

LAKE  
of the  
WOODS  
Townhomes

# LOWHA NEWS

## Director's Corner

Randy Lee

### HOMEOWNERS INSURANCE

What type of homeowners insurance do you have on your LOW home? It seems some LOW homeowners are erroneously covering their homes with **condominium insurance** which is incorrect and they are **under insured**. **The homes in Lake of the Woods are not condominiums. They are conventional deeded private homes with lots and must be covered by the homeowner with Conventional Homeowners Insurance. The LOWHOA is not a condominium Association.**

**Condo vs. homeowners insurance:** The difference between conventional and condo insurance concerns how much of your residence and property you have to insure. With a LOW home you are responsible for the inside and outside of your home, the land it sits on and possibly any damage caused to your neighbor's home and the Association's property. Conventional Homeowners Insurance should cover this.

**Condo insurance** on the other hand only covers the interior of your home from the studs inward and not the exterior of the home, the land or other damage costs. In the event of a fire for example, if you have condominium insurance, you will most likely have to pay out of pocket to rebuild your home along with other sundry damage. Your insurance company finding out you had condo insurance and not conventional coverage may also avoid any payment altogether. **LOWHOA does not cover any home in Lake of the Woods with any insurance.**

If you are not sure what homeowners insurance coverage you have, pull out your policy and read it over or contact your insurance agent to make sure you are properly covered. Insurance is only good when you need it!

A COMMUNITY SERVICE ANNOUNCEMENT FROM  
LOWHOA – Randy Lee, Board President

# February 2016

## BOARD MEETING

February 16, 2016

7pm



## **MONEY MATTERS** - Jo Elmblad

Though we haven't officially closed the books on 2015 yet we do have some final year-end adjustments to make, I thought you might appreciate a brief summary of our major operating expenses for the year. These totals are as of December 31, 2015: Payroll, retirement and medical benefits for our staff, \$234,516.88; Legal and Accounting Expense \$12,200.59; Clubhouse and Rec Supplies \$9,761.16; Pool Maintenance \$9,773.27; Lawn Maintenance \$121,185.70; Upgrade Landscaping \$63,061.70; Tree Maintenance \$59,600; Utilities (Refuse PU, Water, Electric & Phone) \$43,167.13; Supplies, Lumber, Paint, Gutters, Soffits& Siding \$68,997.96; Painting \$66,675.

Unadjusted reserve fund totals at year-end were Roof Fund, \$620,384.49; Capital Fund \$79,295.64 and R&R Fund \$253,520.07. Additionally, we have approximately \$250K in CDs in our operating fund plus an operating bank account total of \$208,509.16 as of December 31. Total fund balance for the Association at year end including operating and reserve funds was \$1,412,111.53.

Assessment Receivables totaled \$14,066.38 at year-end and we had Late Fee Receivables of \$1,000, Legal Receivables \$711.47, and Owner Interest Receivables of \$62.97 giving us an overall Receivables total of \$15,840.42.

Looking at our Expense/Income statements summarized as of year-end, we show actual expense of \$813,216.32 compared to budget of \$920,206 for a difference of \$106,989.58. We are fortunate to close out another year under budget. Again, we still need to make some end-of-year adjustments before all of the numbers are final.

### **Parallel Beliefs**

The Parallel Beliefs March program will be held on March 14, 2016 at 3 p.m. at the Clubhouse.

Our guest is Dr. Claudia Schippert, Abbot of the Orlando Zen Center. She has degrees and certificates from Temple University in Religion, in Women's Studies and in Theology. Currently Associate Professor of Humanities at the University of Central Florida, Dr. Schippert serves as Interim Director of Interdisciplinary Studies in the College of Undergraduate Studies. Dr. Schippert is on the Executive Committee of the Interfaith Council of Central Florida.

In April we will hear from The Rev. Karen Egerton, Priest of the Episcopal Church.

# **B I N G O**

February 9, 2016

PLAY STARTS AT 6 P.M. SHARP

COME EARLY AND GET A GOOD SEAT!!

ALWAYS 2ND TUESDAY OF EACH MONTH

\$5.00 FOR 10 GAME PACKAGE

\$2.00 FOR FINAL 2 IN 1 JACKPOT GAME

DABBERS, DRINKS & SWEETS AVAILABLE FOR PURCHASE

## **SINGIN' IN THE RAIN**

March 5, 2016



Based on one of the most-loved and celebrated movies of all time. *Singin' in the Rain* is the story of the first Hollywood movie musical, a time when the silver screen found its voice and left silent movies and some of its stars behind. The MGM classic has been faithfully and lovingly adapted from its original award-winning screenplay. Each unforgettable scene, song, and dance is accounted for, including the show stopping title number, complete with an onstage rainstorm. *Singin' in the Rain* is perfect entertainment for any fan of the golden age of movie musicals.

Enjoy lunch beforehand at the incomparable Dixie Crossroads.

**COST: \$76.00 per person**

**Reservations and payment are due by February 12<sup>th</sup>.**

Payment includes:

R/T motorcoach transportation

Lunch

Show

Taxes

Gratuity on meal

Driver's gratuity

Bus will depart the clubhouse at 10:00 a.m.

**Contact: Doris Huskey - PHONE: 407-312-1075**

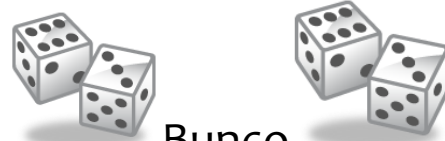
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### **"My Neighbor's Table"... Share your mealtime with us instead of dining alone!**

We all had a wonderful time at our January gathering of "My Neighbor's Table." Food, fun and sharing were in plentiful supply along with a continuation of the holiday spirit. Doris cooked a huge batch of chili and Victoria contributed her famous corn muffins. What a treat! And we had several guests who joined us for the first time.

During our social hour we each wrote down one thing about the previous year's disappointment or sad event or something that we would each like to have "gone", and then destroyed those pieces of paper. We then wrote down our wishes for the year ahead, sealed them individually in envelopes with our names on the front and we'll open them in December or January of next year. It should be interesting. We'll be meeting again Thursday, **February 11<sup>th</sup>**, and the exact time is **5:30 pm**. The cost is \$2.00 per person, or brown bag your own meal and for \$1.00 we'll provide the beverage and a dessert. Won't you join us? The only criterion is if you dine alone—and so many of us do. It's a lovely way to ease the loneliness and boredom of just you and a good book or the handsome news anchor on TV. And you just might meet a neighbor who is new to you!



### **Bunco**

When: February 13

Where: The LOW Clubhouse

**Time: 12:45 pm**

Cost: \$3.00 Per Person

(exact change would be appreciated)

Drinks Provided! - It's an easy dice game to learn.

**18 & over only – Thank you!**

**LANDSCAPE NEWS**

Attention Homeowners:

Now that we no longer have the newspaper recycle dumpster, it is important that you continue to re-cycle. Most owners have two re-cycle containers, one for newspapers, cardboard, paper boxes etc. and the other for glass, cans, plastic, etc. STYROFOAM (EGG CARTONS, PACKING NOODLES) ARE NEVER RECYCLED. You may take these items to Publix.

Please be a good neighbor and NEVER use recycle bins for trash. Use plastic bags or garbage cans (w/lids) for trash. This helps keep loose thrash from blowing around the complex and ending up in the landscaping.

If you don't have recycle bins, call Seminole County, 407-665-2260, and they will deliver to your home.

“These items ARE NOT included in the curbside recycling program:

Plastic bags, or cups, paper cups or paper plates (wax lined) motor oil or pesticide containers, light bulbs, aluminum foil or pie plates, paint or pesticide cans, electronic devices and egg cartons and styrofoam trays”

The above copied from Seminole Solid Waste Management Division document.

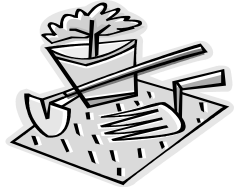
Thank you for your cooperation.

Landscape Committee



### GARDEN OF THE MONTH

Congratulations to Angela Klima at 641 Woodridge and Greg Hultgreen at 639 Woodridge for winning the February Garden of the Month award. What a nice addition to our neighborhood to see the landscapes improve as people take interest in their landscape.



Thank you, Thank you, Thank you!!!

I really was overwhelmed by the many calls and visits I received from LOWHA residents to express their concern and best wishes for a speedy recovery from my accident.

I'm still going through the recovery process but your expressions of concern make the process easier.

Rosie Sloan

## **ASK LEONARD .... February 2016**

This is a column regarding any topic of interest from Lake of the Woods residents. Please submit your questions by E-Mail to [lolmer@hotmail.com](mailto:lolmer@hotmail.com).

**Question:** I have the square white manual exterior light fixtures and I would like to replace them with automatic ones. As I look around my street, I see different ones in use. Is there a fixture you could recommend ?

**Answer:** In order to maintain uniformity on the exterior of our homes, and before replacing or installing anything on the exterior you should always contact our office. Lake of the Woods HOA has regulations regarding these matters (ie: windows, doors, outside lights, antennas, satellite dishes, garage doors, skylights, etc.).

The **BUILDING & GROUNDS COMMITTEE** has recommended the following outside automatic security light fixture: Utilitech 26 watt Bronze CFL Dusk to Dawn Light (Item #458109, Model #FW26PCUT). The committee has made special arrangements with **LOWE'S**. The original price is \$39.98, but for Lake of the Woods residents it is only \$29.00. Please read the following directions for purchase:

1. Pay at commercial desk only.
2. Payment info is in the Lake of the Woods Commercial File.
3. In case of a problem contact TROY – ELECTRICAL DEPT. MANAGER NOTE: You can also get a photo copy of the fixture info and purchase instructions at the LOW office.

**THANK YOU VERY MUCH FOR YOUR INQUIRIES AND KEEP YOUR QUESTIONS COMING, BECAUSE THATS HOW WE SHARE INFORMATION.**

## **SISTER ACT**

**April 9, 2016**

Based on the hit 1992 film, *Sister Act* is a sparkling tribute to the universal power of friendship. When disco diva Deloris Van Cartier witnesses a murder, she is put in protective custody in the one place the cops are sure she won't be found: a convent! Disguised as a nun, she finds herself at odds with both the rigid lifestyle and the uptight Mother Superior. Using her unique personality and singing talent to inspire the choir, Deloris breathes new life into the church and community but blows her cover. Filled with powerful music, outrageous dancing and a truly moving story, *Sister Act* will give audiences a reason to REJOICE!

Enjoy lunch beforehand at the incomparable Dixie Crossroads as well as a stop at Country Craft 'N Christmas for shopping fun.



**COST: \$76.00 per person**

**Reservations and payment are due by March 18<sup>th</sup>.**

Includes:  
R/T motorcoach transportation  
Lunch  
Show  
Taxes  
Gratuity on meal  
Driver's gratuity

Bus will depart the clubhouse at 9:00 a.m.

**CONTACT: Doris Huskey \* PHONE: 407-312-1075**

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## **PETS "Speak"**



Hi! My name is MAGGIE and I belong to the wonderful Marie. My territory here at Lake of the Woods is on the South side. I have designated myself Queen of keeping squirrels up trees, lizards out of bushes and moles out of gardens! This is not a job for just any

ordinary dog. It's rough out there but I am one feisty girl and don't have much time to play with other dogs. Some of them think of me as a little snobbish because I don't pay them much attention but as they get to know me they understand that I am just on a very important mission!

Once I had a very good friend, Eston, who taught me to speak, sit and even dance! I'm a pretty good dancer and he was very proud of me. We had fun times but he went away to heaven. I miss him but have not forgotten all he taught me. If you see me and ask me to do these tricks just offer me a treat and if a squirrel, lizard, or mole isn't distracting me, I'll perform just for you!

A big thank you to John, Meryl, Jack & Nancy, Lukis, Jo & Libby, Bob & Becky, and Verne. You make my day!

If you know of a pet friend that would like to "speak" please email Leslie at [lesliekj@hotmail.com](mailto:lesliekj@hotmail.com)



## **Game Night**

Our first game night will be February 26 at 6 PM. This night will be a card game. It is called "65" or "Pay Me"; it is usually done with nickles and dimes, but this first night we will use poker chips. Depending on how many people want to play will determine how many tables we will be using. I will provide cards, chips, card holders and shufflers. A good number is 4 players. As you add more people to the game it takes longer to play. This is a really easy game to learn and usually takes about an hour to play all of the way through. My 8 year old granddaughter plays with me often. Come out for an evening of fun and laughter. Bring a snack to share and a drink for yourself.

## **Safety Issues**

I would like to encourage all residents to turn on your outside lights at night. We have a lot of walkers at all hours and some of the streets are very dark. This darkness is an issue to those who are walking. It is a good idea to have your lights on to help the walkers to see the roads and to make your homes safer. In most cases the light on would discourage bad people from coming into your courtyards. It gives a sense of someone being home. Another issue we now have is a lot of young children on the roads riding bikes and trikes. Please take care and slow down. Some of these kids are very young and may not have good control of their mode of transportation. Let's be aware of all of the possibilities and watch for children. Also, parents, I have seen many a child riding without a helmet. Please remind your children that helmets are required.