



Box 518 • Locust Grove, VA 22508 • www.lowlinc.org

2018 Annual Report

Mission

LOWLINC is a nonprofit 501(c)(3) service organization dedicated to enabling seniors at Lake of the Woods (LOW) to continue living safely and independently in their homes with meaningful connections to others and the LOW community. We provide services through LOWLINC volunteers as well as referrals to existing community organizations and preferred vendors/service providers.

2018 Overview

During our third year, LOWLINC has continued to grow in both memberships and volunteers. We initiated several new programs to serve our members and reach out to the LOW community. As our membership has grown, the number of services we complete has increased and now averages 259 each month. We are increasingly recognized both inside and outside LOW for our services to seniors. Three of our volunteers received service awards from Lake of the Woods Association, and in December, we were honored to receive a McMurtry Award for Excellence and Innovation in Community Health and Wellness, given by the Mary Washington Hospital Foundation. Our financial basis remains solid with a successful wine-tasting fundraiser in September and growth in both donations and our donor base during the year. In April, we bid farewell to Coordinator Sparkle Capitano, and in May we welcomed Stacey Madigan as our new coordinator.

This report summarizes key accomplishments, activities, and milestones during our third year. To our donors, volunteers, supporters, members, and Lake of the Woods residents and organizations, we thank you for your support and for helping us build a sustainable organization that enables seniors here to remain in their homes and connected to our wonderful community.



I am thrilled to be a member of LOWLINC. The immediate responses to my requests give me confidence that I will be fine living alone in my home. Being of member of LOWLINC gives my children peace of mind, too.

Comment from a new member, 2018

Membership

During the year, we added 28 members to our LOWLINC community. As of December 31, 2018, membership totaled 69 (33 single memberships and 36 individuals with couple/household memberships). We continue to grow, beginning the year with 55 members (25 single memberships and 30 individuals with couple/household memberships). However, during 2018, we lost 11 members due to deaths and relocation and three members resigned. The annual fees paid by Members have not changed since our founding in 2015. The annual fees are \$400 for an individual/single membership and \$500 for a couple/household membership.

Early in 2018, we formed a Member Outreach Committee, tasked with promoting membership and reaching out to current members to enhance the membership experience. The Committee's members make calls to new members to welcome them and explore interest in LOWLINC services and programs. During 2018, the Committee arranged for LOWLINC officers to make four presentations about LOWLINC to LOW organizations. Each presentation also included a member who spoke about his/her experiences:

- March 22. Jeff Flynn and Joe Sauro spoke to the LOW Lions Club
- August 9. Mary-Jane Atwater and Flo Clarke spoke to the LOW Lions Lioness Club
- September 12. Carolyn Rourke and Gerri Colucci spoke to the LOW Democratic Club
- October 15. Carolyn Rourke and Madeline Salustri spoke to the Locust Grove Chapter of AARP

In a new initiative that enhances members' health and wellness, the Committee promoted twice-weekly exercise classes led by Donna Jackson, described in more detail below.

In October, the Member Outreach Committee invited LOWLINC members to complete a membership satisfaction survey. We received 33 completed surveys out of 50 mailed. The results showed a very high level of satisfaction with LOWLINC membership, with all members agreeing or strongly agreeing that the organization has met their expectations. Respondents strongly agreed that LOWLINC provides the services they want and need and described their interactions with volunteers as excellent or good. The questionnaire also provided useful input about social activities, health and wellness programming, communications from LOWLINC, and preferred service providers.

Member Meeting

On October 16, the Member Outreach Committee organized a meeting for members. LOWLINC Board Chair Mary-Jane Atwater gave an update on the state of the organization and Treasurer John Beisheim provided a financial report. Members engaged in small group discussions about member services, providing ideas and suggestions.

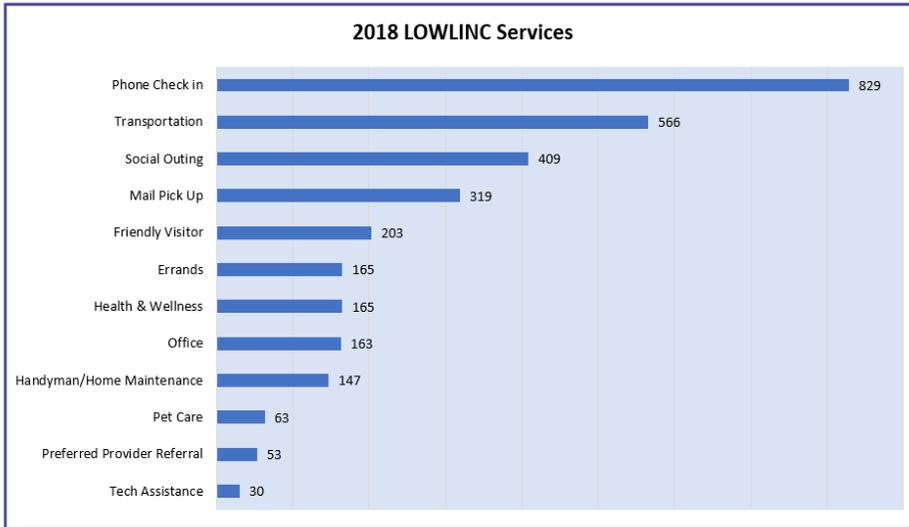
Membership Promotion and Outreach

On November 23, the Member Outreach Committee organized an information session for prospective members at Fareways. This initiative resulted in several membership and volunteer applications and inquiries.

In Memoriam

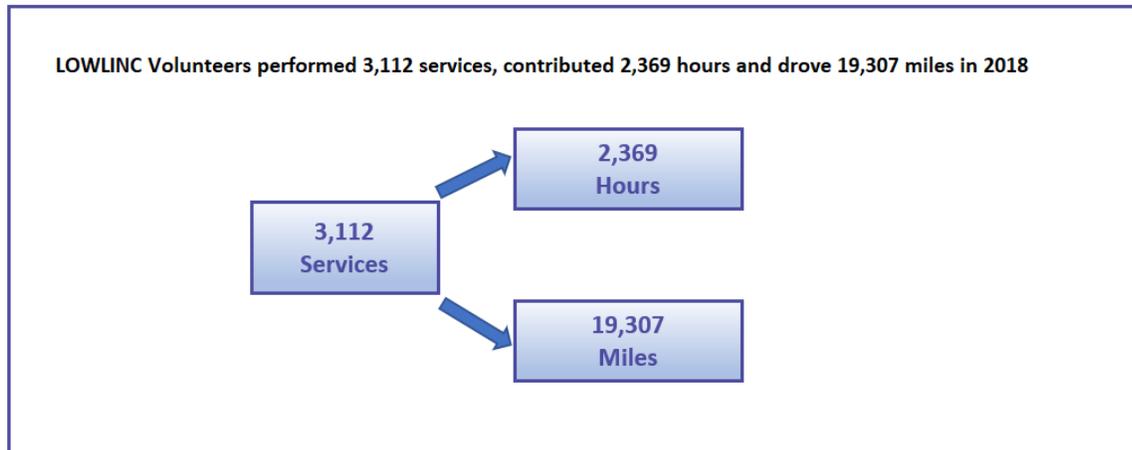
We fondly remember the following members who passed away during 2018: Carolyn Close, Jerry Davis, Carolyn Graham, Mary Hudak, Helen Markart, Minnie Perry, and Dorothy Vernon.

Member Services



LOWLINC volunteers performed a full range of member services, including transportation, home maintenance, friendly visits, errands, technology assistance, and pet care. In addition, each month the Social Activities Committee organized three or four social activities, and we continued our Speaker Series, which was open to all LOW residents.

LOWLINC volunteers completed a total of 3,112 service requests in 2018, an average of 259 per month. In total, they volunteered 2,369 hours. Transportation, friendly visits/phone check-ins, social activities, and errands/mail pickups were the most frequently requested services. Excluding transports by the RRCS van, which are described below, LOWLINC volunteers provided 554 transports for LOWLINC members, driving 19,307 miles for all services. They also made 829 phone check-ins and 203 friendly visits and performed 319 mail pickups. Members and volunteers also used our list of more than 60 preferred service providers who have had background and reference checks by our Preferred Service Provider Committee, chaired by Hope Hall (July.-Dec.) and Mary Hannon (Jan.-June).



Growth in Member Services 2016-2018

	2016*	2017	2018
Member Service Requests	1,301	2,386	3,112
Volunteer Hours	833	2,072	2,369
Miles Driven	5,583	14,187	19,307

*Data from March 1, 2016-December 31, 2016 when we adopted our database management tool. Data for 2017 and 2018 are for 12 months.

RRCS Van

Since December 2015, under a memorandum of understanding with Rappahannock Rapidan Community Services, an RRCS wheelchair-accessible van has been parked at the LOW Church and available to transport LOWLINC members, LOW residents, and residents of eastern Orange County to medical and legal appointments. Six LOWLINC volunteers are among the nine drivers, trained by RRCS, who operate the van.



The RRCS/LOWLINC drivers completed 111 transports during 2018, totaling 7,553 miles and 427 hours. Twelve of these transports were for LOWLINC members, 67 were for other LOW residents, and 32 were for residents outside our community. Several RRCS transports are “long haul” in nature--trips to Charlottesville and Richmond to take veterans to the Veterans Administration and other facilities.

566 Total Transports for LOWLINC Members in 2018 (Includes RRCS Van transports)

LOWLINC Transportation Services -- 2018



Social Activities

With research showing that social activities reduce isolation and have health benefits for older adults, LOWLINC’s social activities are a key component of our service offerings. LOWLINC’s Social Activities Committee, led for the third year by Maureen Callahan, this year organized a total of 46 social events (meals out, concerts, movies, ice cream socials, visits to historic sites, and presentations), which were attended by 295 members and 114 volunteers. In a successful innovation this year, the Social Activities Committee members were each responsible for arranging activities for one of the months. In the fall, at the invitation of the LOW Players, LOWLINC members and volunteers created hats for the Players’ *Hello Dolly* performances.

Health and Wellness Services

Providing transportation to medical and other healthcare appointments is our most frequently used service in the health and wellness area. In 2018, volunteers provided 286 medical transports totaling 10,361 miles and 753 hours. In addition, LOWLINC continued to offer medical note-taking services. Trained volunteers help prepare members for appointments with healthcare providers, accompany members to the appointments, take notes, and give the notes to the member and, with permission, the family. Our health and wellness programming in 2018 also included a new chair exercise class, Speaker Series on health topics, and a Medicare workshop, all described in more detail below, as well as our many social activities that provide social engagement.

Volunteers

LOWLINC volunteers are the heart and soul of our organization. Their dedication, kindness, and selfless commitment to our members continues to inspire us. During 2018, 90 LOW residents served as LOWLINC volunteers (Please see page 10 for a list). They have undergone criminal record and driver (for anyone who volunteered to drive) background checks, and they all participated in volunteer orientation sessions, organized by Volunteers Committee Chair Vicky Fleming. In December, we switched to using Verified Volunteers for conducting volunteer background checks, a change that has streamlined the volunteer application process.



LOWLINC volunteers contributed 2,369 hours of direct member service during 2018, and they drove 19,307 miles. These data do not include hours spent on board and committee meetings.

In November, the Volunteers Committee invited LOWLINC volunteers to complete an online volunteer satisfaction survey. We received 52 responses out of 80 invitations sent. Ninety-two percent reported very or extremely high levels of satisfaction with the volunteer experience, and 98 percent were extremely or very satisfied with the services they are asked to perform. Volunteers reported high levels of satisfaction with the time asked of them (94 percent) and with the scheduling process (96 percent). The survey provided helpful information for planning 2019 volunteers meetings, communications, and other activities.

On November 7, the Volunteers Committee organized a Volunteer Appreciation event. More than 100 volunteers, members, and supporters attended, socialized, and enjoyed a delicious dinner prepared by the nonprofit Rappahannock Rapidan Community Services Central Kitchen. Gordon Rowe, Maureen Callahan, Donalda Lovelace and Vicky Fleming received recognition for their three years of service as committee chairs.

Volunteers Meetings

During 2018, the Volunteers Committee organized two meetings for volunteers:

February 2 – Medical Note-taking Class

May 7 – Preferred Service Provider Information Meeting

LOWA Awards for LOWLINC Volunteers

In September, at the annual meeting of the Lake of the Woods Association, three LOWLINC volunteers received honors awards for their excellent service to the community. Carolyn Rourke, who is a LOWLINC officer, member, and volunteer, received a Distinguished Service Award for her leadership and member services as well as for extending LOWLINC services to the larger community. Eileen Appleyard received an Outstanding Service Award for her dedicated volunteer services to our members and as co-chair of the Member Outreach Committee. Rick Rappoport received a Distinguished Service Award for the work he does with a number of organizations, including serving as president of the LOW Lions Club and head of the LOWLINC maintenance team that helps ensure members' homes are maintained and do not pose safety risks.



Rick Rappoport



Eileen Appleyard (left) and Carolyn Rourke

New Initiatives in 2018

This year, LOWLINC initiated several new programs designed to enhance our health and wellness offerings, inform the community about Medicare, and streamline volunteer signup for LOWLINC member services.



Chair Exercise Class

In September, Donna Jackson, a certified yoga and exercise instructor, approached the Member Outreach Committee with an offer to provide free twice-weekly chair exercise classes for LOWLINC members. The Committee promoted the class, and during the last four months of 2018, a total of 150 members attended 22 classes, where they moved, stretched and worked on flexibility and balance.

Medicare Workshop

On October 10, LOWLINC and AARP Locust Grove Chapter 5239 co-sponsored an afternoon workshop entitled “Know Your Medicare” in the LOW Clubhouse. Attended by 85 LOW residents and community members, the workshop featured two speakers: Ridge Multop, an economist and Medicare policy expert, who gave an overview of Medicare, and Poppy Foddrell, aging support coordinator with Rappahannock Rapidan Community Services/Area Agency on Aging, who provided details about Part D Prescription drug plan selection. Carolyn Rourke developed the idea for the workshop and worked with AARP president Larry Eiben, Lea LeBar (AARP member and LOWLINC volunteer), and Madeline Salustri (AARP and LOWLINC member). The Workshop received support from an AARP Office of Volunteer Engagement Grant.

Volunteer Self-Signup (VSS in beta test)

During December, a small group of volunteers and board members tested a new volunteer self-signup system that enables volunteers to review member service requests and sign up online to perform them. Carolyn Rourke oversaw the integration of VSS with our ClubExpress data management platform and, working with the Volunteers Committee, will roll out the new system to all volunteers in January 2019.

Continuing Programs

LOWLINC Speaker Series

Under the leadership of Kathy Genson and Carolyn Rourke, LOWLINC continued its popular Speaker Series program in 2018, with seven speakers on the following topics of interest to seniors. The presentations were open to all residents at LOW.

Jan. 9. Attorney Katherine Charapich. Medical Power of Attorney and Advance Directives

Feb. 6. Orange County Supervisor Lee Frame. The County's Emergency Plan

March 6. Dr. Craig Reigel. Yes! You Can Play Again (Shoulder issues and treatments)

April 1. Annie Marrs, Alzheimer's Association. Effective Communications Strategies

May 9. Travis Stoner. PT: A Critical Component of Your Overall Health

June 5. Madeline Salustri. Seussical for Grownups

September 12. Orange County Chief Deputy Sheriff Major Mike LaCasse. Police Enforcement, Safety, and Security



University of Mary Washington (UMW) Honors Program Partnership

During the spring semester, we worked with UMW Honors Program students on two projects. The first project involved researching smartphone use by seniors and creating a smartphone instructional guide. UMW Honors student Jennifer Hill created an outline and content for a manual that provides guidance on using a variety of smartphone functions, and she met twice with a focus group of LOWLINC members to obtain their input. The second project involved conducting oral histories with two LOWLINC members, Joe Sauro and Madeline Salustri. With assistance from volunteer Elizabeth Arndt, students Rachael Friedenber and Mary Hopkin researched how to conduct an oral history, developed interview questions, and then video recorded their conversations focused on the lives of the members. Carolyn Rourke and Mary-Jane Atwater served as the students' advisors and mentors.

NewsLinc Newsletter

During 2018, we published four issues of *NewsLinc*, our quarterly newsletter, which is emailed to about 345 LOWLINC members, volunteers, donors, community contacts, and other stakeholders. Each issue featured LOWLINC news as well an article on health and wellness, a profile of a volunteer team, and descriptions of upcoming events. Carolyn Rourke served as the editor, Mary-Jane Atwater as contributing editor, Marilyn Davis as production editor, and Elizabeth McGillicuddy as copy editor.

Other Activities

- In April/May, the Social Activities Committee conducted a member survey to obtain input on members' preferences for social activities. The results were used to plan some of the 46 social activities during the year.
- On June 8, Jeff Flynn and Emily Slunt met with representatives of Mary Washington to explore possible avenues for future collaboration. The representatives invited LOWLINC to apply for the McMurtry Award for Excellence in Community Health and Wellness and suggested several possibilities for collaboration.
- LOWLINC participated in the LOW July Independence Day parade and had an information table on Clubhouse Point during the festival, thanks to Vicky Fleming and Stacey Madigan.

- July 27 and August 28, Carolyn Rourke, Mary-Jane Atwater, Eileen Appleyard, Vicky Fleming and Emily Slunt attended half-day Dementia Friends USA/Virginia training sessions in Glen Allen, VA. They learned about dementia and how to conduct community information sessions on communicating with persons who have dementia.
- On August 21, Mary-Jane Atwater made a presentation about LOWLINC to sales agents at Century 21 Realtors.
- Carolyn Rourke, Emily Slunt and Vicky Fleming staffed a LOWLINC table at the October 2 Aging Together Expo, letting others know about our aging-in-community village.
- Stacey Madigan participated in the fifth annual Village to Village Network Conference in San Diego, California, October 7-10. She networked with representatives from other villages, attended presentations, and came home with ideas to improve operations and programs.

The Lawrence and Martha McMurtry Award

In December, LOWLINC was honored to receive a 2018 Lawrence and Martha McMurtry Award for Excellence and Innovation in Community Health and Wellness. The Mary Washington Hospital Foundation gives two awards annually, one to an individual and the other to a nonprofit organization, in



order to “recognize, encourage, and stimulate efforts to increase access, improve quality, and foster innovation in providing health and wellness services for the ‘medically underserved’ in the region served by Mary Washington Hospital.” Mary Washington Healthcare includes seniors in its definition of medically underserved.

LOWLINC received the \$5,000 award for a nonprofit organization at a December 17 reception organized by the Mary Washington Hospital Foundation. The LOWLINC Board plans to dedicate the award for health and wellness initiatives that benefit seniors at LOW. The Orange County Review featured an article about the award on December 27, 2018.

2018 Leadership

Board of Directors:

Jeff Flynn, President
 Mary-Jane Atwater, Chair and Secretary
 Carolyn Rourke, Vice chair
 John Beisheim, Treasurer

Donalda M. Lovelace, Member
 Emily Slunt, Member
 Vicky Fleming, Member

Coordinator: Sparkle Capitano (Jan. – March), Stacey Madigan (May – Dec.)

Coordinator Transition

In March, Sparkle Capitano resigned as coordinator after two years of service. After a month-long search, the board selected Stacey Madigan to serve as coordinator. Stacey began work in May and has become an integral part of LOWLINC.

2019 Leadership

At its November meeting, the Board elected new officers to serve for two years beginning Jan. 1, 2019:

Jeff Flynn, President

Carolyn Rourke, Chair

Emily Slunt, Vice Chair

Mary-Jane Atwater, Secretary

John Beisheim, Treasurer

Donalda Lovelace and Vicky Fleming continue as members of the Board.

Coordinator: Stacey Madigan

Committees

LOWLINC's committee and administrative volunteers have been a key part of LOWLINC's successful year.

Volunteers Committee: Chaired by Vicky Fleming

Members: Debbie Beisheim, Carl Clawson, Hope Hall, Ann Hatfield, Natalie Logan, Mary Jane Oldham, Shirley Rowe, Nora Simpson

Membership Committee: Chaired by Gordon Rowe

Members: Bud Logan, Louise Schwabenbauer, Judy Sheridan, Leon Strain, Elizabeth Wiley, Donalda Lovelace, Zoila Ortega

Communications Committee: Co-chaired by Mary-Jane Atwater and Carolyn Rourke

Members: Marilyn Davis, Leon Strain, Nancy Strain

Art of Wine Fundraising Committee: Co-chaired by Donalda Lovelace and Mary-Jane Atwater

Members: Linda Bowyer, Carla Everhart, Vicky Fleming, July Flynn, Lyn Fogarty, Stan Lasover, Mary Jane Oldham, Janis Rieley, Pat Shrader, Kathy Walters, Phyllis Sakole

Preferred Service Provider Committee: Chaired by Hope Hall (July-Dec.); Mary Hannon (Jan. – June)

Members: George Colby, Bobbie Prees, Nora Simpson, John Undari

Social Activities Committee: Chaired by Maureen Callahan

Members: Elizabeth Arndt, Carleen Delio, Lea LeBar, Christy Rappoport, Mary Ann Rogers, Shirley Rowe, Mike Rugless, Phyllis Sakole, Joe Sauro, Nancy Strain, Chris Ward, Lisa Ward, Susan Wright

Administrative and Membership Renewal Support: Ruth Pavlik, John Rourke

Phone Support: Lyn Fogarty, Mary Jane Oldham, Hattie Brinsfield

Volunteers

We thank our 105 volunteers for their dedication, compassion and support throughout 2018.

Eileen Appleyard	Judy Flynn	Claude Rogers
Elizabeth Arndt	Linda Fogarty	Mary Ann Rogers
Mary-Jane Atwater	Kathy Genson	Carolyn Rourke
Carol Bailey	John Gingrich	John Rourke
Tom Bailey	Vicki Gingrich	Gordon Rowe
Debbie Beisheim	Larry Godla	Shirley Rowe
John Beisheim	Peggy Grella	Mike Rugless
Diohn Benedict	Brian Hall	Joe Sakole
Carol Bohrer	Hope Hall	Phyllis Sakole
Hattie Brinsfield	Alice Ann Halverson	Karl Salis
Carolyn Brown	Mary Hannon	Joseph Sauro
Phillip "Pete" Brown	Ann Hatfield	Louise Schwabenbauer
Maureen Callahan	Carolyn Holland	Judy Sheridan
Sam Capitano	Loretta LaTerra	Bob Shope
Sparkle Capitano	Lea LeBar	Patricia Shrader
Bonnie Chadwick	Bud Logan	Mary Simmons
Carl Clawson	Natalie Logan	Nora Simpson
George Colby	Philip "Bean" Lohmann	Connie Skelton
Dianne Condon	Marjorie Lohmann	Emily Slunt
Elaine Cook	Donalda Lovelace	Leon Strain
Patricia Cope	Brian Madigan	Nancy Strain
Lynn Cryblskey	Stacey Madigan	Betty Tabor
Ted Cryblskey	Mary Lou McFarland	Maryann Taylor
Marilyn Davis	Jean McLallen	Sylvia Templin
Carleen Delio	Jim Oldham	Beth Thomas
Walter Diercks	Mary Jane Oldham	John Undari
Louis DiMassa	Zoila Ortega	Chris Ward
Margaret Driscoll	Ruth Pavlik	Lisa Ward
Diana Duffy	Wayne Perry	Elizabeth Wiley
George Duffy	Bobbie Prees	Mark Woerner
Janet Ervin	James Protiva	Ann Wood
Jamie Fernandez	Val Protiva	Boggs Wright
Kathleen Fish	Christy Rappoport	Susan Wright
Victoria Fleming	Rick Rappoport	Margot Zimmerman
Jeff Flynn	Janis Rieley	Kenneth Zwickl

Comments from Volunteers *Source: 2018 Volunteer Survey*

Great opportunity to serve the community and meet all members I have served...had truly interesting conversations, often shared experiences, acquaintances and locations.

I particularly like driving members and having the chance to get to know them and their stories.

Volunteering has provided a nice opportunity to meet new, interesting people. It also gives me some idea about what may lie ahead for me as I age.

LOWLINC's RRCS Drivers

Bonnie Chadwick
Jeff Flynn
Brian Hall
Dave McKee
Joe Sakole

Bob Shope
Betty Tabor
John Undari
Boggs Wright

We Thank Our Supporters*

Brenda Anderson	Reggie Gavett
Charlie Bowyer	Bob Hoh
Linda Bowyer	Louise Hoh
Cheryl Brown	Donna Jackson
Jan Davis	Stan Lasover
Carla Everhart	Joya Lord
Bill Feterle	Lisa McKinney
Mike Fogarty	Randy McKinney

Brenda Rogers
Marion Rourke
Ellen Schwartz
Kathy Walters

*Supporters assist with LOWLINC events, graphic design and other tasks not involving direct member services.

Fundraising and Financials



On September 23, we held our annual fundraiser, The Art of Wine. This Second Annual LOW Wine Tasting was co-chaired by Mary-Jane Atwater and Donald Lovelace. Seven local wineries participated: Castle Gruen, Gray Ghost, Hammerstone, Horton, Old House, Mountain Run and Prince Michel along with two food trucks: Talk of the Mountain and the Ultimate Food Operation. Despite a cool, rainy day, 256 LOW residents and their guests sampled wine, snacked on cheese, and enjoyed the food truck offerings. More than 75 volunteers worked hard to make this community event a success. Net proceeds from the event were \$3,100.

In November, we placed an insert in *Lake Currents*. This colorful card thanked the community for its support during our third year, featured data on member services, and invited readers to consider making a donation to LOWLINC. The insert, combined with an email appeal to past donors and volunteers, brought in \$6,625 in donations in December, 18 of which were from new donors. These donations supplemented gifts from other generous donors, which we received throughout the year. More than 58 donors contributed a total of \$12,289 in general donations to LOWLINC in 2018. We were grateful to also receive memorial donations totaling \$5,050. Donations are a critical component of LOWLINC revenue, as membership fees do not cover all our operating expenses.



Benchmarking

Our Treasurer, John Beisheim, reviewed benchmark data from the Village to Village Network, the membership association of villages. Comparisons of summary financial results are shown below and then followed by more detailed explanations of LOWLINC's year-to-year financial results.

Revenue Benchmarks

Account	Annual Revenue (\$000)			% of Annual Revenue			Villages Benchmark
	2016	2017	2018	2016	2017	2018	
Membership	\$ 7.9	\$ 17.1	\$ 22.9	20%	36%	46%	44%
Donations	\$ 26.1	\$ 24.1	\$ 15.6	66%	51%	31%	22%
Grants, Corp. Contributions	\$ 4.4	\$ 0.2	\$ 5.8	11%	0%	12%	25%
Fundraisers	\$ 1.0	\$ 6.0	\$ 4.8	2%	13%	10%	9%
Interest	\$ -	\$ -	\$ 0.4	0%	0%	1%	0%
Revenue	\$ 39.4	\$ 47.4	\$ 49.4	100%	100%	100%	100%

1. Membership revenue has increased steadily with the rising number of memberships and is now consistent with the overall Villages' benchmark of 44 percent.
 - a. LOWLINC's annual membership fees of \$400 for a single and \$500 for a double (household) membership are 7 percent and 17 percent respectively, below the Villages' average.
 - b. LOWLINC membership fees have remained constant over the past three years and will remain constant through 2019. There are no plans to increase fees.
2. Individual donations have decreased as percentages of revenue, yet they remain well in excess of the Villages' average of 22 percent. This is likely the result of LOWLINC's focus on the LOW community and the generosity of LOW residents compared to other Villages with broader city or county membership bases and government agency funding.
3. Villages average 25 percent of their revenue from government grants and contracts, corporate grants and business donations. Fifteen percent (15 percent) of all Villages are organized within agencies, most of which are government services. Less the McMurtry grant, LOWLINC's revenue in this category would be less than 2 percent.
4. Fundraiser income is comparable to the Village average.

Additional Benchmarks

1. The array of services offered by LOWLINC is comparable to other Villages. LOWLINC, however, provides services five days per week for eight hours per day. This high availability service model is not practiced by all Villages, some of which do not offer daily services.
2. While the Village benchmarking was not as specific in detailing expenses as it was in revenue details, the following can be said about LOWLINC's position:
 - a. Fixed versus variable expenses are split approximately 70 percent fixed and 30 percent variable.
 - b. LOWLINC has one paid part-time independent contractor position, the coordinator role. The ratio of the part-time hours to number of members is consistent with the benchmark ratio.

- c. The ratio of cash reserves (bank accounts) versus annual revenue for LOWLINC is greater than the Village average.
3. LOWLINC continues to measure its value of service to members using a fair market value approach. Using this approach, we conclude that, on average, LOWLINC delivers two times the value of the membership fees and has done so over three years.

Value of Services (VOS)	2016	2017	2018
Hours	900	2,042	2,369
Miles	5,500	14,187	19,307
Hours @ \$15/hr.	\$ 13,500	\$ 30,630	\$ 35,535
Miles @ \$0.25/mile	\$ 1,375	\$ 3,547	\$ 4,827
Total VOS	\$ 14,875	\$ 34,177	\$ 40,362
Membership Revenue	\$ 7,875	\$ 17,076	\$ 22,860

Financial Report

Account	2016	2017	2018
Membership	\$ 7,875	\$ 17,076	\$ 22,860
Donations	\$ 26,103	\$ 24,124	\$ 15,550
Grants, Corp. Contributions	\$ 4,438	\$ 200	\$ 5,815
Fundraisers	\$ 957	\$ 6,020	\$ 4,793
Interest	\$ -	\$ -	\$ 401
Revenue	\$ 39,373	\$ 47,420	\$ 49,419
Staff	\$ 11,719	\$ 14,593	\$ 18,259
Background Checks	\$ 499	\$ 331	\$ 289
Office, Telecomm, Website Related	\$ 2,640	\$ 1,416	\$ 1,759
Village to Village Network ("V-t-V")	\$ 550	\$ 1,232	\$ 1,566
Club Express	\$ 459	\$ 500	\$ 1,293
Transportation	\$ -	\$ -	\$ -
Mktg., Adv., Fund Raising	\$ 2,450	\$ 3,242	\$ 2,604
Insurance, Professional Fees	\$ 3,368	\$ 2,308	\$ 2,470
Activities	\$ 413	\$ 1,972	\$ 1,727
Health Matters Toolkit (funded by grant)	\$ 4,160	\$ -	\$ -
Training	\$ -	\$ 160	\$ 60
Expenses	\$ 26,258	\$ 25,754	\$ 30,027
Net Income	\$ 13,115	\$ 21,666	\$ 19,392

Comments on Financial Results

1. Similar to 2017, the growth rate of membership revenue of 34 percent exceeded the growth rate of additional members of 25 percent. This is attributable to all new members paying annual membership fees versus quarterly payments that may come in during 12 months over two years.
2. Individual donations declined by 36 percent. This decline was largely anticipated in setting the 2018 individual donation budget at \$18,000 and reflects the loss of or reductions in the level of donations from several large donors who contributed to start-up funding in prior years. There was also a larger than anticipated carryover of late December donations into 2019 of \$3,300.
3. The McMurtry award of \$5,000 was the sole grant. The corporate contributions came from Exxon matching gifts.
4. LOWLINC had one fundraiser in 2018, which was the Art of Wine event. While 2018 fundraising revenue was below 2017, the fundraising expenses were lower and overall profitability exceeded \$3,000, which was comparable to fundraising profitability in 2017.
5. Interest income is a new item for LOWLINC. In July, a CD was opened at Union Bank. This represents a strong cash reserve.
6. Staff expense for the independent contractor coordinator position increased 25 percent over 2017. The increased expense was due, in part, to the transition to a new coordinator but more by increased call demand as membership has grown and by redefinition of the scope of work when we hired a new coordinator. The position was filled for three months in 2018 by Sparkle Capitano and beginning in May by Stacey Madigan. Staff expense is based upon actual hours, which have increased by the same percent year over year. This is the only compensated work in LOWLINC. Volunteers are trained and provide back-up capacity.
7. Office expenses, which include printing the quarterly newsletter, monthly social activities flyers, annual reports, name badges, and invitations, do not reflect a contribution of supplies and equipment, which resulted in an estimated savings of more than \$1,000 in printing expense over what we would have incurred using an outside printer for these items.
8. Background checks are required for all volunteers. This cost increases proportionally to the increase in volunteer applications.
9. Village to Village Network expense increased over 2017 due to the annual conference being held in San Diego (Baltimore was the 2017 site). In order to participate while holding down the cost, LOWLINC sent only one representative in 2018.
10. Club Express is the primary management system for LOWLINC. In 2018 a new capability was added called Volunteer Self-Signup (VSS) at a cost of \$600. This application is being rolled out in early 2019 and will enable more effective matching of members' service requests to volunteer availability. Additional growth in Club Express spending was due to increased membership.
11. Marketing, advertising and fundraising expenses were held below 2017 levels.
12. Money was not expended against the \$5,000 McMurtry grant which was awarded in December. Spending for health and wellness programs related to the award will occur in 2019.

This report was prepared by Mary-Jane Atwater, Carolyn Rourke and John Beisheim.

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