

# LOWHANews

## LAKE OF THE WOODS HOMEOWNERS ASSOCIATION NEWSLETTER

*IT IS THE MISSION OF THE LAKE OF THE WOODS HOMEOWNERS ASSOCIATION TO WORK IN PARTNERSHIP AND RESPECT WITH THE COMMUNITY TO PROVIDE AN EXCEPTIONAL AND SAFE ENVIRONMENT AND STRIVE TO PROTECT THE INVESTMENT OF THE HOMEOWNER WITH THE HIGHEST LEVEL OF INTEGRITY, FISCAL RESPONSIBILITY AND TRANSPARENCY.*

### PRESIDENT'S REMARKS

The Board of Directors (BOD) wishes you and your family a joyous Holiday Season. Let us be thankful for this Lake of the Woods community. We as home-owners have the privilege of participating in our community's function. There will be three openings on the BOD in 2019. If you would like to "make a difference" in your community, please consider running for a position on the board.

The month of December is full of festivities. Janice Barr And Leslie Macaulay, are hosting a Happy Hour for all on Friday, December 7<sup>th</sup>. We hope this becomes a first Friday, monthly event. On Saturday, December 15<sup>th</sup> the Social Committee is having a Cookie Exchange party and word has it that Santa will be there! Then, a great New Year's Eve party is planned for you at the clubhouse. Heather Campbell and Elisha Fosson along with the Social Committee are sponsoring this event. It will be a fun and safe way to celebrate the coming of the New Year. Details on these and other events are included inside this LOWHAN.

Plans are finalized and approved for the new playground and refurbishing of the basketball courts. We look forward to the completion of this project by early Spring. A big celebration will ensue with food and fun for all.

Maverick, our new landscape company, is making a concerted effort to learn the required maintenance of our grounds. They should be optimally functioning by the first of the year. New flowers have been planted in front of all the entrances and the clubhouse.

Again, may you all enjoy each day of this holiday season to the fullest – today and every day!

Wayne Stewart, President



**REMINDER: Outside holiday decorations (Christmas, Hanukkah and such.) are permitted from November 22 – January 10. These decorations must be removed by January 10, 2019.**



### December Highlights

Sunday, December 2<sup>nd</sup>  
Hanukkah begins

Friday, December 7<sup>th</sup>  
Happy Hour 5-7pm

Monday, December 12<sup>th</sup>  
Parallel Beliefs 3pm

Saturday, December 15<sup>th</sup>  
Christmas Party – Cookie Exchange  
2 – 4 pm

Tuesday, December 18<sup>th</sup>  
Board Meeting 7pm

Tuesday, December 25<sup>th</sup>  
Clubhouse Closed

Saturday, December 29<sup>th</sup>  
Folk Concert 2:30-5pm

Monday, December 31<sup>st</sup>  
New Year's Eve Party  
8-Midnight

## Money Matters



Our proposed budget for 2019 was presented to the Board at its November meeting. It includes an increase in our monthly assessment, effective April 1, 2019 to \$208.68 (2.4% increase) per month. Unfortunately, our 2019 assessment income is not going to cover our anticipated operating expense for next year so we will, for the 3rd successive year, be borrowing from our prior year's budget surplus to balance our budget. The shortfall this year of approximately \$50,000 was primarily due to changing to a new landscaping contractor. Additionally, staff salaries, including the elimination of Winter Hours, continuation of VOLO communication system, outsourcing printing of our newsletter, booting of palm trees and trimming of crepe myrtles added to our accumulated expenses. And, speaking of our tree expense, did you know we have 683 palm trees on property to be booted each year and 250 crepe myrtles to be trimmed and fertilized? We did make a change in employee medical coverage in October that should save us approximately \$11,000 per year. Our utility expense is anticipated to increase by 3% next year, yet our CPI limitation allows us only a 2.4% increase in assessment income. Also impacting our income is the continued growth of our Assessments Receivables. As of October 31, 2018, assessment receivables totaled \$37,570.63. Last year at this time it was \$33,505.02. We continue to aggressively pursue collection as evidenced by our legal fee, late fee, and owner interest receivables which total \$11,981.84 as of October 31st.

Our major concern, going forward, should be focused on how we can get back to balancing our operating budget without having to borrow from prior year's surplus. There are a very limited number of areas where we can make up a \$40,000-\$50,000 difference. Painting and building maintenance appears to be one of them. Evaluation of our painting cycle (now at approximately 9 years), may give us a bit of breathing room if we can recognize some savings in materials and labor by reducing expense in this area.

In addition to our operating budget, we need to consider Reserve Fund spending. The Board has approved spending up to \$50,000 for our playground upgrade, and up to \$20,000 for basketball and shuffleboard court resurfacing and a playground sidewalk this year. We have already spent approximately \$40,000 YTD from Reserves on pool decking refurb and pool tables and umbrellas. Tentative planned projects for next year include Drainage/Road Work, Partial Refurbish of Clubhouse Restrooms, and Construction of Storage area for tables & chairs, at an estimated total of \$80,000. Our 2017 Reserve Study projected that we'd need to start replacing our roofs starting in 2024 and ending in 2028 at an estimated expense of \$5 million. Because the

replacement will be phased over 5 years, we don't need the full 5 million upfront. In order to be able to fund that whole project though, we must take a critical look at our next 5 years of planned expense to assure we have the funds available to handle roof replacement. Each year we allocate 28% of our assessment income to our Reserves. For 2019, that'll amount to \$371,639. Assuming 2-3% inflation and interest earned on our accumulated funds, we should be able to handle the roof replacement. However, if we take on too many projects and expense in the next several years, we'll come up short. As of October 31, 2018, our Reserve Funds total \$2,125,818.99 which does not include spending the approximate \$70K already approved by the board.

As we move into December, don't overlook the various community activities scheduled for the month that bring us all together. Rumors are Santa will be paying us a visit too!

Happy Holidays to all!

Jo Elmblad

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## Landscape News:

As we come to the end of 2018, the Landscape Committee would like to thank all those residents that participated in our monthly "Garden of the Month" program.

Everywhere in our community from Nettlewood, Woodridge, Truewood, Woodbine, Carolwood, Sherrywood, Drywood and Winterberry, these participants helped make our community a beautiful place to live. Everywhere you look throughout our community, you see the "Welcome Home" feeling.

Also, at this holiday season, the committee would like to thank the residents for their support and encouragement. In particular a sincere "Thank you" to the Board of Directors for their continuous support and we wish them a "Happy Holiday" and a prosperous "New Year".

NOTE: If your back gutters need cleaning or your courtyard needs some TLC, call Laurie's Landscaping at 407-272-9558, for a quote.

The Landscape Committee

Please be reminded to SLOW DOWN as you drive through our wonderful community.

**THE SPEED LIMIT 15mph.**

Watch carefully for pedestrians.

A tip for you walkers: Walking against traffic is safer for you to see those oncoming vehicles!

# **WE NEED YOU *and* YOU *and* YOU!**

The Lake of the Woods community is approaching its 50<sup>th</sup> anniversary. Think of all the events that have happened over that time and how they have impacted our lives. We have been, and want to remain, a great place to live. We are a diverse community and we think that should be reflected on our Board of Directors.

In 2019 we will have three vacancies on the Board that will need to be filled. This is potentially a community-changing event. We welcome and require new approaches, fresh ideas, and positive attitudes to continue to maintain our community in the 21<sup>st</sup> century.

Please consider running for the Lake of the Woods Board of Directors to represent you and your neighbors. The Nominating Committee is here if you need more information, assistance or a nudge. Candidate Application Forms are available at the LOW office or through a member of the committee.

You may contact any one of us:

Alice Friedman – [arf603@gmail.com](mailto:arf603@gmail.com)

Jerry Renehan – [jrenehan1511@yahoo.com](mailto:jrenehan1511@yahoo.com)

Janice Barr – [jbarr433@yahoo.com](mailto:jbarr433@yahoo.com)

Glenn MacDonald, (ex officio) [surfgcmacd@gmail.com](mailto:surfgcmacd@gmail.com)

**Applications must be submitted to the office by  
Friday, December 21, 2018.**

Nominee Packets will be mailed to all owners on **January 6, 2019.**

Candidates Night will be **February 5, 2019** and Elections will be held **March 5, 2019**

## **Lake of the Woods- NEIGHBORHOOD WATCH**

**KEEP WATCH for Lake of the Wood's, well being.**  
Area Leaders will be happy to take your call or email  
for any suspicious actions you might observe.

### **HOLIDAY DELIVERIES NEED WATCHING**

**Area 1 LEADER - Joanne Terry, 1402 FairOaks Pl.-**  
Home 407-834-0885- Cell phone-407-409-1920  
Email- Joanter4@gmail.com. -  
Includes: All of North Carolwood, Fair Oaks PL  
Pickwood Ave and Pylewood ST

**Area 2 LEADER - Mark Wasser, 206 Nettlewood LN**  
347-414-1937 Home and Cell  
Email: Mark817w@aol.com  
Includes;All of Carolwood Blvd.  
Truewood LN, Nettlewood LN, and Dryberry Way.

**Area 3 LEADER - Beverly Tish , 421 Meadowood Blvd**  
Home- 07-831-7313 ,Cell-407-492-9144  
Email: BevTish @ Johnsns.com  
Includes Most of Meadowood LN all of Goodridge LN

**Area 4 LEADER - Forrest Cheek, 1000 Woodbine CT**  
Home 407-629-4139, Cell-407-765-5473  
Email: Tarheel2Fl@aol.com  
Includes; Wintergreen Blvd, Sherrywood CT  
Sherrywood ST. Winterberry LN. Woodbine ST and  
Woodbine CT.

**Area 5 LEADER - Alice Friedman, 503 Wooridge DR.**  
407-260-6786-Home  
Email: arf603@gmail.com.  
Includes;All of Drywood Ave., All of Woodridge DR, and  
all of Fallwood ST.

**Area 6 LEADER - LEADER NEEDED- Please Volunteer**  
Area Includes: to end of Meadwood Blvd, all of  
Eastwind LN, Westwind LN. Teriwood CT. and Teriwood ST.

**To volunteer please call**  
**Elmore Evans -Watch Coordinator**  
**132Carolwood Blvd -- Home & Cell 407-342-4540**

**LOW Emergency Night Phone -407-480-7878**  
**Seminole County Non-Emergency Phone-407-665-6650**  
**or 911 for emergencies.**

## **Giving Thanks**

On Sunday, November 18<sup>th</sup> the **Social Sunshine Committee** hosted the Annual LOW Thanksgiving Dinner. This wonderful group works hard all year long to bring us so many fun events and then they say "thank you" to **US** by hosting this dinner. How great is this! We are thankful for **THEM!** Everyone enjoyed being together and had a lot of delicious food.



# HAPPY NEW YEAR!



**Monday, December 31<sup>st</sup>**

**8pm – Midnight**

## **LET'S BRING IT TOGETHER**

**Join us at the clubhouse as we dance and  
celebrate with our friends to bring in the  
New Year**

**Entertainment as well as Hors d'oeuvres and non-alcoholic beverages will  
be served during the evening**

**There will be a Champagne toast at midnight!**

**\$20 per person  
BYOB**







**The Three Wise Guys plus one.** From the left, Pastor Jim Coffin (Director of Interfaith Council of Central Florida), Imam Muhammad Musri, Rev. Bryan Fulwider, Rabbi David Kay. Their program on October 22<sup>nd</sup> gave many in the audience much food for thought. The presentations were very inspiring.

Then on November 12<sup>th</sup>, Pastor Jim Coffin of the Seventh Day Adventist Church gave the audience of the Parallel Beliefs an amazing speech and a fascinating look inside his church. He was funny and entertaining, everyone enjoyed his talk. Pastor Coffin is Executive Director of the Interfaith Council and is a huge factor in putting together the Parallel Beliefs events that we all look forward to here in LOW.

Come and join in this interesting series of study. The next talk will feature the Quakers on Monday, December 10<sup>th</sup> at 3pm in the LOW clubhouse. Feel free to invite your friends as all are welcome.

## ***Parallel Beliefs***

### A Comparative Study **Quakers**

You are invited to the continuation of the series on different world views.

In December the faith tradition to be featured is the Quakers, formally known as the Religious Society of Friends. The Quakers were founded in England in the mid-17<sup>th</sup> Century and are integral to the founding of the United States. Stephanie Preston-Hughes has been invited to discuss the group's history, teachings, practices and milestones. The presentation is organized with the guidance of the Interfaith Council of Central Florida.

**Monday, December 10<sup>th</sup> at 3 p.m.**

Lake of the Woods Clubhouse  
300 Carolwood Point  
Fern Park, FL 32730

**The program is free and open to the public.**

## **November Folk Music Concert**

This was one of the best Folk Music Concerts **Jim Cain** and the **Social Committee** have brought to LOW. Ruth Wyand, her guitar and her awesome voice was simply sensational. After the official concert, a jam session started. Several members of the audience brought musical instruments and played for over an hour. **Terry Decker**, Treasurer of the Social Committee, handled the 50/50 and did a super job giving out a \$25 prize. Jim will return in December with another great Folk Music Concert.



# Friday Happy Hour

Come join your LOW neighbors and friends  
for a casual get together on  
**Friday, December 7<sup>th</sup>**  
**5 - 7pm in the LOW Clubhouse.**  
Setups and snacks will be provided  
**BYOB**

## Indoor Acoustic Music LIVE CONCERT

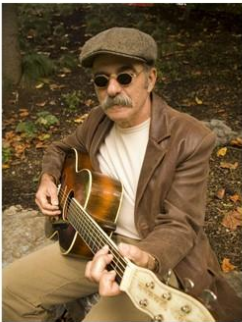
**Saturday December 29 2018 2:30pm**

**CENTRAL  
FLORIDA  
FOLK**

**"Lake of the Woods" Clubhouse  
300 Carolwood Point  
Fern Park, FL 32730**

**Promoting and preserving folk music**

**Featuring: Roy Book Binder**  
<http://www.roybookbinder.com/>



Musically, Roy Book Binder is equally difficult to fence in or categorize. His eclectic repertoire includes blues, country tunes, bluegrass, folk, and popular songs that originated on Tin Pan Alley. He fantasizes that if he had been born 50 years earlier, he would have become a minstrel man. One of his musical heroes, Dave Van Ronk, once described himself to me as a songster. That title might suit Roy as well, his music, a reflection of his long musical journey through the rich American cultural landscape of the last half of the 20th Century.

"Roy has the goods: the original, the bare-knuckle, the low-down . . . blues. Who can say they were friends with the Rev. Gary Davis, Pink Anderson and Robert Lockwood? And toured with Arthur Big Boy Crudup, Hot Tuna, JJ Cale & Bonnie Raitt? Roy can. He has the stories, the licks, and the mystery of timeless music in his fingers. He's been featured on a PBS special and interviewed by Terry Gross on "Fresh Air." He's also a regular at Fur Peace Ranch, where he teaches along with Jorma Kaukonen. When he brings his "Tour Bus" to town, a one-man blues-fest ensues. He plays and he entertains, feeding us music and stories, and the evening is a celebration for us all. We're privileged to have Roy here to preserve—and extend—the tradition of great American blues music." (JAMES HIPPIE)

**Suggested donation \$15**

**CFF Members and  
LOW Residents \$10**

**Refreshments Available**

**Jam Session Starts at 5PM**

Sponsored by Central Florida Folk (inc.)  
A 501(c)3 Not-for-Profit Florida Corporation  
<http://cfolk.org/concerts/concerts.htm>

For more information contact:  
Sheila 407-679-6426  
E-mail: [centralfloridafolk@gmail.com](mailto:centralfloridafolk@gmail.com)

## SANTA + COOKIES = WOW!

On Dec. 15<sup>th</sup> from 2-4 pm the  
Social Committee invites you to a  
**Christmas Cookie Exchange Party**  
in the Clubhouse.

Bring the kids and a **dozen** cookies  
and come join us.

Ole St. Nick will be there handing  
out presents to the kids, the adults  
can have a little eggnog or apple  
cider and exchange cookies. We  
really like homemade but there are  
a couple of cupcake shops that make  
delicious goodies!

Come have fun, meet your neighbors  
and give Santa a big kiss and maybe  
a wish list.

## Halloween "Trunk or Treat"

Kids of **ALL** ages came to the LOW parking lot for the Annual Community Halloween "Trunk or Treat" party. **Terry Brown** and helpers from the Social Committee put on a great event for all. It was a beautiful night with lots of wonderful sweet treats for the kids and some very cute costumes



### MANAGER'S NOTE TO RESIDENTS:

We are under a **WATER RESTRICTION** and may only water on **Tuesdays and Fridays**.

No watering between 10am – 4pm.

You may notice us watering some areas during the day but it is for repairs and inspections. We spoke to Seminole County and this is allowed. Also, *new plants are allowed to be watered every day for 30 days after install.*



## WATER AEROBICS

Water Aerobics class closed the season with a brunch after the last October class. They plan to begin classes again in the Spring. Details will be posted at a later date.

Many thanks to **Terry Decker** for making this year's water aerobics program a big success! Thank you Debbie for the beautiful Heart Ornament. We will treasure it and always remember our wonderful water aerobics teacher.



November Bingo Winners!

**Lindy Hayes, Donna Rauber, Barbara Mulroy, and Barney Blackburn**

### THANK YOU

I would like to thank all the generous people who joined with me to put a "Smile on a Child's Face" Samaritan's Purse Christmas program. May you have a blessed Christmas.

Love, **Rosie Sloan**

Thank you to the **Piecemakers** for decorating the clubhouse foyer cabinet in November. We are impressed with this talented and creative group who give so much back to others.

### CONGRATULATIONS

Congratulations to **Faye Tambrino** on having her painting selected to be in the Rotary Club of Casselberry 2019 Community Arts Calendar. Faye's painting "Night Cactus" will be featured in the month of June.

Congratulations to **Andrea Swieda** and **Charlie Krebs** on their marriage. They were married in Ohio on October 29<sup>th</sup>.

### CONDOLENCES

**Mary Specht**, long-time LOW resident passed away November 4. She had debilitating health issues the past few years and is now in a better place.

Condolences were sent to the families of **Frances Jackson**, **Bill Purcell**, **Jeanette Pangallo** and **Robert Fraher**.

*Let us continue to keep these families in our thoughts and prayers.*