



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

2019 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.

2019 Overview

Our fourth year was a period of exciting growth and activity for LOWLINC with increases in members and volunteers, record-setting numbers of member services, and new program offerings. As our membership grew, LOWLINC volunteers performed an average 335 services each month during 2019. We initiated several new programs to better serve our members and reach out to the Lake of the Woods (LOW) and Orange County communities. In an expansion of our health and wellness programs, we developed relationships with Mary Washington Healthcare and LOW Fire & Rescue and conducted three health-related workshops with these organizations. After receiving the McMurtry Award in late 2018, we were pleased to use the award funds on health and wellness programs and items, which we donated to community organizations. We are increasingly recognized both inside and outside LOW for our services to seniors. Two of our volunteers received outstanding service awards from Lake of the Woods Association, one of our co-founders received Aging Together's Five Over Fifty Award, and two LOWLINC board members spoke at the national Village to Village Network Conference in Chicago. Our financial basis remains solid with a successful wine-tasting fundraiser in September as well as growth in both donations and our donor base during the year.

This report summarizes key accomplishments, activities, and milestones during our fourth 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 our older neighbors here to remain in their homes and connected to our wonderful community.



This is the best thing that has helped keep me in my home. I am so grateful and thankful for LOWLINC and the friendships.

Comment from a member, 2019 Member Survey

Membership

During the year, we added 39 new members to our LOWLINC community. As of December 31, 2019, LOWLINC members totaled 90 with 65 memberships: 36 single memberships and 29 household memberships (some household memberships comprise one individual). At the start of 2019, we had 69 members (33 single memberships and 18 couple/household memberships). During 2019, we lost 15 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 remain \$400 for an individual/single membership and \$500 for a couple/household membership.

Our Member Outreach Committee promotes membership and reaches out to current members to enhance the membership experience. The Committee's co-chairs, Member and Volunteer Joe Sauro and Volunteer Eileen Appleyard, continued to make calls to new members to welcome them and explore interest in LOWLINC services and programs. The Committee organized welcome receptions on April 8 and October 24 for new members in order to give them an opportunity to meet one another, ask questions, and meet the Board of Directors. The Committee also reaches out to other LOW organizations to inform them about our organization. On March 11, LOWLINC Vice Chair Emily Slunt and Member Peggy Grella spoke to the LOW Garden Club.

In October, the Member Outreach Committee invited each LOWLINC member to complete a membership satisfaction survey. We received 42 completed surveys out of 91 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 input about social activities, health and wellness programming, communications from LOWLINC, and preferred service providers.

On November 29, the Member Outreach Committee organized an information session at the Woods Center for prospective members and volunteers. This initiative resulted in several membership and volunteer applications and inquiries.

New Programs



This year, the Member Outreach Committee helped organize two successful new programs. In collaboration with the Volunteer Committee, Member Outreach Committee members and other volunteers planted annuals in members' gardens during May. Also, working with the Volunteer and Social Activities committees, the Member Outreach Committee initiated a Picnic on the Point, held on June 27. Members and volunteers enjoyed BBQ, took pontoon boat rides around the lake, played cornhole, and fished from the Clubhouse point. Both programs will be continued in 2020.

Annual Member Meeting

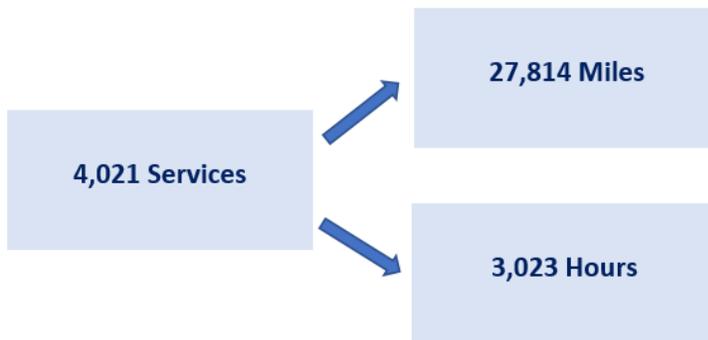
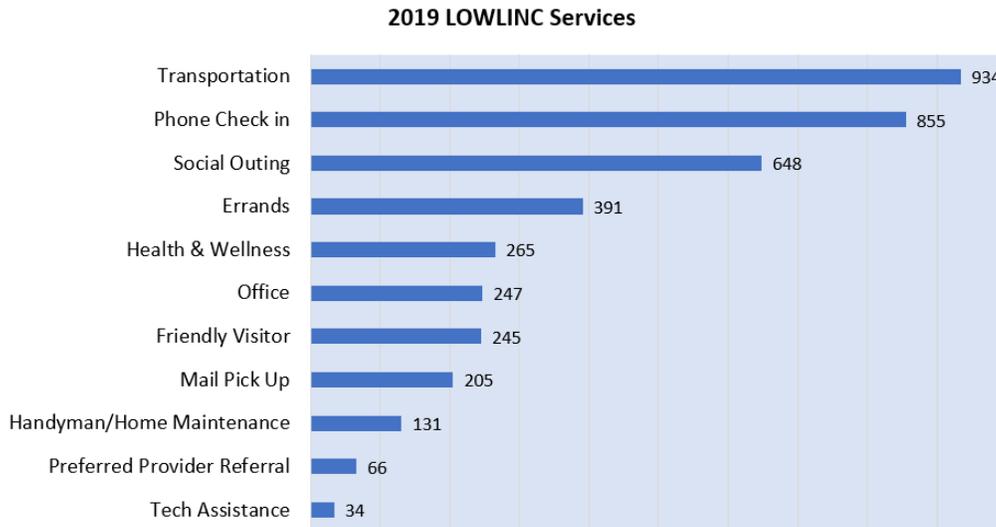
On October 24, the Member Outreach Committee organized an annual meeting for members. Board Chair Carolyn Rourke gave an update on the state of the organization, Treasurer John Beisheim provided a financial report and Board Secretary Mary-Jane Atwater reviewed the results of the membership satisfaction survey after which members engaged in small group discussions.

In Memoriam

We fondly remember the following members who passed away during 2019: Inez Hollm, Ralph Hollm, Cynthia Webb, Lynn Hein, Bob Regan, and Alex Salustri.

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 4,021 service requests in 2019, an average of 335 per month. In total, they volunteered 3,023 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 926 transports for LOWLINC members, driving 27,814 miles for all services. They also made 855 phone check-ins and 245 friendly visits and performed 205 mail pickups. Members and volunteers also used our list of more than 60 preferred service providers.

Growth in Member Services 2016-2019

	2016*	2017	2018	2019
Member Service Requests	1,301	2,386	3,112	4,021
Volunteer Hours	833	2,072	2,369	3,023
Miles Driven	5,583	14,187	19,307	27,814

*Data from March 1, 2016-December 31, 2016 when we adopted our database management tool. Data for 2017-2019 are for 12 months.

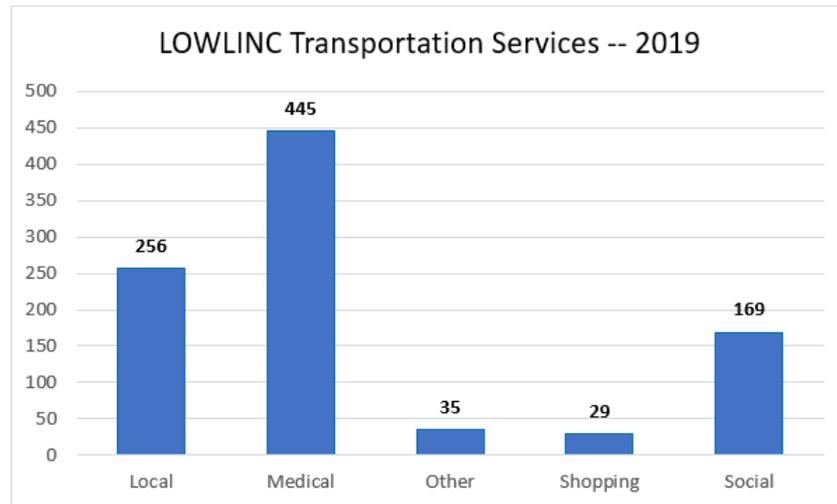
RRCS Van

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. LOWLINC volunteers and other Lake residents trained by RRCS operate the van.



The RRCS/LOWLINC drivers completed 97 transports during 2019, totaling 7,722 miles and 366 hours. Eight of these transports were for LOWLINC members, 43 were for other LOW residents, and 46 were for residents outside our community. Many RRCS transports take residents to distant destinations, e.g., trips to Charlottesville and Richmond to take veterans to the Veterans Administration and other facilities. The RRCS drivers in 2019 were Jeff Flynn, Claude Rogers, John Undari and Boggs Wright.

934 Total Transports for LOWLINC Members in 2019 (Includes RRCS Van Transports)



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 by Vicky Fleming and Carolyn Rourke, this year organized a total of 46 social events (meals out, concerts, movies, ice cream socials, visits to historic sites, and presentations), which attracted 648 participants. More than 50 percent of LOWLINC members and volunteers attended at least one social activity. Social Activities Committee members are each responsible for arranging activities for one of the months. Highlights in 2019 included a Kentucky Derby Party, an outing to a bluegrass music jam, a June Picnic on the Point, several impromptu social gatherings, and the annual Holiday Dinner.

Health and Wellness Services

Providing transportation to medical and other healthcare appointments is a major component of services in the health and wellness area. In 2019, volunteers provided 445 medical transports totaling 15,996 miles and 1,113 hours. Our health and wellness programming in 2019 also included a chair

exercise class through the end of September, the Speaker Series on health topics, and two workshops conducted in collaboration with Mary Washington Healthcare and LOW Fire and Rescue (described in more detail below), as well as our many social activities that offer social engagement.

Volunteers

LOWLINC volunteers are the engine that drives our organization. Their dedication, kindness, and selfless commitment to our members are inspirational. During 2019, 101 LOW residents served as LOWLINC volunteers (Please see page 11 for a list). New volunteers undergo criminal background and driver checks (for anyone who volunteers to drive) and participate in volunteer orientation sessions as well as on-going education. Volunteer services cover a wide range of activities including services to members, handling calls to the LOWLINC number, administrative and office work, and committee support. LOWLINC volunteers contributed 3,023 hours of direct member service during 2019, and they drove 27,814 miles. (These data do not include hours spent on board and committee meetings.). Mary Jane Oldham served as Volunteer Committee Chair in 2019, succeeding founding chair Vicky Fleming.



In November, the Volunteers Committee invited LOWLINC volunteers to complete an online volunteer satisfaction survey. We received 56 responses out of 91 surveys sent. Ninety-three percent reported very or extremely high levels of satisfaction with the volunteer experience. Similarly, 93 percent were extremely or very satisfied with the services they are asked to perform. With transportation being such a critical component of LOWLINC services, it was gratifying that of those who responded, 100 percent were happy with both the number of miles and the number of hours involved in their transports. The survey provided helpful information for planning 2019 volunteers meetings, communications, and other activities.

Volunteer Recognition



On April 7, LOWLINC celebrated National Volunteer Week by holding a volunteer appreciation reception in the Clubhouse Great Room. This special event recognized the invaluable contributions of LOWLINC volunteers in helping members remain in their homes. A raffle was held for a gourmet dinner produced by Joya Lord at the home of Jeff and Judy Flynn. Four lucky volunteers and their guests enjoyed the festive June event.

On November 6, the Volunteers Committee organized a second 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. Carolyn Rourke prepared a slide show featuring the year's events and activities, volunteer Margaret Driscoll and member Nora Simpson presented testimonials, and Committee Chair Mary Jane Oldham recognized volunteers who had reached milestones in service-related categories, e.g., hours donated and miles driven.

Volunteer Meetings

During 2019, the Volunteers Committee organized five learning sessions for volunteers: January 26, January 29 and April 16 – Volunteer Self-Signup Training

April 16 – Dementia Friends Information Session

October 17 – Skills-Building Session for Volunteers (mobility devices, medical equipment)

Volunteer Self-Signup

During February, Volunteer Committee Chair Mary Jane Oldham rolled out to volunteers the new volunteer self-signup (VSS) system that enables volunteers to review member service requests and sign up online to perform them. Carolyn Rourke oversaw the integration of this new functionality with the Club Express scheduling system. Volunteers who join LOWLINC after February 2019 are required to use VSS for service scheduling. Use of VSS, particularly for transportation requests, increased steadily through the year. The 2019 Volunteer Survey revealed that those who use VSS are extremely pleased with its flexibility: *“With a schedule that is forever changing it’s a perfect fit. Makes signing up, reporting and tracking very easy.”*

Volunteer Call Handlers

In May, the Volunteers Committee introduced a new administrative service, *Call Handler*, in which volunteers take calls that come into the LOWLINC toll-free number for member service requests, volunteer inquiries and reports, and general information requests. The call handlers free up the LOWLINC Coordinator to focus on other job responsibilities and give LOWLINC volunteers another opportunity to get to know the members they serve. In 2019, nine call handlers provided 200 hours to this service.

Awards for LOWLINC Volunteers

At its annual meeting on May 30, Aging Together honored LOWLINC Co-founder and President Jeff Flynn with Orange County’s Five Over Fifty Award for Jeff’s many years of leadership and service to LOW. Jeff was introduced by fellow Co-founder Mary-Jane Atwater.



Photo on right: *Aging Together Executive Director Carol Simpson presents the award to Jeff Flynn*



Ted Cryblskey and Maureen Callahan

At the September 2 annual meeting of the Lake of the Woods Association, two LOWLINC volunteers received honors awards for their outstanding service to the community. Ted Cryblskey, who is a LOWLINC volunteer and member of the Member Outreach Committee, received a Distinguished Service Award for his services to LOWLINC as well as for his contributions to other community organizations. Maureen Callahan received an Outstanding Service Award for her dedicated volunteer services on the Social Activities Committee as chair and as a member of the Member Outreach Committee.

Communications

During 2019, we published four issues of *NewsLinc*, our quarterly newsletter, which was emailed to a distribution list of more than 300 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. Mary-Jane Atwater served as the editor, Carolyn Rourke as contributing editor, Marilyn Davis as production editor, and Elizabeth McGillicuddy as copy editor. Carolyn Rourke also created and mailed a monthly Social Activities flyer

to members. Volunteer Committee Chair Mary Jane Oldham sent a monthly *Volunteer News and Updates* email to volunteers. Nine Articles promoting the Speaker Series were published in the *Lake Currents* and nine ads were placed to promote LOWLINC events and to recruit members and volunteers.

Community Outreach

Health and Wellness

During 2019, as a result of our relationships with Mary Washington Healthcare (MWHC), LOW Fire & Rescue, and Rappahannock Rapidan Community Services, we organized several new programs designed to enhance community health and wellness. We also were pleased to use the McMurtry Award funds we received in 2018 to benefit health and wellness in LOW and Orange County. Finally, we were pleased to work with Aging Together to co-sponsor their major community research project, Community Conversations at LOW, and we initiated several fun new programs for members.

Early in 2019, under leadership by Vice Chair Emily Slunt, we were pleased to form a collaborative relationship with Mary Washington Healthcare (MWHC), which resulted in several exciting new programs focused on health and wellness. For the first program on March 19, MWHC staff member Derek York discussed strategies to reduce the risk of slipping and falling. This program was part of our Speaker Series (described below).

In a second program, we worked with the Mary Washington Hospital Trauma Team to organize a Stop the Bleed workshop, which was offered on June 29 to members, volunteers, and the LOW community. Forty-two LOW residents learned and practiced techniques to use in an emergency to stop excessive bleeding. Volunteers from LOW Fire & Rescue provided assistance as attendees practiced applying tourniquets and pressure.



A third program with MWHC was held on September 5: a hands-only CPR workshop attended by 64 LOW residents. In addition to CPR instruction, staff from MWHC also demonstrated the Heimlich Maneuver for choking and reviewed steps for using the Heartstart Automated External Defibrillator (AED) and performing infant CPR. Participants practiced on mannequins, assisted by volunteers from LOW Fire & Rescue. Finally, on November 12, at the request of MWHC and its partner Lumaris, Carolyn Rourke organized two information sessions for MWHC's new Medicare Advantage plan.

Our collaboration with LOW Fire & Rescue resulted in an invitation to provide a Dementia Friends learning session to Fire & Rescue staff and volunteers. On November 11, Carolyn Rourke and Emily Slunt conducted the session, which was attended by 10 F&R personnel.

Also, as part of our continuing collaboration with Rappahannock Rapidan Community Services, we promoted and hosted a six-week workshop in Chronic Disease Self-Management, October 1 through November 12.

Community Conversations

How can we make our community an even greater place to grow older? That was the question posed to more than 90 LOW and east Orange County residents on April 24 during one of Aging Together's Community Conversations, held at the LOW Community Center. LOWLINC helped organize and co-sponsor the Community Conversation in east Orange County, one of six conversations organized by Aging Together. During small group facilitated discussions, participants identified community strengths and opportunities, and they spoke candidly about some of the challenges they face growing older here. The Aging Together board used the findings from the Community Conversations to inform its new strategic plan.

McMurtry Award Expenditures and Media Coverage

In December 2018, LOWLINC received a \$5,000 unrestricted award from the Mary Washington Hospital Foundation in recognition of our 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." During 2019, the board solicited input from the community on how to use the funds, and based on that feedback and our discussions, determined to use the award to support projects or programs that advance community health and wellness. We consulted with Orange County TRIAD, LOW Lions Club, LOW Fire & Rescue, and Lake of the Woods Association to explore their needs for health and wellness-related items or programs that might benefit from our support.

As a result, the award funds were used as follows:

- 12 Guardian Alert 911 Monitors, donated to Orange County TRIAD
- Rollator walkers and knee scooters, donated to LOW Lions Club
- Umbrellas and a bike rack for the new Fitness/Pool complex, donated to Lake of the Woods Association
- Bleeding control kits, donated to Lake of the Woods Association
- Support for free Stop the Bleed and CPR Workshops for the LOW community
- Two carbon monoxide monitors, donated to LOW Fire & Rescue
- Geriatric EMT Training Course, donated to LOW Fire & Rescue
- Honorarium for volunteer exercise leader
- Workbooks for LOWLINC-sponsored Dementia Friends learning sessions



We also received significant media coverage as a result of the award and our media outreach:

Orange County Review, December 27, 2018: "LOWLINC awarded \$5,000 grant"

Fredericksburg Free Lance-Star, January 20, 2019: "Helping seniors stay in homes"

Orange County Review, February 14, 2019: "A LINC to better living: LOW volunteers help neighbors age in place"

Village to Village Network Village Buzz, January 2020: "LOWLINC uses McMurtry award funds to advance community health and wellness"

Fredericksburg Free Lance-Star, January 12, 2020: "Grant helps elderly, others: LOW program shares funds with various community groups"

LOWLINC Speaker Series

Under the leadership of Carolyn Rourke, LOWLINC continued its popular Speaker Series program in 2019, with nine speakers on the following topics of interest to seniors. The presentations were open to all residents at LOW.

January 16. Kim Sawyer. Downsizing and Decluttering.

February 19. Kate Daniels. Hospice: How to Help Yourself.

March 19. Derek York, Mary Washington Health Care. Slips Trips and Falls.

April 17. Katie Derby. Research Your Genealogy for Free.

May 21. Jim LaGraffe, Executive Director, Rappahannock Rapidan Community Services Board.

June 18. Rick Gow. Long Term Care Insurance.

September 24. Kerry Reardon and Kay Close. Trinity Senior Village.

October 16. Poppy Foddrell. Medicare for 2020.

October 30. Madeline Salustri. Edgar Allen Poe

Mary-Jane Atwater videotaped five of the speaker series presentations, which then aired on LOWA's Channel 18 cable channel and reached a wider audience.



During the March Speaker Series, Derek York explains how to avoid tripping and falling.

University of Mary Washington (UMW) Honors Program Partnership

LOWLINC has partnered with the University of Mary Washington Honors Program since 2017 to mentor students in their sophomore year community service projects. Over three semesters, four students researched smartphone use by seniors and created a smartphone user manual, consulting with a focus group of LOWLINC members. The manual was published in 2019 and printed copies were distributed free to LOWLINC members and made available online to LOWLINC volunteers. UMW Honors students Cristina Montemorano, Hannah Treichler, Jennifer Hill and Macy Justice worked on the project. Carolyn Rourke and Mary-Jane Atwater served as the students' advisors and mentors. Volunteer Pat Shrader served as the LOWLINC liaison for the last phase of the project.

Other Activities

- Emily Slunt, Vicky Fleming, Donalda Lovelace and Janet Ervin exhibited at the Life Begins at 50, Art of Aging Expo in Fredericksburg on June 12.
- LOWLINC had an information table on Clubhouse Point during the Independence Day festival, thanks to Vicky Fleming and Stacey Madigan.
- Board members attended the annual Village to Village Network Conference in Chicago, September 18-20. Emily Slunt and Mary-Jane Atwater made a presentation about LOWLINC's partnerships and health and wellness programs.
- Carolyn Rourke, Vicky Fleming, and Mary-Jane Atwater staffed a LOWLINC table at the October 8 Aging Together Expo, letting others know about our aging-in-community village.
- Mary-Jane Atwater, Carolyn Rourke, and Emily Slunt attended the Washington Area Villages Exchange (WAVE) mini-conference on November 14; Mary-Jane attended a WAVE meeting in Alexandria on April 15.
- Carolyn Rourke, Vicky Fleming, and Mary-Jane Atwater attended the annual meeting of Aging Together on November 13.
- The LOWLINC Board of Directors hosted an information session for a group from Wintergreen, Virginia, who are looking into the feasibility of forming a village in their area.

2019 Leadership

Board of Directors:

Jeff Flynn, President
Carolyn Rourke, Chair
Emily Slunt, Vice Chair
Mary-Jane Atwater, Secretary
John Beisheim, Treasurer
Donalda M. Lovelace, Member
Vicky Fleming, Member
Coordinator: Stacey Madigan

At its December 2 meeting, the board elected Mary Jane Oldham to the board of directors, beginning January 1, 2020. The board also voted to elect Carolyn, Vicky, and Donalda to two-year terms, beginning January 1. At its August 5 meeting, the board voted to change the coordinator position from an independent contractor to an employee position. On January 2, 2020, LOWLINC welcomed a new Coordinator, Denise Franzak-Miller.

Committees and Programs

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

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

Members: Marilyn Davis, Lee Strain, Nancy Strain

Member Outreach Committee: Co-chaired by Eileen Appleyard and Joe Sauro

Members: Maureen Callahan, Gerri Colucci, Ted Cryblskey, Peggy Grella, Emily Slunt. Board Liaison: Mary-Jane Atwater

Social Activities Committee: Co-chaired by Carolyn Rourke and Vicky Fleming

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

Volunteers Committee: Chaired by Mary Jane Oldham

Members: Ann Hatfield, Debbie Beisheim, Margaret Driscoll, Natalie Logan, Connie Skelton. Board Liaison: Emily Slunt

Preferred Service Provider Committee: Chair Open

Members: George Colby and Nora Simpson

Art of Wine Fundraising Committee: Co-chaired by Janis Rieley and Mary-Jane Atwater

Members: Carol Brown, Dianne Condon, Vicky Fleming, Jeff Flynn, Judy Flynn, Lyn Fogarty, Jennifer Heinz, Joya Lord, Mary Jane Oldham, PJ Regan, Carolyn Rourke. Assistance provided by Joya Lord, Nora Simpson, Bob Smith, and Brett Rieley.

Member Intake: Lead Donalda Lovelace. Zoila Ortega, Judy Sheridan, Elizabeth Wiley, Lee Strain

Fundraising and Donor Engagement: Lead Mary-Jane Atwater. John Beisheim

Volunteers

We thank our volunteers for their dedication, compassion and support throughout 2019.

Eileen Appleyard	Vicky Fleming	Mary Ann Rogers
Elizabeth Arndt	Jeff Flynn	Carolyn Rourke
Mary-Jane Atwater	Judy Flynn	John Rourke
Carol Bailey	Lyn Fogarty	Shirley Rowe
Tom Bailey	Charlotte Fuqua	Mike Rugless
Debbie Beisheim	John Gingrich	Joe Sakole
John Beisheim	Vicki Gingrich	Phyllis Sakole
Diohn Benedict	Peggy Grella	Karl Salis
Carol Bohrer	Hope Hall	Joseph Sauro
Kathleen Bradford	Alice Ann Halverson	George Seymour
Hattie Brinsfield	Ann Hatfield	Judy Sheridan
Carol Brown	Jennifer Heinz	Patricia Shrader
Pete Brown	Ginger Jenkins	Mary Simmons
Maureen Callahan	Debra Kratzer	Nora Simpson
George Colby	Loretta LaTerra	Connie Skelton
Dianne Condon	Fred Lange	Emily Slunt
Paul Conrad	Lea LeBar	Leon Strain
Elaine Cook	Bud Logan	Nancy Strain
Patricia Cope	Natalie Logan	Jim Templeton
April Creekmore	Donalda Lovelace	Sheila Templeton
Joe Cross	Brian Madigan	Sylvia Templin
Lynn Cryblskey	Stacey Madigan	Beth Thomas
Ted Cryblskey	Jean McLallen	Jim Thompson
Marilyn Davis	Jim Oldham	John Undari
Carleen Delio	Mary Jane Oldham	Chris Ward
Walt Diercks	Zoila Ortega	Lisa Ward
Lou DiMassa	Ruth Pavlik	Mary White
Margaret Driscoll	James Protiva	Elizabeth Wiley
Diana Duffy	Val Protiva	Mark Woerner
George Duffy	Christy Rappoport	Ann Wood
Janet Ervin	Rick Rappoport	Boggs Wright
Jamie Fernandez	PJ Regan	Susan Wright
Kathleen Fish	Janis Rieley	Kenneth Zwickl
Betsy Flanigan	Claude Rogers	

Comments from Volunteers *Source: 2019 Volunteer Survey*

I like staying in touch with older folks. I learn from our members at every encounter. And my heart feels good.

The mix of services I am offered to perform fits my personal interests and goals.

Volunteering has expanded my network of friends and acquaintances and the overall benefit has accrued to me more than to the members I've had the privilege to serve.

This particular volunteering provides a gratifying sense of purpose during retirement.

We Thank Our Supporters*

Brenda Anderson
Jon Anderson
Ray Arndt
Carl Clawson
Cheryl Brown
Mike Dean
Ginger Dean
Dick Delio
Bill Feterle

Mike Fogarty
Allen Gwaltney
Wendy Gwaltney
Kurt Heinz
Bob Hoh
Louise Hoh
Sherri Lahay Lasover
Stan Lasover
Bean Lohmann

Bill Lord
Joya Lord
Brett Rieley
Mike Rieley
Brenda Rogers
Marion Rourke
Bob Smith

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

Fundraising and Financials

On September 29, we held our annual fundraiser, The Art of Wine. This third annual LOW wine tasting event was co-chaired by Mary-Jane Atwater and Janis Rieley. Seven local wineries participated: Castle Gruen, Gray Ghost, Hammerstone, Magnolia, Mountain Run, Prince Michel and Wilderness. Returning from the 2018 fundraiser were two food trucks: Talk of the Mountain and the Ultimate Food Operation. Red, White & Bleu sold cheese platters. Ticket sales, both pre-event sales and day-of sales, totaled 315 with 299 attendees. More than 50 volunteers worked hard to make this community event a success. For the first time, we solicited sponsorships to cover expenses. We received \$1,750 from local businesses and an anonymous donor. Net proceeds from the event were \$4,203.



We held a second Charity Night fundraising event at Harry's Ale House on October 28, which raised \$500 from the restaurant's donation of 10 percent of sales that evening.

On November 22, 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. In addition to the insert, we sent an email appeal to past donors. Individual donations during 2019 totaled \$25,479 from 56 donors. These were supplemented by corporate contributions (e.g., Art of Wine sponsors, Harry's Ale House) of \$2,317. Donations are a critical component of LOWLINC revenue, as membership fees do not cover all our operating expenses.

Donor Engagement

On January 20, 2019, we held a donor reception at the home of Debbie and John Beisheim. More than 35 attended and enjoyed socializing as well as briefings on LOWLINC by Carolyn Rourke, Emily Slunt, and John Beisheim.

Village to Village Network Benchmarking

Comparisons of LOWLINC's revenue results to Village to Village Network benchmarks* are shown below. These data clearly illustrate the importance of individual donors' contributions to LOWLINC.

Revenue Benchmarks:

Account	Annual Revenue (\$000)				% of Annual LOWLINC Revenue				Villages Benchmark
	2016	2017	2018	2019	2016	2017	2018	2019	
Membership	\$ 7.9	\$ 17.1	\$ 22.9	\$ 29.9	20%	36%	46%	46%	44%
Donations	\$ 26.1	\$ 24.1	\$ 15.6	\$ 25.4	66%	51%	31%	39%	22%
Grants & Awards	\$ 4.4	\$ 0.2	\$ 5.8	\$ -	11%	0%	12%	0%	25%
Corp. Contributions	\$ -	\$ -	\$ 0.8	\$ 2.3	0%	0%	2%	4%	
Fundraisers	\$ 1.0	\$ 6.0	\$ 4.8	\$ 6.6	2%	13%	10%	10%	9%
Interest	\$ -	\$ -	\$ 0.4	\$ 0.8	0%	0%	1%	1%	0%
Revenue	\$ 39.4	\$ 47.4	\$ 50.2	\$ 65.0	100%	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%.
 - a. LOWLINC's annual membership fees of \$400 for a single and \$500 for a double (household) membership are 7% and 17% respectively below the Villages' average.
 - b. The LOWLINC membership fees remained constant over the past three years and will remain constant through 2020. There are no plans to increase fees.
2. **Individual donations** are essential to LOWLINC as they contribute 39% of annual revenue versus a Village average of 22%.
 - a. The defining difference is that Villages average 25% of their revenue from government grants and contracts, corporate grants, and business donations. In fact, 15% of all Villages are organized within agencies, most of which are government services.
 - b. Analyzing 2019 versus 2018 LOWLINC donation data reveals some major trends. The decline in 2018 was unusual in three aspects.
 - i. First, there was a significant decline in numbers of 2018 donors in the largest donation tier in excess of \$2,000 per donation.
 - ii. Further, the second tier between \$1,000 and \$2,000 also declined.
 - iii. Third, a high percentage of donations were for memorials. The 2018 numbers were sustained principally by the mid-tiers (\$100 – \$499 and \$500 – \$999).
 - c. Fifteen LOWLINC donors have donated each of the past four years and nine donors have donated for three out of the last four years including 2019. Looking at four year cumulative donations, these 24 sustaining donors contributed 60% of the individual donations.
 - d. There has been sustained strength in the mid-tiers from 2016 to present and some resurgence in 2019 of the two upper tiers.
3. **Fundraiser income** is comparable to the Village average.
4. There were no new **grants or awards** in 2019.
5. LOWLINC did, however, cross a major revenue threshold in 2019. The three-year rolling average revenue exceeded \$50,000. This requires LOWLINC to submit a tax document known as the 990-EZ. The significance of that is that the 990-EZ is a document that is frequently referenced by foundations and corporations in support of applications for grants. This status positions LOWLINC to initiate more applications for grants and corporate contributions.

*https://socialwelfare.berkeley.edu/sites/default/files/casas_pubs_mlia_villagesurveybrieffeb17_fnl.pdf

Value of Service

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 four years.

Value of Services (VOS)	2016	2017	2018	2019
Hours	900	2,042	2,369	3023
Miles	5,500	14,187	19,307	27,814
Hours @ \$15/hr.	\$13,500	\$30,630	\$35,535	\$ 45,345
Miles @ \$0.25/mile	\$1,375	\$3,547	\$4,827	\$ 6,954
Total VOS	\$14,875	\$34,177	\$40,362	\$ 52,299
Membership Revenue	\$7,875	\$17,076	\$22,860	\$ 29,868

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Account (\$000)	2016	2017	2018	2019
Membership	\$ 7.9	\$ 17.1	\$ 22.9	\$ 29.9
Donations	\$ 26.1	\$ 24.1	\$ 15.6	\$ 25.4
Grants & Awards	\$ 4.4	\$ 0.2	\$ 5.8	\$ -
Corp. Contributions	\$ -	\$ -	\$ 0.8	\$ 2.3
Fundraisers	\$ 1.0	\$ 6.0	\$ 4.8	\$ 6.6
Interest	\$ -	\$ -	\$ 0.4	\$ 0.8
Revenue	\$ 39.4	\$ 47.4	\$ 50.2	\$ 65.0
Staff	\$ 11.7	\$ 14.6	\$ 18.3	\$ 20.7
Background Checks	\$ 0.5	\$ 0.3	\$ 0.3	\$ 0.7
Office, Telecomm, Website Related	\$ 2.6	\$ 1.4	\$ 1.8	\$ 2.7
Village to Village Network ("V-t-V")	\$ 0.6	\$ 1.2	\$ 1.6	\$ 2.5
Club Express/PayPal	\$ 0.5	\$ 0.5	\$ 1.3	\$ 1.0
Transportation	\$ -	\$ -	\$ -	\$ -
Mktg., Adv., Fund Raising	\$ 2.5	\$ 3.2	\$ 2.6	\$ 4.1
Insurance, Professional Fees	\$ 3.4	\$ 2.3	\$ 2.5	\$ 3.8
Volunteer Appreciation	\$ 0.4	\$ 2.0	\$ 1.7	\$ 2.4
Activities	\$ -	\$ -	\$ -	\$ 1.4
Grants & Award Programs	\$ 4.2	\$ -	\$ -	\$ 5.0
Training	\$ -	\$ 0.2	\$ 0.1	\$ 1.0
Expenses	\$ 26.3	\$ 25.8	\$ 30.0	\$ 45.4
Net Income	\$ 13.1	\$ 21.7	\$ 20.2	\$ 19.6
Pass-through deposits	\$ 0.3	\$ 2.4	\$ 3.4	\$ 2.3
Pass-through expenses	\$ 0.3	\$ 2.4	\$ 3.5	\$ 2.3
Total Pass-through Transactions	\$ -	\$ -	\$ (0.1)	\$ (0.0)

Comments on Financial Results

1. The growth rate of membership revenue of 31% paralleled the growth rate of additional members of 31%.
2. Individual donations in 2019 rebounded after the sharp decline in 2018 and returned to levels seen in 2016 and 2017 as explained above.
3. LOWLINC had two fundraiser events in 2018. The first was The Art of Wine event in September and the second was a charity night at Harry's Alehouse in October. Business sponsorships for The Art of Wine and proceeds from the Harry's Alehouse charity night contributed to a significant increase in corporate contributions.
4. As stated above, there were no new grants or awards in 2019.
5. Staff expense increased 13% over 2018. This is the Coordinator position through whom service scheduling flows. The position was filled by an independent contractor and was based upon actual hours, which increased by 26% year over year. The increased hours were due to increased call demand from the growth in memberships. As a note, this is the only compensated work in LOWLINC. Volunteers are trained as call handlers and provide back-up capacity to the coordinator to ensure uninterrupted response to service requests.
6. Background checks are required for all volunteers. This cost increases proportionally to the increase in volunteer applications.
7. Village to Village expense increased over 2018 due to the annual conference being held in Chicago. Having sent only one representative in 2018, the Board felt it was more appropriate for a broader attendance by the Board in 2019. Two board members from LOWLINC were chosen to be presenters at the conference.
8. Marketing, advertising, and fundraising expenses increased over 2018 related to the Art of Wine but that event yielded more revenue and profit to more than offset the increase in costs.
9. The increase in professional services resulted from the use of a consultant to assist the board and committee chairs to plan for the next levels of growth.
10. Volunteer appreciation included two recognition events in 2019 compared to one in 2018.
11. Social activities expense reflects the cost of social events for members and volunteers, many of which are self-funding through ticket costs such as the Picnic on the Point and the Kentucky Derby party.
12. LOWLINC received a McMurtry award of \$5,000 in December 2018 as recognition of its service program. The award was used in 2019 to fund health and safety projects in 2019 benefiting the LOW community.
13. Training consisted of the development and printing of smartphone manuals intended for members for \$1,000.