.org to see issues of the chapter newsletter, Perspectives, plus additional information about upcoming expeditions and other chapter activities.

BOD President Louisa Rucker to Address Civic Club
by Pat Licata, President, Civic Club

Louisa Rucker, newly-elected President of the LOWA Board of Directors, will be the speaker at the Civic Club meeting on Wednesday, October 14, at 7 PM in the Clubhouse lower level. Ms. Rucker will be discussing the budgeting process currently underway for the 2015-2016 fiscal year, as well as the Board’s goals. Other Board of Directors serving with Ms. Rucker are: Mike Rugless, Vice President; Leighton Cumming, Secretary; JoAnn Zwick, Treasurer; Nigel Goodwin; Jim Hutchinson; and Larry Morlan.

Prior to her election as president, Ms. Rucker had previously served as secretary since being appointed, and then elected, to the BOD 34 months ago. Louisa has served as an EMT on the Rescue Squad, been a member of the Clubhouse Committee, begun the Flower Guild at The LOW Church, and trained a cadre of arrangers.

Louisa and her husband, Eldon, himself a former member of the LOWA BOD, have been Lake of the Woods members for 16 years. Louisa grew up in Virginia and, she and Eldon, have lived in Pennsylvania, West Virginia, and Puerto Rico. Along the way, she has taught English in junior high school and college, edited magazines, served as the executive director of national prolife organization within the Episcopal Church, worked as a flower arranger at the Washington National Cathedral, and has traveled around the United States giving flower arranging demonstrations for the Cathedral. She has owned her floral business, Bluebells and Cockleshells, for the past 23 years and has worked on a Rose Bowl Parade float.

There will be time allotted for questions, and the meeting is open to all residents. We hope to see you there!

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• Tax Map: 012-00-04-0119-0; Zoned R3; HDA dues: $1,314 per year

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Lake Currents       October 2, 2015
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lowlinc.org

Lowline
Living Independently in Our Community

Louisa Rucker, BOD President LOWA

Dr. Nora Wilson-Lesser, featured speaker AARP meeting

A big “Thank You” to all of the participants, equines, and spectators who came on Sunday, September 13, to our Hunter Show. Several of our Equestrian Center students competed in the horse show: Alyssa Strain, riding Shady, won Champion in the Pleasure Pony division; Annelise Mabie, riding Prescott, won Reserve Champion in the Pleasure Horse Junior division; Brittany Nowacki, riding Sky (pictured), in her first show won Reserve Champion in the Maiden Hunter division; and Tori Leonard, riding Maverick, in his debut as a show horse won second place in his Pleasure Horse class.

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Thank you for taking this moment to read the first County Waste & Recycling Service article for Lake Currents. As your exclusive hauler, we wanted to take an opportunity to discuss the services provided and help promote greater recycling in LOWA with our curbside, single stream recycling (SSR) program.

When you consider the items we can recycle, it is approximately 75 percent of our regular household waste. The list of what can be recycled with our program includes everything from cereal boxes and glass jars to mail; and cardboard packaging (see the full list below).

With only a portion of LOWA participating in County Waste’s program, we encourage more residents to get involved and demonstrate their commitment to recycling.

The best part about our program is it offers every participating resident a 95 gallon recycling and 95 gallon trash cart that will be emptied at the curbside outside your home every Wednesday. Additionally, the SSR Program allows all members to place all of their recyclable materials directly into ONE container—no more mindless sorting or bagging of recyclables.

**County Waste Recyclables Include:**
- cardboard and paperboard boxes; office paper (white and colored); envelopes (manila, regular, windowed);
- newspapers and magazines; junk mail; catalogs; books (paperback, textbook, hardback, and telephone); file folders; computer paper; post-it notes; card stock paper; aluminum and tin cans; ferrous metal food packaging; glass bottles and jars; non-metallic wrapping paper; No.1 plastics (such as water and soda bottles); No. 2 plastics (milk and detergent containers); No. 3 through 7 plastics (yogurt and margarine containers); and aerosol cans. Even pizza boxes can be recycled if there is limited food contaminant.

Communication is the key in promoting greater recycling and a greener environment for us all. Our hope is with continued education and community service statistics, LOWA will take off from 340 County Waste members to over 1,000, helping keep more materials out of our area landfills.

Our promise is to provide the best customer experience. We look forward to serving each and every one of you in our exclusive LOWA Trash and Recycling Program. For additional information, please don’t hesitate to call our Culpeper Customer Service Team at 540-727-0887 or visit our website at countyrecycling.net. Until next time!

**Communication is Key for Recycle and Trash Service**
by Rachel Rinker, County Waste

---

**Newly Appointed**

by Simon Gray, Germanna Community College

I recently accepted an appointment as the Orange County representative on the Germanna Community College Board and I want to give a quarterly update on Germanna Community College.

Long before I moved from England to the U.S. and became an American citizen, I learned the importance of education. I owe everything to a start at the British equivalent of the American community college. I was able to turn an apprenticeship and associates degree in Marine Engineering into a career as an engineer in the Royal Navy, then a second career as chief engineer on large yachts in the Caribbean and Mediterranean. I subsequently worked in several shipyards as an engineer or construction project manager.

The idea that lifelong education can take us wherever we want to go in life had taken root. So I pursued a Master's degree in Engineering Management at the University of New Orleans. After graduating in 2007, I went to work for a D.C. engineering company. In 2009, I joined the U.S. Navy, where I am currently a program manager and acquisition professional. Now I want to give back, so I’ve accepted an appointment as the Orange County representative on the Germanna Community College Board.

America needs community colleges to play an important role as we are to stay competitive in an evolving global marketplace. One focus must be to help more students reach their potential in Science, Technology, Engineering and Math (STEM), and community colleges are a critical stepping stone that can help develop a new generation of scientists, engineers, technologists and mathematicians. Affordable community colleges help kick start the development of talented young people who might otherwise believe higher education is beyond their reach as well as those seeking mid-life job switches.

Germanna’s nursing program, based at the Locust Grove Campus, produces many of the nurses employed at hospitals in Culpeper and the Fredericksburg area, as well as at local clinics and nursing homes. Germanna engineering students transfer to such places as Virginia Tech and the University of Virginia. The community college already provides cyber-security training and a drone program, and a broader National Security Program is planned.

At Germanna, senior citizens, at least 60 years old, can qualify for free tuition for credit courses and non-credit courses, not to exceed three per term. To do so, one must be a legal resident of Virginia and admitted to the college as a student.

With your help, despite state budget cuts, we will continue to offer new programs to prepare students for careers in new fields and we will build a badly needed, cutting-edge nursing instruction facility at Locust Grove.

I also volunteer as an EMT and Firefighter for the Lake of Woods Fire Department. Email me at pussersimon@gmail.com.

**Free Community and Family Health Fair**
by Judith Troast, Member, Resurrection Lutheran Church

Resurrection Lutheran Church is holding its Annual Free Health Fair on Saturday, October 17 from 9 AM to 1 PM, at 6170 Plank Road (Route 3 east of Lake of the Woods). This year we have more than 25 health care providers and exhibitors who will be giving flu shots and free screenings for blood pressure, blood sugar, cholesterol, body mass measurement, vision, hearing and much more. For adults, there will be sessions on: scams and frauds, support for caregivers, and living wills, power of attorney, and do not resuscitate (DNR) instructions. Included will be door prizes and fun activities for the kids. Join us for the health of it! For more information call 540-786-7778 or resurrectionpeople.org.

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**Join us for the health of it!**

**Resurrection Lutheran Church is holding its Annual Free Health Fair on Saturday, October 17 from 9 AM to 1 PM, at 6170 Plank Road (Route 3 east of Lake of the Woods). This year we have more than 25 health care providers and exhibitors who will be giving flu shots and free screenings for blood pressure, blood sugar, cholesterol, body mass measurement, vision, hearing and much more. For adults, there will be sessions on: scams and frauds, support for caregivers, and living wills, power of attorney, and do not resuscitate (DNR) instructions. Included will be door prizes and fun activities for the kids. Join us for the health of it!**

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Lake Currents           October 2, 2015

Settings

Notice Section

October 6, Parents and Caregivers of Special Needs Kids/Adults. This is a new support group that will be held on the first Tuesday of every month from 7 PM-8:30 PM, in the lower level Clubhouse. We are hoping this group will be an outlet for people to communicate, share ideas and information, or just relate with other people who are in similar situations. Info: Kathy at 972-5494.

October 13, EMTs wanted! Lake of the Woods Rescue Squad will be hosting an EMT Class from October 13, 2015, through February 27, 2016. If you would like additional information on this class, please call Tasha Smith at 540-645-1627, or by email at training@low29.com. Be a part of something great! Come join a squad that makes many memories and many friends!

October 16 to November 8, Wilderness Branch Library closed for renovations.

October 17-18 (show dates), Entry forms for Lake of the Woods Visual Arts Council Annual Show and Sale available in racks at the Community Center and Holcomb Building.

October 17, Household Hazardous Waste Day from 8 AM to noon at the Orange County Landfill, 11530 Porter Road, Orange. Citizens of Orange County can dispose of household hazardous waste, items that are normally not accepted at the landfill, free of charge. Please call 672-9315, if you have questions about acceptable items. No businesses please.

October 18, Orange County Rabies Clinic, from 1 PM-3 PM at Unionville Elementary School. Rabies vaccine, $10; Distemper vaccine, $15. Check and cash only. Info: 672-1124.

October 25, Chill Cook Off and Concert on the Point. This is a fundraiser for LOW Fire and Rescue.

Monday Night Bridge.

Newcomers always welcome. Woods Center at 6:45 PM. For more information, call Jack or Kathleen at 972-4187.


Project Excel. Looking for a way to help the children in your community? Excel? The Orange County Office on Youth is looking for volunteers to tutor elementary school students who are as much a year behind in math or reading. As little as an hour per week could make a big difference!

Info: Amy Biscoe, projectexceluv@gmail.com or 540-645-8118.

Reassessment of Orange County Real Estate. LOW property owners can expect to see representatives from Wampler-Eanes conducting assessments lasting through October 2015. Info: Occ. Commissioner of Revenues, 672-0793.

Lost or Found Pets in LOW can be posted on facebook.com/LOWlostandfoundpets.

Hearing Aids/Eyeglasses Recycled: Place unused hearing aids and eyeglasses in LOW Lions boxes at Wells Fargo Bank, Wilderness Pharmacy, LOW Hair Studio, LOW Security, and Dr. Stephen Lord in Orange.

The Lions Club is seeking wheelchair and attached equipment for wheelchair. Info: Noel, 972-0018 to donate items.

Fundraisers

October 2, Brandy Station Vol. Fire Dept. Chicken Dinner from 5-7 PM in the BSVFD Charter Hall. Cost is $10 for adults, $6 for children ages 6-10 and younger than 5 eat for free. Carryouts available. Park in rear of firehouse.

October 10, Bethlehem United Methodist Church will be having a Pit Grilled Chicken Dinner from 4:30 PM to 7:30 PM. The menu will be 1/2 chicken, cole slaw, beans, roll, and drink for $8. Proceeds benefit the animals of Orange County. To obtain T-shirts, call Betty at 972-3820. Donations to OCHS are tax-deductible, we are a 501(c)(3) charitable corporation and donations can be mailed to OCHS, P.O. Box 852, Locust Grove, VA 22508. Visit our website at orangecountyhumanesociety.org and Like us on Facebook. Thank you for your support.

Human Services

Al-Anon Meeting. Every Tuesday at 7 PM, LOW Church, Founders Room. Info: Tom, 900-661-2128.

Alcoholics Anonymous.

An AARP local chapter. Meetings are held at LOW Church, 7 PM, every Mon. (Rm 505), Wed. (Cabins), and Fri. (Rm 505). Info: LOW Church 972-9060.

Alzheimer’s Support Group: Third Wed. at 10 AM, Room 210/211. Info: LOW Church 972-9060.


Seeking Counseling? The LOW Church offers free counseling by appointment. We care. Info: Church, 972-9060.


Thinkin’ About Quitting?: Free, individualized stop smoking program. Culpeper Regional Hospital, 829-4190.
Bewitched, Bothered, Bewildered?
by Karen Kovarik, Publicity Chairman

Are you bewitched, bothered or bewildered by thoughts of Halloween? If so, the Garden Club has the perfect creative meeting for you on Monday, October 12. Our decorative theme will be Halloween and the holidays and we’ll have eight flower arrangements to inspire you.

We will have line, line-mass, parallel, and even transparency designs. Members will show how they put a table or a tray together and even use a frame. Another member will show you how to create a small or miniature design. All of this is to inspire you to create lovely holiday designs.

Peggy Zachouski, a talented flower show judge, along with our own members, will be sharing all these great ideas. I hope you remember what a terrific job Peggy did two years ago.

We will also preview our pending flower show, Splendor in November, which will be held November 14 at the LOW Clubhouse. We will include a category for photographs this year. So start taking photos of flowers, gardens, or a landscape. Another category will be for youth and photography, so enlist your grandkids, too. What a fun way to spend an afternoon with a young person.

The Garden Club meets at 12:45 PM in the Clubhouse Great Hall. The meeting starts at 1 PM, and refreshments and socialization follow the meeting, so remember to eat before you come (but leave ample room for the goodies). Visitors are welcome. If you miss a meeting, don’t forget, you may check out our monthly newsletter on our LOWA website under clubs.

Finally, an urgent message: On October 3 the Garden Club will join forces with the Boy Scouts and the Girl Scouts in a Plant Together Project to clean up/refurbish the area between the LOW Fire department and Route 3. This project involves cleaning all the garden areas and trimming all bushes and trees. We also will be spreading mulch and landscape stone. If you cannot help, then perhaps you can contribute with refreshments and lunch for the scouts and the workers. Call Dan Greene at 972-0153 to volunteer or sign up.

LOW Neighborhood Watch Meeting
by Larry Morlan, Coordinator, LOW Neighborhood Watch

Neighborhood Watch will be hosting a meeting on Tuesday, October 13, in the Clubhouse Great Hall starting at 7 PM. All residents of the Lake, including all NW members, are invited to participate in this meeting. The subject to be discussed: The contract of Allied Barton to provide security for Lake of the Woods.

General Manager Phil Rodenberg, Chief Scott Walker, and a representative from the Allied Barton Corporate Office will be in attendance to field questions and provide information relative to service provided by Allied Barton. This will be a great opportunity for residents to speak to the strengths of our security group, to insert their own areas of expertise and to express any concerns with security within the Lake. Allied Barton will speak about how they provide security and what they are proposing in their next contract.

The Board of Directors will be discussing a renewal of the three-year contract with Allied Barton in the coming months and is anxious to hear from residents on the subject.

LOWVAC Show and Sale Dates Set
by Madeline Salustri, Member, LOW Visual Arts Council

Annually, at leaf-falling time, the Lake of the Woods Visual Arts Council stages its Art, Crafts and Photography Show and Sale.

This year, the show and sale will be held on October 17 and 18. The event will take place in the lower level of the Clubhouse from 10 AM to 6 PM on Saturday, October 17; and 10 AM to 4 PM on Sunday, October 18.

The good news is that there is still time – until October 10 – for participants to enter. Entry forms are available in the racks at the Community Center and the Holcomb building. Look for a blue form that has details about how to enter. Participation in the show and sale is open to LOW residents.

For further information, call Jan Moore at 972-0355 or Sallie Wallace at 972-0412.
Delegate Rob Bell to Speak at LOW
by Brenda Rogers, Program Chair, SARWC

Delegate Rob Bell, representing Virginia's 58th District, will be the guest speaker at the Republican Women's (SARWC) luncheon on October 21 beginning at 11:30 AM at the LOW Clubhouse.

Delegate Bell spent five years as a state prosecutor, overseeing more than 2,400 cases, working to bring criminals to justice and to protect crime victims.

Since his election to the Virginia General Assembly, Rob has written laws that crack down on drunk driving and keep sex offenders off school property. In 2008, he helped overhaul Virginia's mental health commitment laws after the tragedy of Virginia Tech, and in 2011 he patroned the new law to expand Virginia’s protective orders. In 2015, he increased penalties on those who bring children into prostitution.

Delegate Bell has also fought to protect the Constitutional rights of Virginia citizens. He co-authored the Constitutional Amendment to place property rights protections in the Virginia Constitution and to stamp out eminent domain abuses. It passed with over 74 percent of the vote. He also has co-patroned House Bill 10, which opposed President Obama's health care law.

The luncheon menu is a pasta bar with fresh marinara and Alfredo sauce, served with linguini, Caesar salad, garlic bread and parmesan cheese.

Mail your check for $22 to SARWC, P.O. Box 803, Locust Grove, VA, 22508 to be received by October 14; or call Toni at 972-0295.
2. REPORTS
2.1 Reports of Officers
President's Report: No report at this time.
A. Vice President's Report: Update on 2015-16 Board Goals
Vice President Rugless reported that the Board met in Retreat on September 14 and 15, and selected eight goals to work toward in the coming year. Five of the goals are a continuance of major initiatives from the prior year, and three are new initiatives. The Board also approved an engineering structural evaluation for the existing Clubhouse Pool/Fitness Center building to provide additional information on its condition before any RFP is issued.
Treasurer's Report: No report at this time.
B. Secretary's Report: No report at this time.
C. Committee Changes
Motion by Rugless, passed unanimously, that the Board approve the following Committee Changes as listed in the updated memo of September 15, 2015:

<table>
<thead>
<tr>
<th>Name</th>
<th>Action</th>
<th>Committee</th>
<th>Term End Date</th>
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</thead>
<tbody>
<tr>
<td>John Licata</td>
<td>Advisor</td>
<td>Clubhouse</td>
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<td>Jane Grynowski</td>
<td>Advisor</td>
<td>Elections</td>
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<tr>
<td>Dottie Lohr</td>
<td>Voting*</td>
<td>Elections</td>
<td>September 15, 2016</td>
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<tr>
<td>Esther Dickson</td>
<td>Voting</td>
<td>Elections</td>
<td>September 15, 2018</td>
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<tr>
<td>Don Walters</td>
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<td>September 15, 2018</td>
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<tr>
<td>Jane Greenhalgh</td>
<td>Alternate</td>
<td>Elections</td>
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<tr>
<td>David McKee</td>
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<tr>
<td>Gege Winslett</td>
<td>Voting*</td>
<td>Equestrian</td>
<td>September 15, 2016</td>
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<tr>
<td>Marjorie Lehman</td>
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<td>September 15, 2018</td>
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<tr>
<td>JoAnne Capewell</td>
<td>Voting</td>
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<td>September 15, 2018</td>
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<tr>
<td>Janie Mote Latham</td>
<td>Voting</td>
<td>Equestrian</td>
<td>September 15, 2018</td>
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<tr>
<td>Phyllis Sarasin</td>
<td>Resigned</td>
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<tr>
<td>Larry Baida</td>
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<td>Equestrian</td>
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<tr>
<td>Sandy Frame</td>
<td>Advisor</td>
<td>Equestrian</td>
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<tr>
<td>Roger Anderson</td>
<td>Advisor</td>
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<tr>
<td>Pat Licata</td>
<td>Voting*</td>
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<td>Lee Herrell</td>
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<tr>
<td>Julie Wilson</td>
<td>Voting*</td>
<td>Lakes</td>
<td>September 15, 2018</td>
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<tr>
<td>Michael Cox</td>
<td>Alternate</td>
<td>Lakes</td>
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<tr>
<td>Kathleen Saladino</td>
<td>Term of Service</td>
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<tr>
<td>Julie Wilson</td>
<td>Advisor</td>
<td>M &amp; E</td>
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<td>Gil Churchill</td>
<td>Advisor</td>
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<tr>
<td>John Licata</td>
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<td>Nominating</td>
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<td>John Walker</td>
<td>Voting*</td>
<td>Planning</td>
<td>September 15, 2018</td>
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<tr>
<td>Leighton Cumming</td>
<td>Resigned**</td>
<td>Planning</td>
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<tr>
<td>Melinda Kunika</td>
<td>Advisor</td>
<td>Pools</td>
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<tr>
<td>George Lovelace</td>
<td>Voting</td>
<td>Rules</td>
<td>September 15, 2018</td>
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<tr>
<td>Donna Nazum</td>
<td>Advisor</td>
<td>Rules</td>
<td></td>
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<tr>
<td>Leighton Cumming</td>
<td>Resigned**</td>
<td>Safety &amp; Security</td>
<td></td>
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*Extend Term of Service. **Elected to Board.

C. Referendum Update
Secretary Cumming reported that as of today the unofficial number of proxy ballots received for the Referendum is 2,513.5. She reminded members that they can still vote until the end of this Friday's Special Membership Meeting, which starts at 6 PM. Members needing a replacement ballot can pick one up at the Holcomb Building administration office.

D. Organization Resolution Appointing New Trustee (Special Resolution 2015-3)
Motion by Cumming, passed unanimously, that the Board adopt Special Resolution 2015-3 which appoints JoAnn Zwicker as Trustee of the Employee Profit-Sharing Plan and Trust, effective September 17, 2015.

2.2 Report of the General Manager
A. July Financials
GM Phil Rodenberg reported that through July LOWA has collected 81 percent of the FY2015-16 assessments billed. Delinquencies continue to decline. The Operation Center Summary sheet currently shows a $165,040 favorable balance when compared to budget. Golf Operations expense is higher than initially forecast due to the cost of tree removal.

B. Lakes Management Report
The US Army Corps of Engineers met with LOWA staff and Stantec on August 26 to review the Keaton's Run Forebay project. The front pond has been treated to reduce watermeal and duckweed vegetation. LOWA has signed a three-month contract with Eye Dog Goose Control to initiate a pilot project aimed at reducing our goose population.

C. Miscellaneous Business
The road Chip and Seal program has been completed for this year.

Tree clean-up is underway at the Main Marina. Areas where it is safe to skateboard near the Fitness Center and Clubhouse have been marked with paint. LOWA staff met with parent coordinators of the community soccer program to discuss miscommunication issues related to closing the large soccer field. Issues were resolved and better direct communication lines are now in place between LOWA and parent organizers.

2.3 Committee Liaison Reports
No reports at this time.

2.4 Committee Reports
Pools Committee Report
Chair Marty Caldwell reported on the 2015 swim season and the state of the pools. Water quality issues and staining of the white coat at the Clubhouse pools due to particulates in the water in the filling stage were corrected by flushing the hydrants. Working with RSA will prevent a repeat of this next year. New furniture has been ordered for the eating areas at the Clubhouse pool. More accurate standards for counting the number of visits to the pools were developed, resulting in the highest number of total pool users ever recorded. An observation checklist was also used to monitor activities at the pool, which could indicate irregular compliance with pool rules or facility conditions in need of correction. The Committee agreed improvements to the Clubhouse pool bathrooms and the women’s shower room will be necessary before the pools open next year.

The General Manager said the Director of Facilities is working with staff to come up with a plan to bring the Clubhouse pool facilities up to acceptable standards before the next pool season. A pools survey will be published in Lake Currents and members are encouraged to fill it out to provide feedback to the Pools Committee.

3. PRESENTATIONS
3.1 Employee Health Insurance Renewal (November 1, 2015, to October 31, 2016)
Heather Marr and Ginny Slack, BB&T Insurance Services representatives, summarized the process BB&T used this year to research competitive bids and comparable insurance packages in preparation for renewal of the Employee Health Insurance program.

Final recommendations included: 1) continuing to offer the three basic Health Insurance Options through Anthem at a 5.78 percent overall increase, which is better than trend; 2) change the Dental Plan provider from Metlife to Ameritas for a 20.6 percent premium reduction in employer costs from the Metlife plan; 3) renew as is the Employee Term Life, Employee Accidental Death & Dismemberment and Long-Term Disability coverages with Mutual of Omaha.

See September 16 Minutes on p. 20

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$279,000
1314 Fox Chase Ln
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$217,900
109 Republic Move & enjoy St. Olafa

$329,000
106 Birdie Rd
Beautiful ranch. Full basement, 3+ car garage, 106 birdie Rd

$314,900
492 Morris Pond Dr
Gorgeous main level suite 4br.2.5b. 5br in Somerset

GM Phil Rodenberg reported that through July LOWA has collected 81 percent of the FY2015-16 assessments billed. Delinquencies continue to decline. The Operation Center Summary sheet currently shows a $165,040 favorable balance when compared to budget. Golf Operations expense is higher than initially forecast due to the cost of tree removal.
Lake Currents  
March 15, 2012

6. NEW BUSINESS

6.1 – 6.4 Consideration of Adopting Amendments to Maintenance and Ecology Committee Charter, the Planning Committee Charter, the Rules Committee Charter and the Clubhouse Committee Charter.

Motion by Rugless, passed unanimously, that the Board adopt the amendments to the Maintenance and Ecology Committee Charter, the Planning Committee Charter, the Rules Committee Charter and the Clubhouse Committee Charter. (Director Zwickl temporarily absent.)

6.5 Consideration of adopting Amendments to Section II: Special Characteristics, of all Committee Charters to Reflect Bylaw Amendments.

Motion by Cumming, passed unanimously, that the Board adopt amendments to Section II: Special Characteristics of all Committee Charters, to reflect the updated Bylaws reference to Article X: Committees, rather than Article V. (Director Zwickl temporarily absent.)

6.6 Consideration of Accepting All Committee Annual Reports.

Motion by Hutchison, passed unanimously, that the Board accept all Committee Annual Reports. (Director Zwickl temporarily absent.)

6.7 Consideration of Approving the Employee Health Insurance Plan November 1, 2015, through October 31, 2016.

Motion by Zwickl, passed unanimously, that the Board approve the recommended Employee Health Insurance Plan for the period November 1, 2015, through October 31, 2016; namely, the three health insurance plan options offered through Anthem; a Dental Plan through Ameritas; Life, Accident, Long-term Disability and Employee-paid Short-term Disability Insurance through Mutual of Omaha; and, Employee-paid Critical Illness and Accident coverages through Allstate.

6.8 Consideration of Authorizing the Repair of the Lower Paddock Barn.

Motion by Morlan, passed unanimously, that the Board authorize repair of the lower paddock barn and direct the General Manager to make appropriate adjustments in the Millard Dodson Reserve Study.

6.9 Consideration of Amending LOWA Regulation XVI: Environmental Control and Construction Procedures, to Substitute the Term “New Construction and Renovation Fee.”

Motion by Cumming, passed unanimously, that the Board suspend Regulation 1K: General; and amend Regulation XVI: Environmental Control and Construction Procedures Sections 1.3.1 and L. to substitute “New Construction and Renovation Fee” for any reference to “LOWA Road Maintenance Fee(“) and “Road Fee(“). (This change is a housekeeping change and does not affect member rights and/or responsibilities.)

7. Member General Comments

One member suggested adding a laser pointer to PowerPoint presentations would be helpful to improve audience viewing and comprehension.

8. Director Comments

Director Goodwin asked that any suggestions proposed by members be read and considered before any vote is taken or any action is made on any agenda item.

See September 16 Minutes on p. 20
addressing alternative plans to help resolve the Front Gate traffic issues be included in any future Town Hall discussion. Director Zwickl suggested having a traffic officer at the front gate during peak hours might be helpful reducing backups. Director Cumming thanked members for voting in the Director election. Director Morlan said the Board calendar has been finalized and will be published shortly.

9. Scheduled Meetings
- Special Meeting of the Membership: Friday, September 18, 2015 at 6 PM in the Community Center.
- Town Hall Meeting on Five-Year Capital Projects: Tuesday, September 22, 2015 at 6:30 PM in the Clubhouse.
- Regular Board of Directors Meeting: Saturday, October 3, 2015, at 10 AM in the Community Center.

10. Adjournment. Motion by Goodwin, passed unanimously, to adjourn the meeting at 4:24 PM.

Leighton H. Cumming, LOWA Secretary

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Stage Alive! Strikes Up with String Fever
by Karen Kovarik, Subscription Chairman

“String Fever” will ignite Culpeper County High School on Saturday, October 10 at 7:30 PM.

The enthusiasm and energy sparked by the Brooks Tegler WWII Army Air Force Band will be matched by this amazing quartet of world-class musicians playing five- and six-stringed electric violins, violas and cello in a truly original show. From Ravel’s Bolero to their “History of Music in Five Minutes,” this showcases their talent and sense of musical humor. Check out stagealive.org for a sampling of both.

One footnote to our last concert: Stage Alive! wants to thank Duane Clore, Band Director of Culpeper County High School, for his ongoing support but never more so than when he substituted for one of the saxophone players.

Both season tickets ($55 adult) and single admission tickets ($25) are available, and may be purchased at the door. The high school has ample free parking and is handicapped accessible. For information, call 972-7866.

Genealogy Class Offered
by Robbie Rokosz, Vice Regent, Susannah Chandler Chapter, DAR

Susannah Chandler Chapter of the Daughters of the American is offering a Beginning Genealogy Class on Wednesday, October 14, from 10 AM to 3 PM at the Salem Church Library. Class will be taught by Shannon Combs-Bennett. Ms. Combs-Bennett is a published author, lecturer and genealogist. We will break for lunch midway thru class. You are responsible for your lunch. There is a $20 fee for class materials which includes a notebook.

Please contact Robbie at 972-4512 to register as seating is limited. Please make checks payable to Susannah Chandler Chapter DAR and mail to P.O. Box 762, Locust Grove, VA 22508.

The Lake of the Woods Visual Arts Council Presents
The Annual Fine Arts, Crafts, and Photography Show and Sale

Saturday, October 17: 10:00 to 6:00 PM
Sunday, October 18: 10:00 to 4:00 PM

Lower Level L.O.W. Clubhouse
I have written about The Virginia Personal Property Tax Relief Act a number of times over the years and I repeat this to inform new residents to our community. This act provides partial relief from the personal property tax on personal automobiles. During the 1997 campaign for Governor, the Car Tax was a major issue, and in 1998 the Personal Property Relief Act was enacted providing car tax relief. This plan of the act was to completely phase out the car tax in five years. Since personal property (cars) is a local tax, the commonwealth started to reimburse taxpayers directly for this tax relief. Subsequently, the commonwealth began to send the reimbursements to the localities and the localities reduced the tax owed by the relief amount. If you examine your personal property tax bill you will notice a column which indicates this relief. Because of increasing costs, Virginia halted the phase out at 70 percent in 2001. Even holding the 70 percent level, the costs to the commonwealth were rising, and in 2005 the commonwealth held the total locality reimbursement amounts constant.

For Orange County, this amount is $2,763,073. The total value of personal vehicles in Orange County increased by 11 percent this past year due to increasing numbers and values of cars. As a result the constant reimbursement amount covers a smaller percentage of the tax bill each year. For Orange County, the percentages have dropped steadily from 70 percent in 2005 to 36 percent in 2014. At the last Board of Supervisors meeting the reimbursement rate for 2015 was set at 32.34 percent. This reduction applies to cars up to an assessed value of $20,000. Cars assessed at greater than this amount get relief only up to $20,000 and pay the full tax for values in excess of this amount. Cars valued at less than $1,000 get 100 percent relief. All other vehicles, such as business-use vehicles and motor homes, are not eligible for this personal property tax relief.

In a report from the Virginia Tourism Corporation, tourism was again an important contributor to the local economy of Orange in 2014. Tourism revenue in Orange County reached $45.105 million, a 3.3 percent increase over 2013. Local tourism supported a total of 564 jobs, which is a 1.4 percent increase over 2013. State tax receipts for Orange County totaled $1.861 million and local tax receipts totaled $1.285 million for 2014. These figures represent a 2.3 percent and 1.4 percent increase over 2014, respectively. These numbers show that tourism is an important part of the county’s economy and employment and indicate the need for us to support the growth and expansion of our local businesses serving the visitor economy.

The supervisors recently held a public hearing and approved tax exemption for a building and personal property owned by the Paul Stefan Foundation. This foundation is a 501(c)(3) non-profit organization eligible for tax exemption under Virginia statutes. The building on Caroline Street in the Town of Orange was previously known as the President Madison Inn. The facility will now be used for homeless, pregnant women in crisis pregnancies. Women can live in the home for up to two years. During that time, they are encouraged and supported as they get further education or job training. They are also provided counseling and taught budgeting and parenting skills. The facility may also be used to help feed the needy.

If you have questions about county government or want to let me know your feelings on specific issues, you can contact me at leeframe@orangecountyva.gov.
meals, light housecleaning, drive to errands. Licensed CNA, individual contractor. LOW resident. Melinda 540-940-3900.

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Diane GUARDS, gutter cleaning, gutter repairs and home repairs. 30 years experience. LOW Home Owner. Kenny Skeen, 972-4326.

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Lake Currents           October 2, 2015

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