



LOWHANEWS

Volume 36

Issue 1

January 2021

Lake of the Woods Homeowners Association Newsletter



Message from the President

Dear Neighbors-

Many of us are looking forward to the fast-approaching end of 2020 and the beginning of the new year. Unfortunately, turning the calendar page is not going to change our circumstances. The start of a new year has always been a time of reflection and goal setting, particularly this year when we have faced unique challenges and hardships. We ask, "what worked this year? What helped us to get through it? What actions didn't move us forward toward meeting our expectations?" Turning the calendar page to January 2021 may not change our circumstances, but let's reflect on what we would like out of life. We all wanted 2020 to end, including me, but that won't be enough. Let me challenge you to concentrate on what brings you joy and peace. These qualities in our lives are so much more important than the frequent irritations we encounter from day-to-day.

As I am writing this, I can't help but reflect on the news I received just a few days ago of the passing of a very close friend we frequently met for meals and sharing. Although I will miss seeing him, I know I will see and spend time with him again. In 2021, let's concentrate on what is truly important-not on life's trivialities. May this new year bring you newfound joy and peace.

Whatever your new year resolutions might be, I hope they include enjoying the beautiful community and amenities we have. I am excited about all the changes and upgrades that are taking place. I am looking forward to the renovation of the poolside bathrooms and the continued enhancement of our landscaping.

Wishing you all a belated Happy Hanukkah, Merry Christmas, Happy Kwanza, and a happy and blessed New Year to you all.--Wayne Stewart



Our community mourns the loss of Mr. Tom Sheehan (903 Wintergreen), who passed away in December. Tom was well-known for making morning and afternoon rides on his bicycle, through LOW and surrounding neighborhoods, often logging 50-60 miles a day. Although he was a quiet presence at LOW, his friend, Terri Straub commented, "Tom would have gladly talked your ear off if given the opportunity. Those who knew him well experienced his thoughtfulness. He was smart with an uncanny memory. Tom especially loved nature and daily fed the ducks at the pond across the road."

Tom's sister, Carol Baddeley knows many LOW residents and was touched by those who reached out to her following Tom's passing. Carol is particularly appreciative to Tom's neighbors, Dan and Irene Mueller, for their watchfulness and care of Tom over the years. We extend our deepest sympathy to Tom's family and his many LOW friends. May his memory be a blessing to all who were touched by his life.



News You Can Use —By Allen Cresgy, LCAM, Community Association Manager

Thank you for the warm welcome and assistance you have provided to me during my first two months as your CAM. Our progress in repairing and beautifying our community would not have been possible without the kind cooperation of the committee chairs and members and the many neighbors who have shared their ideas and concerns. I look forward to building on these relationships as we move forward into 2021.

Below are just a few of the updates we have accomplished together over the past several months:

Building and Grounds

- Storm drainage pipe repairs have been completed.
- Erosion issues have been repaired at 138/140 Carolwood.
- Ten units (448-466 Meadowood) have been painted. We are entertaining proposals to complete six additional units (469-479)/
- We obtained proposals for sidewalk repairs in the maintenance area and Carolwood road/curb repair.
- Sliding doors in the auditorium have been repaired with new or adjusted rollers and functioning locks.
- Lighting fixtures on both sides of the auditorium have been replaced.

Landscaping

- New vegetation has been installed and irrigation repaired at 138/140 Carolwood.
- Holiday annuals were installed.
- Work has been approved and started to revegetate the fronts of 14 units
- North side irrigation pipes have been repaired and rerouted.
- We have streamlined and organized the landscape replacement process to facilitate a quicker and smoother process for residents and the landscaping team.

Operations

- We continue to work with our attorney to update the governing documents and address other pending items.
- We are continuing to streamline the invoicing process. All purchases will be approved by the CAM prior to their completion.
- Work orders are being keyed and tracked daily through Vantaca.
- We are staffed almost completely. Welcome to Alicia who joined our REC team.



Please adhere to posted speed limits. Our streets are narrow, curvy, and host many bikers and walkers, many with pets. Hitting someone would be tragic. Slow down, and drive cautiously. P.S. It is still dark at 6 p.m. Please remember to turn on your outside lights to help keep our homes and streets safe! Thank you for your cooperation!



CAN-CAN Recycling

Happy Holidays to all of you. Just a reminder that we do pick up cans every Tuesday at 8:00 a.m. In the event that we miss your home, please call me. I will alert my team to make sure your cans are picked up in the future. As always, thank you for supporting the CAN-CAN collection. Terry Decker, 405-650-9719.



Money Matters—Jo Elmlblad

The Board approved our 2021 budget in November, including a 1.4% increase in our monthly assessment to \$215.16 (effective April 1, 2021). Please update your payment options to reflect that change for April 1. Also included is an increase of \$18,125 (4.5%) in 2021 Reserve Fund allocations totaling \$417,725. Our recent Reserve Study recommends increasing our reserve allocations over the next 5-6 years by an average of 13-14%. If we increase our assessment income amounts by 1-2% according to our CPI limitation, we can't accommodate these suggested larger reserve allocations. Thus, we anticipate suggesting some modifications that will affect the final numbers, including changing estimated scheduled repairs/replacements or reevaluating expenses for particular scheduled activities, moving the expense to our operating budget, or possibly eliminating the activity.

At year-end 2020, we continue to be under budget for the year, due primarily to COVID-19's impact on community functions and activity. Our Assessments Receivable total as of November 30 was \$34,537.70, a very slight increase over last month at \$34,329.07. Our attorney continues to resolve four larger delinquent accounts (representing \$16,927 of our assessment receivables due); 2-3 more are likely to go in that same direction.

Revenue and Expense Statements showed Actual expense for the month of November at \$108,684.44 vs. Budget of \$112,153.56 and YTD Actual of \$1,127,285.30 vs. Budget of \$1,239,689.16. Our operating fund total at month-end was \$303,651.91. Reserve funds totaled \$2,957,631.02. You can view this information in detail plus past manager reports and Board minutes by accessing the Bono portal and selecting Docs/Financials (Homeowner View.)

Roof Repair expense YTD totals \$8,690 compared to our annual budgeted amount of \$5,000, putting us over budget for the year in that category. With a projected lifespan of 12-18 years for shingled roofs and 15-20 years for flat roofs, we need to closely attend to roof repair activity per our recent Reserve Study. Our roofs were last replaced in a five year phased approach in 2006-2010. Roof replacement and painting/building refurb are two of our largest reserve expenses.

Estimated reserve fund expenditures by year-end include \$50,400 for building refurb, \$21,500 for underground pipes, and \$5,000 for a golf cart.

At our December meeting, the Board did approve funding for ground/road repair, cart path repair from Truewood to maintenance shed, and adding electronic access system to the clubhouse. An ad hoc committee was appointed and approved to work on clubhouse restroom renovation.

January 2021

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1 HAPPY NEW YEAR! Pool/Clubhouse Closed	2
3	4	5 Social/Sunshine Mtg 10:30 am Building & Grounds 7 pm	6	7 Women's Bible 10 am	8	9
10	11	12 Landscape Mtg 6 pm	13 Neighborhood Watch 7 pm Bridge Club 6-9 pm	14 Audit CMT 9 am Women's Bible 10 am Finance/Budget 4 pm	15	16
17	18	19 Board Mtg 7 pm	20	21 Women's Bible 10 am	22	23
24	25	26	27 Bridge Club 6-9 pm	28 Women's Bible 10 am	29	30
31						



Hear Ye, Hear Ye
Lake of The Woods Annual Meeting and Election
Tuesday, March 16, 2021—7:00 P.M.
at the Clubhouse (and/or Virtual TBD)

Lake of the Woods is a diverse community that needs strong, dedicated leaders to remain a great place to live. Please consider sharing your talents as a member of our Board of Directors. We welcome your fresh ideas and positive attitude to help keep our community vital and responsive as we move into the next decade.

There are three vacancies to be filled in 2021, each for a three-year term expiring in 2024. A fourth vacancy for a term expiring in 2023 also remains unfilled at this time.

Congruent with Article VI of our Bylaws, a nominating committee of not less than three members was approved by our current Board in December. The members are Todd McAliley, Jo Emblad, Doris Huskey, and Connie Iseman. The Chair of this committee will be selected by the committee members. The members of the Nominating Committee are available to answer your questions about the application process or service on the Board. Please feel free to email them:

Todd McAliley: ToddM@zoominternet.net

Jo Emblad: joeysbskt@aol.com

Doris Huskey: doris_huskey@yahoo.com

Connie Iseman: mciseman@gmail.com

**Candidate Applications must be submitted to the office
by February 5, 2021.**

Nominee packets will be available to all owners.

Candidates Night will be held on March 2, 2021.



The Pet Place—By Cari Sadler

Happy New Year! I hope this column finds you and your furry ones all doing well. As promised, the following is Part 2/2 to help you understand your pet's bloodwork. Have a great January!

CHEM panel (Blood Chemistries) These common blood serum tests evaluate organ function, electrolyte status, hormone levels and more and are important in evaluating older pets, pets with vomiting and diarrhea or toxin exposure, pets receiving long-term medications and overall health before anesthesia is used.

*ALB (albumin) is a serum protein that helps evaluate hydration, hemorrhage, and intestinal, liver, and kidney disease.

*ALKP (alkaline phosphatase) elevations may indicate liver damage, Cushing's disease, and active bone growth in you pets. This test is especially important for cats.

*ALT (alanine aminotransferase) is a sensitive indicator of active liver damage but doesn't indicate the cause.

*AML (amylase) elevations show pancreatitis or kidney disease.

*AST (aspartate aminotransferase) increases may indicate liver, heart, or skeletal muscle damage.

*BUN (blood urea nitrogen) indicates kidney function. An increased blood level is called azotemia and can be caused by kidney, liver, heart disease, urethral obstruction, shock, and dehydration.

*Ca (calcium) deviations can indicate a variety of disease. Tumors, hyperparathyroidism, kidney disease, and low albumin are just a few conditions that can alter serum calcium.

*CHOL (cholesterol) is used to supplement the diagnosis of hypothyroidism, liver disease, Cushing's disease, and diabetes mellitus.

*CI (chloride) is an electrolyte often lost with vomiting and Addison's disease. Elevations often indicate dehydration.

*Cortisol is a hormone that is measured in tests for Cushing's (the low-dose dexamethasone suppression test) and Addison's disease (ACTH stimulation test).

*CREA (creatinine) reveals kidney function. This test helps distinguish between kidney and non-kidney causes of elevate BUN.

GGT (gamma glutamyl transferase) is an enzyme that indicates liver disease or corticosteroid excess.

*GLOB (globulin) is a blood protein that often increases with chronic inflammation and certain disease states.

*GLU (glucose) is a blood sugar. Elevated levels may indicate diabetes mellitus. Low levels can cause collapse, seizures or coma.

*K (potassium) is an electrolyte lost with vomiting, diarrhea or excessive urination. Increased levels may indicate kidney failure, Addison's disease, dehydration, and urethral obstruction. High levels can lead to cardiac arrest.

*LIP (lipase) is an enzyme that may indicate pancreatitis.

*Na (sodium) is an electrolyte lost with vomiting, diarrhea, kidney disease, and Addison's disease. This test helps indicate hydration status.

*PHOS (phosphorous) elevations are often associated with kidney disease, hyper-thyroidism, and bleeding disorders.

*TBIL (total bilirubin) elevations may indicate liver or hemolytic disease. This test helps identify bile duct problems and certain types of anemia.

*TP (total protein) indicates hydration status and provides additional information about the liver, kidneys, and infectious diseases.

*T4 (thyroxine) is a thyroid hormone. Decrease levels often signal hypothyroidism in dogs, while high levels indicate hyperthyroidism in cats.



Tips and Tricks for Perfect Cakes! —Terry Brown

I was a professional cake decorator for many years, so I am pleased to share these tips and tricks for making perfect cakes to delight your friends and family,

1. You do not need to buy the Duncan Hines or Betty Crocker mixes. Instead, buy the cheapest mixes you can find, and add a tablespoon of mayonnaise to the mix to have a moist cake.
2. Instead of adding water and oil to the mix according to the box instructions, substitute a can of pie filling and 2 eggs in the mixing bowl. Try some tasty combinations, like a chocolate cake mix and cherry pie filling, which was my mother's favorite. I prefer spice cake with apple pie filling (with cream cheese icing). White cake with cherry pie filling is also good combination, or substitute strawberry for cherry filling. Lemon pie filling combines well with a yellow or white cake for a special treat.
3. To keep your cake from rising too much in the middle, pour your mixed cake around the outside edges of the cake pan. The edges will rise quicker than the middle. Do not pour directly into the middle. This trick is particularly helpful if you are stacking layers, so you don't have to cut off so much to get level stacks.
4. Take your cakes to the next level by adding different extracts to the icing. Add peppermint extract to Christmas icings, for example, for a festive holiday taste.
5. After removing your cake from the oven, cover it with a kitchen towel, and allow it to cool covered. Towel keeps the heat and steam in the cake.

Get creative with flavors and have some fun! Questions?? Call me at 407-761-1506.



"We all can't be stars, but we all can twinkle."

Giving opportunities in our community:

English Estates Elementary School Food Pantry

Drop off donations at the school (on Oxford Street) or in the cardboard school bus bin located in the LOW clubhouse lobby. The pantry accepts only non-perishable food items, such as: canned vegetables, soups, ravioli, spaghetti sauce, chicken, tuna, peanut butter, jelly, cereal, mac n' cheese, rice, fruit cups.

The Pet Alliance of Greater Orlando (located in Sandford)



The Pet Alliance has an ongoing need for donations of clean bedspreads, comforters, blankets, towels, and washcloths; unopened bags or cans of dry or wet dog and cat food, cat litter, and new, unused pet toys. LOW resident, Dorothy Davis collects and delivers items to the Alliance. Please phone or text her at 407-733-6025.



Bottle Cap Recycling

The funds obtained from bottle cap recycling are used to purchase wheelchairs for children who can't afford them. Save colored or white bottle caps from water, soda, or pill bottles, place them in a baggie, and put them in or next to your weekly recycle bin for pick up by 8:00 a.m. on Tuesdays. Or drop them off at Margaret Cannon's home, 136 Carolwood.

Sewing Sew-ciety Planning Meeting



The Sewing Sew-ciety will meeting on January 2, 2021 at 10 a.m. to plan the group's activities for the year and work on some projects. Please bring ideas of what you would like to make.

—Margaret Cannon



The Sunshine Committee sponsored Santa (Gary Gibson) and elf (Terry Brown) on their candy cane tour of LOW. Sugar was had by all!

Social/Sunshine Committee News



The Social/Sunshine Committee hosted its first evening meeting in December. The new attendees were eager to get involved. We are alternating evening and daytime meetings on a monthly basis to better meet the diversity and availability of our community. Thank you to Keesha Dawson for volunteering to be our evening secretary. The Board approved the remaining officers for 2021: Terry Decker will continue as Treasurer. I will continue to serve as Committee Chair and run the evening meetings. Co-Chair, Paula Streimish will run the morning meetings. Our next meeting will be on Tuesday, January 5th at 10:30 a.m. Please join us as we prepare for 2021. — Lisa Mallardi

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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 taim_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**WANT TO LEARN HOW TO SPEAK SPANISH?**

LOW resident is available on Mondays to teach Spanish to children ages 3 and over and adults. Call 305-772-8920.

SOULFULYOGI PRIVATE YOGA INSTRUCTOR.: Want to increase your flexibility and balance in the privacy of your own home? Reach out to me for a one-on-one session to increase your flexibility and balance working at your own pace. Call Keesha at 717-379-7699 or email me at dawsonkeesha@yahoo.com.

TENNIS CLASSES FOR CHILDREN AGES 6-10:

First lesson FREE. **Promotional prices:** one-on-one training: \$15/hour. Group training (up to 4 kids): \$10/hour per child. Contact Diosa Teppa. Text: 763-313-9704 or Email: Dbtenniscoach@gmail.com.

WANTED: Clothing for Street Ministry: 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 Rosie 407-834-6770.

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.

FOR SALE: Queen-size mattress and adjustable platform. Barely used (guest room). High quality innerspring, very firm, was \$1,400 when new. Asking \$400. Call Judi 407-808-4513

JOHN A. KUHN RESIDENT PROFESSIONAL PHOTOGRAPHER: Would you like to memorialize someone or have a lasting memory of family, pets, motorcycles, automobiles, jewelry, plants or anything that you hold dear? I can generate an image that will capture your ideas and furnish you with a lasting item of art. I print matte, gloss, and canvas (gallery wrapped) on an **EPSON Stylus Pro 7800 Printer**. Let me show you a few examples of my work. My prices are reasonable, and I would love to work with you on your project. Please call John at 386-424-7794.

FOR SALE: New in box Kenmore refrigerator filter #460-9085. Call Rosie Sloan 407-739-4796.

WANTED: Someone to work on small motors in a Niagara Vibrator Chair. Call Rosie Sloan 407-739-4796.

FOR SALE: Queen mattress used in guest room. Med/firm. Good condition. \$100. Antique mahogany couch/loveseat. Blue upholstery. \$225 firm. Call Elsie. 407-457-4311.

Can you fix my Whirlpool washer? Washes but doesn't rinse or spin. I will pay you. Call Else 407-457-4311.

LOWHAN ADVERTISING RATES

Vendor advertising rates are posted on the LOW Website under "Newsletter." <http://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.

BOARD OF DIRECTORS

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wls812@yahoo.com
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Seema Sernovitz. (2021).....262-490-0903
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STANDING 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 2nd Tuesday of the month @ 6 p.m.
Ronda Christiansen, Chair407-924-9520
Patty Marcucci (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 @ 10:30am
Lisa Mallardi, Chair.....407-221-8748
NEIGHBORHOOD WATCH - Safety & Security/Parking
Meets 2nd Wed. at 7 p.m.
Angie Walsh, Chair.....386-227-7149
Todd McAliley (ex-officio)

CLUBHOUSE OFFICE: 407-834-6828**Allen Cresgy, LCAM**

Manager@lakeofthewoodshoa.com

Yolanda Dixon, Assistant Property Manager:

FrontDesk@lakeofthewoodshoa.com

After Hours Emergency Phone: 407-834-6828**Work order requests and auditorium rental: LOW WEBSITE:**
www.lakeofthewoodshoa.com**After hours irrigation emergencies:****Seminole County Sheriff Website:** www.seminolesheriff.org**Non-Emergency:** 407-665-6650