

## In this issue:

- Message from the President
- New LOWLINC Coordinator
- Volunteer Spotlight
- LOWLINC Membership Fees
- Art of Wine Fundraiser
- Medicare Workshop
- Health and Wellness Corner
- Did You Know...?
- Upcoming Events

## Message from the President

Sparkle Capitano, our first coordinator, has retired. Sparkle has been with us since we started and has certainly contributed to our success. We wish you well, Sparkle.

The Board has selected Stacey Madigan to be our new coordinator. Stacey has lived at the Lake for eleven years and has had extensive executive administrative experience.

I have often quoted, "Business 101: find a need, fill a need." The same holds true for non-profits. The Lake of the Woods community recognized a need and has made great strides in fulfilling the need to help seniors stay in their homes and continue to enjoy living in this community.

LOWLINC has 69 members and 82 volunteers. Many donors have created the financial stability to help sustain our operation. Thank you, members, for your trust and dues! Thank you, volunteers, for your work and dedication. Thank you, donors, for both your financial and in-kind support.

There will be a continuing and growing need for LOWLINC services, and past experience encourages us to believe that we can fill that need far into the future.

Jeff Flynn, President

## LOWLINC Says Goodbye and Thanks to Sparkle; Hello and Welcome to Stacey

The LOWLINC Board of Directors is pleased to announce that Stacey L. Madigan has joined LOWLINC as coordinator. A California native, Stacey has lived here at LOW with her husband, Brian, for 11 years. She has more than 20 years of executive administrative, office management and customer relations experience, most recently at the Fredericksburg Regional Chamber of Commerce. Stacey has a long history of volunteerism in numerous capacities. [Click here](#) to read more about Stacey.



Sparkle Capitano was there at the beginning in early 2016 when LOWLINC opened its doors. She helped us grow from 3 members to 69, and from a handful of volunteers to nearly 90. Ever humble, Sparkle did not want a big send-off upon her retirement. So, LOWLINC members and volunteers, led by volunteer Carleen Delio, put together a Memory Book containing cards, letters, notes and photographs telling Sparkle just how much she means to us and marking her many contributions to LOWLINC's success. The Memory Book was presented to Sparkle at the May 7 Board meeting. [Click here](#) to see a short clip.

## Volunteer Spotlight

### Fun and Laughs: LOWLINC Social Activities

By Mary-Jane Atwater, LOWLINC Board Chair

When it comes to getting out of the house, LOWLINC members have plenty of options, thanks to Social Activities Committee Chair Maureen Callahan, the 11 members of the committee and Emily Slunt, Board Liaison. Each month, committee members organize at least four activities, including lunch or dinner out, a movie, pizza social with games, craft activity, Speaker Series presentation, Stage Alive or an LOW Players performance.

“As we get to know our members, we find out which activities interest them,” says Maureen, LOWLINC’s “facilitator of fun,” who has chaired the Social Activities Committee since 2016. “Restaurant meals are very popular. Sitting around a table, members talk, laugh and get to know each other and some of our volunteers. Many activities have grown in popularity, such as our pizza socials and AARP’s Election Day Chicken Dinners.”



Members of the Social Activities Committee meet to plan upcoming events.

Trying new types of activities has resulted in some remarkably successful events. In February, committee member Elizabeth Arndt organized a “Musical Afternoon” at the home of Karin and Sid Mollard. While Karin played the piano, members and volunteers sang showtunes and other songs from the ‘40s, ‘50s and ‘60s. “I was amazed,” says Maureen, who also performed a spontaneous Irish ditty that afternoon. “Everyone sang!”

This year, each member of the Committee is responsible for organizing the activities for one month. Committee member Joe Sauro, who is a LOWLINC member and volunteer, is planning activities for June: “We’re going to try some different things, including lunch at an Italian restaurant and a wine tasting,” he says. Phyllis Sakole is responsible for November and hopes to organize a session making holiday decorations. “Social interactions and getting out of the house to have fun are so important as we age,” says Phyllis.



Mary Ann Rogers has organized several pizza socials with a “suitcase of games.” Mary Ann compares the socials to a neighborhood gathering. “It’s like spending time with neighbors; everyone gets to know each other.” Joe Sauro recalls a recent pizza social that he attended. “We had a great time learning how to play Hand & Foot. Everyone was laughing. After all, that’s what it’s all about.”

## LOWLINC Membership Fees

By John Beisheim, LOWLINC Treasurer

We occasionally are asked why LOWLINC, a nonprofit organization, charges a membership fee. It's a question we're always happy to answer. But first, here's a bit of background.

LOWLINC is one of more than 350 villages in the Village to Village network, of which 200, including LOWLINC, are fully active villages and 150 new villages are in varying stages of development. This village network spans 45 states and the District of Columbia. Eighty-five percent of the villages, including LOWLINC, are freestanding and funded in part through membership fees. The other 15 percent of the villages are parts of government-funded social agencies or associations.

A survey of all the villages in 2016 showed that 44 percent of annual revenue was derived from membership fees. In its start-up phase in 2016, LOWLINC's membership fees contributed just 20 percent of its annual revenue. With continuous growth in numbers of members, that contribution rose to 36 percent in 2017 and is projected to be 45 percent in 2018. In the same national survey, average annual membership fees were \$430 for a single and \$600 for a double/household. LOWLINC's membership fees were introduced in 2016 at \$400 for a single and \$500 for a double (7 percent and 17 percent less than the national average) and have remained constant.

Now, let's turn to answering the question of why we charge a fee and what the fee covers. LOWLINC's sole mission is to provide services that enable seniors to stay in their homes. We provide services to members eight hours per day, Monday through Friday, 52 weeks per year (except major holidays). This continuous service model requires a paid

coordinator and the telecommunications and computer systems that enable the coordinator to efficiently manage and store the service requests and confirmations of delivery. In addition, LOWLINC has expenses for insurance that covers members, volunteers and directors, as well as for its website, volunteer background checks, printing, and postage. Maintaining this structured, professionally run, high-availability service delivery organization results in a cost base that is not completely covered by membership fees. Membership fees cover 60 – 65 percent of LOWLINC's annual expenses (up from 30 percent in the start-up phase in 2016).

We would be remiss if we did not acknowledge the substantial contribution of our donors, whose generosity has covered the gap between revenue from membership fees and the total expense of sustaining our services and organization. We also thank our dedicated volunteers for their contribution of time and miles driven in support of serving our members.

One year ago, the LOWLINC Board began looking at the fair market value of the services provided by LOWLINC volunteers versus the membership fees. In 2017, volunteers drove 15,448 miles and directly contributed 2,042 hours in the performance of services to members. This does not include the many hours donated by volunteers to planning and administration of social events for members, nor does it include the time spent by the board or committee leaders. The result of this ongoing evaluation is that, on average, LOWLINC's volunteers deliver at least two times the fair market value of the membership fees paid.

## LOWLINC to Hold *Art of Wine* Fundraiser

By Carolyn Rourke, LOWLINC Board Vice Chair

Mark your calendars for Sunday, September 23, for the 2nd Annual LOW Wine Tasting. Last year's Wine Tasting, held outdoors at Sweetbriar Park and sponsored by Lake of the Woods' 50th Anniversary Committee, was a wildly popular community event. It was a beautiful fall day, the Visual Arts Council was holding its annual art sale in the nearby Community Center, and LOW residents came out to enjoy the day and each others' company and to sample wines from local vineyards. LOWLINC will carry on this new Lake tradition this year, with an **Art of Wine** fundraiser event. It will coincide with the LOWVAC art sale.

Seven wineries will participate, including local favorites and ones you may not yet be familiar with: Castle Gruen Vineyards and Winery, Gray Ghost Vineyards, Hammerstone Cellars, Horton Vineyards, Mountain Run Winery, Prince Michel Vineyards and Winery, and Old House Vineyards. Food trucks will provide both family fare and gourmet food. Last year's event featured free admission and charges for the wine tastings. This year, the process will be reversed: there will be a charge for admission, and the wine tastings and a souvenir wine glass will be included. Tickets will be priced at \$15 in advance, \$20 at the door. Your designated driver will get in for a token admission of \$5. Tickets go on sale at [www.lowlinc.org](http://www.lowlinc.org) on July 27.

The event is being organized by LOWLINC's Fundraising Committee, chaired by Donalda Lovelace. For more information, email [lowlinc.communications@gmail.com](mailto:lowlinc.communications@gmail.com) or call 1-855-569-5462. What could be better than a fall day outside, talking to your neighbors, and sampling wine from our region's outstanding wineries!

## Know Your Medicare — AARP/LOWLINC to Sponsor Medicare Workshop

By Carolyn Rourke, LOWLINC Board Vice Chair

Nearly 60 million Americans are Medicare recipients. Are you one of them? If you signed up a while ago, the details of your coverage and what you are entitled to may have become murky over time. The several parts of Medicare, A-B-C-D, contain many provisions and regulations that affect when and how you get medical care when you need it. In particular, Part D, Prescriptions, can get complicated, with many different plans offered; how can you be sure you have the best one for you?

The local AARP chapter and LOWLINC are co-sponsoring a workshop in October to help sort through these questions and provide you with information you can use. The event is scheduled for Wednesday, October 10, from 1:00 p.m. to 4:00 p.m., at the Lake of the Woods Clubhouse. The workshop will:

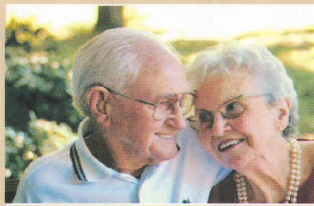
- Provide a "refresher course" for Medicare enrollees
- Provide information on changes that can be made and when they can be made
- Help attendees analyze their prescription plans (Plan D) to determine if changes are in order during the open enrollment period (Oct. 15 to Dec. 7)
- Provide information on resources and agencies that can help

Presentations will be given by representatives from the AARP state office in Richmond and the Rappahannock Rapidan Community Services Board. There is no cost for the workshop, but registration will be required. Look for more information on both the LOWLINC and AARP websites and in the Lake Currents. If you are a Medicare recipient, this workshop is not to be missed!



## Health and Wellness Corner

June is Alzheimer's and Brain Awareness Month. For information and to find out what you can do, see [www.alz.org](http://www.alz.org).



### Alzheimer's Disease Awareness



#### Alzheimers...

**Is a progressive and fatal brain disease.** As many as 5 million Americans are living with Alzheimer's disease. Alzheimer's destroys brain cells, causing problems with memory, thinking and behavior severe enough to affect work, lifelong hobbies or social life. Alzheimer's gets worse over time, and it is fatal. Today it is the sixth-leading cause of death in the United States.

#### 10 warning signs of Alzheimer's:

**1. Memory loss.** Forgetting recently learned information is one of the most common early signs of dementia. A person begins to forget more often and is unable to recall the information later.

**What's normal?** Forgetting names or appointments occasionally.

**2. Difficulty performing familiar tasks.** People with dementia often find it hard to plan or complete everyday tasks. Individuals may lose track of the steps involved in preparing a meal, placing a telephone call or playing a game.

**What's normal?** Occasionally forgetting why you came into a room or what you planned to say.

**3. Problems with language.** People with Alzheimer's disease often forget simple words or substitute unusual words, making their speech or writing hard to understand. They may be unable to find the toothbrush, for example, and instead ask for "that thing for my mouth."

**What's normal?** Sometimes having trouble finding the right word.

**4. Disorientation to time and place.** People with Alzheimer's disease can become lost in their own neighborhood, forget where they are and how they got there, and not know how to get back home.

**What's normal?** Forgetting the day of the week or where you were going.

**5. Poor or decreased judgment.** Those with Alzheimer's may dress inappropriately, wearing several layers on a warm day or little clothing in the cold. They may show poor judgment, like giving away large sums of money to telemarketers.

**What's normal?** Making a questionable or debatable decision from time to time.

**6. Problems with abstract thinking.** Someone with Alzheimer's disease may have unusual difficulty performing complex mental tasks, like forgetting what numbers are for and how they should be used.

**What's normal?** Finding it challenging to balance a checkbook.

**7. Misplacing things.** A person with Alzheimer's disease may put things in unusual places: an iron in the freezer or a wristwatch in the sugar bowl.

**What's normal?** Misplacing keys or a wallet temporarily.

**8. Changes in mood or behavior.** Someone with Alzheimer's disease may show rapid mood swings – from calm to tears to anger – for no apparent reason.

**What's normal?** Occasionally feeling sad or moody.

**9. Changes in personality.** The personalities of people with dementia can change dramatically. They may become extremely confused, suspicious, fearful or dependent on a family member.

**What's normal?** People's personalities do change somewhat with age.

**10. Loss of initiative.** A person with Alzheimer's disease may become very passive, sitting in front of the TV for hours, sleeping more than usual or not wanting to do usual activities.

**What's normal?** Sometimes feeling weary of work or social obligations.

**Source:**  
[www.Alz.org](http://www.Alz.org)

Courtesy of Wellness Proposals

**DID YOU KNOW....**

...Lake of the Woods has a thriving support group for vision-impaired residents. It meets monthly on the first Tuesday to hear guest speakers and discuss vision challenges. The support group was established by LOWLINC member Gail Sauro in early 2017 as a discussion and support forum for people with impaired vision. Gail has stated, "Not all vision problems are alike, and the same disease can have different effects on different individuals. In our support group you hear many variations of vision problems, solutions and emotional support." If you have a vision challenge, Gail invites you to stop by on the first Tuesday of the month, 10:00 a.m., Classroom 1 at the Community Center. The support group is sponsored by the Lake of the Woods Lions Club. Contact Gail at [gail.sauro@yahoo.com](mailto:gail.sauro@yahoo.com) for more info.

**Upcoming LOWLINC Events**

**LOWLINC Speaker Series: Madeline Salustri, *Dr. Seuss for Grown Ups*.** Tuesday, June 5, 1:30 p.m. to 3:00 p.m. Community Center.

**Members Social and Pizza Party.** Conversation, company and games! Bimonthly get together on the second Monday of March-May-July-September-November. 10:30 a.m. to 1:00 p.m. Community Center.

**Monthly Dining Out. Members and Volunteers Invited.** Various local restaurants.

**The Art of Wine Fundraiser.** Sunday, September 23, noon to 4:00 p.m. Sweetbriar Park.

**Know Your Medicare Workshop.** Wednesday, October 10, 1:00 p.m. to 4:00 p.m. Clubhouse.

For details on LOWLINC's upcoming events, see our website: [www.lowlinc.org](http://www.lowlinc.org)

**You Can Support LOWLINC....**

....when you shop on Amazon through [smile.Amazon.com](https://www.amazon.com/?ref=ap_rdr). Amazon donates a small percentage of your purchase to LOWLINC...at no cost to you.

**LOWLINC Board:**

Jeff Flynn, President  
 Mary-Jane Atwater, Board Chair  
 Carolyn Rourke, Board Vice Chair  
 John Beisheim, Treasurer  
 Vicky Fleming, Member  
 Donalda Lovelace, Member  
 Emily Slunt, Member  
  
 Carolyn Graham, Member Emeritus  
 Stacey Madigan, LOWLINC Coordinator

**LOWLINC Committees and Chairs:**

Communications, Mary-Jane Atwater & Carolyn Rourke  
 Fundraising, Donalda Lovelace  
 Membership Intake, Gordon Rowe and Lee Strain  
 Member Outreach, Joe Sauro and Eileen Appleyard  
 Preferred Service Providers, Mary Hannon  
 Social Activities, Maureen Callahan  
 Volunteers, Vicky Fleming  
  
 Newsletter: Carolyn Rourke, editor  
 Marilyn Davis, production  
 Elizabeth McGillicuddy, copy editor

**LOWLINC (Lake of the Woods, Living Independently in Our Community)**, is a 501(c)(3) nonprofit fee-based service organization whose mission is to enable LOW's older residents to remain safely and independently at home. Our operating model is based on the nationwide village model.

Phone: 1-855-LOWLINC (569-5462)  
 Address: P.O. Box 518, Locust Grove, VA 22508

Website: [www.lowlinc.org](http://www.lowlinc.org)  
 Email: [lowlinc@lowlinc.org](mailto:lowlinc@lowlinc.org)