LOW Celebrates Independence Day

Schedule of Events
Saturday, July 2
10:30 AM Parade (Yorktown/Lakeview to Clubhouse)
Handicapped parking for the parade will be in the LLCH parking lot, first turn into parking lot from the front entrance.
11:45 AM Flag Raising (In front of Clubhouse)
12 PM-4 PM Clubhouse Point Activities (Please leave your dogs home.)
1 PM Parade Awards on Clubhouse Deck
5 PM-7 PM Water Ski Club Show at Clubhouse Point
9:15 PM Fireworks begin from Main Dam

Sunday, July 3
9 AM-12 PM Equestrian Center Open House with $5 Pony Rides

Road/Dock Closings and Times
Parade Road Closings
Lake of the Woods Drive – Closed at Midnight
Lakeview Pkwy and Yorktown Blvd – Closed at 10 AM
Traffic turned around at Wakefield Drive
(Note to Yorktown Blvd residents, you won’t be able to get out of your driveways while the parade is lining up and in progress. Please plan for this.)
Lakeview Pkwy at Lake of the Woods Drive – Closed at 10 AM
Incoming front gate traffic will turn left only
Clubhouse Dock Closed at 3:30 PM for Water Ski Club Show; Dock will remain closed through the night.

Fireworks Road Closings
Lakeview Pkwy and Yorktown Blvd – Closed at 8:55 PM
Lakeview traffic turned around at Wakefield Drive
Lakeview Pkwy at Lake of the Woods Drive – Closed at 8:55 PM
Incoming front gate traffic will turn left only

Golf Referendum Continued to August 15

The Golf Referendum to allow non-member golf play on a limited basis by advance reservation only was continued to Monday, August 15 at 7 PM. The vote of the members present at the June 13 Special Meeting of the Membership was unanimous. Board Secretary Leighton Cumming explained there are 2,306 valid votes. Vice President Mike Rugless explained that allowing more time for member participation will give us a better tenor of the membership on the matter. Members will receive a notice of the continued Special Meeting in “Lake Currents” in July. Meanwhile, replacement proxy ballots are available at the Holcomb Building Member Services desk or by calling 540-972-2237.

If you have not yet voted, please do so and let your voice in Association business be heard.

No parking on Wilderness Drive and walking through lots to Clubhouse Point activities—this is trespassing. You could receive a summons.

Reminders

June 24
Concert on Clubhouse Point
Dave Goodrich Band, 7 PM

July 4
Trash Compactor Closed
LOWA Offices Closed

July 7
County Waste Trash Service will pick-up on July 7 instead of July 6

July 9
Tennis Social
Hollyfield Courts, 9 AM

July 19
LOWA Regular Board Meeting
Community Center, 7 PM

Watch Board Candidate Interviews on Channel 18 or online LOWA.org

Members: Lake Currents can be read online at: LOWA.org/Lake-Living/Lake-Currents

Security at Front Gate
Info: 972-2210 or 972-2020
or use CapSure
lakeofthewoods.capsure.com
President’s Letter
by Louisa Rucker

Dear Friends,

I trust you are making plans for the Fourth of July weekend, which is an annual highlight in the Association’s community calendar. Consider planning to start your celebration on July 2 with the LOW Vets parade at 10:30 AM along Lakeview Parkway from Yorktown Road to the far end of the Clubhouse parking lot. Then proceed to Clubhouse Point for fellowship, fun, and fast food opportunities. Finish your day at that same location with the annual Ski Club show at 5 PM followed at dusk (about 9:20 PM) by the typically terrific fireworks display. This event only disappoints in a sudden ferocious rain storm, as in what happened last year. Now THAT was memorable.

By now I also trust you have heard that voting on the Golfing Referendum has been extended because of the low number of votes that have been received. If you have not completed and returned your ballot, please take those few minutes to do so. Fifty percent plus one votes (50% + 1) from the entire community of 4255 lots is a daunting number for passage. If 2570 members vote, the “yes” rate has to be 83% to pass the referendum. Currently 2300 valid ballots are in hand. Your vote is needed. We have found that not voting is not necessarily a “no” vote; it may be a “my ballot is lost in a pile of mail” vote, or “I intend to vote, but just forgot,” or “I didn’t think my ballot would make a difference.” It could: vote now; and if you can’t find your ballot, call and ask for a replacement (972-2212) or come to the Members Services desk at the Holcomb building and vote there.

Several members asked that the following information regarding the golf amendment be restated. 1. Reservations from outside players, with fee payments, are required twenty-four hours in advance of play and the fees are non-refundable for no-shows. 2. The Golf Pro with input from the Golf Committee, MGA and LGA, will advise on policies regarding which days and what hours outside reservations will be taken. 3. LOW golfers come first in decisions regarding golf course use. These are all parts of the provisions of our private golf amenity. Should an outside golfer arrive with a car load of swim attired youngsters, I assure you questions will be asked. And, lastly, no line is forming from outside players panting to enter this community. Golfers will come, but droves of them are not expected – a blessing and a curse.

Lastly, in case you haven’t heard about the recent Special Board Meeting at which use of the newly reconfigured Woods Center was discussed, here is a synopsis. About 25 members representing groups, clubs, and committees joined the discussion. The resulting understanding was that the Woods Center is the golfing amenity center and that golfing events have priority over everything else – just like the priorities of the other amenities. That means that when a golf tournament is held and Fareways restaurant space is needed to support that event, attention will be given. For the tournament two weeks ago, Fareways was closed to the public for three hours to facilitate the post tournament meal and awards ceremony with a hundred and four participants in attendance. Think on that: one hundred and four folks were seated in a handsome, air conditioned facility in which they were happy and of which we could be proud of this community’s ability to offer gracious hospitality! When business as usual is happening at the Woods Center, both the new “Trophy Room/Cardinal Room” (final name TBA) and the Dogwood Room are available for use. The priority of booking them goes to committees, then clubs. I was gratified to hear representatives of two committees say they would be glad to schedule their respective groups wherever best suited the needs of the Association: Woods Center or Community Center – that’s a definite help! Sylvia (972-9680) is the staff point person for scheduling and all agreed communication with her office will be essential for Woods Center use to go smoothly.

On final thought: Kudos to the maintenance department for their swift response to replacing the sudden-death-pool filter at the Clubhouse pool. We are grateful.

Warmly,

Louisa
Board@LOWA.org

LAKE OF THE WOODS ASSOCIATION, INC.
Special Board of Directors Meeting on Use of the Woods Center Meeting Room Space
June 15, 2016, 9 AM, Woods Center

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

Present
Louisa Rucker, President
Mike Rugless, President
JoAnn Zwickl, Treasurer
Leighton Cumming, Secretary
Jim Hutchison
Larry Morlan
Kathy Genson

Others
Phil Rodenberg, General Manager
Linda Brooks, Recorder

Call to Order. With a quorum present, President Rucker called the meeting to order at 9 AM in the Woods Center.

1. OPEN SESSION
1.1 Pledge of Allegiance
1.2 Approval of Agenda. Motion by Hutchison, passed unanimously, to approve the Agenda.

1.3 Review of the Use of the Woods Center Meeting Room Space

In opening remarks, President Rucker provided a short history of the golf course and Woods Center. The purpose of the meeting today was to hear from users about how the renovated Woods Center space can best serve the needs of all users.

General Manager Phil Rodenberg referenced his memo to the Board dated June 7, 2016 that summarized the potential for conflicts between the golf facility users and community users which need to be resolved to determine if policies and procedures for the use of meeting rooms and outdoor facilities should be revised (Administrative Resolution 2014-3). Assistant General Manager Dave Heiser addressed the primary goals of maintaining the upgraded golf course facilities and increasing usage to keep the subsidy for this amenity down.

All Committees, clubs, groups and individual members that use the Woods Center were invited to share their needs with the Board.

2. Member Comments

Ten members spoke on various issues which included: insufficient parking for large events, adequate notice to meeting room users if rescheduling or room reassignment is necessary, unreliability of the computer system at the food and beverage order window, the need to include consideration of room set-up time in the scheduling process, and insuring that set times and places are stable from month-to-month.

Following discussion, President Rucker noted the consensus was that priority at the golf course amenity would be given to golf users and tournaments, followed by committees, clubs and private/outside users.

Management will investigate the potential for expanded parking at the golf course location and study other options as well.

Activities Director Sylvia Zelinsky mentioned this is a time of transition and she is looking forward to working with golf users, committees and clubs to meet their scheduling needs.

3. Adjournment. There being no further business, President Rucker adjourned the meeting at 10:25 AM.

Leighton Cumming, LOWA Secretary
Lake Currents
June 24, 2016

LAKE OF THE WOODS ASSOCIATION, INC.
Special Meeting of the Membership
on Declaration of Restrictions
Golf Referendum
June 13, 2016, 7 PM
Community Center, 110 Sweetbriar Road

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

Present
Louisa Rucker, President
Mike Rugless, Vice President
Leighton Cumming, Secretary
Larry Morlan
Kathy Genson

Absent
JoAnn Zwickl
Jim Hutchison

Call to Order. With a quorum present, President Rucker called the meeting to order at 7 PM in the Community Center.

Pledge of Allegiance

Confirmation of Quorum
Secretary Cumming confirmed that a quorum exists due to the members present and by proxy, and proper notice was sent to all members of record.

President’s Remarks
President Rucker welcomed the members and reported that the two-month Referendum voting period was evidently not long enough as ballot returns are insufficient to count at this time. A second ballot has already been sent to members who did not return their ballots, but response to that has been lower than anticipated.

Secretary’s Report
Secretary Cumming reported that 2346 ballots were received. Forty of those were invalid and members have been contacted to ask they recast a valid ballot. The Secretary is holding 20 proxy ballots.

Vice President’s Remarks
Vice President Rugless explained the advantages that passage of the referendum will have to members. To put this Referendum into perspective with past referenda, he provided some history of Referenda at LOWA with information on the process being used to administer the referendum.

Rcess and Continuance
President Rucker asked for a motion for recess and continuance of the Special Meeting of the Membership.

Motion by Tom Sheridan and seconded, passed unanimously, to declare a recess and reconvene the meeting on August 15, 2016 at 7 PM in the Community Center, 110 Sweetbriar Road.

President Rucker declared the meeting is recessed at 7:43 PM.

The Sweetbriar Pool was reconstructed in 1998 and is a six-lane, 25 meter competition pool used for swim meets but also recreational swimming. The Clubhouse is circa 1967, 25 meter long recreational pool with swim lanes and a diving well. The Board and Management and the Ad Hoc committee looking at the future of the Pool/Outdoor Recreation Area Complex at the Clubhouse area would like your opinion before we make final decisions in late June. Members have asked several questions:

How did the bottom of the Sweetbriar Pool crack? The structural engineering report of the insurance carrier points to how the Sweetbriar Pool was drained as it was being prepared for the summer. The pool management company drained it too quickly at a time when groundwater pressure from heavy rains was pushing up against the bottom of the shell of the pool.

Bottom line, cracking and uplift of the pool's shell and finishes resulted from upward pressure from groundwater.

How does LOWA manage and maintain the pools? LOWA hires a pool management company to prepare, operate then winterize the pool. The company hires, trains and deploys lifeguards. The company uncovers the pool in May and informs LOWA of repairs that are essential to keep operating. The company can typically make repairs such as replacing a drain cover or tile. It or another company may perform heavy maintenance. The LOWA Buildings Division prepares and maintains the pool building and deck. The company winterizes and covers the pools with water in them in September.

Our pools are part of our scheduled replacement of components of the pools – pumps, filters, pipes, and white coating of the bottom. Pool shells, with no moving parts, are built to last 60 years and do not need much maintenance as long as the white coat, expansion joints, tile, and coping stones are maintained.

Are our pools obsolete? No and yes. Counsilman-Hunsaker, our pool consultant for the Clubhouse pool/fitness project tells us there is PHYSICAL obsolescence and FUNCTIONAL obsolescence. Our Clubhouse Pool can be considered functionally obsolete because of its deep diving well with no diving board or slide.
Treasurer’s Report
by JoAnn Zwickl, LOWA Treasurer

Lake of the Woods 2015-2016 fiscal year is now behind us, and we enter the new fiscal year with a strong Operating and Reserve Cash position. We have a new auditor this year after going through the RFP process and the new independent auditor selected for the next three years is PB Mares of Fredericksburg. Their fieldwork should be complete by late June and we expect the final report from them to be presented to the Board at the second Board meeting in August. The objective of the audit is for PB Mares to express an opinion on our financial statements, and to ensure that they are presented in accordance with Generally Accepted Accounting Principles, more commonly referred to as GAAP. Generally Accepted Accounting Principles are promulgated by the accounting profession and all companies who have an audit by an Independent Certified Public Accountant must present their financials in accordance with these principles so informed readers of financial statements will have a base from which to judge the strength of the organization with the assurance that they are presented in accordance with GAAP for homeowner associations.

Cash Position

In June 2015, the Board approved a new policy, “Unrestricted Operating Cash Policy,” setting a standard for the minimum amount of operating cash we should have on hand at the end of each fiscal year. When the Director of Finance made the computation as outlined in the policy at April 30, 2015, our operating cash was short of the amount required by the policy, so the Board adopted a 5-year plan to bring the balance up to the policy standard. The preliminary financial statements as of April 30, 2016, indicate that the shortage has been reduced by 50 percent, which represents a substantial improvement, so we expect to be in compliance in less than five years. Therefore, I believe that our operating cash position is very strong as we enter the 2016-2017 fiscal year. In addition, our Reserve Cash Balance at year end is in excess of $2,200,000, which together with the Contribution to Reserves for FY 2016-2017 of $1,457,000, makes our Reserve Cash position for the new fiscal year very strong.

Accounts Receivable and Delinquencies:

In the last two years, the Allowance for Uncollectable Accounts has decreased by $138,000, or about 38 percent and our delinquencies have stabilized in that period to 1.7 percent at the end of each year. The Community Associations Institute (CAI) literature indicates that one sign of strong financial performance for homeowner associations is having delinquencies of less than 5 percent. I attribute that performance to the Collections Policy approved by the Board in the recent past as well as our Controller, Roy Mayberry, and his staff’s strict application of the provisions of that policy, which requires early involvement of our collections attorney. This policy follows HOA industry standards as well as requirements of the Virginia Property Owners Association Act. Owners with past due balances are strongly encouraged to contact Roy as soon as possible to work out payment arrangements.

April 30, 2016 Preliminary Financial Statements:

I have included the Preliminary Unaudited internally generated financial statements in this issue of Lake Currents. Please take time to review these financials, and if you have questions, the Finance Staff and I will be happy to respond. A quick review of the financials indicate that New Construction and Renovation (NCR) Fees exceeded budget by $373,000. That unbudgeted revenue has been set aside in the Restricted Cash Reserves on the Balance Sheet and is available for the Board to direct to community needs such as high priority capital projects, which may include fitness center/swimming pool replacement, lakes management projects, front gate congestion relief, etc. I also want to point out that during the year, our Tenant Fee Revenue fell short of budget by about $40,000 due to the

GM Report from p. 3

What happened to close the Clubhouse Pool for three days? The sand filter failed and had to be replaced. The Association had hoped to bank the $10,000 budgeted last year to put towards a new pool, but the filter, which was likely an original component of the 1967 pool, was rusted through and cracked. It could not be operated properly.

How can I participate in the discussions on the pools? Attend the Tuesday, July 12 meeting of the Ad Hoc Committee to hear the presentation by the Lukmire Partnership on Clubhouse area pool and fitness center concepts; the meeting will be at the Community Center at 5 PM. Attend the Board Town Hall on Pools to be set for July.

How much does a covered pool cost? Our pool consultant tells us twice the cost of an outdoor pool with four times the operating costs due to year-round operation.

LAKE OF THE WOODS ASSOCIATION, INC.

Regular Board of Directors Meeting
June 15, 2016, 1 PM, Community Center

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

Present
Louisa Rucker, President
Mike Rugless, Vice President
JoAnn Zwickl, Treasurer
Leighton Cumming, Secretary
Jim Hutchison
Larry Morlan
Kathy Genson

Others
Phil Rodenberg, General Manager
Linda Brooks, Recorder (from 2 PM)

Call to Order. With a quorum present, President Rucker called the meeting to order at 1 PM in the Community Center.

1. EXECUTIVE SESSION
Motion by Morlan, passed unanimously, to enter into Executive Session at 1 PM for the purpose of addressing matters involving violations of the Declaration of Restrictions for which a member, his family members, tenants, guests and other invitees are responsible; and to consider contracts.
Motion by Genson, passed unanimously, to exit Executive Session at 1:55 PM.

2. OPEN SESSION
Motion by Hutchison, passed unanimously, to enter into Open Session at 2:03 PM, and to affirm that the Board met earlier today in Executive Session for the purpose of addressing matters involving violations of the Declaration of Restrictions for which a member, his family members, tenants, guests and other invitees are responsible; and to consider contracts.

2.1 Pledge of Allegiance

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

2.3 Approval of Agenda
Motion by Morlan, passed unanimously, to approve the Agenda.

2.4 Approval of Minutes of June 1, 2016
Motion by Cumming, passed unanimously, to approve the minutes of the June 1, 2016 Board of Directors meeting.

3. REPORTS

3.1 Reports of Officers
President Rucker reported they had a good meeting this morning with golf, committee and club representatives to discuss use of meeting room space at the renovated Woods Center.
Vice President: No report.
Treasurer: No report.
Secretary Cumming reported that Monday evening the Membership voted

See June 15 PM Minutes on p.18

See Treasurer’s Report on p. 7

Lake of the Woods Association, Inc.
Reserve Analysis FY 2015/2016

<table>
<thead>
<tr>
<th>New Assets and Improvement</th>
<th>Contingency</th>
<th>Repair &amp; Replacement</th>
<th>New Construction and Renovation Fee</th>
<th>Total Reserve</th>
</tr>
</thead>
<tbody>
<tr>
<td>YTD 2015-16</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5/01/15 Balance</td>
<td>74,805</td>
<td>66,947</td>
<td>1,686,653</td>
<td>1,828,405</td>
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<tr>
<td>2015/2016 CTR</td>
<td>50,000</td>
<td>35,000</td>
<td>1,331,511</td>
<td>1,416,511</td>
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<tr>
<td>YTD 2015/2016 Interest</td>
<td>627</td>
<td>512</td>
<td>4,375</td>
<td>8,368</td>
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<tr>
<td>YTD 2015/2016 NCR Fees</td>
<td>(43,342)</td>
<td>-</td>
<td>(1,313,071)</td>
<td>373,328</td>
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<tr>
<td>YTD 2015/2016 Expenditures</td>
<td>-</td>
<td></td>
<td>(80,000)</td>
<td>(80,000)</td>
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<tr>
<td>4/30/16 Balance</td>
<td>82,090</td>
<td>102,459</td>
<td>1,709,468</td>
<td>2,195,712</td>
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</tbody>
</table>
### Lake of the Woods Association, Inc.
#### Key Measures
##### Year Ending April 30, 2016

<table>
<thead>
<tr>
<th>Balance Sheet Key Measures</th>
<th>4/30/2016</th>
<th>4/30/2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash &amp; Cash Equivalents - Operating</td>
<td>$4,284,759</td>
<td>$4,308,556</td>
</tr>
</tbody>
</table>

#### Delinquencies (FY 15-16) as of April 30, 2016:
- Delinquencies Rate FY15-16: 1.7%
- Delinquency Rate FY14-15: 1.7%
- Delinquency Rate FY13-14: 2.2%
- % Collected to Date: 98.3%
- Total Assessment: $5,498,179

#### Income Statement Key Measures

<table>
<thead>
<tr>
<th>Golf Operations</th>
<th>Current Year YTD</th>
<th>Prior Year</th>
<th>YTD Variance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rounds of Golf Played</td>
<td>18,206</td>
<td>18,206</td>
<td>0</td>
</tr>
</tbody>
</table>

| Rounds of Golf Played | 18,206 | 18,206 | 0 |

### Note 1:
**Revenue:**
- Gas, Oil, Diesel (+$29K), Salaries & Benefits (+$14K) and Propane Gas (+$6K)

### Note 2:
**Revenue:**
- Daily Greens Fee Revenue
- Daily Cart Fee Revenue

### Note 3:
**Expense:**
- Repairs & Maintenance - B&G (+$6K)
- Pools (+$6K)
- Roads (+$6K)
- Grounds (+$6K)

### Note 4:
**Expense:**
- Salaries & Benefits (+$38K)
- COGS Food (-$18K)
- COGS Liquor (-$8K)
- Expendable Furnishings (-$6K)
- Repairs & Maintenance - B&G (-$5K)

### Note 5:
**Revenue:**
- Fitness Center Revenue (-$10K)

### Note 6:
**Expense:**
- Boarding Income (+$10K)
- Riding Lessons (+$4K)

### Note 7:
**Revenue:**
- Display Advertising (-$16K)
- Classified/Other Advertising (-$4K)
- Grid Space/Bulliten Board Advertising (-$4K)

### Note 8:
**Revenue:**
- Beer Sales (-$4K)

### Note 9:
**Revenue:**
- Tournament Fees (+$7K)
- Hard Good Sales (+$6K)
- Annual Memberships (+$6K)

### Note 10:
**Expense:**
- Salaries & Benefits (+$32K)

### Note 11:
**Expense:**
- Legal Consultation (-$51K)
- Contractual Services (-$32K)

### Note 12:
**Expense:**
- Contractual Services (-$13K)
- Gas,Oil, Diesel (+$6K)
- Expendable Furnishings (+$5K)

### Note 13:
**Expense:**
- Legal Consultation (-$51K)
- Contractual Services (-$32K)

### Lake of the Woods Association, Inc.
#### Summary, Operation Center Income Statement Comparative to Budget
##### (Includes Depreciation in Administration)
##### Year Ended April 30, 2016 (UNAUDITED)

<table>
<thead>
<tr>
<th>Key Measures</th>
<th>Current Year YTD</th>
<th>Prior Year</th>
<th>YTD Variance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administration</td>
<td>1,163,657</td>
<td>849,280</td>
<td>314,377</td>
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<tr>
<td>Annual Member Assessment</td>
<td>4,177,187</td>
<td>4,177,187</td>
<td>0</td>
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<tr>
<td>Operating Assessment</td>
<td>1,416,511</td>
<td>1,416,511</td>
<td>0</td>
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<tr>
<td>Contribution To Reserves</td>
<td>4,057,865</td>
<td>4,057,865</td>
<td>0</td>
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<tr>
<td>Subtotal Administration</td>
<td>9,145,450</td>
<td>9,145,450</td>
<td>0</td>
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<tr>
<td>Security</td>
<td>39,550</td>
<td>38,638</td>
<td>912</td>
</tr>
<tr>
<td>Communications</td>
<td>127,039</td>
<td>160,509</td>
<td>(33,470)</td>
</tr>
<tr>
<td>Fitness</td>
<td>62,144</td>
<td>70,000</td>
<td>(7,856)</td>
</tr>
<tr>
<td>Equipment</td>
<td>84,624</td>
<td>75,000</td>
<td>9,624</td>
</tr>
<tr>
<td>Environmental Resources</td>
<td>399,997</td>
<td>413,149</td>
<td>(13,152)</td>
</tr>
<tr>
<td>Pools</td>
<td>12,083</td>
<td>11,110</td>
<td>973</td>
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<tr>
<td>Community Activities</td>
<td>34,689</td>
<td>36,684</td>
<td>(1,995)</td>
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<tr>
<td>Golf Operations</td>
<td>472,512</td>
<td>500,900</td>
<td>(28,388)</td>
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<tr>
<td>Clubhouse</td>
<td>1,208,796</td>
<td>1,133,435</td>
<td>75,361</td>
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<tr>
<td>Sanitary Ways</td>
<td>198,143</td>
<td>198,000</td>
<td>143</td>
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<tr>
<td>Maintenance</td>
<td>4,851</td>
<td>4,000</td>
<td>851</td>
</tr>
<tr>
<td>Restrooms</td>
<td>6,208</td>
<td>5,625</td>
<td>583</td>
</tr>
<tr>
<td>Grounds</td>
<td>694</td>
<td>694</td>
<td>0</td>
</tr>
</tbody>
</table>

### Excess (Deficit) Revenue Over Expense:
- Total Revenue: $1,228,796
- Total Expense: $1,386,594
- Net Surplus (Deficit): ($157,798)

### Key:
- Numbers represented as positive or (+$xxK) reflect a positive variance to budget
- Numbers represented as negative or (−$xxK) reflect a negative variance to budget

### Note 1:
**Revenue:**
- NCR Fees (+$276K) offset by Tenant Fees (+$31K)

### Note 2:
**Revenue:**
- Legal Consultation (-$51K), Contractual Services (-$32K)

### Note 3:
**Revenue:**
- Display Advertising (-$16K), Classified/Other Advertising (-$4K), and Grid Space/Bulliten Board Advertising (-$4K)

### Note 4:
**Expense:**
- Printing Expense (+$4K) and Postage (+$4K)

### Note 5:
**Expense:**
- Bearing Income (+$10K) and Riding Lessons (+$4K) offset by Summer Camp (-$3K)

### Note 6:
**Expense:**
- Salaries & Benefits (+$31K)

### Note 7:
**Expense:**
- Repairs & Maintenance - B&G (+$6K) and Water & Sewer (+$4K)

### Note 8:
**Revenue:**
- Tournament Fees (+$78K), Harte Good Sales (+$6K) and Annual Memberships (+$6K) offset by Daily Fees (-$31K) and Soft Goods Sales (+$13K)

### Note 9:
**Expense:**
- COGS Soft Goods (+$76K) and Contractual Services (+$9K) offset by Repairs & Maintenance - B&G (+$9K)

### Note 10:
**Revenue:**
- Salaries & Benefits (+$13K)
- COGS Food (+$1K), COGS Liquor (+$31K), and Expendable Furnishings (+$4K) offset by Repairs & Maintenance - B&G (+$9K) and Repair & Maintenance - B&G (-$9K)

### Note 11:
**Expense:**
- Salaries & Benefits (+$14K) and Propane Gas (-$6K) offset by Repairs & Maintenance - B&G (-$4K) and Contractual Services (-$4K)
Lake of the Woods Association, Inc.

Statement of Revenue and Expense
(Unaudited and Preliminary)
April 30, 2016

<table>
<thead>
<tr>
<th>Revenue</th>
<th>YTD Actual</th>
<th>YTD Budget</th>
<th>Prior YTD Actual</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assessment Revenue</td>
<td>4,177,187</td>
<td>4,177,187</td>
<td>4,100,165</td>
</tr>
<tr>
<td>Contribution to Reserves</td>
<td>1,416,511</td>
<td>1,416,511</td>
<td>1,408,393</td>
</tr>
<tr>
<td>Bad Debts</td>
<td>(66,500)</td>
<td>(66,500)</td>
<td>21,223</td>
</tr>
<tr>
<td><strong>Total Assessment Revenue</strong></td>
<td><strong>5,527,186</strong></td>
<td><strong>5,527,186</strong></td>
<td><strong>5,290,781</strong></td>
</tr>
</tbody>
</table>

| Operations Center Revenue | 270,844 | 271,020 | 210,596 |
| Tenant fees | 419,495 | 471,240 | 426,464 |
| New Construction and Renovation Fees | 473,328 | 100,000 | 330,885 |
| Security | 39,550 | 58,000 | 42,777 |
| Communications | 137,039 | 160,550 | 161,007 |
| Fitness | 82,144 | 72,000 | 59,974 |
| Equestrian | 84,824 | 75,000 | 31,930 |
| Environmental Resources | 398,997 | 413,149 | 411,479 |
| Pools | 12,083 | 11,110 | 9,644 |
| Community Activities | 34,689 | 36,684 | 37,213 |
| Clubhouse | 1,226,796 | 1,133,435 | 1,131,947 |
| Fareways | 199,143 | 199,000 | 181,596 |
| Golf Operations | 475,512 | 500,890 | 459,096 |
| General Maintenance | 4,851 | 600 | 1,380 |
| Roads | 6,208 | 3,625 | 6,158 |
| Grounds | 694 | 0 | 3,745 |
| **Total Operations Center Revenue** | **3,847,997** | **3,506,303** | **3,505,831** |

| Total Revenue | **9,375,195** | **9,033,501** | **9,035,612** |

| Operating Expenses | 650,253 | 631,001 | 664,856 |
| Salaries | 2,910,569 | 2,865,799 | 2,820,586 |
| Payroll Taxes/Employee Benefits | 582,938 | 629,705 | 574,557 |
| Insurance | 291,979 | 294,751 | 279,661 |
| Expendable furnishings | 40,263 | 33,434 | 29,073 |
| Office | 205,080 | 227,230 | 216,935 |
| Supplies | 805,453 | 614,059 | 579,399 |
| Contractual Services | 1,888,284 | 1,391,688 | 1,357,695 |
| Dues and subscriptions | 4,259 | 3,844 | 4,294 |
| Repair and maintenance | 219,032 | 203,527 | 366,635 |
| Telecom | 71,613 | 65,600 | 66,003 |
| Utilities | 213,457 | 235,433 | 243,185 |
| Taxes and licenses | 47,815 | 45,230 | 43,431 |
| Recruiting | 6,389 | 5,150 | 5,148 |
| Meals and entertainment | 51,380 | 66,378 | 54,472 |
| Travel and training | 15,481 | 11,300 | 11,145 |
| Equipment rental | 13,401 | 12,850 | 12,152 |
| Charity | 42,000 | 42,000 | 42,000 |
| Depreciation | 1,025,000 | 1,025,000 | 1,098,149 |
| Other | 43,610 | 38,125 | 48,833 |
| **Total Operating Expenses** | **8,665,349** | **8,642,984** | **8,775,229** |

| Excess (Deficit) of Revenue over Expenses | **719,846** | **391,417** | **260,383** |

Lake of the Woods Association, Inc.

Balance Sheets
(Unaudited and Preliminary)
April 2016 and 2015

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and Cash Equivalents Current Year</td>
<td>95,302</td>
<td>1,597</td>
</tr>
<tr>
<td>Cash and Cash Equivalents New Fiscal Year</td>
<td>4,189,457</td>
<td>4,306,959</td>
</tr>
<tr>
<td>Lot Assessments Receivable</td>
<td>2,433,264</td>
<td>2,265,671</td>
</tr>
<tr>
<td>Accounts Receivable Other</td>
<td>170,425</td>
<td>303,487</td>
</tr>
<tr>
<td>Allowance for Uncollectible Accounts</td>
<td>(209,322)</td>
<td>(250,000)</td>
</tr>
<tr>
<td>Inventories</td>
<td>66,126</td>
<td>58,799</td>
</tr>
<tr>
<td>Prepaid Expenses</td>
<td>99,703</td>
<td>157,591</td>
</tr>
<tr>
<td><strong>Total Current Assets</strong></td>
<td><strong>6,844,954</strong></td>
<td><strong>6,844,104</strong></td>
</tr>
</tbody>
</table>

| Board Restricted Investments | | |
| New Assets and Improvements | 82,090 | 74,805 |
| Contingency | 102,459 | 66,947 |
| New Construction and Renovation | 301,696 | |
| Repair and Replacement | 1,714,452 | 1,686,563 |
| **Total Board Restricted Investment** | **2,200,696** | **1,828,405** |

| Property and Equipment | | |
| Land and Improvements | 1,918,029 | 1,918,029 |
| Buildings and Additions | 16,691,524 | 16,691,542 |
| Furniture and Equipment | 84,968 | 84,968 |
| Construction In Progress | 2,228,815 | 820,146 |
| **Less Accumulated Depreciation** | (12,564,445) | (11,539,441) |
| **Total Properties** | **14,467,025** | **14,083,360** |

| Total Assets | 23,512,675 | 22,755,869 |

| LIABILITIES AND MEMBERS’ EQUITY | | |
| Current Liabilities | | |
| Accounts Payable Current Year | 143,549 | 118,274 |
| Accounts Payable Capital Projects | 11,069 | 15,496 |
| Accrued Expenses | 79,018 | 186,652 |
| Accrued Vacation | 79,471 | 78,625 |
| Refundable Deposits | 48,193 | 27,056 |
| Deferred Fees Billed | 560,379 | 605,453 |
| Deferred Fees - Discretionary | 430,284 | 395,123 |
| Deferred Lot Assessments - Operations | 4,245,676 | 4,177,187 |
| Deferred Lot Assessments - CTR | 1,457,384 | 1,416,511 |
| **Total Current Liabilities** | **7,054,983** | **7,018,377** |

| Members’ Equity | | |
| Board Restricted | 2,200,696 | 1,828,405 |
| Unrestricted | 14,256,996 | 13,909,087 |
| **Total Members’ Equity** | **23,512,675** | **22,755,869** |

| Total Liabilities and Members’ Equity | | |
| **23,512,675** | **22,755,869** |
Treasurer’s Report from p. 4

Virginia legislation effective July 1 that required our declaration to give us specific authority to charge tenant fees. The issue was resolved when the Members approved the 2015 Referendum regarding Tenant Fees. Even with the shortfall in Tenant Fee Revenue, we ended the fiscal year with a positive budget variance of $328,429, therefore management operated well within the bounds of the approved budget. Clubhouse Revenue remained strong again this year as it exceeded $1.2 million. Maintenance Operation Centers had a strong performance again this year and are positive to budget by about $100,000 primarily due to continuing efficiencies in the asphalt program. Finally the Equestrian Center operated about $27,000 positive to budget due to increased use of the facilities and excellent cost control measures.

As always, copies of the unaudited financial statements are available in the Reading Room at the Holcomb Building during business hours for member review. Also, members are invited to attend the monthly Treasurer’s meeting. Please check the committee calendar for date and time.

50th Anniversary Steering Committee Planning Yearlong Golden Celebration by Jon Anderson and Melanie Parmelee

Get ready for a BIG, FUN community-wide celebration of LOWA’s 50th Anniversary in 2017! After a productive brainstorm session that generated dozens of celebration suggestions, an Ad Hoc Steering Committee, comprised of more than 20 members, has been working hard to create a yearlong calendar of fun events and activities that will allow the entire LOW community to become involved in celebrating our golden anniversary.

Current plans are for the yearlong celebration to begin on New Year’s Eve 2016 and continue with a Proclamation Event in April (when LOWA officially came into being); a Family Game Day, as well as special events and activities for all ages during the 2017 summer; Lake Currents articles about our history; publication of interviews with the many longtime residents who have made our wonderful community what it is today; banners; mementos and more.

We hope each LOW club and organization will want to participate and take the opportunity to show the community what you are doing. Steering Committee members will soon call all the club and organization chairs to explore if and how your group might like to be involved in the celebration.

Half a century calls for a real celebration! Stay tuned as plans develop.

LOW Families Celebrate the End of School by Candace Clevenger, Chair, Community and Youth Activities Committee

Friday, June 10 was a beautiful evening for a summer cookout. Lake of the Woods families joined the Community and Youth Activities Committee at Sweetbriar Park to celebrate the completion of another school year. Families enjoyed parent versus kids soccer games while others played Corn Hole, scavenger hunts, Frisbee toss, hula hoops, bubbles, and an impromptu kickball game. Everyone chowed down on hotdogs, chips and lemonade. If you missed this family fun night, please watch for our next family night planned for the end of July.

Volunteers Needed for Rules Committee by Clifton D. Wilks, Chairperson, Rules Committee

We currently have seven voting members on our committee. As of August 31, there will be five voting members and on September 17, there will be four voting members unless more members volunteer. The Rules Committee serves a valuable and useful purpose in the rule making process by recommending to the LOWA Board of Directors such bylaws, regulations, and changes as may become necessary and advisable to further the goals of the Association. In addition, the Committee reviews proposed revisions, prepares proposed wording, submits recommendations, and prepares articles containing first reading versions for distribution to the membership for comment via the LOWA official newsletter.

A person with a legal background in homeowner association laws, a person involved in other rule making or administrative processes, or someone with a good eye for detail, would be helpful. The Rules Committee charter is available on the Lake of the Woods website under “Committees” as is our current roster. We meet on the third Tuesday of each month at 4 PM. Please volunteer to serve on this committee. If you are interested in serving please attend one of our meetings, contact me at cliffdwilks@outlook.com, or submit an application. Applications and instructions are available on the LOWA website. Guests are always welcome at our meetings.

Having issues with your heating and air conditioning system? current system replaced?

Not sure of who you can trust?

Call us today at 540-656-8199

With our honest and dependable technicians we will not only solve your problem but we will do it at a fair investment to you and your family. We treat your house as if it was our own. So don’t hesitate any longer.

Call Loving Air Inc. Today.

We are Licensed and Insured.

You won’t like us, you’ll love us!
 Neighborhood Watch Newsletter  
by Larry Morlan, Neighborhood Watch Coordinator

Security is now receiving a number of reports of individuals swimming in unauthorized areas. Officers have spoken to swimmers directly off Clubhouse Point (mostly guests at a youth party) and swimmers off of the Clubhouse dock. Summons will be issued in the future as these areas are marked “No Swimming.”

More frequent Security checks are also being made concerning the handicapped parking spaces around the Clubhouse. The spaces are clearly marked and are not for use of beach goers as general parking. A summons can be issued for an illegally parked vehicle and a tow truck can be summoned.

Summer heat safety tips from Allied Barton Security:

a. Hydration-you need to increase your consumption of water when it is hot.

b. Acclimatization-you must try to adjust to the first few warmer days of summer or during a heat wave.

c. Sun Protection-it is advised that you apply a good layer of sunscreen on all exposed skin.

d. Heat Illness-watch for signs and symptoms of heat stroke and heat exhaustion in yourself and others.

e. Insects-protect yourself through clothing that covers your skin and the use of insect repellents.

f. Exercise-try to fit in your exercise during the cooler parts of the day when the sun is down.

Reports are being received more frequently from members relative to people just walking into the Lake from various locations along Route 3 and walking through the Fire and Rescue location while carrying bathing suits, etc. Security will be checking the walkers through Fire and Rescue, but needs member help in reporting walkers at all other areas. Do not confront these individuals, just report them.

Just a reminder or two: with the full advent of summer, lock your car doors, keep your garage doors down and keep house doors locked; report suspicious activity around your neighborhood and the Lake as you observe it (let Security check it out fully). Do not step in yourself; and, call 911 for all emergencies.

Phone scams continue to occur to members all around the Lake. The IRS does not call you to warn of suing you; your grandchild is not in Mexico or wherever, needing you to send money to keep them out of jail; computer companies do not need to have remote access to your computer to fix whatever they have detected that is wrong, and so forth. Guard your personal information.

If you would like to join Neighborhood Watch, please email: larrymorlan@comcast.net.

Sadie Hawkins Golf Tournament

July 12, 2016  
Sign-up in the Pro Shop

Cost: $35.00  
(Cart and Green Fee additional)

Time: 8:30 Shotgun

Everyone has one mulligan!  
Format: (1) Best Ball of the Two-Person Team  
(Gross and Net Score)

This will be a FUN Day!  
Because we will be allowing mulligans; scores will not be posted for handicaps today.

Ladies will be playing from the Silver Tees  
Men will be playing from the Gold Tees

“Winter Rules” are in effect.

Lift, clean and place the ball in your fairway.  
“Free drop” from any area affected by the irrigation system and any newly sodded areas.

Please keep up with the group in front of you today.

Lunch will be served at 1:00 pm

Equestrian Center Open House

Sunday, July 3  
9am to Noon

$5 Pony Rides

Come meet the horses.

Tally Ho Lane 972-2238  
Must wear closed toe shoes.

A Boating Tip You Can Use

by Julie Wilson, Chair, Lakes Committee

So You Plan to Dock at the Clubhouse?

Great, but remember LOW Ski Club has practices based from Clubhouse Dock on Tuesday and Thursday evenings and Saturday mornings.

Ski Club deploys large red flags on Docks A and B (parallel with Clubhouse) and checkered flags on Dock C (runs parallel to the dam). In addition, there is a “Stop” sign between the ski jump and Docks A/B during Ski Club practice.

Boaters intending to dock at the Clubhouse must stop and wait for the Ski Club “Dock Master” to signal that it is safe to approach the Dock and Ski Club personnel will help moor your boat at Dock C.

Temporary Restrictions on Boating and Swimming During Summer

“Concerts on the Point” Clubhouse Point  
May 27, June 24, July 22, and August 26

Between 6 PM and 10 PM, within the concert anchoring zone established and marked by LOWA Security, the following temporary restrictions are in effect:

1. Boats must be operated no faster than “No Wake Speed” (aka, “idle” speed).

2. Swimming is prohibited from anchored boats.

Established in accordance with LOWA Regulations X. A. 12.

Member cooperation in helping keep the evening concerts safe and enjoyable is greatly appreciated.

Phillip L. Rodenberg, CMCA®, AMS®  
General Manager

Issue Date: May 20, 2016  
TR 2016-1

Everyone has one mulligan!

Format: (1) Best Ball of the Two-Person Team  
(Gross and Net Score)

This will be a FUN Day!

Because we will be allowing mulligans; scores will not be posted for handicaps today.

Ladies will be playing from the Silver Tees  
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“Winter Rules” are in effect.

Lift, clean and place the ball in your fairway.  
“Free drop” from any area affected by the irrigation system and any newly sodded areas.

Please keep up with the group in front of you today.

Lunch will be served at 1:00 pm
June 24 - 30, 2016

LOWA Board Candidates Interviews (1:40)
Jack Spadaro, Elections Committee, interviews eight candidates vying for five Board positions opening Labor Day

LOWA Regular Board of Directors Meeting (June 15) (2:00)

Tips from the Pro – Rea Hargraves, LOW PGA Pro (:10)
10:45 AM - 10:55 AM

LOW Civic Club (June 15 meeting) (1:00)
“Programs and Services in the O.C. School System”
Dr. Brenda Tanner, Superintendent of Schools

LOW Club Report – LOW Civic Club, Come Join Us! (:05)
Pat Licata, Civic Club President

July 1-7, 2016

LOWA Board Candidates Interviews (1:40)
Jack Spadaro, Elections Committee, interviews eight candidates vying for five Board positions opening Labor Day

Channel 18 Special Holiday Feature “The American Revolution” (2:00)

Tips from the Pro: Rea Hargraves, PGA Pro (:10)
10:45 AM - 10:55 AM

LOW Veterans Club (June 23 meeting) (1:00)
“Adaptive Water Sports for Disabled Vets”
Thomas Prine, LOW Water Ski Club; Jim Robinson, National Patriot Guard, Culpeper Chapter

LOW Club Reports – LOW NARFE Chapter 1885, Come Join Us! (:05)
Cliff Wilks, Former Chapter President

Note: There will NOT be a Board Meeting on July 2

LOWA Regular Board Meeting
Tuesday, July 19, 7 PM, CC

Committee Meetings:
Members are encouraged to attend. Meetings are subject to change; please visit LOWA.org for current information or to contact the Committee Chair.

Investment: 6/27, 1 PM, CC
Treasurer’s Mtg to immediately follow

Golf: 6/27, 3 PM, WC

Ad Hoc Pool/Fitness Center: 7/30, 3 PM, CC
Fitness: 7/6, 10:30 AM, CC
Safety/Security: 7/6, 3 PM, WC
Finance: 7/6, 7 PM, CC
ECC: 7/7, 8:30 AM, WC

Ad Hoc 50th Anniversary: 7/11, 1 PM, CC
Tennis: 7/11, 4 PM, CC
External Affairs: 7/11, 7 PM, CC
Community/Youth: 7/11, 7 PM, CC
Equestrian: 7/12, 1:30 PM, CC
Ad Hoc Pool/Fitness Center w/ Lukmire Partnership: 7/12, 5 PM, CC
Pools: 7/12, 7 PM, CC
Clubhouse: 7/13, 1 PM, CC

Lunch: Sat & Sun, 11 AM-4 PM
Dinner: Wed & Sun 5-9 PM, Thurs, Fri & Sat, 5-10 PM
Brunch: Sunday 10 AM-1 PM

Menus: LOWA.org/Amenities/Clubhouse
The entire menu is not available during lunch hours on Saturday or Sunday
We do not serve dinner/chef specialties for lunch.

To make reservations, call the Clubhouse at 972-2221.
Notice of Meetings & Events

Friday, June 24
10:30 AM Civil War Study Group (LLCH). Info: Craig 972-2844.
7 PM Concert on Clubhouse Point.

Saturday, June 25
7 PM Piano Concert (LOWC). Info: 972-9060.

Tuesday, June 28
5 PM Orange County Board of Supervisors Meeting (Gordon Bldg). Info: orangecountyva.gov.

Wednesday, June 29

Saturday, July 2
10:30 AM LOW Veterans Parade. Starting from Yorktown Blvd to Clubhouse.
11:45 AM Flag Raising Ceremony in front of the Clubhouse.
12-4 PM Activities on the Point.
5 PM Water Ski Club Show from Clubhouse Dock.

Dusk Fireworks

Notice of Meetings & Events

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>8:30-9:30 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>TU, TH</td>
<td>9 AM</td>
<td></td>
<td>Ron 412-2872</td>
</tr>
<tr>
<td>Kayak Club</td>
<td>Edgemont Bch</td>
<td>7 PM</td>
<td>Tu F</td>
<td>Dave 972-3143</td>
</tr>
<tr>
<td>Pickleball Play</td>
<td>CC</td>
<td>12:30-4:30 PM</td>
<td>M-W, F</td>
<td>Bob 972-1866 or Shirley 940-878-8130</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>CC</td>
<td>9 AM</td>
<td>F</td>
<td>John 540-229-7940</td>
</tr>
<tr>
<td>Square Dancers</td>
<td>LLCH</td>
<td>7:30-9:30 PM</td>
<td>2nd/4th/5th F</td>
<td>Roy/Gayret 804-448-5793 or Mike/Jackie 972-8717</td>
</tr>
<tr>
<td>Square Dancers-Lords &amp; Ladies</td>
<td>LLCH</td>
<td>7:30-9:30 PM</td>
<td>1st/3rd F</td>
<td>Sims 972-318/31/Haring 972-1924</td>
</tr>
<tr>
<td>Stretch and Flex</td>
<td>LLCH</td>
<td>8:30-9:15 AM</td>
<td>M, W, F</td>
<td>Frances 972-5435</td>
</tr>
<tr>
<td>Tae Kwon Do (8-11)</td>
<td>CC</td>
<td>7 PM</td>
<td>Tu, TH</td>
<td>Mike 940-710-3318</td>
</tr>
<tr>
<td>Tae Kwon Do (12-adult)</td>
<td>CC</td>
<td>8 PM</td>
<td>Tu, TH</td>
<td>Mike 940-710-3318</td>
</tr>
<tr>
<td>Tennis-Intermediate</td>
<td>CC</td>
<td>1:30-3:30 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>Water Fitness (seasonal)</td>
<td>CH Pool</td>
<td>11 AM</td>
<td>M, W, F</td>
<td>Carol 972-6739/Fay 412-2549</td>
</tr>
<tr>
<td>Yoga – Intermediate</td>
<td>CC</td>
<td>9-10:15 AM</td>
<td>W</td>
<td>Phyllis 972-1457</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 – Evening</td>
<td>CC</td>
<td>6-7 PM</td>
<td>TU</td>
<td>Phyllis 972-1457</td>
</tr>
</tbody>
</table>

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>
</tr>
</thead>
<tbody>
<tr>
<td>Chess Club</td>
<td>CC</td>
<td>10 AM-12 PM, 6:30-8:30 PM</td>
<td>2nd TH 4th TH</td>
<td>Matthew 540-659-3414</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>LLCH</td>
<td>7 PM</td>
<td>2nd W</td>
<td>Pat 940-735-7998</td>
</tr>
<tr>
<td>Civil War Study Group</td>
<td>LLCH</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>12:30-3 PM</td>
<td>Tu</td>
<td>Marie 972-4358</td>
</tr>
<tr>
<td>Craft Group</td>
<td>LOWC</td>
<td>9:30-11:45 AM</td>
<td>Tu</td>
<td>Rochelle 972-3438/Jeannie 972-4459</td>
</tr>
<tr>
<td>Democratic Club</td>
<td>CC</td>
<td>1:30 PM</td>
<td>3rd TH</td>
<td>Kerry 972-2737</td>
</tr>
<tr>
<td>Eclectic Book Club</td>
<td>Call for location</td>
<td>7:30 PM</td>
<td>Last W</td>
<td>Geraldine 540-388-2449</td>
</tr>
<tr>
<td>Fire &amp; Rescue Auxiliary</td>
<td>CC</td>
<td>2 PM</td>
<td>2nd W</td>
<td>Marguerite 972-3681</td>
</tr>
<tr>
<td>Fun Bunch 55+</td>
<td>CC</td>
<td>10 AM-1 PM</td>
<td>TU</td>
<td>Community Center 972-9680</td>
</tr>
<tr>
<td>Garden Club</td>
<td>CC</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>
</tr>
<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 Fliers R/C Club</td>
<td>CC</td>
<td>5-8 PM</td>
<td>3rd F</td>
<td>Terry 412-760-4593</td>
</tr>
<tr>
<td>LOW Lions Club</td>
<td>CH</td>
<td>6:30 PM</td>
<td>2nd TH</td>
<td>Joyce 309-533-9227/Julie 412-9952</td>
</tr>
<tr>
<td>LOW Lions Club</td>
<td>CC</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>Movie Club</td>
<td>Packard Campus</td>
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<td>varies</td>
<td>Linda <a href="mailto:lowmovielib@gmail.com">lowmovielib@gmail.com</a></td>
</tr>
<tr>
<td>Parents/Caregivers of Special Needs Kids</td>
<td>LLCH</td>
<td>7-8:30 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>Marge 972-0298</td>
</tr>
<tr>
<td>Susannah Chandler DAR</td>
<td>CC</td>
<td>1 PM</td>
<td>2nd SA</td>
<td>Robbie Roskos 972-4512</td>
</tr>
<tr>
<td>TOPS 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 Des 972-9998</td>
</tr>
<tr>
<td>Woodworkers Club</td>
<td>CC</td>
<td>7 PM</td>
<td>4th TU</td>
<td>Hal 972-9803 or Des 972-9998</td>
</tr>
</tbody>
</table>

Please refer to meeting room location key on previous page
Board Approves Amendments to Bylaws and Regulations Concerning Amendment Process

The LOWA Board of Directors approved amendments to the Bylaws and Regulations in order to clarify the procedures for amending those documents, and to bring the Bylaws back into congruence with the Regulations. The Board approved the following at its June 15 meeting, Policy Resolution 2016-3.

Article XVI. Amendments

These Bylaws may be amended by the Board of Directors, at a regular meeting or at a special meeting of the Board of Directors called for this purpose. The Bylaws are amended according to the following procedure:

Step 1: Any proposed amendment to the Bylaws and or the Rules and Regulations may come from any Member of the Association, any of the advisory committees, the GM, or any member of the Board of Directors. All proposed amendments must be submitted to the Board of Directors who shall determine if the proposal has enough merit to send to the Rules Committee and Association Attorney for review.

Step 2. The Rules Committee will conduct research to determine if the proposal is ambiguous, redundant, or in conflict with the Declaration, Bylaws, Articles or applicable law. If the Rules Committee determines that the proposal is ambiguous, redundant, or conflicting, it shall report this conclusion to the Board; otherwise, the Rules Committee shall prepare a resolution using appropriate language in congruence with the Declaration, Bylaws, Articles and applicable law and submit the resolution to the Board.

Step 3. After receiving the reports from the Attorney and the Rules Committee, the Board may approve, modify or reject the resolution. If approved, the Board shall forward it to the General Manager for publication in the “Lake Currents”. The Association Members will then have two weeks from the date of the “Lake Currents” to forward written comments to the Board on the proposed new or amended Bylaws provisions.

Step 4. The Board shall take into consideration the comments received from the Members and shall adopt, reject or modify the proposed amendment. If the Board determines that the changes to the proposal are significant, the proposed amendment will again be published in “Lake Currents” for public comment. Following the designated two weeks for comments and final approval by the Board, the approved amendment shall be incorporated into the Bylaws. An affirmative vote of a majority of Directors on the Board is required for any amendment to the Bylaws to become effective. The Board shall, upon adoption, announce the effective date of the amendment.

Step 5. The GM shall ensure the adopted amendment is published in “Lake Currents” in a timely manner.

LOWA Regulations Adopted

I. GENERAL

K. PROCEDURE FOR NEW AND AMENDED LOWA REGULATIONS: (2/5/2011)

All Regulations become effective when promulgated and/or amended according to the following procedure:

Step one: A proposal for a change to LOWA Regulations can come from a LOWA member in good standing, a LOWA committee, the General Manager or the Board of Directors. The Board of Directors shall determine if the proposal has enough merit to send to the Rules Committee and the LOWA Counsel.

Step two: The Rules Committee conducts research to determine if the proposal is redundant or in conflict with the governing documents or any other regulation. If the Rules Committee determines that the proposal is redundant or conflicting it shall report this conclusion to the Board. Otherwise, the Rules Committee shall prepare a resolution using appropriate language in congruence with the governing documents and submit the resolution to the Board.

Step three: After receiving the reports of the general counsel and the Rules Committee, the Board of Directors approves, modifies or rejects the resolution. If approved, the Board forwards it to the General Manager for publication in the Lake Currents. The LOWA membership will then have not less than two weeks following publication to comment to the Board on the new regulation.

Step four: The Board of Directors shall take into consideration the comments received from the membership and shall adopt, reject or modify the proposed changes. Should the proposed redraft of the regulation be significant as determined by a majority vote of the Board, the changes will again be published in Lake Currents for public comment. Following the designated two weeks for comment and final approval by the Board of Directors, the adopted or modified Regulation(s) will be incorporated into the LOWA Regulations. The Board of Directors will upon adoption, announce the effective date of the proposed and/or modified Regulation(s).

Step five: The GM shall ensure the adopted amendment is published in Lake Currents in a timely manner before enforcement begins.
Each year the Susannah Chandler Chapter of the Daughters of the American Revolution presents Youth Citizenship Certificates and Medals to students at the Locust Grove Elementary and Middle Schools. The awards are given to the students who best exemplify the true meaning of citizenship. They are models of excellence in behavior by being true and honest to themselves, their friends, their teachers and their local, national, and international communities. They strive to get good grades and view their education as the necessary means to becoming productive and contributing members of society as well as being great role models for their peers.

On June 9, Locust Grove Middle School eighth grader, Hanna Arfaoui received the DAR Youth Citizenship Award. Hanna, who lives at Lake of the Woods, also earned the Lions Club LEO Student of the Year award.

On June 10, Seth Samuels and Katelyn Lauber, fifth grade students at the Locust Grove Elementary School received the DAR Youth Citizenship Award. Both of these fine young students were on the A-B honor roll for the year.

Children ages 6-13 enjoy the free Junior Tennis Clinic held on June 13-14 at Hollyfield Tennis Courts. The two-day clinic was led by Tennis Pro Billie O’Neil, certified PTR Professional. A special thanks to the following sponsors for their support: Dave Karfgin, Design Craft Homes; LOW True Value Hardware; LOWA Tennis Committee; and our tennis pro Billie O’Neil.

DAR Present 2016 Youth Citizenship Awards
by Carla Wascalus, Treasurer

DAR award winners are left to right: Katelyn Lauber, Hanna Arfaoui and Seth Samuels.

Meet the LOWA PGA Junior Golf League. Do you have a child or grandchild who would like to participate? Contact PGA Rea Hargraves at the LOWA Golf Club for more information.

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The recipients of the Lake Youth Foundation scholarships (with their planned colleges) are L to R, seated: Rebecca Wheeler, Coastal Carolina University; Kaitlyn Johnson, Lynchburg College; Paige Harlan, Virginia Commonwealth University; Loretta Vasi, University of Mary Washington. Second row: Dennis Kramer, George Mason University; Ian Tiblin, Hampden-Sydney College; Noah Jones, Germanna Community College.

LYF Names Scholarship Winners
by Lois Griffin Powell, President, Lake Youth Foundation

It’s hard to believe another year has passed and it’s that time again. The Lake Youth Foundation is proud to announce the winners of our 2016 scholarships. This year produced our largest number of applicants. It is always a special time for us when we interview each student and learn how they have contributed to the community of which they are proud to be a part.

We had our reception at the Community Center on Friday, June 3. We were happy that the president of the LOWA, Louisa Rucker along with two other board members, Jim Hutchinson and Leighton Cumming were in attendance to help us celebrate this important time. We know that the winners will be making their families and our community proud of what they will be accomplishing in the future. The Lake Youth Board of Directors extends our congratulations to each of our winners.

Wilderness Library Events
MovieCraft Mondays 2 PM at the Wilderness Library June 27:
School-Age K-5th: Minion Mayhem! Watch Minions and create a Minion!

Story Time Tuesdays at the Wilderness Library, June 28:
10:15 AM: Toddler Time, stories, fingerplays, nursery rhymes, and music for children ages 18 months to 3yrs old with a caregiver.
11 AM: Preschool Storytime, stories, action rhymes, music, and crafts for children 3 to 5 years old with a caregiver.

2016 Read for the Win Family Performance Tuesday 3 PM at Locust Grove Middle School: June 28 Wes Isei and Party Magic!

All programs are drop-in, individual registration is not required. Groups are encouraged to call ahead due to space limitations. For more information call 854-5310.

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MGA Veterans Tournament Successful
by Bill McClellan, MGA Communications

The LOWA MGA golf tournament to benefit the Virginia Veterans and Family Services Organization was held June 4 and was considered an overwhelming success by all participants. Through the generosity of our sponsors and players, over $10,500 was raised to benefit this organization.

An outstanding cadre of 24 volunteers added to the success of the event by providing a continental breakfast and on-course assistance to the 104 golfers /26 teams that participated.

We would like to extend our sincerest appreciation to the 33 golf courses who donated complimentary golf rounds at their courses, the 44 businesses who contributed gift certificates for prizes, the 40 business/corporate sponsors contributing $100 or more and the 15 individual sponsors contributing $100 or more. The sale of “mulligans,” the 50/50 drawing as well as a silent auction for three great golf courses contributed to the total.

Participating in the event were 40 veterans from WWII, Korea, Vietnam, Iraqi Freedom, and Enduring Freedom. Other notable participants included 24 members of the Knights of Pythias, Fredericksburg Lodge #22 and Faron Copas, a wounded veteran from Orange County, along with Director John Newby from the host charity.

The tournament was completed in 4 hours and 15 minutes which has to be some kind of local record for a scramble format tournament. The winning team of Dave Lloyd, Dave Baker, Robbie Phillips and Matt McKenna posted an incredible 17 under par 54. The team of Chuck Liddick, Leo Maruschak, Dana Compton, and Warren Gage came in second with a score of 60. Third Place went to Earl Porter, John Lockhart, Bernie Hamilton, and Wayne Cook with a score of 61.

This event, as well as all LOW Golf Club events, would not be possible without the tireless efforts of our PGA Professional Rea Hargraves and the Woods Center Fareways’ staff. We extend a sincere “Thank You” to all of you.

The outstanding planning and execution of the event were the result of a super job by Tournament Director Ralph Debnam.

(Above) John Newby, director of the Virginia Veterans and Family Services Organization addresses players at the MGA Veterans Tournament held June 4 at the LOWA Golf Course.
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.

Fundraisers
June 30, last day to donate shoes/sneakers for the Children’s Academie Relief Foundation Cameron, Africa. There is a box in the Clubhouse for new shoes/sneakers for infants to 13 year olds. The footwear goes to the children in the Maumu Village. Info: Jackie Wilson, 540-842-0397.

LOW Directory: The current Directory is on sale for $10 at Member Services area in the lower level Holcomb Bldg. Sales benefit F.R.R. Information: Mary Lee Hensel at mhensel99@gmail.com.

Bargains! The Lions/Velona Bldg. is open for sales and drop-offs on Saturdays each month from 9 AM to noon. For furniture pickup, call John at 972-1187; for selling furniture, call Norm at 540-205-5529 or Stan at 412-9854.

Cause 4 Paws: We are in need of volunteers, cat food, and monetary donations. Proceeds benefit feline rescue. Donations are tax deductible as we are a 501(c) (3) charity. Info: LA, 972-4960 and Darlene, 972-8038.

LOW Lioness Book Sale.
Used books will be sold on the last Saturday of each month from 8:30 AM-3:30 PM at the Ferris Bldg. Proceeds go to the Benevolence Fund. Book donations are accepted at our book sales and on Mondays and Thursdays from 9:30-11 AM. Closed in December and January. Info: Ann, 972-4338; Sherri, 412-9854; or Helene, 412-0798.

Cars for Homes.
Donate your car, boat, RV, trailer. Proceeds go to Orange County Habitat for Humanity. Call 877-277-4344, and they will pick you up. All donations are tax-deductible.

O.C. Humane Society.
Dog and cat related T-shirts for sale, call Betty at 972-3820. Proceeds benefit the animals of Orange County. 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.

LOW Lions Medical.
Equipment: Durable medical equipment is available for temporary loan to those with needs. Equipment can generally be picked up and returned 9 AM-noon on Saturday mornings at the Velona Building near the LOW trash compactor.

Al-Anon Meeting: Every Tues. at 7 PM, LOW Church, Founders Room. Info: Tom, 540-661-2128.

Alcoholics Anonymous: Meetings are held at LOW Church, 7 PM, every Mon. (Rm 505), Wed. (Cabin), and Fri. (Rm 505). Info: LOW Church 972-9060.

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

Alzheimer’s Support Group: 6:30-7:30 PM, Culpeper County Library, 271 Southgate Shopping Ctr. FREE. Learn tools needed in each stage of the disease to support both care partners and those diagnosed. Open to all. Meets third Tuesday. By Alzheimer’s Association’s Caregiver Support Groups. Call to confirm group is meeting. Info: Kathi Walker, 825-3100, ext. 3416, or kwalker@rccbs.org.

Healing Hearts Grief Support Group: Tues., 7 PM, LOW Church Library. Weekly support group for anyone grieving the death of someone close. Please call Lynn, 972-7714, before attending.

Looking for a Baby Sitter? The Lake Youth Foundation has a list of students who have taken their Super Sitter class with lessons in fire, first aid and CPR, practiced handling babies with confidence, and learned fun activities for children. Info: Diane, 972-8634, or email LYF at info@lakeyouth.org.

LOW Lions/Lioness Wilderness Food Pantry: Located behind LG Town Center, Rt. 20, first and third Fridays from 9 AM to noon; second and fourth Wed. from 4-6 PM; last Sat. from 9 AM to noon. Clients may come to the pantry two times each month. Mail contributions to Lions Wilderness Food Pantry, P.O. Box 605, Locust Grove, VA 22508. Info: Dave, 972-9657.

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LOW Lions/LOW Wildlife Food Pantry: It is OPEN to all. Meets third Tuesday. By Alzheimer’s Association’s Caregiver Support Groups. Call to confirm group is meeting. Info: Kathi Walker, 825-3100, ext. 3416, or kwalker@rccbs.org.

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Deadline for submissions to the July 8 issue of Lake Currents is Monday, June 20. Deadline for the July 22 issue is Monday, July 5. Submit items to: LakeCurrents@LOWA.org.

Human Services
Lions also gratefully receive donations of used equipment, in clean and good condition, that can be readily used by others. In case of urgent needs, please contact Dave at 972-2125. If Dave is not immediately available, please leave a message and he will return your call as soon as possible.


Orange County Free Clinic: Offers primary medical care and prescription assistance to the uninsured in OC. Medical care available Mon., Wed. and Fri. by apt. and on Tues. evenings (walk-in). 13296-A James Madison Hwy, Orange. Volunteers needed. Info: Dorren Brown, 672-0793.

Red Cross Blood Drive: Fourth Tuesday every other month in the lower level Clubhouse, from 1-7 PM. To give blood, you must be generally healthy, at least 18 years of age, and weigh at least 110 pounds. The next blood drive will be July 26.

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


Thinkin’ About Quittin’? Free, individualized stop smoking program. Culpeper Regional Hospital, 829-4190.

Rappahannock Rapidan Community Services Care-A-Van will provide transportation to health care (including picking up prescription medications) and legal appointments for senior citizens (over 60) and persons (over 18) with physical disabilities. Available Monday-Friday with minimum of 48 hours notice. Free Service (but donations are encouraged) Call 540-825-3100 ext. 3358 or 3013.
Two Letters were submitted to ViewPoints, and both have been printed. Lake Currents prints all ViewPoints submitted that meet ViewPoints Guidelines. The comments and opinions offered by individual members do not necessarily reflect the views of the Association. Letters for publication should be limited to 175 words or less, be submitted by a member in good standing with the association, and emailed to LakeCurrents@LOWA.org. Letters are published as submitted and not subject to editing, except where required to conform to Board approved guidelines. Letters must include writer’s name, lot and section number.

Childhelp Auxiliary Names Officers
by Laura Fitch, Member, LOW Childhelp Auxiliary

At our June 1 luncheon at the LOW Clubhouse new officers were installed for the coming year. We thank them all for their work in the past and for stepping-up in the coming year.

You may be wondering why there are so many 1st Vice Presidents. Their primary responsibility in this role is to organize our one fundraiser for the year, the fall dinner dance and silent auction. As you know 100 percent of the proceeds directly benefit the children at Childhelp’s Alice C. Tyler Village in Lignum. These funds allow us to provide the birthday backpacks, live special events and parties, ice cream truck, among other treats. This year the dinner dance is being held Saturday, October 1, with cocktails at 6 PM. DJ by Harry will provide the music and there are many unique silent auction items collected already. This will again be a sell-out so make your reservations early by contacting Deb Risseeuw at 540-972-6811 or risseeuw@mac.com.

On Tuesday June 7, the LOW Childhelp Auxiliary sponsored an exciting and educational presentation by Caroline Seitz of Reptiles Alive. Among the reptiles brought were a Bearded Dragon, a White Tree Frog, a Water Monitor Lizard, a Box Turtle, a Snapping Turtle, an American Alligator, and a Plains Hog-nosed snake. Of course, the most popular was the albino Burmese python, who went by the name of Moonlight. Weighing in at 35 pounds, Moonlight was a good 13 feet long. At the end of the presentation the children had a “meet and greet” opportunity to have a hands-on encounter with Moonlight. Some of the children were so excited, they actually wanted to “hug” Moonlight.

For more information about Childhelp, the national non-profit organization dedicated to the prevention and treatment of child abuse, check out their website at www.childhelp.org or contact our Auxiliary Membership Chair, Jill Humphries at 972-1179 or janjinla@aol.com.
Lioness Award Scholarships
by Connie Buttimer, Youth Outreach Chairman, Lioness Club

On Thursday, June 9 the LOW Lioness awarded four scholarships to Lake of the Woods graduating seniors. Each girl was introduced to the membership with a short presentation of their outstanding academic and community service accomplishments.

Madelyn Dynes received the $1500 Bridge Scholarship which is generated by funds paid to Lioness Jan Lemieux for bridge lessons. Madelyn graduated from Orange County High School. She will attend Virginia Tech majoring in agriculture with a goal of improving food sources in less developed countries.

Rachel Zello received the $500 Velona scholarship funded by the family of Doris Velona, a founding member and Past President of the Lioness. Rachel is a graduate of Fredericksburg Christian High School. In the fall she will attend Germanna Community College and is dedicated to reaching out to others in need by earning a nursing degree.

Carly Hanson received a $1000 Lioness scholarship and is a graduate of Orange County High School. She will attend the University of Mary Washington majoring in business. The sky is the limit for her and she intends to someday be a CEO.

Michaela Paxton graduated from Orange County High School and received a $500 Lioness scholarship. She will attend Kent State University majoring in Music Education with a minor in Music Performance. Her goal is to continue her love of music and further her expertise in playing the oboe.

Our Lake of the Woods high school students are doing wonderful things in our community and hold great promise for success in the future. We are very proud of all the award recipients.

Give Pickleball a Try
by Gregory Stoner, Member, Pickleball Club

On Monday, May 22, the LOW Pickleball Club met at the Community Center for its annual social get together. Forty seven players and spouses enjoyed a wonderful evening of a pot luck dinner, pickleball play, ladder golf and corn hole.

The sport with the strangest name on earth, pickleball, is the fastest growing sport in America according to the USA Pickleball Association (USAPA). There are now over 2 1/2 million players with projections by the USAPA to have over 8 million worldwide by 2018. It is also the fastest growing physical education sport in high schools.

Because the court is one-third the size of a tennis court, many people of all ages are connecting with pickleball. It is a sport that combines exercise and fun. The sport uses a paddle and a wiffle ball and combines the features of tennis, ping pong and badminton, with a few twists of its own. It is played indoors and outdoors and can be played as a singles game or doubles. At LOW, the indoor court is located at the Community Center and the outdoor courts are located near the trash compactor site.

At LOW, there are Beginner, Intermediate and Advanced player groups. If you would like to learn this exciting game, please call John Cavanaugh at 540-229-7940.

Recently discharged resident Gerard Gasparini is assisted by Sarah Fisher, PTA as he receives rehabilitation in order to return home.

“I was very happy with the great care and customer service received at Dogwood Village and the food was absolutely delicious. I was able to get in and out in just a few weeks after receiving about 2 hours of therapy per day.”

~ Chef Gerard Gasparini
June 15 PM Minutes from p. 4

unanimously to extend the Golf Course Referendum ballot period to August 15, 2016.

3.1A Bars and Suspensions
Motion by Rugless, passed unanimously, to bar two individuals represented by Summons numbers 00866 and 00760 from entry into LOW until their fines are paid in full.

3.2 Report of the General Manager, Phil Rodenberg
A. Sweetbriar Pool Condition Assessment and Clubhouse Pool Repairs
A report just received from AIG Resort Guard Insurance said they will pay up to $510,995 for repair or replacement of Sweetbriar Pool, with a $100 deductible. Current estimated value of the pool shell and deck is about $290k. The General Manager will solicit input from members on whether they would prefer to repair or replace the pool.

The Clubhouse Pool closed for a few days this week to replace the failed sand filter. The old filter was replaced by four smaller filters by Winkler Pools at a cost of $16,000.

B. Year-end Financial Statements
Year-end Financial Statements as of April 30, 2016 prepared by the Director of Finance show preliminary, unaudited results favorable to budget. The Summary Operations Center Income Statement Comparative to Budget reflects a favorable excess of revenues over expenses from budget of $328,429. The primary contributor to the favorable variance was NCR fees (formerly road fees), which exceeded budget by $373,328. The annual audit will be available in August.

C. Woods Center Capital Projects Final Report
The General Manager presented a project expense report detailing the costs associated with the work and source of funds used to pay for each phase of the project. All projects were completed at a total cost of $63,347, which is cumulatively $11,852.57 under budget. The work done by willing volunteers helped keep the costs down. We are still waiting to hear from the Virginia Department of Alcohol and Beverage Control on our application for an expanded liquor license.

3.3 Committee Liaison Reports
Director Hutchison reported that the Community and Youth Activities family night on June 10 had 150 people attending. The next activity will be a Glow Night planned for July 29.

Director Morlan said the LOWA 50th Anniversary Celebration Committee is developing guidelines for activities to take place next year.

Director Rugless reported that about 700 people attended the May Concert on the Point.

3.4 Committee Reports
A. Tennis Committee Report
Chair Miff Devens reported the Committee has been meeting regularly in season and holding their monthly socials. Two Tennis Camps for children will be held this coming week, and two more are scheduled for mid-August.

Repairs have been made to the shed to correct the damage from vandalism.

B. External Affairs Committee Report
Chair Doug Rogers reported that regular updates on the County from Lee Frame. Jim Hopkins from the School Board and Nigel Goodwin on the Germanna-Wilderness Area Plan keep the Committee well-informed. A major focus of interest for the Committee right now is the county Broadband project and how to get LOW linked in as this service becomes available. They continue to monitor developments related to transportation, EPA, PEC, GCC, and how to get LOW linked in as this service becomes available. They continue to monitor developments related to transportation, EPA, PEC, GCC, and how to get LOW linked in as this service becomes available. They continue to monitor developments related to transportation, EPA, PEC, GCC, and how to get LOW linked in as this service becomes available.

C. Equestrian Committee Report
Laird Knight reported that the Equestrian Center is thriving under the management of Cara Potter. The number of boarding horses has increased and repairs made to the buildings.

New ring lights have helped extend riding hours. The Committee is discussing a fee schedule for non-members. As of April, the Center has received $84k in income. Due to the lack of a covered ring, it is estimated $6265 in potential income representing 179 lessons has been lost due to the weather, so a covered ring is of highest priority on their wish list. Seventy-two

children have signed up for Pony Camp. There are two more Horse Shows scheduled for the fall.

4. Member Comments on Business Agenda: No comments.
5. UNFINISHED BUSINESS
5.1 Consideration of Adopting Amendments to LOWA Bylaws Article XVI: Amendments, and LOWA Regulation I.K.: General, regarding the Bylaws and Regulations Amendment Process. (Policy Resolution 2016-3)
Motion by Cumming, passed unanimously, that the Board adopt Policy Resolution 2016-3 regarding the Bylaws and Regulations amendment process, effective immediately.

6. NEW BUSINESS
6.1 Consideration of Approving Carrying Over FY2015-16 Capital Projects.
Motion by Zwickl, passed unanimously, that the Board approve carry-over the following capital projects to FY2016-17: The Clubhouse basketball court fence and the Woods Center Furniture Folding tables and chairs.

6.2 Consideration of Sending to the Rules Committee and the LOWA Attorney Proposed Amendments to Bylaws Article VI: Nomination and Election of Directors.
Motion by Cumming, passed unanimously, that the Board send to the Rules Committee and the LOWA Attorney the amendments proposed to Bylaws Article VI: Nomination and Election of Directors.

6.3 Consideration of Approving Entering Lots for Maintenance.
Motion by Rugless, passed unanimously, that the Board authorize entry of

See June 15 PM Minutes on p. 19
June 15 PM Minutes from p. 18

two lots identified as Case Nos. 16-061502 and 16-061503 on or after June 15, 2016, and direct that the lots be mowed and cleared of debris and that the properties be billed for the cost related to such work in accordance with Paragraph 14 of the Restrictive Covenants.

7. Member General Comments
Several members put forth ideas for changes to the Sweetbriar Pool facility that would better accommodate users such as the Barracudas swim team. Pools Committee Chair Marty Caldwell suggested any plans for Sweetbriar should be coordinated with the Ad Hoc Pool Committee/Fitness Center Committee plans currently under consideration.

8. Director Comments
Discussion by the Board and General Manager identified the need for input from the members to get feedback on Sweetbriar Pool. The GM was asked to consider the week of July 5 to schedule an open meeting with the members.

9. Scheduled Meetings
- Regular Board of Directors Meeting: Tuesday, July 19, 2016 in the Community Center. Executive Session: 6 PM. Open Session: 7 PM.
- Regular Board of Directors Meeting: Saturday, August 6, 2016 at 10 AM in the Community Center.

10. Adjournment
Motion by Zwickl, passed unanimously, to adjourn the meeting at 3:25 PM.

Leighton Cumming, LOWA Secretary

Wishing You and Your Pets
A Happy and Safe
4th of July!

4092 Germanna Hwy, Locust Grove, VA
Next to LOW Fire & Rescue on Rte 3 East

(540) 972-3869
LocustGroveVet.net

LGA News
by Karen Woods, Publicity, Ladies Golf Association

Spring Tournament Results
The third and final round of the Spring Tournament ended June 7. The tournament started on a wet and muddy course, but finished in warm and sunny weather. Congratulations to the winners who had the best two game scores out of three:

9-Hole Group
Flight A: Low Gross, Dorothea Barnes (114); Low Net, Su Bielmeier (87)
Flight B: Low Gross, Kathy Walters (140); Low Net, Susie Wright (81)

18-Hole Group
Flight A: Low Gross, Denise Reese (176); Low Net, Sharon Debnam (139)
Flight B: Low Gross, Loretta Yurkus (205); Low Net, Deborah Newton (147)
Flight C: Low Gross, Sharon Carmical (215); Low Net, Pat Shrader (147)
Flight D: Low Gross, Nancy Sandford (241); Low Net, Linda Compton (157)

Sadie Hawkins Tournament, July 12
Get ready for the Sadie Hawkins Tournament. Members are to invite a male golfer, not your spouse, to play in this fun event and to enjoy a tasty lunch afterwards. The entry fee is $35 per team plus any applicable cart and greens fees. Check-in starts at 7:30 AM, with an 8:30 shotgun start. The game will be Best Ball of the twosome, with full handicap, and will be flighted. Loretta Yurkus, chair of this tournament reminds us to sign up early as this is such a well-attended event. If you need a partner, contact Loretta at 972-1020 or lyurkus@comcast.net. The sign-up sheet is in the Woods Center lounge. Checks should be made payable to “LOW LGA,” with “Sadie Hawkins” on the memo line, and put in the lockbox in the lounge.

The LGA’s Annual Member/Guest Tournament took place June 15. Tournament co-chairs Kathy Smith and Sharon Debnam report that 26 pairs competed. Our guests came from a variety of clubs with many participants from Fawn Lake and Culpeper. On the eve of the event, after a putting and chipping challenge on the 7th green, participants went on to enjoy a reception hosted by LGA Member Debbie May at her home.

July 5 is the first Tuesday of the month, Dottie and Jim Lohr’s van will be at the Woods Center. Please bring your food donations for the Wilderness Food Pantry.

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The Battle of the Wilderness Memorial Golf Tournament May 27 ended with the Union side edging the Confederate side 6 to 5 in a two-person match scramble play format. But tournament director Jack Phend said the battle was a resounding victory for the Civil War Study Group, Inc., (CWSG), which has sponsored the event at Lake of the Woods Golf Course for the past six years.

CWSG uses the income from the tournament to fund its many historical projects in LOW. Because of the success of each year’s tournament, the non-profit organization operates without having annual membership dues. This month it will install two historical interpretive panels and an information sign inside LOW.

The Lake of the Woods Veterans Club was on hand to hold a raffle among the golfers. It raised several hundred dollars to be distributed to Families of the Wounded Fund at H.H. McGuire Veterans’ Memorial Hospital in Richmond.

Teams of players from historical organizations joined in the competition and included Central Virginia Battlefield Trust, Friends of Wilderness Battlefield, Friends of Cedar Mountain Battlefield, and Sons of Confederate Veterans. Several past and present members of the LOW board of directors played. Both General Manager Phil Rodenberg and Assistant General Manager Dave Hester were on hand at the start to thank players for participating.

LOWA Golf Pro Rea Hargraves did his usual excellent job of making the tournament run smoothly.

There were 40 local area businesses, social organizations, and individuals that stepped up to be sponsors of the tournament. The LOW Veterans Club was a co-sponsor.

This foursome of Lake of the Woods Veterans Club members teamed up for the CWSG golf tourney. The LOW Veterans Club was a co-sponsor.

LOW History Wins in CWSG Golf Tourney
by Jack Phend, CWSG Tournament Director

LOW Freethinkers Club
by Chuck Hillig, Club Founder

If you’re looking for a unique forum in which to explore intellectual, spiritual and philosophical topics in a friendly, non-threatening and supportive environment of like-minded seekers, please consider joining the LOW Freethinkers Club.

The club is open for membership to any LOW resident regardless of age, gender, sexual preference, religious, spiritual or political beliefs. Everyone is always welcome.

Our #1 purpose is to provide a safe space for stimulating, frank and open discussions that are unrestricted by intellectual rigidity, doctrinal beliefs or denominational oversight.

The LOW Freethinkers include believers in traditional religions, (both Western and Eastern) as well as secular humanists, rational philosophers and even atheists.

So, if you’re a sincere seeker interested in looking at the meaning of life in general and at the meaning of your life in particular, then this may very well be the club for you.

Please join us. We meet on the second Thursday of the month. Questions? Contact Chuck Hillig at: chuckhillig@yahoo.com.
SOLOs Summer Happenings
by Judy Ayers, Member, SOLOs Club

July will be starting off with a bang! Fireworks are scheduled for July 2. Grab your lawn chair and a friend and join us for the evening on the grassy area in front of Burger King; I’m getting ahead of myself. When you read this there will still be one Wednesday left in June. Come and enjoy a picnic with the SOLOs at Ramsay Beach at 5:30 PM. Burgers and hotdogs provided. That’s on June 29. RSVP to Bob at 972-9971 or lermetbobi@aol.com.

Here are the planned July events:
Wednesday, July 6: LOWA Clubhouse. Meet on the deck at 5 PM and please RSVP by noon.
Wednesday, July 13: Mama’s Pizza at Locust Grove Town Center on Rt. 20. Meet there at 5:15 PM. RSVP by noon.
Wednesday, July 20: Bring your own supper and drink and we’ll carpool to Wilderness Presidential Resort at 5:15 PM. After we eat we’ll play a round of putt-putt golf. If the weather is bad we’ll make other plans. Meet at the parking lot to carpool. RSVP to Bob.
Wednesday, July 27: Olive Garden in Central Park. Call Bob to RSVP and meet at the parking lot at 5:15 PM to carpool.

Orange County Sheriff’s Office
Citizens Youth Academy
Sheriff’s Office Press Release

The Orange County Sheriff’s Office will be holding its 7th annual Citizens Youth Academy. The class is offered to Orange County citizens 14-18 years of age and will be held July 11-15 at the Sheriff’s Office from 8 AM to 5 PM daily. It will be an opportunity to meet our staff and learn about a career in law enforcement. During the week we will be touring the Central Virginia Regional Jail, processing crime scenes, competing in an obstacle course, obtaining CPR certification and much more. Anyone interested in attending can pick up an application at the Sheriff’s Office or call 672-7219 and speak with Donna Lucas. The class is limited to 16 participants and applications must be turned in by July 6.

The Youth Academy is open to all Orange County youth ages 14 to 18. Contact Capt. Jason Smith with any questions at 540-672-7200; email: jsmith@orangecountyva.gov or Sarah Altman at 540-672-1200; email: saltman@orangecountyva.gov.

Orange County Supervisor’s Letter
by Lee Frame, District 5 Supervisor

Orange County has many contracts for various goods and services needed to run county operations and serve its citizens. For purchases greater than $5,000, department heads and constituents must go through a formal purchasing process. For goods/services totaling from $5,000 to $100,000, three written quotes must be obtained. For goods/services expected to total more than $100,000 a formal competitive sealed bid process is required. A number of the purchase contracts include provisions for contract renewal for a certain number of years. Any contract or contract renewal costing over $60,000 requires Board of Supervisors approval. At a recent meeting Supervisors approved contract renewals for library materials, IT support services, aviation fuel, vehicle modification services, operation of the Orange County Workforce Center and landfill operations. These approvals are just one of the many routine functions the Supervisors carry out as part of running local government.

The Orange County Office of Economic Development in conjunction with the Economic Development Authority recently developed a strategic plan for development in the county. Included in that plan is a listing of the top ten private employers in the county. I thought that people might be interested in knowing who these employers are. Not listed is the Orange County government which, including the school system has over 600 employees. For those interested, the strategic plan can be found on the county website.

A report by Virginia Tech looking at the potential for agriculture and agritourism at Montpelier provided some interesting information about Orange County agriculture. Agribusiness is Orange County’s largest industry with beef cattle ranching and farming being the largest part of the county’s agribusiness. In 2012, there were 547 farms in the county with 194 farms less than 50 acres, 312 between 50 and 500 acres and 41 over 500 acres. Total 2012 net farm income in the county was over $4.6 million but 415 farms had sales of less than $25,000. One part of county agriculture that I find interesting is our wineries. There are some interesting facts from the last session of the Virginia General Assembly. Of the 3,286 bills introduced, 1,803 passed both houses. Those bills encompass general administration, planning and zoning, sewage systems, public safety, taxation, education and economic development. There were at least two passed bills that affect homeowners associations. As I reviewed the summary of these bills, there are 30 to 40 that will require or allow the county to take some form of action.

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.
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ASK LUKE ZELLO - Inside and Out Home Services. Lifetime LOW Resident! Fully Insured! I will beat anyone’s written price and donate to a home in India that rescues the smallest victims of sex trafficking. See all our classifieds. 540-406-3589.


BULKHEADS, DOCKS, Boat Slips, Ground Level Decks, and Beaches. Since 1993 we have provided quality, affordable services to our neighbors at LOW. We are licensed and fully insured. LOW has contracted our services numerous times. We average over 2000-ft. of bulkhead replacement and many custom docks each year. See our work at the Small Lake Boat Ramp, Cumberland Beach and the Main Marina. We build year round and don’t use any large, yard-destroying equipment in our work. Free estimates or second opinion. D&B Services Inc., 972-7361.


CERAMIC TILING FOR BATHROOMS, floors, foyers, countertops. Call 898-7773 for a free estimate. Ask for Bob Yak. References available upon request.

CHAIR CANING - Seat Weaving and Repair Services. Cane, Rush, Splint, Shaker Tape and more. Over 15 years of experience giving new life to old chairs. Contact Nate, 703-431-5001, NateGnvz@gmail.com; WebNSeat.com.

CLEANING - New construction, spotless. 540-735-4915.


COMPUTER REPAIR (Tech Sense) - Inclusive technology support: virus removal, data recovery, smartphone & tablet, networking, backups and more. 540-656-7571. www.TechSense.tk.


DECKS & DOCKS - Seekford & Sons, 540-498-6542.


ELDERLY CARE SERVICES Be touched by an angel 24/7; Licensed CNAs, RN and LPN. Personal care, companion care, special care to remain at home, doctor visits; errands, mobility support, household management, homemaker services. Lowest priced elderly care in LOW and surrounding area. We’ll design our services to match your needs 24/7. Services also include: light meal preparation, light housekeeping and all assistance with activities of daily living to increase and prolong independence. Call Flying Angels, Sharon Hutto at 540-710-3722.


FOUNDATION REPAIR, C&D Services, 540-295-3344.

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

GUTTERS & CLEANING - Seekford & Sons, 540-498-6542.

HANDYMAN & LIGHT HAULING- C&D Services, 540-295-3344.

HANDYMAN PLUS - 29 year LOW resident and Licensed Contractor. 2-stage pressure washing, Quality interior and exterior painting and staining, Deck construction and repairs, Door and lock installation, Screen porches and sunrooms, storage sheds, roof and gutter cleaning and guards, lighting and plumbing fixtures, dishwashers and water heaters, drywall repairs, carpentry and more! Call Erich, 972-2664.


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TOWNSEND HOME HEALTH and Hospice Care. Where Professionalism with Compassion come first. Excellent references with 25 years experience in LOW. We provide services for you or your loved one in the comfort and safety of your home. A staff of medical professionals to provide care a few hours a day, a week, or 24 hours in the following areas: Alzheimers, dementia, personal, health, medication management, hospice, palliative, respite, pre-op, post-op, recovery, dietor visits, meal preparation, light housekeeping. Tina Townsend h-540-972-3064, c-540-842-7026, Nan2Noah1@aol.com.

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Yard Sales

Yard Sales - Garage Sale: June 25 from 9 AM-2 PM. 1522 Lakeview Parkway.

For Sale


20' POULAN 2011 SELF-Propelled Lawn Mower. Mulcher and rear bagger, key start. Call Jeff 703-946-7299 cell. $150.

FAMILY ANTIQUES: Oak Washstand, $50; Singer pedestal sewing machine, $75; Oak hall tree/ umbrella stand from England w/ mirror, $125. Call 703-451-6770 to see.

For SALE - Oak Table and Chairs, 7 Chairs, 540-972-1838.

For SALE - Pedal Boat, Future Beach Water Bee 200, yellow, 7 1/2 foot. $250. 972-3143.

For SALE - RASCAL Scooter 600. Brand new, asking $2,500. Ramp and some accessories are included. 540-972-9792.

For SALE - 8-Foot 270 Table with 3/4 inch slate top, $540. 540-972-1838.


For Sale

LAWA Employment

FAREWAYS CAFÉ. PART-TIME Bartenders, Wait Staff, and Kitchen Staff are needed. Successful wait staff candidates must be 18 years or older and bartender applicants must be 21 or older. All positions work flexible hours and weekends. Great customer service skills along with a team-player spirit. Some restaurant experience is desirable. PART-TIME STABLE WORKER. The successful applicant will be hardworking and dependable. Responsibilities include assisting with horse shows, barn chores, guided trail rides and pony camp. Ability to work weekends required. Experience working with horses required.

MAINTENANCE TECHNICIAN, FULL-TIME. Requirements: Ability to lift 80 lbs., 2-years experience in carpentry, plumbing, and electrical. Trade or Technical School Certificate is desired. All positions must be able to pass a criminal background check and have a valid VA driver’s license. More information on these positions is available in the Human Resources Department. Submit applications and resumes to HR@LOWA.org or fax to 540-972-2243. LOWA is an equal opportunity employer (EOE).

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*Decks/Porches

For Sale

LIVE SILPADA Sterling Silver (.925) jewelry?? Unfortunately, they’re closing their business July 31, 2016. So, Shop my website at: www.MySilpada.com/Ginny.Biggs. 40% off Sale is NOW thru June 30th, so if you gotta have it...order online Now! (while supplies last). Otherwise, all items are available online through July 31st. Sterling Wishes from Ginny.

NURSE AIDE COURSE. $595 includes tuition, books, PPD, background check. Next Start Date: August 6, 2016. Info: 703-402-2509.
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