

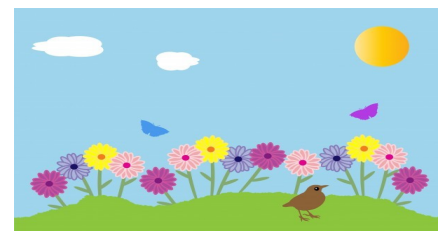
LOWHANEWS

Volume 35

Issue 8

August 2020

Lake of the Woods Homeowners Association Newsletter



Message from the President

Dear Neighbors-

Summer is here, and it has been gratifying to see so many of you enjoying the pool. The water temperature has been ideal as well due to the periodic rains. We are continuing our persistent efforts to complete the necessary testing and evaluation of the amount of light necessary for night swimming. I am as anxious as you are to have this completed as it results in some beautiful evenings poolside.

We are moving ahead with several landscape projects, even though we need to rebuild the landscape committee. I hope by the time you read this article, you will see evidence of the work and planning invested. Anyone interested in providing leadership for the landscape committee should provide a resume of history with LOW and a history of their knowledge and experience in landscaping. The board is looking forward to reviewing these resumes and appointing a person that will assist in carrying out the vision of the board.

Lake of the Woods is a special community, and I know you all feel the same way, or you would not be here. Please be on the lookout for notice of a town hall meeting in late August or early September. We want to sponsor these meetings regularly as another way of keeping you informed of the projects we are working on as well as hearing your ideas of how we can further improve our community and what the board is doing.

I look forward to seeing you in the community. Have a wonderful summer.

—Wayne Stewart



AUGUST CALENDAR

Tuesday, August 4 at 7 p.m. Building & Grounds Committee Meeting (Clubhouse)

Wednesday August 5 at 7 p.m. Neighborhood Watch Committee Meeting (Clubhouse)

Thursday, August 13 at 9 a.m. Audit Committee meeting (Clubhouse)

Thursday, August 13 at 4 p.m. Finance Committee meeting (Clubhouse)

Tuesday, August 18 at 7 p.m. Board Meeting (Virtual)

SAVE THE DATE: TOWN HALL MEETING—SAT, SEPT. 12 AT 4 P.M.

The CAM CORNER
By Gail Stanley, LCAM
Community
Association Manager



Although we are still functioning within the physical restrictions imposed by COVID-19, the LOW office and staff have been very busy implementing new and planned initiatives for the benefit of our residents.

Here are some highlights.

Owner Portal/Website: Yolanda has been updating the Vantaca database to include owners' e-mails and phone numbers. Owners have begun to receive invitations to set up their accounts to access this portal, where they can view Community Governing Documents, HOA Financial Reports, their own Account Balances, Violations Open/Closed, and Work Orders Open/Closed. We appreciate your patience as we work to have this operational by the end of September.

Clubhouse: The new Spectrum business phones were installed on 6/30/20. The main line rings at the front desk Monday to Friday from 8:30 a.m. to 5 p.m. The line rings in the Recreation Dept from 5 p.m. to 9 p.m. Monday to Friday and all day on Saturday and Sunday. The Board currently is studying an upgrade of the alarm system, including the installation of Security Cameras. We will alert you when a system has been identified and will be implemented.

Grounds: Below is a summary of recent activity to improve the grounds.

- Scheduled Maintenance being performed at 440 – 446 Meadowood. Painting of building to follow.
- July - August Schedule: Painting to be scheduled for Terriwood Ct/Truewood Lane/Nettlewood
- Annuals: Planted at entrances and clubhouse; summer mix was installed on July 8.
- Budget Tree Services is running behind schedule but almost done. We will follow up on a drive through with the vendor after all work has been completed to ensure the vendor delivered acceptable services and workmanship as per contract before the payment is made.



Neighborhood Watch, Parking, and Safety

A NEIGHBORHOOD WATCH committee meeting is scheduled for Wednesday, August 5, at 7 p.m., at the Clubhouse.

SAFETY and SECURITY: More people are walking, running, and biking through LOW than ever before. The community speed limits and stop signs are in place for everyone's safety. Please obey the speed limits and watch out for pedestrians and bikers in our community.



PARKING REMINDER: Guest parking permits are intended for guests only; they are not granted to residents for use as a personal parking area. Guests who are given a 10-day parking permit must park in the Clubhouse parking lot only. 10-day permitted vehicles will be towed if they are parked in any other guest parking locations. Guests who are granted a one-day, overnight permit should be instructed to pull forward into the guest parking spot.

PLEASE DO NOT BACK INTO THESE SPACES. —Angie Walsh



Money Matters

The Finance Committee did not meet in April, May, or June due to COVID restrictions; however, the monthly financial paperwork was reviewed and discussed via email for those months. Effective June 1, Bono Associates took over our accounting function; thus, our July meeting provided us with a first glance at the statements and paperwork we will be receiving. The shift in accounting function also results in a shift in software from TOPS to Vantaca. Though some of the report names changed, the info reviewed is consistent with what we've seen in the past from TOPS. All of the "i's" are not yet dotted, but the transition is moving along.

The Balance Sheet info for the month of June showed a total of \$480,600.57 in our operating account and \$2,715,551.65 for reserve funds. All reserve funds, except our CD holding at Bank of the Ozarks, have been consolidated at Schwab.

Our Assessments Receivable total shown on our Aging Report as of June 30, 2020, was \$41,122.79. A comparison of this report to our May aging report indicates not all of our numbers have been updated. Attorney fees, late fees, and owner interest receivables are likely understated as they are showing the same totals on the aging report for June as shown at the end of May. Bono Management will be assuming follow up on delinquencies on or about August 1st, so we should see some improvement in our receivables numbers.

Our operating budget results, with half the year behind us, reflect the actual expense for the month of June at \$92,955.93 compared to the budgeted expense of \$112,153.70 for a difference of \$19,197.77. YTD results through June show an actual expense of \$566,367.18 vs. a budget of \$678,922.20 for a difference of \$112,555.02. The shutdown of most activity due to COVID19 contributes significantly to us being under budget. Areas well under budget YTD include Admin, Maintenance, and Rec payroll (\$58K), Plants/Shrubs/Trees (\$67K), Building Maintenance/Painting (\$11K.) Going in the other direction, Legal expense, Income Tax, and Clubhouse expense are over budget (\$15K.)

The new paperwork includes an "Ownership Transfers" report for the month of June, showing ownership transfer of four properties. Overall, this new report provides a valuable summary that will help us identify and welcome new residents.

We have committed to having Reserve Advisors conduct a Reserve Study done at a cost of \$5,500. We anticipate the study will start in August and be completed in September, which will make that information available for budget planning for 2021. —Jo Elmlad



TOWN HALL MEETING

We want to hear from you!

**Join the LOW Board for an informal discussion about
our community and how we can make it better.**

Saturday, September 12, 2020—4 p.m. (COVID permitting)

LOW Clubhouse

"I felt sorry for myself because I had no shoes—until I met a man who had no feet."



UPDATE ON SOCIAL/SUNSHINE COMMITTEE

Due to the continuing risks imposed by COVID-19, we are suspending until further notice all meetings, events, and activities supported by the Social/Sunshine committee. Most of the committee members are considered to be in the “at-risk” category; thus, they are limiting their exposure to the community. We are, therefore, unable to provide the necessary manpower to put on any events, including the annual flea market hosted by the Social/Sunshine Committee, which would be exceedingly difficult to plan, given the current restrictions, and would expose LOW residents to those living outside our community. At its July meeting, the LOW Board approved the suspension of this year’s flea market event. We are all looking forward to having the risks of the pandemic behind us and once again gathering as a community to celebrate life at LOW.

— Lisa Mallardi, Chairman of the Social/Sunshine Committee



Library News

Many thanks to Nancy Miller for her years of service to our library, particularly in transporting all of the book donations that we can’t use to the county library. She is retiring from this duty, and we will need someone to replace her once Seminole County reopens the library. Call Isabel Orr at 407-767-5740 if you can help.

We continue to get large donations of items we can’t use, such as old magazines, torn or yellowed books, books on cooking, travel, religion, and self-help, for which we have no room in our limited space. Until we have a way to recycle them, we have to throw them away. In the interim, please do not drop off any more donations until further notice. If you have any questions or would like to assist in the library, please call me. —Isabel Orr



Thank You for Supporting Can-Can Recycling

Did you know that the Can-Can Recycling Team visits 533 homes every Tuesday morning to collect cans? The money raised from the collection goes to the Social Committee to help cover expenses for many of the events offered in our community, such as the Thanksgiving dinner, Annual Community Market, New Year’s Eve, 4th of July celebration, and more (when not pre-empted by COVID-19). Our collection job is much easier if you separate your cans into a separate bag. Please put out your recycle bins by 8 a.m., or set them out after 5 p.m. on Monday evening.

On a similar note, we continue to notice a lot of trash left on the streets. PLEASE bag all of your garbage securely. If the garbage falls out, the garbage men do not stop to pick up this trash. Your efforts go a long way to making our streets cleaner and safer! Bless you all! — Terry Brown



School Food Pantry Needs Your Help

The school food pantry still needs our donations. Please drop off your items at the LOW office.

—Alice Friedman



Welcome to the Pet Place—a new monthly feature written by Cari Sadler, a LOW resident with more than 17 years of experience in the veterinary field including critical care and emergency management, owner education, and training. Cari has been a contributing writer and editor for the “Wall of Life” and “The Hope” publications and has helped plan many pet events, like Pet Expo, Dog Day in the Park, and K-9 Down. She has represented FVS at national conferences and appeared on several television shows promoting pet education and care. Many thanks to Cari for sharing her expertise with us.

IT'S HOT, HOT, HOT!—By Cari Sadler

Unlike people, pets have hardly any sweat glands. Although they do have sweat glands between their toes, these glands don't carry heat away very well—instead, dogs and cats pant. Cats pant less often as they are less likely to overheat. Be mindful that open-mouth breathing under normal circumstances, versus stress panting on the way to the vet, is often a sign of a serious health problem, which should be immediately checked by your vet. Please keep in mind dogs or cats left on patios are especially in need of extra comforts. For example, double up on water, keeping two bowls full, and when exercising, take a break if you see your pet begin to pant. They usually slow their routine down a bit when it's hot outside but do not always know their limits. We must help them slow down when needed.

You would be surprised how many people bring pets to emergency hospitals stating, “We were just walking/jogging as we normally do when Fido collapsed.” **Walking/jogging during peak hours (at least 11 a.m.-2 p.m.) may cause your dog to have a heat stroke**, which is often fatal. Vary your routine by either exercising earlier or later when temps are cooler. Always check the heat of the pavement with your hand before walking your dog! If it feels hot to you, it is hot to them! **Visible symptoms of heatstroke include exhaustion, heavy panting, unsteady gait, collapse, inability to raise the head, body temp over 104° (over 103° warrants attention). Pets with heatstroke can suffer brain damage or worse. If you suspect a problem, see your vet right away!**

While en route, you can lower the body temperature by cooling with water or wrapping in a cool, damp towel. No ice. Encourage, but don't force pets to drink. Pets with heatstroke may not swallow properly. Forcing could cause drowning. When driving with pets, remember that even with windows open, it is often hotter inside the car than outside. Allow pets to have a window seat where they can catch the breeze, but make sure windows are closed far enough to prevent jumping. Or let your pet lie on the floor near an air conditioner vent. **NEVER, NEVER** leave your pet in a parked car. Temperatures inside a parked car can get oven-hot in just a few minutes. Not only is it vital to your pet's life to avoid doing this, but it is also the law.

Recipe of the Month MILLIE'S ZUCCHINI BREAD



- Pre-heat oven to 350 degrees.
- In a large bowl, hand mix the following ingredients:
- 3 eggs beaten
- 2 cups zucchini shredded
- 1 cup oil
- 1 cup nuts chopped
- 2 cups flour
- 1 Tbsp cinnamon
- 2 Tsp baking soda
- 1 Tsp salt
- 1/2 Tsp baking powder
- 1 Tbsp vanilla
- 3/4 cup raisins

Continued on Page 6



shutterstock - 99777395

Is Anything Normal in the "New Normal?"

**By Charlotte Deehr BA, RN, School Board
Nurse, Seminole County Public Schools**

We keep telling each other to stay healthy and well, but what does that mean in the face of a pandemic for our daily routines and well-being?

PHYSICAL - If you had a pre-pandemic exercise routine, chances are you have made some changes to it. Please remember our body-mind connection is strong, and the psychological mood boost from exercising will be especially beneficial during this time. If your routine has altered drastically, it is ok! Be kind to yourself and do what you can.

PSYCHOLOGICAL - The mental health impact of COVID 19 will not be realized (much less understood) for some time, as we all experience stress differently. One day we may be above and beyond productive, and the next laying on the couch, binge-watching our favorite Netflix show. Again, it is ok. Our moods are ever-changing, and these feelings of uncertainty are uncomfortable and concerning. Try to acknowledge these feelings as they arise, and let them wash over you. It isn't easy, but you will feel better without holding onto them. If the problem becomes unbearable, please--reach out to a mental health professional. Many offer Zoom sessions with clients.

SOCIAL - For those who want to stay connected, setup Zoom Facebook, Skype, or hangouts with friends and family. Designate a regular day that you check in on each other. If meeting in person, make sure to take precautions at the level at which you and the other person are comfortable.

ESSENTIALS – here's what you need to help you stay safe:

1. A reusable facemask or two, so you have one to wear if it's laundry day.
2. A portable mask storage container. If you are going to enjoy dinner at a restaurant, where do you put your mask? On the table, in your pocket, purse? A mask can easily become compromised when simply lying on a surface when it's not in use.
3. Use contactless payment whenever and wherever possible.
4. Carry a small bottle of hand sanitizer to avoid having to use a hand sanitizer container shared with the public. Hand washing is the best form of hand hygiene, so please choose to do so if it is an option.



MILLIE'S ZUCCHINI BREAD RECIPE CONTINUED FROM PAGE 5

Mix well. Spoon mixture into greased pans with bottoms lined with waxed paper or parchment paper.
Fill pans about 2/3-3/4 full. Bake at 350 for 45 minutes-1 hour. Test for doneness with a toothpick.
Cool and remove from pans. Sprinkle with powdered sugar.
One recipe makes two medium-sized loaf pans or 3 smaller loaf pans.
This recipe freezes well.



BISHOP DOORS

SALES
INSTALLATION
REPAIR

Richard Bishop, Owner
Local - 40 years experience

FAX 407.574.5353
407.332-8770

Bishopdoors.com
rlbis@yahoo.com



Gary Medley
Broker-Realtor
Venture 1 Properties
407-463-5242

Specializing in Lake of the Woods, Seminole and N Orange County. A 32 yr resident of LOW and a licensed Realtor since 1979. Over 30 units sold in LOW. Call for "Recent Transaction" list or free consultation.

Email: garymedley@ymail.com



Deborah Morgan
REALTOR®

RE/MAX
Optima

7250 Red Bug Lake Road, Suite 1000
Oviedo, FL 32765
OFFICE 407-366-4500
CELL 407-314-8610
FAX 407-706-6887
deborah_morgan75@yahoo.com

Each Office Independently Owned and Operated

GLEN HAVEN MEMORIAL PARK
2300 Temple Drive, Winter Park, FL

Lovely Garden of Prayer, 2 Plots

Current Value \$12,000

Asking \$6,000 Total

Contact Carol: cgatorray@gmail.com

LOW CLASSIFIED**SERVICES**

Luv N Care Pet Sitting Services. Providing love and care when you can't be there. Lots of TLC along with feeding, water, walking, playing with your precious pets. Dogs, Cats and other small pets. Very reliable. LOW resident since 1996. Call or text Dorothy at: [407-733-6025](tel:407-733-6025) or email at ddavis710@msn.com.

Computer Help in your home on your computer. Internet searches, email, Word, Excel and Publisher. Terry 407-761-1506.

Alpha Comfort Design Inc. Complete Cooling and Heating Solutions CAC 1817635 Fully licensed/insured AC and heating now in your neighborhood. No service/diagnostic call fee with approved repair. Call 407-304-6463 Luke 407-234-2048 or stop by 329 Dryberry Way.

Cleaning and Transportation Services. Reliable, experienced and a LOW resident for many years. Call Sylvia at (407) 675-1624 to schedule. Cleaning - \$25 per hour for 1400 sq. ft or less and \$30 per hour for 1400 sq. ft – 2000 sq. ft. Transportation services offered for \$15/hour. Don't hesitate, call today!

Small Business Bookkeeping Service Low Resident. Quick-Books, A/R, AP, Bank Recs etc. Call 407-221-8748

FREE Health History consultation: Health Coach Student of the Institute of Integrative Nutrition program would like to help you reach your health and wellness goal. For more information on how to get started call Tai @ 407-963-8882 or email tai_m_426@hotmail.com.

Pressure Washing Pressure washing, clean driveways, I am your next-door neighbor. Garrick Jackson. Reasonable rates. Leave a voicemail. 407-960-2879.

Garage Door Spring Replacement- 2 Car garage door with "torsion" springs (2 springs) = \$180.00 OR 1 Car garage door with "extension" springs (2 springs) = \$105.00. Call 407-467-3920 Please leave a voice mail. (LOW Resident) Jim Milligan

Beautiful skin can start with Mary Kay. Try before you buy. Call Barbara Lindenberg at 407-628-3006.

Let Us Cater Your Next Event – New Beginnings Catering. Lake of the Woods Resident. Specializing in Spanish, Southern, and Italian food. Please call 407-963-4575.

PEST OFFENSE® PESTICIDE AND POISON FREE PEST CONTROL. SMART electronic pest control for mice, rats, roaches, and other crawling insects (no fleas, ticks, bed bugs, or flying insects). Proven to be effective by a U.S. University test. Uses existing wiring within the walls to send a harmless FM signal that irritates pests' nervous systems, making it impossible for them to live, eat, and breed within the walls, thus getting rid of the infestation. One unit covers one level of your townhome. Made right here in Florida! NEW special price of \$25 includes tax and delivery for LOW residents. Call Sandra Hodgskin (32 year LOW resident) to order 407-468-3059. Questions? www.pestoffense.com.

LOW CLASSIFIED**AVAILABLE:**

Free Twin mattress, good condition. Call Rosie Sloan at 407-739-4796.

WANTED:**Clothing Needed for Street Ministry**

We need men's, ladies and children's everyday clothing (no suits or dresses) or casual shoes, blankets, and hoodies. We can also use any daily devotional booklets and luggage (both large and carry on size with wheels). Call Ted and Rosie 407-834-6770.

FOR SALE

A Liko model M230 electric Hoyer lift with sling. Purchased in 2015 used only 2 months. Retail \$2500 will sell for \$1500. Contact: Howard Egalka at 239-860-9095.

CAN YOUR NEIGHBOR HEAR YOUR GARAGE DOOR OPEN 5 DOORS DOWN? GETSOME 1000 Professional Grade Lubricant—1000 For home, auto, indoors, outdoors, all materials. ODOR FREE and free from harmful and toxic additives. Made in the USA. 11 oz. can (ozone safe propellant). **SPECIAL PRICE: \$15 for LOW residents**, includes tax and delivery within LOW. Call Sandra Hodgskin (32-year LOW resident) 407-468-3059. Questions? www.getsome.com.

SMALL POTTED PLANTS-FREE TO GOOD

HOMES: I have small aloe vera and spider plants available. Suitable for house or courtyard. Call 407-808-4513 and leave a voicemail.

CLUBHOUSE OFFICE: 407-834-6828**Gail Stanley, LCAM:**

Manager@lakeofthewoodshoa.com

Yolanda Dixon, Office Admin. Assistant:

FrontDesk@lakeofthewoodshoa.com

After Hours Emergency Phone:

407-834-6828

Work order requests and auditorium rental: LOW WEBSITE:

www.lakeofthewoodshoa.com

Association's plumber—Shaw's CFS:

321-229-7582

After hours irrigation emergencies:

407-383-9963

Seminole County Sheriff Website:

www.seminolesheriff.org

Non-Emergency: 407-665-6650

BOARD OF DIRECTORS

Wayne Stewart, (2023) President407-340-8787
wls812@yahoo.com
Todd McAliley (2022) Vice President.....412-670-9642
ToddM@zoominternet.net
Lauretta Lumkes (2022)Treasurer.....407-949-8284
llumkes@gmail.com
Kyle Heyne, (2023) Secretary..... 321-285-2734
kyleheyne@gmail.com
Seema Sernovitz. (2021).....262-490-0903
ssernovitz@aol.com
Santiago Quesada (2022).....407-748-8059
timquesa@yahoo.com

COMMITTEES

AUDIT- meets Thurs. before BOD meeting @ 9am
Mark Wasser, Chair347-414-1837
Lauretta Lumkes (ex-officio)
BUILDING /GROUNDS—meets 1st Tues. of the month@ 7pm
Carol Wilks, Chair407-430-8461
Kyle Heyne (ex-officio)
FINANCE/BUDGET- meets Thurs. before BOD meeting @ 4pm
Jo Elmblad, Chair.....407-339-7249
Lauretta Lumkes (ex-officio)
LANDSCAPE-meets TBD
Wayne Stewart (ex-officio)
LOWHAN – (Newsletter) Deadline is 15th of the month
Seema Sernovitz, Editor.....262-490-0903
ssernovitz@aol.com
SOCIAL/SUNSHINE- meets 1st Tues. of the month at 10:30am
Lisa Mallardi, Chair.....407-221-8748
STEERING meets 1st Wed. of the month@6:30pm
NEIGHBORHOOD WATCH - Safety & Security/Parking
Angie Walsh, Chair.....386-227-7149

LOWHAN ADVERTISING RATES

Vendor advertising rates are posted on the LOW Website under “Newsletter.” [http://](http://www.lakeofthewoodshoa.com/lowhan-advertising.php)

www.lakeofthewoodshoa.com/lowhan-advertising.php

Classified ads for owners are free. LOWHAN is not responsible for the accuracy or content of owner or vendor ads.