Board Seeks Member Input on LOWA Logo

Developed in 1967 by Virginia Wildlife Clubs, a subsidiary of U.S. Land, Inc., Lake of the Woods originated as a leisure community for seasonal and weekend getaways. The intent of its design was to blend outdoor recreation with everyday living. In April of that opening year, 330 lots had already been sold. The community now houses almost 8000 residents and the LOWA of today is a thriving, amenity-rich community offering a Clubhouse, Golf Course, Equestrian Center, Pools, Community Center, Fitness Center, Marinas, as well as Fire & Rescue Operations.

The original logo for the community was designed and put into use on December 30, 1966, and to this day, remains LOWA's official logo. With its simplistic lake, boats and trees, the somewhat pastoral image suggests an atmosphere of leisure and relaxation. In those early years, LOW was, indeed, a simpler time.

In 2012, LOWA modified its front entrance with the addition of a stone wall bearing the community’s name. Next to the name, appeared the image of a sleek, modern sailboat. Members instantly liked the graphic. The boat seems to capture the illusion of motion as it slices through the waters of the lake. As the design went for a test drive throughout the community, it was met with very positive results. It seemed to take on a personality and life of its own.

LOWA is, indeed, a business logo? If so, which one does the community prefer; traditional or contemporary? You may voice your comments, opinions, and preferences at Feedback@LOWA.org. The Board will vote on this at the Board meeting on Saturday, February 7.

GM Proposes FY2015-2016 LOWA Budget
Membership Presentation Set for January 24

Budget Emphasizes Improving Health of Lakes

I am pleased to transmit the Proposed Operating, Contribution to Reserves (CTR), and Capital Budget for Fiscal Year 2015-2016, which begins May 1, 2015. The proposal presents a balanced budget with $9,232,588 total authorized spending. The budget enables LOWA to meet its obligations to effectively maintain and improve the common areas, lakes and dams; operate the amenities; enforce Association regulations; and provide adequate gate access and common area security. The budget provides the means to carry out the Number 1 Board/Management Priority: the Lakes Management Improvement Plan to improve the health of our lakes. Stated Board Goals (on page 5) are a significant factor in the operating and capital budgets. Everyone’s input is important, and I encourage members to attend my budget presentation to the membership set for Saturday, January 24 at 10 AM at the Community Center.

The Board of Directors and Management encourage member and committee input on the way to Board adoption on February 18.

Operating Budget Highlights

Revenue. After counting amenity, administrative, and road revenues, the budget requires slightly less than $5.6 million for cash break even. This translates to an annual lot assessment of $1,315 which is $21 or 1.6% above the current FY14 level. The increase is below the 1.7% Consumer Price Index increase. No other fees change except for the annual family Fitness Center fee, which increases by $5 to $100/year. I support quarterly and semi-annual assessment payment options, and a two installment payment plan (May and August) for annual golf membership, excluding LOW Club Pass. See proposed Fee Schedule.

Expenditures. Proposed Operating Budget expenditures total $7,767,266. Programs stay essentially the same except for three: (1) We propose to close Campground A & B to RV and camper storage by April 30, 2015 and encourage use of the RV/Boat Storage area instead. (2) We plan to make the Fareways Manager (with chef experience) a full time position to help Fareways evolve into a café with fresh food choices. (3) We plan to discontinue lightly attended Friday night’s Teen Night at the Community Center, and thus eliminate the Teen Center Attendant positions.
President’s Letter
by Michael Rugless, LOWA Board of Directors

I will continuing from my last letter which addressed the current budget schedule. I want to present a short essay on how our Reserves program fits into our budget, ensuring that we are planning sufficient funds, year-to-year, to keep our common area facilities in good operating condition. What are Reserves and how do we use them? Reserves are funds (see Contribution to Reserves, or CTR in the budget display) placed into our budget each year to fund, across all of our facilities, the major repair and replacement of items that have reached the end of their useful life and can no longer function properly. (Items excluded from Reserve funding are those whose replacement cost is $3,500 or less or whose economic life is less than three years; those items are funded through the operating budget.) To identify these Reserve needs, LOWA contracts with a specialist firm to perform a study during which their team of professionals reviews all LOWA facilities to ensure we have documented the future required major repairs and replacements of items based on current conditions and their estimated remaining useful life. In the interim years, the firm annually updates the study to account for replacements that have been made and to identify any necessary alterations to the future plan based on conditions that have changed the estimated life of an item, resulting in either the need for an earlier replacement or an extension of life. The overall objective is to provide proper financial planning to ensure that funding is available each year to do necessary repair and replacement work without requiring significant year-to-year variations in the annual assessment.

Translating this to our personal lives, the process would be similar to each of us placing money in a savings account year after year, so that in the future, we would be able to replace appliances, flooring surfaces, furniture, heating and cooling systems and other significant parts of our homes at a time when we think these items would wear out or stop functioning. To not plan for such replacements, one could see great differences year-to-year in financial needs, perhaps requiring borrowing money, at very adverse interest rates, in order to keep our homes (and in the case of LOWA, our Association) in good operational condition. LOWA establishes a Reserve funding plan to meet these projected needs through a year-to-year level funding plan called “Contribution to Reserves”, specifically designed to have the funds available when needed.

Not only is this planning and establishing a Reserve fund a good idea, it is required by statute that every Homeowners Association (HOA) must “Conduct at least once every five years,a study to determine the necessity and amount of reserves required to repair, replace and restore the capital components; and review the results at least annually to determine if reserves are sufficient; and make adjustments necessary to maintain reserves, as appropriate.” (Virginia Property Owners’ Act)

So, when you hear of funding the Reserves, you can be confident that the Lake of the Woods Association is fulfilling, in your interest as a property owner and as required by law, the need to keep the common areas of Lake of the Woods operating well and in good condition for the benefit and use of all.

Covenant Enforcement Statistics
by Matilde Barone, Inspector Environmental Control

During the months of November and December of 2014, 102 new issues were resolved. Summons were issued for 17 violations, which were referred to our Legal and Compliance Committee for resolution. The most common violations were unlicensed vehicles and unsightly lots. If you have any questions or concerns, please call the ECC office at 972-2211.

Lake of the Woods

Walkers Club
by Diane Clauson, Coordinator, Walkers Club

I would like to wish all of my Lake of the Woods neighbors a very Happy New Year from the LOW Walkers Club. I would like to invite all of you to join us. Let’s make a fresh start together by stepping out and getting a healthier mind. Enjoy the fresh air and the beautiful locations where we walk. Meet and interact with your neighbors and friends. I think you’ll be pleasantly surprised at all the benefits that will follow. I’ve added two extra days to the Lake of the Woods Walkers Club (Tuesday and Thursday at 1 PM). Monday, Wednesday, and Saturday at 9 AM is our regular schedule. Hopefully, everyone will be accommodated. Let’s make this new year the healthiest for mind, body, and soul. Keep walking and be safe. If you have any questions, please call Diane at 388-2930.

Lake Currents The official newsletter of the Lake of the Woods Association, Inc. (USPS 872-400) is published bi-weekly for its membership. Nonmembers $20 per year (25 issues). Periodical postage rate paid at Spotsylvania, VA 22503. Visit our web site at www.LOWA.org. ITEMS FOR PUBLICATION: Regular Board of Directors Meeting, Saturday, February 7, 2015, Community Center. 9 AM Executive Session, 10 AM Open Session Board Special Meeting, Tuesday, February 17, 2015, Lower Level Clubhouse, 9 AM Regular Board of Directors Meeting, Wednesday, February 18, 2015, Community Center

2.1 Of Covenant Enforcement Statistics
2.2 General Manager Report
2.3 Committee Liaison Reports
2.4 Committee Reports

3. PRESENTATION
3.1 Semi Annual Report from R. Bryan David, Orange County Administrator

4. MEMBER GENERAL COMMENTS
5. UNFINISHED BUSINESS
6. NEW BUSINESS
6.1 Discussion of the General Manager’s Proposed FY2015-2016 Budget
6.2 Discussion of Fareways Business Reorganization
6.3 Discussion of LOWA Letter to Orange County Board of Supervisors on the Germanna Wilderness Area Plan

7. MEMBER GENERAL COMMENTS
8. SCHEDULED MEETINGS

9. ADJOURNMENT
LAKE OF THE WOODS ASSOCIATION, INC.
Regular Board of Directors Meeting and Workshop
December 10, 2014 at 5 PM, Community Center

These minutes were approved at the January 3, 2015 meeting.

Present
Mike Ruggless, President
Jim Hutchison, Vice President
JoAnn Zwickl, Treasurer
Louisa Rucker, Secretary
Olive Kelly
Nigel Goodwin
Larry Morlan

Others
Phil Rodenberg, General Manager
Linda Brooks, Recorder (from 7 PM)

Call to Order
With a quorum present, President Ruggless called the meeting to order at 5 PM in the Community Center.

1. EXECUTIVE SESSION

Motion by Goodwin to enter into Executive Session at 5:01 PM for the purpose of discussing matters involving violations of the Declaration of Restrictions and Regulations for which a member, his family members, tenants, guests or other invitees are responsible; and to discuss and consider contracts.

Motion by Rucker, passed unanimously, to exit Executive Session at 6:46 PM.

2. OPEN SESSION

Motion by Morlan, passed unanimously, to enter into Open Session at 7:02 PM, and to affirm that the Board met earlier today in Executive Session for the purpose of discussing and considering contracts, and to discuss matters involving violations of the Declaration of Restrictions and Regulations for which a member, his family members, tenants, guests or other invitees are responsible. In addition, the Board met in Executive Session on December 1, 2014 at 11 AM for the purpose of discussing and considering contracts; in Retreat on December 8 for the purpose of discussing the Replacement Reserve Study update; and on December 8 and 9 to discuss and consider contracts and discuss matters involving violations of the Declaration of Restrictions and Regulations for which a member, his family members, tenants, guests or other invitees are responsible. In addition, the Board met in Executive Session on December 1, 2014 at 11 AM for the purpose of discussing and considering contracts; in Retreat on December 8 for the purpose of discussing the Replacement Reserve Study update; and on December 8 and 9 to discuss and consider contracts and discuss matters involving violations of the Declaration of Restrictions and Regulations for which a member, his family members, tenants, guests or other invitees are responsible. In addition, the Board met in Executive Session on December 1, 2014 at 11 AM for the purpose of discussing and considering contracts; in Retreat on December 8 for the purpose of discussing the Replacement Reserve Study update; and on December 8 and 9 to discuss and consider contracts and discuss matters involving violations of the Declaration of Restrictions and Regulations for which a member, his family members, tenants, guests or other invitees are responsible. In addition, the Board met in Executive Session on December 1, 2014 at 11 AM for the purpose of discussing and considering contracts; in Retreat on December 8 for the purpose of discussing the Replacement Reserve Study update; and on December 8 and 9 to discuss and consider contracts and discuss matters involving violations of the Declaration of Restrictions and Regulations for which a member, his family members, tenants, guests or other invitees are responsible.

2.1 Approval of Agenda

Motion by Hutchison to approve the Agenda. Motion by Goodwin, passed unanimously, to enter into Open Session at 9:01 AM for the purpose of discussing matters involving violations of the Declaration of Restrictions and Regulations for which a member, his family members, tenants, guests or other invitees are responsible; and to discuss pending or probable litigation.

Motion by Rucker, passed unanimously, to exit Executive Session at 10:15 AM.

2.2 Approval of the Minutes of November 19, 2014.

Motion by Rucker, passed unanimously, to approve the minutes of the November 19, 2104 Board of Directors meeting and workshop.

3. REPORTS

3.1 Report from Orange County Supervisor, Lee Frame

Supervisor Lee Frame reported that they have received several comments on the Germanna-Wilderness Area Plan which they are evaluating. The BoS approved the Capital Improvement Plan late last year, and they continue to discuss budget changes. A recent request from the District Jail for an additional $1M in operating funds will also need to be considered.

3.2 Report from Orange County Sheriff’s Office

Sheriff Mark Amos reported that statistics are not yet available for December. He noted that the work of two narcotics investigators met with 40 Grand Jury indictment involving 21 individuals for possession and/or trafficking of street and prescription drugs. Most of these individuals have already been detained. On December 2, two people were arrested for breaking and entering incidents in the Mine Run area. Both of them have been apprehended and some stolen property recovered. A 9-year-old who ran away from home into a wooded area was successfully located using the Reverse 911 call system. Several staff officers will be attending the Law Enforcement Academy in Fredericksburg starting next week.

3.3 Report from Allied Barton Security

Chief Scott Walker reported that November was a fairly quiet month. There were 30 animal complaints, 13 reports of vandalism, 4 reports of theft and 27 reports of suspicious activity. Of note was damage done to the #6 green and the theft of valuables estimated to be worth $3-4k from a private residence. Security responded to 159 calls for service and issued 76 summonses.

Staff continues to engage in in-service training programs supported by the Orange County Sheriff’s office.

3.4 Report from LOW Volunteer Fire & Rescue, Inc.

No report.

3.5 Report from Orange County School Board

Representative Jim Hopkins reported that Dr. Brenda Tanner has been appointed the new Superintendent of Schools. Dr. Tanner has been serving as interim Superintendent since last June when Dr. Robert Grimesey resigned.

See December 10 Minutes on p. 18

Member Services/Holcomb
Building: 972-2237
M-F, 8:30 AM-5 PM; Sat. 9 AM-1 PM

Clubhouse:
Office Hours: Wed.-Fri., 9 AM-5 PM
Info/Reservations: 972-2221
Menus at LOWA.org/Amenities/clubhouse
See p. 9 for Specials & Hours.

Community Center: 972-9680
ECC Office: 972-2211,
M-F, 7 AM-3:30 PM

Equestrian Center: 972-2238
Farways Café: 972-2216
See p. 9 for Specials & Hours

Fitness Center: 972-9680
Daily 5 AM-11 PM

Golf Pro Shop (Woods Center):
8:30 AM daily
Reserve a tee time 972-2230
Golf Course: 9 AM daily

Maintenance Office: 972-2223
M-F, 7 AM-3:30 PM

LAKE OF THE WOODS ASSOCIATION, INC.
Regular Board of Directors Meeting
January 3, 2015 at 9 AM, Community Center

Note: These minutes are not approved and provided to members for review.

Present
Mike Ruggless, President
Jim Hutchison, Vice President
JoAnn Zwickl, Treasurer
Louisa Rucker, Secretary
Olive Kelly
Nigel Goodwin
Larry Morlan

Others
Phil Rodenberg, General Manager
Linda Brooks, Recorder (from 10 AM)

Call to Order: With a quorum present, President Ruggless called the meeting to order at 9 AM in the Community Center.

1. EXECUTIVE SESSION

Motion by Kelly, passed unanimously, to enter into Executive Session at 9:01 AM for the purpose of discussing matters involving violations of the Declaration of Restrictions and Regulations for which a member, his family members, tenants, guests or other invitees are responsible; and to discuss pending or probable litigation.

Motion by Rucker, passed unanimously, to exit Executive Session at 10:15 AM.

2. OPEN SESSION

Motion by Goodwin, passed unanimously, to enter into Open Session at 10:21 AM, and to affirm that the Board met earlier today in Executive Session for the purpose of discussing matters involving violations of the Declaration of Restrictions and Regulations for which a member, his family members, tenants, guests or other invitees are responsible; and to discuss pending or probable litigation, and to affirm that the Board also met in Executive Session on December 18, 2014 for the purpose of consulting with legal counsel.

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

2.2 Approval of the Minutes of December 10, 2014.

Motion by Rucker, passed unanimously, to approve the minutes of the December 10, 2014 Board of Directors meeting.

Motion by Rucker, passed unanimously, to approve the minutes of the December 18, 2014 Board of Directors meeting.

3. REPORTS

3.1 Report from Orange County District Supervisor

Supervisor Lee Frame reported that they have received several comments on the Germanna-Wilderness Area Plan which they are evaluating. The BoS approved the Capital Improvement Plan late last year, and they continue to discuss budget changes. A recent request from the District Jail for an additional $1M in operating funds will also need to be considered.

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Staff continues to engage in in-service training programs supported by the Orange County Sheriff’s office.

3.4 Report from LOW Volunteer Fire & Rescue, Inc

No report.

3.5 Report from Orange County School Board

Representative Jim Hopkins reported that Dr. Brenda Tanner has been appointed the new Superintendent of Schools. Dr. Tanner has been serving as interim Superintendent since last June when Dr. Robert Grimesey resigned.

See January 3 Minutes on p. 20

Lake Currents January 9, 2015
The 101 Administrative Budget includes $43,000 for three studies (two are driven by Board Goals): (1) Pre-construction engineering for the Front Entrance traffic congestion relief solution ($20,000), (2) conceptual engineering for the future of the recreational complex including the pool and fitness center next to the Clubhouse ($20,000), and (3) Clubhouse Kitchen Design Consultant ($3,000).

In the 310 Pro/LOWGO Shop budget, we anticipate relatively flat expenses (up half a percent or $1,800) but annual memberships will fall even further which translates into needing an additional assessment revenue of $38,000 (up 19.4%). To stem the tide in future years, Management is strongly recommending the Board authorize a membership referendum to decide if it is time to open the gate to outside golf play. We believe opening the gate for golf will increase golf rounds to offset a multi-year trend of falling memberships. Then, staff can market to area golfers.

Cost Reduction/Energy Conservation. There are two notable cost reduction measures: (1) The 501 General Maintenance budget includes $4,000 for Phase 2 of the Clubhouse Energy Conservation Project to switch to LED lights. On January 3, the Board approved the $27,200 Phase 1 project for January to install attic insulation to reduce electricity costs, conservatively estimated at $4,000 a year from the $55,000 annual expense. (2) The 502 Road budget includes a cost reduction in asphalt for annual road program related to a more efficient tar application rate in paving the tar and chip roadways.

Staffing. Adequate resources given to a dedicated, capable staff under the direction of a focused Board can produce powerful results for the membership. I included two percent employee raises (one percent Cost of Living Adjustment and one percent Merit) effective in May. We include funding for an Equestrian Center Assistant (full time from part time) to better support this 24/7/365 operation, and for the Fareways Manager (full time from part time).

Capital Spending Highlights

Proposed Capital Spending totals $1,465,322 for all capital projects. The total Contribution to Reserves (CTR) for replacement projects is $1,331,511 which adds funds to the Repair and Replacement Reserve. This amount matches the recommended amount from Miller-Dodson Associates, our reserve specialist. We use $100,000 in FY15 Road Fees, thus saving $25 from the assessment. CTR for FY15 includes $135,230 for the final year of the Community Center payback. No funds are included for New Capital Reserve. The Contingency Reserve requires an additional $35,000 to return to the policy goal balance of $100,000.

The Capital Spending Plan is identical to the November 2014 update to the 2013 Miller-Dodson Report. The Plan has three notable projects: (1) The Main Marina receives significant reconstruction as $334,063 is used for replacement of the Main Marina and Marina Gas Dock structures and Main Marina and Fuel Dock bulkheads. (2) The Lakes Management Improvement Plan calls for $120,000 for the Keatons Run Culvert Retrofit/Eastover Park, and the Flat Run Forebay to stop sediment and pollutants from entering our lakes from the upstream runs. The Flat Run project is the first of the Main Lake structural projects. Keatons Run is the second structural project for Keatons Lake.

Assumptions and Guidance

The budget was built after reviewing actual revenue and expenditures from three previous years and the current year. Management considered Board Goals and Board Budget Guidance as well as federal, state and local regulations.
GM Budget Letter from p. 4

Lowa Board of Directors Goals for September 2014 to August 2015

1. Continue current schedule for implementation of the Lakes Management Implementation Plan (LMIP).
2. Complete at least one new walking trail segment to tie into and extend an existing trail as funds permit, namely the Main Marina Trail Extension (Riverdale to Wakefield.)
3. Modify upper area of the lower level of the Clubhouse to include two meeting rooms.
4. Hire an engineer to assess the pool/fitness center/basketball/volleyball complex and develop plans for the future of these recreational amenities.
5. Assess feasibility of providing more parking for the Community Center complex while maintaining the same number of soccer fields.
6. Put forth a referendum confirming in the Covenants for all sections the authority to charge Association Fees including the Tenant Fee.
7. Place buildable lots owned by LOWA on the market for sale, specifically the two Mt. Pleasant lots and the one Lakeview Parkway lot.
8. Initiate action and establish a date for closing Campgrounds A and B to allow Campground A property to become buildable lots to be sold and Campground B to become green space with the existing Pavilion and Playground.
9. Establish ways of improving communication regarding community support for new capital projects.
10. Hold quarterly informal sessions for members to meet with Directors in a coffee hour type setting.
11. Continue the emphasis on landscaping beautification of the LOWA common areas.
12. Establish methods/incentives/programs to increase daily rounds of play at the Golf Course.

Lake of the Woods Association, Inc.
FY15 CTR and Five Year Capital Spending Plan FY15 - FY19

<table>
<thead>
<tr>
<th>FY15 CTR</th>
<th>Five Year Capital Spending Plan</th>
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<tbody>
<tr>
<td></td>
<td>FY15</td>
</tr>
<tr>
<td>Repair &amp; Replacement (Includes Final Community Center Repay of $138,230)</td>
<td>1,331,511</td>
</tr>
<tr>
<td>Road Fees</td>
<td>(100,000)</td>
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<tr>
<td>New Capital</td>
<td></td>
</tr>
<tr>
<td>Contingency</td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td>1,266,511</td>
</tr>
</tbody>
</table>

Note 1 -- This schedule is based on the Reserve Study prepared by Miller-Dodson in the Fall of 2013, and updated in the Fall of 2014. It includes the Board approved Lakes Management Implementation Plan adopted in early 2014 which requires the major projects within the plan to be complete by the close of FY19. FY18 through FY19 is included for planning purposes only.

Note 2 -- The Capital Spending Plan for FY15 is $1,465,322.

Note 3 -- FY15 is the last year of the Community Center Repay.

Note 4 -- Contribution to the Replacement Reserve (CTR) for FY15 as recommended by our Reserve Study consultant, Miller-Dodson is $1,331,511. It has long been Board policy to deposit Road Fees received annually directly into the Replacement Reserve, therefore Road Fee income has been excluded from Administration Income in this budget process. Road Fees in FY13 were in the range of $300,000 and YTD in FY14, we are on target for $300,000 again this year. In an effort to be conservative in estimating the amount of Road Fees for FY15, we have estimated Road Fees of $100,000. The Miller-Dodson recommended amount of CTR for FY15 of $1,331,511 has been reduced by the $100,000 of expected Road Fees to give members credit on the Assessment for a source of CTR we fully expect to receive. Therefore, the Association is funding the replacement reserve obligations consistent with the study currently in effect.
### LAKE OF THE WOODS
#### PROPOSED FEE SCHEDULE
#### MAY 1, 2015 - APRIL 30, 2016

<table>
<thead>
<tr>
<th>AMENITIES</th>
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<tr>
<td><strong>AERIALS</strong></td>
</tr>
<tr>
<td><strong>ANNUAL ASSESSMENT - $1,315</strong></td>
</tr>
<tr>
<td><strong>ANNUAL TENANT REGISTRATION FEE - $130</strong></td>
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</table>

Amenity fees may be used on a daily basis (members, tenants, and guests) or annual basis (members and tenants only).

Daily fees are payable at the amenity. Annual memberships may be purchased by application via mail, or at the Member Services office. All passes expire April 30, 2016. Annual memberships are non-refundable.

Lake of the Woods Association, Inc.
102 Lakeview Parkway, Locust Grove, Virginia 22508
540-972-2237

### SEMI-ANNUAL/QUARTERLY PAYMENT OPTIONS

- **SURCHARGE PER TRANSACTION**: $12.50
- **ANNUAL FAMILY GUEST PASS**: $13.00
- **LOST Member/Guest Pass/Amenity Cards**: $5.00
- **DISCLOSURE STATEMENT FEE - PAPER FORMAT**: $150.00
- **REAL ESTATE TRANSFER FEE**: $50.00
- **ECC FILING FEES - WITHOUT ROAD FEES**: $45.00

### ROAD FEES

- **ADDITIONS UP TO 120 SQ FT**: $1.40 PER SQ FT
- **ADDITIONS OVER 120 SQ FT**: $2.40 PER SQ FT
- **NEW CONSTRUCTION**: $2.40 PER SQ FT
- **DEMOLITION FEE**: $600.00

### MARINA & LAKES

- **ANNUAL SLIP RENTAL**
  - **Large Slip**: $725.00
  - **Small Slip**: $550.00

- **STORAGE**
  - **ANNUAL DRY SAIL**: $250.00
  - **CANDOKE/KAYAK PACK FEE**: $25.00

- **VEHICLE STORAGE**
  - **POWERED UP TO 10 HP**: $18.00
  - **SAILBOATS OVER 14’**: $27.00
  - **SAILBOATS OVER 14’**: $25.00
  - **POWERED UP TO 10 HP**: $25.00
  - **11 TO 20 HP**: $107.00
  - **51 TO 100 HP**: $152.00
  - **101 TO 150 HP**: $226.00
  - **151 TO 200 HP**: $295.00
  - **OVER 200 HP**: $368.00

### BOAT REGISTRATIONS (Discounted after September 1st by 50%)

- **MANPOWERED OVER 8’**: $27.00
- **POWERED UP TO 10 HP**: $23.00
- **11 TO 20 HP**: $107.00
- **51 TO 100 HP**: $152.00
- **101 TO 150 HP**: $226.00
- **151 TO 200 HP**: $295.00
- **OVER 200 HP**: $368.00

### Disclosure Statement Fee

- **PAPER FORMAT**: $13.00
- **ELECTRONIC FORMAT**: $13.00

### Golf 2015 - 2016 Membership Options

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<tr>
<th>MEMBERSHIP TYPE</th>
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<tr>
<td><strong>ANNUAL FEE - Individual</strong></td>
<td>$40.00</td>
<td>$3.00</td>
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<tr>
<td><strong>ANNUAL FEE - Family</strong></td>
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### Downloads

- **Annual Family Club Pass**: $125.00 (due August 1, 2015)
- **Annual Fees may be paid using a two payment plan, with 50% due May 1, 2015 and the second 50% due August 1, 2015**

### Tennis

<table>
<thead>
<tr>
<th>OPTION</th>
<th>DAILY</th>
<th>WEEKLY</th>
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<td><strong>ANNUAL</strong></td>
<td>$75.00</td>
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</tr>
<tr>
<td><strong>ANNUAL FEE - Individual</strong></td>
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<td>$20.00</td>
<td>$10.00</td>
</tr>
<tr>
<td><strong>ANNUAL FEE - Junior</strong></td>
<td>$20.00</td>
<td>$10.00</td>
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</tr>
</tbody>
</table>

### POOL PARTIES

- **PRICE RANGE FROM $10 TO $15 PER CHILD DEPENDING ON PACKAGE**

### Weddings

- **FUNCTIONAL RENTAL**
  - **ANNUAL FEE**: $1,810.00
  - **DAILY - GUEST**: $3.00

### Community Center

#### Admission

- **COMMUNITY CENTER**
  - **TEEN ID (1/1/15 - 4/30/16)**: $25.00
  - **MEMBERS WITHOUT ID & GUESTS - DAILY FEES**: $3.00

### Privacy

- **STORAGE**
  - **SMALL SLIP**: $660.00
  - **ANNUAL DRY SLIP**: $285.00
  - **LARGE SLIP**: $725.00

### RENTALS

- **BOAT REGISTRATIONS**
  - **Power Up To 10 HP**: $53.00
  - **SAILBOATS OVER 14’**: $53.00
  - **MANPOWERED OVER 8’**: $27.00

### Property Owners

- **9 HOLE FEE**: $15.00
- **18 HOLE FEE**: $28.00

### Property Owners (Including Family Members)

- **9 HOLE FEE**: $15.00
- **18 HOLE FEE**: $28.00

### Equestrian Center

#### LESSONS

- **1/2 HOUR TRAIL**: $15.00
- **1 HOUR TRAIL**: $28.00

### Trail Rides

- **TRAILERING FEES**: $25.00 (first 50 miles) $1.00/Additional Miles

### Trail Rides

- **CANOE/KAYAK RACK FEE**: $25.00

### Lake of the Woods Association, Inc.

- **540-972-2237**

---

**PROPOSED FEE SCHEDULE MAY 1, 2015 - APRIL 30, 2016**

- **ANNUAL ASSESSMENT - $1,315**
- **ANNUAL TENANT REGISTRATION FEE - $130**

All Members and Registered Tenants in Good Standing

Pool fees for the 2015 season have been included in the annual assessment and tenant fee. All Members and Registered Tenants in good standing are invited to use the pools all season. Guests (including family members who do not live in LOW) will continue to pay the guest fee.

<table>
<thead>
<tr>
<th>OPTION</th>
<th>DAILY</th>
<th>WEEKLY</th>
<th>ANNUAL</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DAILY - GUEST</strong></td>
<td>$3.00</td>
<td>$10.00</td>
<td>$40.00</td>
</tr>
</tbody>
</table>

### Lessons

- **PRIVATE (12 Hour Class)**: $90.00
- **GROUP (Member, 6 Classes Per Session)**: $40.00
- **GROUP (Non-Member, 8 Classes Per Session)**: $50.00

### Tennis

- **ANNUAL FEE**: $75.00
- **ANNUAL FEE - Individual**: $40.00
- **ANNUAL FEE - Junior**: $20.00
- **GUEST FEE**: $5.00

### Room Rentals

- **For Clubhouse Fees and Banquet Fees, please call the Clubhouse at (540) 972-2221**.
- **For Woods Center, Community Center or Lower Level Clubhouse Fees**
  - **Please call Community Operations Manager at (540) 972-9680**.

- **For marketing purposes, Operation Center Managers, with approval of the General Manager, may on occasion alter the non-annual fees.**
Stacking of Firewood on Private Lots

Regulation Amendment

At their December 10 meeting, the Board voted on and approved an amendment to Regulation XVI.G.3.c: Environmental Control and Construction Procedures: Culverts, Driveways, Site Clearing and Grading, Regarding Stacking of Firewood. The Board requests written comments from members of the association by January 23, 2015.

Why: The intent is to limit stacks of wood to only what a resident would burn in one season. The ECC believes that two cords is more than enough.

Background: There is a need for clear, concise and consistent Rules and Regulations for stacking of firewood because the ECC receives complaints about overly large and unsightly stacks of wood, and believes such stacks should be limited to two cords. One cord is 128 cubic feet (4x4x8).

Proposed

3. Site Clearing and Grading:
   a. All uprooted tree stumps, logs and brush piles must be removed from the lot. Logs left for firewood must be sawed up and stacked neatly.
   b. Open burning, including warming fires, is prohibited.

Current

3. Site Clearing and Grading:
   a. All uprooted tree stumps, logs and brush piles must be removed from the lot. Logs left for firewood must be sawed up and stacked neatly.
   b. Open burning, including warming fires, is prohibited.

New proposed text is in bold.

Low proposed text is in italics.

Lowa Logo from p. 1

Should LOWA have a single approved business logo? If so, which one does the community prefer; traditional or contemporary? You may voice your comments, opinions, and preferences at Feedback@LOWA.org. The Board will vote on this at the meeting on February 7. Please let your voice be heard; this logo will be the face of our community.

Tips from the Pro

By Rea Hargraves, PGA and Woods Center Manager

Happy New Year! Each year, I make several resolutions. These are my goals for 2015.

I want to play 18-holes of golf each week in 2015. My job as the Golf Professional requires me to spend a lot of time on the computer. I know that 18-holes do not seem like much, but at times, it is hard to leave the Pro Shop and play. I feel that I need to see the golf course as much as my members do. So, don’t be surprised if I join up with your group in 2015!

Looking for more tournaments to host at Lake of the Woods Golf Course. We have a great golf course at Lake of the Woods. One of my jobs is to promote tournaments from outside the Lake. With each event, money will be raised for the cause and it will supplement LOWA. Is anyone looking to have a golf tournament in 2015? If so, please contact Rea Hargraves at 972-2230.

Support and encourage newcomers to play golf. Over the years, I have seen many people try the game of golf. In 2015, I will be offering three junior golf camps at Lake of the Woods; two beginner classes and one intermediate class. If you would like to learn the game, but feel that you don’t have enough time, please stop by and see me. We will work together and find a solution.

Annual Golf Memberships on Sale. As of today, LOWA Members can purchase an annual golf membership for a quarter of the annual price to play unlimited golf from now through April 30. That’s an extra month! See the FY2014 Fee Schedule to calculate your savings. As an example, an individual membership with a cart is now $497.50. Get your golf membership today by paying for it at the Holcomb Building Member Services area.

I look forward to seeing you on the course in 2015!
The Lake of the Woods Democratic Club introduced its slate of officers for 2015 at the club’s annual Christmas luncheon December 2 at the Bonefish Grille in Fredericksburg. Left to right are Mary Berger, membership; Geri Colucci, treasurer; Chris Carr, special events; Laili Omar, programs; Jim Donovan, issues; Kerry Sipe, publicity; Pat Drake, secretary; Shirley Pfie, chair; Norma Lanier, community events; and Angela Turvey, membership. Not shown is Jan Moore, membership.

Pickleball Anyone?
by John Cavanaugh, Pickleball Instructor

Beginner pickleball lessons started Wednesday, January 7. The schedule is every Wednesday at 12:30 PM to 1:30 PM in the Community Center multi-purpose room. Pickleball is similar to tennis, but played on a smaller court using a wiffle ball, a great game for people who find tennis to be too difficult and physically demanding. Come join us for exercise, fun and socializing. Any questions, please call John at 540-229-7940 or Shirley at 540-878-8130.

Saint Patrick Catholic Church

9151 Ely’s Ford Rd. Fredericksburg, VA 22407

Masses:
Daily: Monday - Saturday 9:00 AM
Saturday Vigil: 6:00 PM
Sunday: 7:30 AM, 9:00 AM, 10:30 AM, 12:00 Noon, 5:00 PM
Extraordinary Form: 1:30 PM

Rides available from Lake volunteers.
Call: 972-1412

Simply Dinner
at Fareways

Monday, January 12, 5 PM-8 PM
Meatloaf & Mashed Potatoes
Mom’s Meatloaf with Peas, Mashed Potatoes and a Savory Tomato Sauce and served with a side salad with Fareways House Dressing
$9.95

Kids Meals available  972-2216

BE TOUCHED BY AN ANGEL ELDERS CARE SERVICES 24/7
Compassionate Homecare and Companion Care
Licensed CNAs and LPN with Flying Angels, LLC
26 years experience and excellent LOW references

Only State chartered elderly care service based in LOW and dedicated to LOW residents and immediate surrounding areas
Guaranteed reduced fees compared to all local agencies & home care providers in the Lake

24/7 Services Include:
Professional personal care, companion care, special care to remain at home, mobility support, household management, doctor visits, errands, light housekeeping, meal preparation, all activities of daily living to increase and prolong independence. Complete homemaker services.

Fareways Launches New Menu
by Chef Chaz Kilby, Manager, Fareways Café

Happy New Year from all of us at Fareways Café! Everyone counted down, drank up, and moved on over to 2015. At Fareways Café, we have been moving forward to the New Year and a new menu. In January 2015, we have launched our renewed menu with some classic favorites like breakfast served all day, now with Three Egg Omelets. There are some new offerings like Chicken, Bacon, Cheese Quesadillas and the BIG Grilled Cheese with Bacon.

We are looking forward to spring when the flowers bloom and our golfers start to tee up. We are going to be here in 2015 to help make this a great golf year by providing golfers with great food and friendly service. We are already working with our tournament coordinators to develop menus just for their groups.

In 2014, we started offering Party Platters from Fareways Café. This allows our members to easily entertain at home with fresh made party platters. It’s easy to pick up our Mini Salad Sandwich Platters and our Fruit and Cheese Platters and serve them at home. They were a big hit and we will continue to provide these in 2015.

In the fall of 2014, we started serving “Simply Dinner,” one entree with a side salad, every Monday for $9.95. Fareways saw many of our regulars and some new faces for dinner on Monday nights. We had a great time serving up some delicious dinners for you! Moving into the new year, “Simply Dinner” service will end for the season with our last dinner on January 12.

Fareways is adding new events and over the coming year, we will host cooking classes, wine tasting events, food tasting events and a multitude of other offerings in the evenings. In the spring of 2015, Fareways will host “Grill & Chill.” This will be a day of great food and fun.

If you have not been to Fareways recently, gather the family, grab some friends and come on over and try some of our new menu selections. Fareways is located in the Woods Center, just off of Fairway Drive. Let us feed you after a round of golf, before a day at the lake, while playing bridge, or any time you’re hungry. Keep an eye on Lake Currents, our website, and Facebook for upcoming events.
Clubhouse Reopens Wednesday, January 14!
We’ll see you then!

January 14 – 18
Wednesday Fried Shrimp or Cajun Seafood Pasta
Thursday Jack Daniels Ribs or Chicken Stir Fry
Friday Blackened Mahi Mahi or Prime Rib
Saturday Shrimp & Grits or Prime Rib
Sunday Chicken Primavera

January 21 – 25
Wednesday Chicken Parmesan or Beef and Broccoli Stir Fry
Thursday Jack Daniels Ribs or Chicken Bruschetta
Friday Chicken Pot Pie or Prime Rib
Saturday Nick’s Seafood Pasta or Prime Rib
Sunday Coconut Shrimp

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

Menus: LOWA.org/Clubhouse

The entire menu is not available during lunch hours on Saturday or Sunday. It is a modified menu to include: sandwiches, burgers, salads, appetizers and soups. We do not serve dinner chef specialties for lunch.

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

Get Involved.
Have Your Say.
Make a Difference.
Join a Committee!

NEW MENU
See it on LOWA.org on the Fareways page

Serving breakfast and lunch 7 days a week!
Open Daily 8:30 AM to 4 PM

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

Lowa Board Meeting/Workshop:
January 21, 2 PM, CC

General Manager Proposed
FY 2015 Budget Presentation:
January 24, 10 AM, CC

Committee Meetings: Jan 12-28
Members are encouraged to attend.

External Affairs: not meeting
Equestrian: 1/13, 1:30 PM, CC
Pools: 1/13, 7 PM, WC
Clubhouse: not meeting
Lakes: 1/19, 7 PM, WC
Rules: 1/20, 4 PM, CC

Maintenance/Ecology: 1/21, 7 PM, M-CR
LCC Meeting: 1/21, 7:30 PM, WC
LCC Hearing: 1/21, 8 PM, WC
ECC: 1/22, 8:30 AM, WC
Elections: 1/22, 10 AM, CC
Golf: 1/26, 3 PM, WC
Communications: 1/28, 3 PM, WC
Planning: 1/28, 7 PM, LLCH

Coffee & Conversation with LOWA Board Members:
January 14, 6 PM, CH Pres. Rm

LOWA Offices Closed:
January 19

LOWA Board Meeting/Workshop:
January 21, 2 PM, CC

General Manager Proposed
FY 2015 Budget Presentation:
January 24, 10 AM, CC

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LCC Hearing: 1/21, 8 PM, WC
ECC: 1/22, 8:30 AM, WC
Elections: 1/22, 10 AM, CC
Golf: 1/26, 3 PM, WC
Communications: 1/28, 3 PM, WC
Planning: 1/28, 7 PM, LLCH

January 9-15, 2015
LOWA Board of Directors Meeting (January 3) (3:00)

January 16-22, 2015

Thoughts for Martin Luther King Day (45)
LOW AARP Presentation (from 2006) (1:05)
“Light-Hearted Stress Reduction,” Mack Rowe, Humorist/Cartoonist

Real Virginia – Mid-January Report (30)
### Calendar of Events

#### SPORTS & EXERCISE (subject to change)

<table>
<thead>
<tr>
<th>Activity</th>
<th>Location</th>
<th>Time</th>
<th>Day</th>
<th>Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aerobics</td>
<td>LOWC</td>
<td>8:30 AM-9:30 AM</td>
<td>M, W, F</td>
<td>Church 972-9060</td>
</tr>
<tr>
<td>Choreographed Ballroom</td>
<td>WC</td>
<td>7:30 PM-10 PM</td>
<td>Call</td>
<td>Ron/Melissa 972-2586</td>
</tr>
<tr>
<td>Choreographed Ballroom Classes-Beginner</td>
<td>LLCH</td>
<td>6:30 PM-8 PM</td>
<td>Call</td>
<td>Ron/Melissa 972-2586</td>
</tr>
<tr>
<td>Choreographed Ballroom Classes – Phase III-IV</td>
<td>LLCH</td>
<td>8 PM-9:30 PM</td>
<td>Call</td>
<td>Ron/Melissa 972-2586</td>
</tr>
<tr>
<td>Exercising for Health</td>
<td>CC</td>
<td>10:30 AM</td>
<td>M, TH</td>
<td>Donna 972-1977</td>
</tr>
<tr>
<td>Horseshoes for Fun</td>
<td>HF Park</td>
<td>9 AM</td>
<td>TU, TH</td>
<td>Ron 412-2872</td>
</tr>
<tr>
<td>Line Dancing Beginner</td>
<td>CC</td>
<td>11 AM-11:45 AM</td>
<td>M, W, F</td>
<td>Darby 972-7696/Boyd 972-0574</td>
</tr>
<tr>
<td>Line Dancing Country</td>
<td>CC</td>
<td>12 PM-12:45 PM</td>
<td>F (1/16-2/6)</td>
<td>Sams 972-315/217/1924</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>1:30 PM-4:30 PM</td>
<td>M, W, F</td>
<td>Bob 972-1886 or Shirley 972-878-8130</td>
</tr>
<tr>
<td>Pickleball Lessons</td>
<td>CC</td>
<td>12:30 PM-1:30 PM</td>
<td>F (1/16-2/6)</td>
<td>Sams 972-315/217/1924</td>
</tr>
<tr>
<td>Square Dancers</td>
<td>LLCH</td>
<td>7:30 PM-9:30 PM</td>
<td>M, W</td>
<td>Darby 972-7696/Boyd 972-0574</td>
</tr>
<tr>
<td>Square Dancers</td>
<td>LLCH</td>
<td>1:30 PM-4:30 PM</td>
<td>M, W</td>
<td>Darby 972-7696/Boyd 972-0574</td>
</tr>
<tr>
<td>Stretch and Flex</td>
<td>LLCH</td>
<td>8:30 AM-9:15 AM</td>
<td>M, W, F</td>
<td>Francis 972-5435</td>
</tr>
<tr>
<td>Tae Kwon Do (8-12)</td>
<td>CC</td>
<td>7 PM</td>
<td>TU, TH</td>
<td>Mike 972-2058</td>
</tr>
<tr>
<td>Tae Kwon Do (13-adult)</td>
<td>CC</td>
<td>7:45 PM</td>
<td>TU, TH</td>
<td>Mike 972-2058</td>
</tr>
<tr>
<td>Tennis-Intermediate</td>
<td>CC</td>
<td>1:30 PM-3:30 PM</td>
<td>M, W, F</td>
<td>Charles 972-5858</td>
</tr>
<tr>
<td>Volleyball Adult/coed</td>
<td>CC</td>
<td>7-11 PM</td>
<td>SU</td>
<td>Michael 809-7406</td>
</tr>
<tr>
<td>Walker's Club</td>
<td>Call for location</td>
<td>9 AM</td>
<td>M, W, SA</td>
<td>Diane 540-388-2930</td>
</tr>
<tr>
<td>Yoga, Beginner</td>
<td>CC</td>
<td>10:30-11:45 AM</td>
<td>W</td>
<td>Phyllis 972-1457</td>
</tr>
<tr>
<td>Yoga, Intermediate</td>
<td>CC</td>
<td>9 AM-10:15 AM</td>
<td>W, F</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>AARP Meeting</td>
<td>CH</td>
<td>9:30 AM</td>
<td>3rd M</td>
<td>Tony 972-2016</td>
</tr>
<tr>
<td>Art with Deb Advanced</td>
<td>CC</td>
<td>1:30 PM-3:30 PM</td>
<td>F, TH</td>
<td>Deb 540-207-3968</td>
</tr>
<tr>
<td>Art with Deb Beginner</td>
<td>CC</td>
<td>5 PM-7 PM</td>
<td>F, TH</td>
<td>Deb 540-207-3968</td>
</tr>
<tr>
<td>Art for Fun</td>
<td>CC</td>
<td>1:30 PM-5 PM</td>
<td>TH</td>
<td>Elaine 972-0956</td>
</tr>
<tr>
<td>Bridge, Sunday Duplicate</td>
<td>WC</td>
<td>7 PM-9 PM</td>
<td>SU</td>
<td>Bob 972-8211</td>
</tr>
<tr>
<td>Bridge, Monday Night</td>
<td>WC</td>
<td>7 PM</td>
<td>M</td>
<td>Anne 972-2665</td>
</tr>
<tr>
<td>Bridge, Wednesday Ladies</td>
<td>WC</td>
<td>9:30 AM-2 PM</td>
<td>W</td>
<td>Joan 972-7548</td>
</tr>
<tr>
<td>Book Club</td>
<td>Wilderness Lib</td>
<td>1 PM</td>
<td>2nd W</td>
<td>Alice 972-4782</td>
</tr>
<tr>
<td>Camera Club</td>
<td>CC</td>
<td>7:30 PM</td>
<td>2nd TU</td>
<td>Bob 972-1803</td>
</tr>
<tr>
<td>Childhelp Auxiliary</td>
<td>LOWC, rm. 211</td>
<td>10 AM</td>
<td>1st W</td>
<td>Nancy 972-2599</td>
</tr>
<tr>
<td>Civic Club Meeting</td>
<td>WC</td>
<td>7:30 PM</td>
<td>3rd M</td>
<td>Bob 972-6875</td>
</tr>
<tr>
<td>Civil War Study Group</td>
<td>WC</td>
<td>10:30 AM</td>
<td>4th F</td>
<td>Craig 972-2844</td>
</tr>
<tr>
<td>Closet Quilters</td>
<td>CC</td>
<td>12:30 PM-3 PM</td>
<td>TU</td>
<td>Marie 972-4358</td>
</tr>
<tr>
<td>Craft Group</td>
<td>LOWC</td>
<td>9:30 AM-11:45 AM</td>
<td>TU</td>
<td>Rochelle 972-3438/Jeannie 972-4459</td>
</tr>
<tr>
<td>Democratic Club</td>
<td>LLCH</td>
<td>1:30 PM</td>
<td>3rd TH</td>
<td>Kerry 972-2873</td>
</tr>
<tr>
<td>Fire &amp; Rescue Auxiliary</td>
<td>Call for location</td>
<td>2 PM</td>
<td>3rd W</td>
<td>Mary 972-4895</td>
</tr>
<tr>
<td>Fun Bunch 55+</td>
<td>CC</td>
<td>10 AM-1 PM</td>
<td>TU</td>
<td>Hank/Carolyn 972-0359</td>
</tr>
<tr>
<td>Garden Club</td>
<td>CH</td>
<td>12:30 PM</td>
<td>2nd M</td>
<td>Jan 972-1630</td>
</tr>
<tr>
<td>Investment Club</td>
<td>WC</td>
<td>7 PM</td>
<td>4th TU</td>
<td>Lee 972-0395</td>
</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>Knitting &amp; Crocheting</td>
<td>CC</td>
<td>5:30-7 PM</td>
<td>W</td>
<td>Sylvia 972-9680</td>
</tr>
<tr>
<td>Litter Pick-up in LOW</td>
<td>All around LOW</td>
<td>9 AM</td>
<td>3rd SA</td>
<td>Jan 972-1630</td>
</tr>
<tr>
<td>LOW Lions Club</td>
<td>CH</td>
<td>5:30 PM</td>
<td>1st TH</td>
<td>Charlie 972-2840</td>
</tr>
<tr>
<td>Mothers of Preschoolers</td>
<td>LOWC, Founders</td>
<td>9:15 AM</td>
<td>1st 3rd W</td>
<td>Jessica 703-297-6784</td>
</tr>
<tr>
<td>Players, LOW Theater Grp</td>
<td>CC</td>
<td>7 PM</td>
<td>2nd W</td>
<td>Sandy 972-6385/Gayle 972-4823</td>
</tr>
<tr>
<td>Republican Women's Club</td>
<td>CH</td>
<td>11:30 AM</td>
<td>4th W</td>
<td>Connie 972-0083</td>
</tr>
<tr>
<td>Susannah Chandler DAR</td>
<td>WC</td>
<td>1 PM</td>
<td>2nd SA</td>
<td>Martha 972-3721</td>
</tr>
<tr>
<td>TOPS weigh in/meeting</td>
<td>LGES (Rt. 20)</td>
<td>5:15 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>Bob 972-1726</td>
</tr>
<tr>
<td>Woodworkers Shop</td>
<td>Compactor Bldg.</td>
<td>9 AM</td>
<td>2nd SA</td>
<td>Hal 972-9803 or Ken 972-5515</td>
</tr>
<tr>
<td>Woodworkers Club</td>
<td>CC</td>
<td>7 PM</td>
<td>2nd TH</td>
<td>Hal 972-9803 or Ken 972-5515</td>
</tr>
</tbody>
</table>

Please refer to meeting room location key on previous page.

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**Notice of Meetings & Events**

**Saturday, January 10**
1 PM Susannah Chandler Chapter DAR Meeting (CC). Info: Martha 972-3721.

**Tuesday, January 13**
5 PM Orange County Board of Supervisors Meeting (Gordon Bldg). Info: orangecountyva.gov.

**Wednesday, January 14**
6 PM Coffee & Conversation with LOWA Board members (CH).

**Saturday, January 17**

**Monday, January 19**
Martin Luther King Jr. Day. LOWA Offices Closed.
10 AM AARP Meeting (LLCH). Info: aarp5239.org.

**Wednesday, January 21**
2 PM LOWA Board Meeting/Workshop (CC). Info: 972-2214.

**Thursday, January 22**
7 PM LOW Veterans Club (LLCH). Info: Dick 540-308-5507.

**Saturday, January 24**

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**Lake Currents January 9, 2015**

**WI-FI available** at the Holcomb Building, Woods Center, and Community Center.
To reserve meeting space in all facilities: Woods Center, Community Center, Lower Level Clubhouse, and Sweetbriar Park/Pavilion, contact Sylvia 972-9680, or see “Forms” at LOWA.org.

**Deadline for submissions to the January 23 issue of Lake Currents is Monday, January 12.**

**Deadline for submissions to the February 6 issue of Lake Currents is Monday, January 26.**
Rewarding Experience Offered by Honor Awards Committee
by Carla Wascalus, Chair, Honor Awards Committee

Would you like to be a little more involved with the LOWA Community, but don’t think you have the time? Do your children, grandchildren, friends and hobbies keep you busy? Never fear, the Honor Awards Committee is just the committee for you. There are only five meetings a year (April 10, May 15, July 10, August 7, and September 9.) Four of these will only take about an hour and there is no June meeting. The longest and the best meeting is the selection of the award winners. You have the privilege of reading about all of the wonderful things your neighbors have done. Perhaps you were recognized for something you have done and would like a chance to recognize others.

The Board of Directors’ Honor Awards Committee is currently looking for two more voting members and several alternates. There were two resignations in 2014 and more members are needed. For those people who expressed interest after the Annual Meeting of the Membership on Labor Day, please remember to submit your applications. Even with these, we will need more people. If you think you might be interested, or would like more information, contact Carla Wascalus at 972-3436 or cpw_low@yahoo.com. You can pick up an application at the Holcomb building.

Remember, it is an honor to participate in this process that recognizes the many volunteers who assist others in so many ways. Becoming a member of the committee allows you to contribute to the community by assisting and advising the Board and the General Manager with these awards. Your input will bring a fresh view to the Honor Awards Committee.

Again, please consider giving us a helping hand. Please contact Chairman Carla Wascalus.

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

We currently have seven voting members on our committee. However, it would be great to have some volunteers as alternates and advisors come on board at this time. Alternates would become voting members in order of appointment when voting members’ terms end. The Rules Committee reports to the Board of Directors. The primary focus of its mission is to recommend such bylaws, regulations, and changes as may become necessary and advisable to further the goals of the Association. 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, 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 roster. We meet on the third Tuesday of each month at 4 PM. If you are interested in serving on this committee, please attend one of our meetings, contact me at cliffdwillks@outlook.com, or submit an application. Applications and instructions are available on theLOWA website (LOWA.org). Guests are always welcome at our meetings.

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“ Tradition of Excellence”
A Gift Made With Love
by Karen Woods, Volunteer, LOW Childhelp Auxiliary

The children at the Alice C. Tyler Village of Childhelp, enjoyed creating a hand-crafted dove ornament to present as a gift to their “Christmas Buddy” at the program on December 13. A Christmas Buddy is matched with a child and provided with a hint about what is on the child’s Christmas wish list. The pair exchange gifts and then spend the afternoon enjoying the party and meeting with Santa. Every child I saw was so excited and proud to share their hand-crafted gifts. Every “Buddy” was touched.

The LOW Childhelp Auxiliary celebrated the season with a luncheon at the Friendship Hall of The LOW Church on December 3. Special thanks to Jeannie Dietz and Ann Nadwodny for beautiful table decorations and for the added touches in music and décor from Leslie Andricos and Karen Kovarik. We were also pleased to welcome Barbara Robertson, who has been embroidering the duffel bags given to the children when they leave the Village. Before we find ourselves in 2015, there is a short time to slow down and reflect on 2014 and the wonderful things that took place at the Alice C. Tyler Village of Childhelp. The Village hired a new executive director, Chris Ruble, who has brought a positive and loving approach to working with his staff and the volunteers. Wade Hardman continues in his role as Director of Community Relations and liaison to our Auxiliary. What would we do without him? The energetic and talented Jennifer Jenkins, who leads the Gifted Hearts Choir, directed a wonderful Christmas Program performed by the children on December 13. The LOW Auxiliary is thankful for these talented people, as well as the staff at the Village.

Our meetings are held on the first Wednesday of each month at 10 AM in the Friendship Hall of The LOW Church. If you have any questions about the Auxiliary or would like to join, please contact Jill Humphries at 972-1179 or jjaninja@aol.com.

“Triple Nickles”
555th Parachute Infantry Battalion Story
by Charlotte Baker, Publicity, AARP Chapter 5239

Have you heard of the “Triple Nickles,” the US Army’s first all-black parachute infantry test platoon? Not many people have, and we’re fortunate that Liane Young will bring this part of WWII lore to light that Liane Young will bring this part of WWII lore to light for us. After retiring from the Office of Naval Research, she has been embroidering the duffel bags given to the children when they leave the Village. Before we find ourselves in 2015, there is a short time to slow down and reflect on 2014 and the wonderful things that took place at the Alice C. Tyler Village of Childhelp. The Village hired a new executive director, Chris Ruble, who has brought a positive and loving approach to working with his staff and the volunteers. Wade Hardman continues in his role as Director of Community Relations and liaison to our Auxiliary. What would we do without him? The energetic and talented Jennifer Jenkins, who leads the Gifted Hearts Choir, directed a wonderful Christmas Program performed by the children on December 13. The LOW Auxiliary is thankful for these talented people, as well as the staff at the Village.

Our meetings are held on the first Wednesday of each month at 10 AM in the Friendship Hall of The LOW Church. If you have any questions about the Auxiliary or would like to join, please contact Jill Humphries at 972-1179 or jjaninja@aol.com.

AARP Celebrates 2014, Prepares for 2015
by Charlotte Baker, Publicity, AARP Chapter 5239

AARP members and their guests finished the year with the traditional potluck luncheon on December 15 at the Community Center. We were honored to have Millie Wieser, Vice President of the Culpeper AARP chapter, here to install the new Board members.

President Tony Aris was pleased to announce that the year-end donations to area service groups totaled $12,000, raised mainly by the hard work of dozens of members putting on the Election Day Barbecue. Representatives from LOW Fire and Rescue, Lions Wilderness Food Pantry, Orange County Free Clinic, Orange Senior Center, Orange County TRIAD, Orange County Head Start, AARP Foundation, Citizens Police Academy, Orange County Canine Project, Orange County Animal Shelter, Fun Bunch, S.A.F.E. (Culpeper Safe House), Lake Youth Foundation, and the 4H Summer Camp attended and were recognized.

Newcomers are welcome to be a part of AARP’s many fun and rewarding activities during the year. For more information, see Perspectives, the chapter’s monthly newsletter, and the website at aarp5239.org.

Happy New Year!
by Robbie Rokosz, Vice-Regent, Susannah Chandler Chapter DAR

This is the start of a new year; out with the old and in with the new. If you are interested in quilting, we have a treat for you at our meeting on January 10, at 1 PM in the Community Center. Our guest speaker will be Marie Johnson, presenting a “History of Quilting.” As always, the public is welcome. The Chapter’s hostesses for this meeting are Emily S.and Charlene T. For information, please call Martha Sukites at 972-3721.

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Planning, Finance, and M & E Committee Chairs to Address Civic Club
by Pat Licata, President, Civic Club

Please join us on Wednesday, January 1, at 7 PM in the lower level Clubhouse. This is our monthly meeting at a new time, new date, and new location.

Have you thought about joining an Association committee, but were unsure of what the committee actually does? Here’s your chance to learn more! Throughout the year, the Civic Club will be featuring LOWA committees. This will give you an opportunity to have your interest piqued and become involved.

We are fortunate to have the chairs of three important committees address the Civic Club in January. They are: Tom Sheridan, chair of the Planning Committee; Roger Anderson, chair of the Finance Committee; and Gil Churchill, chair of the Maintenance and Ecology Committee. Each will make presentations regarding the purpose and scope of his respective committee.

The BOD is sponsoring a “Coffee and Conversation” at 6 PM at the Clubhouse. This will be hosted by Jim Hutchinson and Nigel Goodwin. Why not complete your evening by dining at the Clubhouse, either before or after both meetings? Start the new year with a new or renewed purpose. Help make a difference in our great community!

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LGA 9-Hole Golfers celebrate with Santa Joe Szadvari.

LGA News
by Karen Woods, Publicity, Ladies Golf Association

The LOW Ladies Golf Association celebrated the 2014 Christmas Season with a special visit from Santa, also known as LOW’s Wine Guy, Joe Szadvari. Thanks to Christmas photographer Kathy Edwards, everyone had the opportunity to have a photo taken with our splendidly attired Mr. Claus. Santa brought gifts, provided insight for the best way to enjoy the wines, and gave some lucky golfers a gift to enjoy at home. The LGA thanks Joe for being such a great Santa and for sharing his knowledge about wine.

With the help of their elves, our Christmas Luncheon hostesses, Louise Hoh and Lisa Halpin, provided a delicious and fun event. This ended with a rousing rendition of the “Twelve Days of Christmas.”

Every year the Ladies Golf Association, with support from the Men’s Golf Association, raises funds to help a LOW family in need. Our 2014 gift to a family of four was $1100. LGA President Jeanne Woodward and Pat Shrader delivered the gift to our family who send their thanks and deep appreciation for making their Christmas happen.

Dottie and Jim Lohr send their thanks to our LGA members for contributing food and money to the Wilderness Food Bank. You can continue to help throughout the winter months by leaving your food donations in the LGA closet at the Woods Center.

Reminders: You can pay $25 LGA dues for 2015 by placing your check (made out to LOW LGA) in the lock box in the Woods Center women’s lounge. On the memo line, please note Annual Dues and 18-Hole, 9-Hole or Farm Team. Dues for Golden Girls are $5.

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144 Eagle Ct  $299,900. Privacy stretched between two golf fairways. OR8357968

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Planning, Finance, and M & E Committee Chairs to Address Civic Club
by Pat Licata, President, Civic Club

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Odd Sight Amid the Eyeglasses
by Hank Altman, Public Relations Committee, LOW Lions Club

The LOW Lions Club is grateful for the used eyeglasses that individuals drop off for the club’s recycling program. Most of the glasses that the club recycles come to it in bulk. Boxes filled with used glasses are brought here monthly from a Lions’ regional recycling center in Arlington, whose suppliers include Walmart.

Ron Moffa, head of the LOW recycling operation, pulls unusable items, such as eyeglass cases and glasses with broken frames, from the boxes. At this point, Lion and Lioness volunteers go to work. They wash lenses, screen for defects, and label by degree of correction. The processed glasses go back to Arlington for distribution to the needy, primarily in impoverished countries.

Meanwhile, those unusable items pulled from the boxes go to the compactor. Recently, an item you would never expect to see in a box of eyeglasses was discovered. Opening the box, Moffa was astounded to find an aged, 8-by-10 envelope among the glasses. Inside was a boy’s certificate of promotion from an Illinois grammar school in 1943. How in the world did it get there?

It was a mystery that cried out for a solution. The envelope, unmarked, gave no clues as to the whereabouts of whoever put it in the box. Moffa scoured the Internet for an identity. Then, he tried the school and found the name in email correspondence, which led to a western Virginia location and a phone number.

Was the 1943 grammar school graduate still alive? Indeed he was, as Lion Gary Reese learned when he phoned. “When I told him why I was calling,” Reese says, “he choked up. Then he said, ‘You will never know how much this means to me.’ Now in his 80s, he had treasured that grammar school diploma all through life, while moving from Illinois to West Virginia, then to Virginia.

A Lion himself, he said he probably had inadvertently included the envelope when he donated eyeglasses to his own club’s recycling operation. Embarrassed, he asked that he not be identified in this story.

Reese mailed the document to him immediately. The LOW Lions received a thank you note several days later. The club with the “we serve” motto had performed another service.

LOW Vets
by Dick Bradie, President, LOW Veterans Club

The LOW Vets Club is an organization of those whose service to our Country is something of which we can be proud. The men and women of the group are all brothers and sisters in that definable “military family” who have answered the call when our country needed us. Our members represent WWII, Korea, Vietnam, Gulf War, Cold War and recent Mid East conflagrations.

We meet monthly on the fourth Thursday at 7 PM for regular meetings and periodically for special Commemorations/Events (Memorial Day, Independence Day and Veterans Day).

Some of our missions are to:
- Provide assistance to members when called upon, such as The Final Salute to honor deceased veterans whether club members or not.
- Promote patriotism and the principles/ideals of the meaning of American citizenship to youth and all other members of the community; one way is by providing a Flag Detail for special commemorations/events.
- Inform Club members and those non-affiliated veterans of benefits available to them.

Membership is open to LOW residents on active duty or those who have been Honorably Discharged, Retired, National Guard or Reserves past or present duty, or those who have been released due to medical reasons. In most cases a DD 214 will suffice for membership.

The LOW Vets Club is a free standing entity and is not affiliated with any State or National veterans’ organizations.

Let me take this opportunity to invite non-members to join us and learn what the LOW Vets Club is all about at our January 22 meeting in the lower level of the Clubhouse. Information about initiation and dues will be available.

Libations are available at a nominal cost to all.

For additional info or clarification, please call Dick Bradie at 540-308-5507.

Lions Dedicate and Light “Tree of Love”
by Peter Williams, Chair, LOW Lions “Tree of Love” Committee

On a damp December 6 afternoon, Rev. Tom Schafer, pastor of The Lake of the Woods Church, dedicated this year’s Tree of Love at the Wilderness Center. Luckily, the rain was no more than a drizzle for the event which was attended by about 50 people. Lion President Sue Simmons lit the Tree at the end of the ceremony. The tree was lit with red and clear lights during the hours of darkness from December through January 3.

This year’s Tree of Love fund-raising project raised over $1,200, which was then donated equally between three deserving Orange County families. This money helps them celebrate the Season with their children. Funds were raised by donations made by local residents. These donations were made in the name of individuals who have passed away or of persons they wished to recognize for good works and kindnesses shown to individuals or to the community as a whole.

The Lions are very grateful for the financial support the Tree receives each year. This enables them to bring some joy to local families facing difficulties at this time of the year.
**Notice**


Volunteer Tutors Needed! The Office on Youth is looking for volunteers to tutor children from grades K-5 at Locust Grove Primary and Locust Grove Elementary Schools. A Project EXCEL volunteer typically tutors once a week for an hour. Info: Leigh Ann Cabbage at leighannccabbage@yahoo.com or avines@orangecountyva.gov.

Lost or Found Pets. A Facebook page has been set up for posting lost or found pets in LOW. facebook.com/LOWlostfoundpets.

Hearing Aids/Eyeglasses Recycled: Place unused hearing aids and eyeglasses in LOW Lions boxes at Wells Fargo Bank, aysis@orangecountyva.gov.

**Fundraisers**

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: Mary Kay, 809-2156 or Trish, 972-8951.

LOW Lions 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 AM-11 AM. Note: Closed in January. Info: Ann, 972-4338 or Sherri, 412-9854.

**Bargains!** The Lions/Velona Bldg. will be open for sales and drop offs every Saturday 9 AM to Noon. For furniture pick-ups, call John, 972-1187; for Velona sales, call Dan, 972-4531; for buying/selling furniture, call Norm, 540-205-5529 or Stan, 412-9854.

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

LOW Directory - On sale for $10 at Member Services area in the lower level Holcomb Bldg. Sales benefit F&R.

**LOW Lions Book Sale** 3rd Wed. at 10 AM, Rooms 210-211. Info: LOW Church 972-9060.

Alzheimer & Dementia Support Group. 3rd Wed. at 10 AM, Rooms 210-211. Info: LOW Church 972-9060.

**Alzheimer’s Support Group:** 6:30 PM-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 3rd Tuesday. By Alzheimer’s Association’s Caregiver Support Groups. Call to confirm group is meeting. Info: Kathi Walker, 825-3100, ext. 3416, or kwalker@rrcsb.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: Sylvia 972-9680 or email LYF at info@lakeyouth.org.

LOW Lions/Lioness Wilderness Food Pantry located behind LG Town Center, Rt. 20. 1st and 3rd Thurs. from 9 AM to Noon; second and last Wed. from 5 PM-7 PM; last Sat. from 9 AM to Noon. Clients may come to the pantry two times each month. Info: Betty 972-1872.

LOW Lions Medical Equipment Durable Medical Equipment is available for temporary loan to those with needs. Lions also gratefully receive donations of used equipment, in clean and good condition, that can be readily used by others. Contact Noel, 972-0018; Dave, 972-2125; or George, 840-2740. Please leave message and we will return your call.

**Lyme Disease Support Group.** 7 PM. Meeting every other week at 106 Mt. Pleasant Drive. RSVP: Info: Terry 570-228-7415.

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.

Overeaters Anonymous meets every Wednesday 2-3 PM in Community Center Computer Room. Info: Elise. 540-841-4980.

Red Cross Blood Drive. 4th Tues., every other month. LL Clubhouse from 1PM-7 PM. To give blood, you must be generally healthy, 17 years of age or more, and weigh at least 110 pounds. The next blood drive will be posted in Lake Currents. Info: Larry 972-9107.

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.

**LOW Community** January 9, 2015

Lake Currents
Three letters were submitted to ViewPoints, and all are 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.

Red Cross Blood Drives for 2015
by Lalli Omar, Blood Drive Coordinator, LOW Lions

The LOW Lions Club and the American Red Cross would like to thank the LOW Community for its strong support of the blood drives that were conducted in our community during 2014. The last blood drive for 2014 was on Tuesday, November 25, in the lower level of the Clubhouse. There was snow in the forecast, but that did not deter the donors. We collected 49 units of blood, which was one more than our target. It is amazing to think that each unit of blood has the potential to save three lives.

The Red Cross Blood Drive had a great year in the LOW Community in 2014. We had six drives throughout the year, and we consistently collected more than our goal at each drive. The total collection for the year was 295 units of blood with a goal of 274 units.

In keeping with the Lion’s motto, “We Serve,” the Lions Club is looking forward to continuing to serve as the liaison between the LOW Community and the American Red Cross in 2015. The first blood drive will be on January 27, in the lower level of the Clubhouse. There will be successive blood drives on the fourth Tuesday of every other month. Please mark your calendars for the following dates: March 24, May 26, July 28, September 22, and November 24.

The year-end holiday season continues to place a high demand for blood in the beginning of the new year. This is due to an increase in highway accidents. To ensure that there is always enough blood available for the community, the Mid-Atlantic Region must collect 500 to 600 pints every day.

Donors must be over the age of 18 and in good health. They should drink plenty of water, eat foods rich in iron (eggs, red meats, dark-green leafy vegetables, raisins, and beans). Refreshments, along with a place to relax and rest for about 15 minutes after donating, will be provided.

Appointments can be made by calling 1-800-RED CROSS (1-800-733-2767). The LOW Lions Club, sponsor of the blood drives, will accept and work with all walk-in donors. For information, contact Lalli Omar at 540-241-9426.

The LOW Lions Club sincerely appreciates the cooperation of the LOW Association’s facility management team to ensure the smooth operation of the blood drives. We look forward to your continued dedication to save lives and encourage first-time and former donors to join us in this extremely worthwhile way to help the American Red Cross meet the critical demand for blood.
Active and Retired Federal Workers
by Clifton D. Wilks, Chapter President and Membership Chair, NARFE

Lake of the Woods Chapter 1885 of the National Active and Retired Federal Employees needs members. NARFE is the only organization that lobbies to protect the benefits of active and retired Federal civilian employees. Lend your voices and spirit to this worthy cause. Please contact me at cliffdwilks@outlook.com or 540-809-2157, if you are interested in joining. In addition, you can go to the website at www.narfe.org and join. Be sure to designate your local Chapter as 1885. If your schedule or working arrangement with your agency does not allow you to attend meetings, please consider joining eNARFE, which is an electronic chapter with no meetings. NARFE publishes an award winning magazine full of useful information for both active and retired members, which also keeps you up to date on NARFE's efforts in lobbying Congress on various pieces of legislation, such as Federal pay, deferred annuities, paid parental leave, and retirement calculations. As a NARFE member, you also are eligible for hotel, car rental, moving services, education, and other discounts. The chapter meets on the fourth Thursday of March, July, and September. The meetings are held in the lower level of the Clubhouse, except for May and December. In May, we usually meet at a restaurant in Fredericksburg or Culpeper. There is a Christmas luncheon at the Clubhouse on December 10, 2015.

Reminder-NARFE Bus Trip to Charlestown, WV:
Please be advised that there are still some seats left on the bus trip to Charlestown, WV on January 28. Contact Mary Ryan at 972-9392 if you are interested in going. The cost is $33 per person and you will get a $20 credit when you get to the Casino. The bus leaves at 7:45 AM from the lower parking lot at the Clubhouse and returns by 5 PM.

Making Joyful Noise Concert with Sonrise
by Marthellen Hoffman, Making Joyful Noise Concert

The Lake of the Woods Church will arise with Sonrise in concert on January 17 at 7 PM. The monthly Concert Series welcomes them back by popular demand. Sonrise is the Bluegrass Gospel group out of Fredericksburg, impressing audiences with their instrumental expertise and three-part or quartet harmonies. For over 25 years, they have played at numerous areas on the East Coast. Ralph Sellers leads the group on mandolin, joined by Victor Jordan and his guitar and Eddie Haynes on bass. Their fantastic banjo player, Larry Jett, has previously played for several bands, including well-known Larry Stevenson. Enjoy the Sonrise website sonrisemusic.net.

A Cookie Concerto Reception will follow the performance for meeting and greeting this fun group.

SOLOs— Getting off to a Good 2015
by Judith Ayers, Member, SOLOs

During the past year, we have added many new names to our membership list. It’s good to have new folks jump in and share their talents and ideas. The group is stronger because of their presence. If you are single and would like to meet others, please consider joining us for one or more of our planned get-togethers on Wednesdays in January. We’re staying close to home again this month in case the weather gets difficult! Each month, a different member plans our activities. This month’s suggestions are from Ruth P.
Wednesday, January 14: Breakfast at Meadows Golf Course; meet there at 9 AM. RSVP to Bob at 972-9971, by noon on Tuesday, January 13.
Wednesday, January 21: Bella Cucina on Route 3 (next to True Value Hardware). Meet there at 5:30 PM. RSVP to Bob at 972-9971, by noon.
Wednesday, January 28: Eleni’s Restaurant; meet there at 5:30 PM. RSVP to Bob at 972-9971 by noon that day.
Hope to see you soon!

UVA Culpeper Hospital is Proud to be a Part of Our Community and UVA.

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December 10 Minutes from p. 3

3.6 Reports of Officers: No reports at this time.
A. Executive Session Actions: Report deferred to the January 3, 2015 meeting.
B. Committee Changes
Motion by Hutchison, passed unanimously, to approve the following Committee changes as per the memo dated December 10, 2014.

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<tr>
<th>Name</th>
<th>Action</th>
<th>Committee</th>
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<tr>
<td>Nancy King</td>
<td>Advisor</td>
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<td>Phyllis Sarasin</td>
<td>Resigned</td>
<td>Community &amp; Youth Activities</td>
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<td>Jim Naples</td>
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<td>Anthony Quattromani</td>
<td>Alternate</td>
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<tr>
<td>Barb Davidson</td>
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<td>Honor Awards</td>
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<td>Michael Tait</td>
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<td>Maintenance &amp; Ecology</td>
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<td>Albert Sanborn</td>
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</tr>
<tr>
<td>Jennifer Zukowski</td>
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<td>Planning</td>
</tr>
<tr>
<td>Leighton Cumming</td>
<td>Alternate</td>
<td>Safety &amp; Security</td>
</tr>
</tbody>
</table>

C. Credit Card Processing
In response to an inquiry from one of our members, President Rugless explained the procedures LOWA uses to process credit card purchases. He assured members that optimum security procedures are being used consistent with the highest processing standards in the Payment Card Industry. Lake of the Woods will be upgrading to newer standards scheduled to be adopted and required by all retailers in 2015.

D. Committee Liaison Reports
Director Morian reported that the Safety and Security Committee is preparing to send a proposed Resolution to the Board for their consideration, which addresses the GM’s authority and ability to restrict the use of the lakes when specific situations would deem it advisable.

3.7 Report of the General Manager
A. October Financials
In October, LOWA collected $264,145 in current year lot assessments, for a total of 89.5% of the FY 2014-15 lots assessed billed. The delinquency rate for this year as of October 31 is 2.8%, down from 3.7% in September due to the collection of quarterly payments and continued collection efforts for delinquencies.

The Preliminary Unaudited Budget Summary shows a favorable variance of $214,407 as of October 31, reflecting continued efforts to manage costs and drive revenue.

B. Lakes Management Report
Santec has provided the 30% design for a sediment and pollutant-catchment structure on LOWA property at Keatons Run. Environmental Resources has deployed 120 new fish structures in the lakes. Keith Barber Construction, Inc. has completed initial concrete cleaning and repair work on the Veterans’ Dam spillway. The ditch reconstruction work planned for this year has been completed, for a total of 11,336 feet now completed after the third year of work.

C. FY 2015-16 Budget Proposal
Mr. Rodenberg said the proposed budget has been released and is available for members to review on the LOWA.org website or in the reading room. The proposed new assessment fee is $1315, or $21 over this year’s assessment amount, but this will not be final until the budget is approved. The draft includes funds budgeted for the front entrance traffic flow and pool/fitness center complex studies. Other proposals included are: 1) closing of Campgrounds sections A and B for storage purposes; 2) hiring a full-time chef/manager for Fareways; 3) elimination of the Teen Center attendant positions; 4) and upgrading the Equestrian Center attendant position from part-time to full-time. More details on these and other proposals in the budget will be available at the January 21, 2015 Board meeting.

D. Other Business
Darryl Hale has been appointed to the position of Building Foreman. Repairs to both pools have been completed at an estimated cost of $27,000. A request for credit has been made to RSA to see if sewer charges related to the leaks can be recovered.

Five of six available LOWA lots were sold at public auction on November 15 and are pending court approval. The one unsold lot may not be either saleable or buildable due to a natural stream running through the property. A second sale is planned for the spring.

Hours at the 9.9 Maintenance Area will be 7 AM – 5 PM, 7 days a week, starting January 5, 2015. There will be a locked gate during off hours. Members are advised to inform their contractors of this change.

3.8 Committee Reports
External Affairs Chair, Doug Rogers, reported the Committee reconstituted in September with 7 voting members, 2 alternates and 1 advisor. He summarized the goals the Committee has set for themselves this year. Projects include providing input to the Steering Committee on the Germanna-Wilderness Area Plan and monitoring VA General Assembly activities relating to dam legislation and HQA regulations, as well as activities of the Piedmont Environmental Council and EPA. Regional transportation options are being investigated. Improving relationships with the County Chamber of Commerce, Germanna Community College, the HOA Alliance and public utility providers are also being actively pursued, as well as new ways to market LOWA. New Committee members are needed, and he encouraged interested members to join the Committee to assist with this ambitious agenda.

General Manager, Phil Rodenberg, offered to work with the Board to put together a list of initial comments on the Germanna-Wilderness Area Plan before the Steering Committee’s deadline for written comments of January 2, 2015. Additional comments and recommendations can be submitted at the Public Hearing scheduled for February.

4. Member Comments on Business Agenda. There were no comments.

5. UNFINISHED BUSINESS
5.1 Consideration of Publishing in Lake Currents Proposed Amendments to Regulation XVI.G. 3.c.: Environmental Control and Construction Procedures: Culverts, Driveways, Site Clearing and Grading, Regarding Stacking of Firewood.

Motion by Kelly, passed unanimously, that the Board publish in the January 9, 2015 edition of Lake Currents proposed amendments to Regulation XVI.G.3.c.: Environmental Control and Construction Procedures: Culverts, Driveways, Site Clearing and Grading, regarding stacking of firewood, and request comments from the members by January 23, 2015.

5.2 Consideration of Sending to the Rules Committee and LOWA Attorney Proposed Amendments to the Regulations Regarding Fire Pits and Open Fires.

Motion by Kelly, passed unanimously, that the Board send to the Rules Committee and the LOWA attorney proposed amendments to Regulation Sections VII. Use of Campgrounds; X. Use of Lakes; and XVI. Environmental Control and Construction Procedures, regarding Open Fires.

5.3 Consideration of Authorizing Release of an Invitation for Bids (IFB) for Residential and LOWA Trash/Recycling Service.

Motion by Zwickl, passed unanimously, that the Board approve issuing the Invitation For Bids (IFB) for residential and LOWA trash/recycling service.

6. NEW BUSINESS


Motion by Zwickl that the Board adopt Administrative Resolution 2014-9, which adopts the MillerDodson Associates Reserve Study for planning purposes.

Motion by Kelly, passed unanimously, to revise the Resolution to add the CTR amount of $1,465,322 to Section I of the Resolution, using text as proposed by the General Manager. Vote on the original motion as amended passed unanimously.

6.2 Consideration of Awarding a Legal Services Contract.

Motion by Rucker, passed unanimously, that the Board award a legal services contract to the firm of Chadwick, Washington, Moriarty, Elmore & Bunn to serve as LOWA general counsel, and authorize President Rugless to execute the agreement.

Director Rucker explained the process used to select new legal counsel, noting Chadwick, Washington, et al has 16 attorneys on staff and over 20 years of experience providing legal support to large HOA’s.

6.3 Consideration of Disposition of the Goodwin-Leach property.

Motion by Goodwin, passed unanimously, to delay any further action on the disposition of the Goodwin-Leach property until the spring.

Motion by Morian, passed unanimously, to move into the Workshop at 8:15 PM.

7. WORKSHOP

7.1 Ditches and Drainage Easement Protection Regulation Proposal from the Maintenance and Ecology Committee.

Committee Chair, Gil Churchill, summarized a proposal from the Maintenance and Ecology Committee to add a Regulation to prevent property-owners from denuding ditches and drainage easements of vegetation by either chemical or mechanical means. Such measures would reduce stormwater laden with harmful chemicals from entering our lakes, prevent erosion, and improve the appearance of ditches and drainage channels. The Committee proposed the following wording: “A property-owner shall not denude vegetation in ditches or drainage easements”.

The proposal was well received by the Board, although they suggested a modification of the proposed wording to clearly define “denuding.” The Committee will revise the proposed Regulation for further consideration by the Board at their January 3, 2015 meeting.

7.2 Official Business Use of LOWA Sailboat Logo

The new stylish LOWA Sailboat Logo (e.g., at the front gate) is increasingly being used to represent LOWA in transacting official business (documents) and market LOWA logoed merchandise (e.g. T-shirts, mugs) in place of the original bordered logo first introduced in December 1966. The Board is asked to consider replacing the old logo entirely with the new logo, rather than continue the current practice of using both.

Following discussion, it was decided to get feedback from the members before making any final decision. The General Manager will place a request for member comments on the proposed change in the first January publication of Lake Currents.

8. Member General Comments. One member asked for clarification of future fees at the Campground.

9. Scheduled Meetings:

Regular Board of Directors Meeting: Saturday, January 3, 2015 in the Community Center. Executive Session: 9 AM. Open Session: 10 AM.

Regular Board of Directors Meeting and Workshop: Wednesday, January 21, 2015 at 2 PM in the Community Center.

General Manager’s Presentation of the FY2015-16 Proposed Budget to the Membership: Saturday, January 24, 2015 at 10 AM in the Community Center.

10. Adjournment: There being no further business, motion by Goodwin, passed unanimously, to adjourn the meeting at 8:40 PM.

Louisa Rucker, LOWA Secretary
January 3 Minutes from p. 3

3.6 Reports of Officers:

Report of the President: The President had no report.

Report of the Vice President: Vice President Hutchinson reported that the Committee Chair Handbook has been updated and is available on the LOWA website.

Working with the General Manager and Administrative Assistant, a regular reporting schedule has been established so bi-annual Committee reports are more evenly distributed among Board meetings.

Director Hutchinson will be working with Director Goodwin along with other appointed individuals to review the LOWA Vision and Mission Statements.

Report of the Treasurer

Treasurer Zwickl thanked GM Rodenberg, as well as the Finance and Planning Committee members for their professional presentation and discussion of the draft budget.

Report of the Secretary: No report.

A. Executive Session Actions:

Motions passed unanimously to partially accept the appeal of two individuals, and restrict access of one person to LOW until his fine is paid in full.

Motion by Rucker, passed unanimously, to remove Chamberlain Cotton from the Community and Youth Activities Committee.

B. Committee Changes: Motion by Hutchinson, passed unanimously, to approve the following Committee changes as per the memo dated January 3, 2015:

<table>
<thead>
<tr>
<th>Name</th>
<th>Action</th>
<th>Committee Function</th>
<th>Term End Date</th>
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<tr>
<td>Daniel Cianci</td>
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<td>January 2, 2018</td>
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<td>Lauren Cotton</td>
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<td>January 2, 2018</td>
</tr>
<tr>
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<td>January 2, 2018</td>
</tr>
<tr>
<td>Elizabeth O’Brien</td>
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<td>January 2, 2018</td>
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<tr>
<td>George Lovelace</td>
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<td>Legal and Compliance</td>
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C. Committee Liaison Reports: No reports at this time.

3.7 Report of the General Manager

A. November Financials: In November, $125,062 in current year lot assessments was collected. Our overall delinquency rate is 4.7%, which is 1.1% lower than this time last year due to continued collection efforts. The Preliminary Unaudited Budget Summary is showing a favorable variance of $222,696 as of November 30.

B. Lakes Management Report: LOWA received a $2,125 grant from the Culpeper Soil and Water Conservation District for impervious surface removal related to the Clubhouse lower level parking lot landscaping project. These funds were allocated to the overall New Capital Reserve Fund balance.

C. Budget Update: Management is reviewing proposals from the Finance Committee and will deliver responses to the Committee and the Board by January 5. Any budget corrections based on new information will be incorporated into the budget published in the January 9 issue of Lake Currents.

D. Miscellaneous Business

Members have been notified via Lake Currents of the new hours of operation which go into effect January 5 at the 9.9 Maintenance Area.

Assistant GM Rob Martin met with user groups on December 2 to discuss proposed renovation of the lower level Clubhouse area. The discussion will continue at a second meeting scheduled for later this month. Mr. Martin also hosted a meeting on December 16 to discuss hiring an engineer to propose a site plan for the Clubhouse/Pool/fitness center complex and adjacent facilities. Talks will continue in January.

A meeting has been scheduled on January 7 at 7 PM in the Clubhouse to discuss a proposal to close Campground sections A & B and discontinue its current use as a storage area. Current users and neighboring property owners have already been invited to attend.

The IBD’s for a new trash removal processor are due back on January 7, and selection is scheduled for January 14 for new service to begin on February 1, 2015.

3.8 Committee Reports

Safety and Security Committee Report

Chair John Bell reported that over the past year collaborative support from both Allied Barton and IT staff have exceeded expectations. Security cameras have been deployed in key areas, and Neighborhood Watch reports have been helpful in improving security efforts throughout the community.

The Committee is currently studying low-cost ways to reduce the most common type of MVA; that of a single vehicle running off the road. The trial imposition of a Virginia summons for speeding may account for the current absence of drivers exceeding posted speed limits by 20 mph, although speeding at lower speeds remains a problem. Standing/parking at school bus stop intersections has improved, but is still a concern. Fire hydrants remain unmarked, and RSA will be contacted to discuss completion of this task.

In December, the Committee passed a resolution to request the Board consider amending LOWAOWA Regulation Section X: Use of Lakes, to include language that gives the General Manager the authority to temporarily restrict use of the lakes when conditions deem it advisable to insure user safety and protect property. A copy of the proposed amendment was distributed to the Board along with today’s Committee report.

4. Member Comments and Business Agenda

One member asked for more details on the proposed new regulation covering vegetation requirements for the roadside ditches.

5. UNFINISHED BUSINESS

5.1 Consideration of Approving the Lakes Management Implementation Plan. (General Resolution 2015-1)

Motion by Hutchinson, passed unanimously, that the Board adopt General Resolution 2015-1 regarding the Lakes Management Implementation Plan.

5.2 Consideration of Approving Amendments to the Pools Committee Charter

Motion by Zwickl, that the Board approve the proposed amendments to the Pools Committee Charter as recommended by the Pools Committee.

Announcement by Goodwin, wording at the end of the last sentence in Section II.E from “surrounding areas” to “immediate surroundings”.

Vote: Yea: Goodwin, Morlan, Kelly and Zwickl. Nay: Rucker and Hutchinson.

Motion passed 4 to 2.

Vote on the original motion as amended passed unanimously.

5.3 Consideration of Sending to the Rules Committee and LOWA Attorney Proposed Amendments to the Regulations Regarding Ditch and Drainage Easement Protection.

Motion by Zwickl, passed unanimously, that the Board send to the Rules Committee and LOWA Attorney proposed amendments to the Regulations regarding ditch and drainage easement protection.

5.4 Consideration of Authorizing a Corrective Contribution to the Lake of the Woods Association Employee 401(k) Profit-sharing Plan and Trust. (General Resolution 2015-2)

Motion by Kelly, passed unanimously, that the Board adopt General Resolution 2015-2 authorizing a corrective contribution to the LOWA Employee 401(k) Profit-sharing Plan and Trust from the current Operating Budget.

5.5 Consideration ofAuthorizing Repair and Replacement Reserve Funds for Clubhouse Energy Conservation Project. (General Resolution 2015-3)

Motion by Zwickl that the Board adopt General Resolution 2015-3 authorizing up to $27,200 from the Contingency Reserve Fund for the Clubhouse Energy Conservation Project: Phase 1, with $20,000 from the Contingency Reserve Fund and $7,200 from Project #5 (Foundation Waterproofing) in the adopted Capital Spending Plan from the Repair and Replacement Reserve Fund.

Motion by Zwickl, passed unanimously, to amend the motion to draw the entire $27,200 from the Contingency Reserve Fund, and have the General Manager modify General Resolution 2015-3 to reflect the change in funding source.

Original motion as amended passed unanimously.

5.6 Member General Comments

Members commented on and/or had questions on details related to:

1) the proposed new regulation on vegetation in the roadside ditches,
2) what account(s) to debit to cover Clubhouse insulation costs,
3) to invite a broader group of individuals to study the LOWA Vision statement,
4) a demonstration on how a hand-held App is being used to identify LOWA property.
I hope that you had an enjoyable holiday season. As we start the new year, there are a number of challenges for county government. We are starting the budget season and will be reviewing the comments received on the Germanna-Wilderness Area Plan (GWAP). Once comments are incorporated into the GWAP, the plan will be subjected to two public hearings before the Planning Commission and the Board of Supervisors. If you have not submitted written comments during the advertised comment period, you will still have an opportunity to provide input at these hearings. The Route 3 Steering Group will continue to remain involved in the process for implementation of the GWAP in terms of initiating work on design standards, zoning changes and the development of the Utility, the Transportation and the Historical and Cultural Plans.

Last month, the Supervisors adopted the FY 2016-FY 2020 Capital Improvement Program (CIP), the first year of which will be incorporated into the FY 2016 Budget. In addition to this five year projection, the expected capital requirements were projected for an additional five years until FY 2025 in order to better understand the county’s financial future. Ambulances, unfunded in the past and badly needed, are included in the CIP. It also includes significant funding for cardiac monitors, CPR devices, gas monitors and breathing apparatus for firefighters and sheriff’s patrol vehicles. Another item of significant expense is the closure of landfill cells and this CIP funds this requirement at a steady state level over the years instead of waiting until actual closure requires a huge budget jump. The CIP changes implemented last year establish a regular yearly replacement program for a number of items such as staff, ambulance and library computers and various county vehicles. In the past, the CIP program has sometimes been sacrificed to fund operations. For the current and future years, we are trying to maintain a steady level of procurement of capital items.

Some major capital items, such as schools, courthouse and the industrial park, are financed with bonds. The two new ladder trucks, plus some communications equipment, were financed with a lease purchase. The servicing of these bonds and lease purchases is the third largest expenditure in the county’s budget, just behind the schools and public safety. The county attempts to manage the CIP lease purchase and debt service in a manner that keeps the total of these three items relatively constant. We try to time CIP purchases, the fall off of debt service, and incurring new debt or purchase leases to avoid huge spikes in overall capital expenses.

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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Fort Gate Operations
by Larry Moran, Neighborhood Watch Coordinator

Some LOWA members have expressed concerns regarding front gate security and procedures; specifically, unauthorized vehicles entering the front gate or authorized vehicles taking too long to gain access. I decided to spend time in the security gatehouse in order to observe operations first hand. It is important to understand the tremendous volume of cars at the front gate and the role security plays. The front gate is manned 24 hours a day, seven days a week, 365 days a year. One Access Control Officer is at the window, and on most occasions, one other officer is also on duty monitoring the cameras and taking phone calls. The red and green lights for the two lanes are operated manually by the Access Control Officer, which is difficult at times, especially when a large vehicle obstructs the view of both lanes. A sampling of inbound traffic through the front gate is as follows:

In addition, the State Police have asked that we not back up traffic onto Route 3. This is a small portion of the responsibility assumed at the front gate! Over the course of a two week period, I spent almost 24 hours observing the operations during many different work times. I confess that I never observed the activity between the hours of midnight and 6 AM! Here is a summary by day:

- **Nov. only**
- **YTD**

| Inbound bar code traffic count | 107,781 | 737,428 |
| Inbound visitor lane traffic count | 41,993 | 366,044 |

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