

LOWHANEWS

Volume 35

Issue 10

October 2020

Lake of the Woods Homeowners Association Newsletter



Message from the President

Dear Neighbors-

Fall is officially here, even if it still feels like summer. Our newer northern residents especially will be able to enjoy the pool for several more weeks.

We had our first town hall meeting September 12, 2020 in the auditorium. It was a particularly good meeting. Thank you to everyone who attended. There was good participation, and the board appreciated the opportunity to hear from you and also share our current undertakings and future plans. You will find a great summary of the town hall meeting on page 4 of this newsletter.

This certainly has been a different and challenging time for most of us during this pandemic. I would like to thank all of you for complying with the guidelines we have established for all of our safety. We have decided to open the facilities for committee meetings as well as any other smaller social functions such as cards, bunko, bridge, Bible study, and sewing. However, we are not renting the facilities yet for larger groups. As always please participate in any functions that you are comfortable attending. If you have questions about any other group or type of meeting please contact the office.

We have hired Allen Cresgy to be our new LCAM. He will be starting November 1, 2020. He comes to us with many years of store and people management experience at Sam's Club as well as several years of property management experience. We are excited to have Allen join our team and look forward to introducing him to you in person later this fall. Stay safe and be well! —Wayne Stewart, President

October 2020 At the Clubhouse — Masks required!

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1 Women's Bible Study 10 am	2	3
4	5	6 Building & Grounds Cmt 7 pm	7 Neighborhood Watch Cmt 7 pm	8 Audit Cmt 9 am Women's Bible Study 10 a.m. Finance/Budget Cmt 4 pm	9	10
11	12	13	14	15 Women's Bible Study 10 am	16	17
18	19 Landscape Cmt 7 pm	20 Board Mtg 7 pm	21	22 Women's Bible Study 10 am	23	24
25	26	27	28	29 Women's Bible Study 10 am	30	31 Halloween Trick or Treat 5-8:30 pm

The CAM CORNER
By Gail Stanley, LCAM
Community Association Manager



I am pleased to update you on LOW operations over the past month.

Staffing: We welcome new hires, McKinley Stinson (rec office) and Joshua Williford (maintenance). We are now fully staffed.

Owner-Community Portal: The manager's report and meeting minutes are now available to owners by accessing the Portal. If you do not have a sign-in code, please contact Yolanda at the Front Desk, so she can sign you up.

Clubhouse: The clubhouse is open for business during regular business hours. Please wear a mask when you stop in for business. The facilities also are open for committee meetings as well as any other smaller social functions such as cards, bunko, bridge, Bible study, and sewing. However, we are not renting the facilities yet for larger groups, or external events. We will continue to monitor the COVID-19 situation with the goal of reopening for special events or social activities when it is safe to do so. We also are in the process of upgrading the alarm system and installing security cameras.

Grounds: Budget Tree Services are finalizing their work. Sidewalk repairs, which were scheduled for mid-September, had to be postponed due to the vendor's scheduling conflicts. These 81 repairs will be rescheduled as soon as possible. No trespassing signs have been ordered for N. Carolwood.

Office: We have created a system to track and schedule building maintenance for each building, including when cedar siding has been replaced or painted, landscaping has been replaced, and roofs have been replaced. We also have created standard operating procedures to assist in the transition for the new LCAM.

Community Issues: We contacted the manager at Checker's to request their assistance in deterring traffic and debris created by their customers. Although sympathetic to our concerns, the manager indicated that the actions of exiting customers is outside of their control.

Community Violation Letters: This month, the Board sent letters to all owners asking for their cooperation in correcting any violations existing on their lot within a 30 day grace period. A sampling of community violations was included with the letter. Although some violations may not have been strenuously enforced in the past, it is incumbent upon all of us to preserve and protect our property values by maintaining community standards. Please refer to our HOA's governing documents to determine if your home is within compliance or has existing violations that need to be corrected within the grace period. Thank you.



HALLOWEEN TRICK OR TREAT

Saturday, October 31 — 5-8:30 P. M.

LOW Clubhouse Parking Lot

Bring a drink, a chair, and a snack to share

Plus candy for the kids

Costumes optional

Questions? Call Terry Brown—407-761-1506



Money Matters—Jo Elmlad

Budget planning for 2021 is underway. To determine what our assessment income for the coming year will be, we look to the Department of Labor's CPI index and what the September 2020 figure will be. Per our documents, our assessment amount may increase if a comparison of the CPI for September of this year is higher than the CPI was for September 2019. This will most likely be the case. We won't know what that actual number is until mid-October when the September CPI is published. (Per the July CPI, the monthly figure would be \$214.19.) Gail has developed a draft budget, and that will be reviewed and updated as we firm up more numbers. Staffing salaries and benefits, enhanced security, insurance, COVID19 sanitation, and reserve allocations are only a few of the variables to be considered. How we spend our Reserve Funds is part of the budget planning process too. A Reserve Study is underway to help us determine what should be next on the "to do" list and if we're adequately funded to do what needs to be done.

A review of our Balance Sheet as of the end of August shows an operating fund total of \$459,399.53 and \$2,798,825.34 for reserve funds. Our Assessments Receivable total as of August 31, 2020, was \$34,518.13, a decrease from what it was last month at \$40,783.28. Bono Associates has taken over the review of delinquent accounts, and we're working through clarifying procedures.

A review of our Revenue and Expense Statements shows us Actual expense for the month of August at \$87,549.93 vs. Budget of \$112,153.56 for a difference of \$24,603.63. YTD comparison is Actual of \$747,705.80 vs. Budget of \$903,228.48 for a difference of \$155,522.68. Expense categories under budget YTD include Admin, Maintenance, and Rec payroll (\$63K), Plants/Shrubs/Trees (\$84K), Building Maintenance/Painting (\$9K.) Going in the other direction, Legal expense, Income Tax, and Clubhouse expense are over budget (\$15K.)

If you are one of the few people actually reading about the numbers above and want to see them for yourself, they are now available for your viewing pleasure on the Community Portal site. Log in with your email ID and go to Documents, Financials, select 06, 07, 08 for either June, July, or August info, and you will be able to view our Balance Sheet and Revenue and Expense statements.



Building and Grounds Committee Update

The Building & Grounds Committee is still operating under the "Restrictions" in place for the Community due to the Covid-19 Pandemic. Regular Meetings are being held on the first Tuesday of each month (October 6 this month), at 7:00 p.m., at the Clubhouse Auditorium. Committee members and guests must wear face masks and follow social distancing rules. All LOW Residents are welcome to attend these meetings to learn how the process works. Open discussion is permitted at the conclusion of the business agenda to address guests' questions and comments. The October agenda includes reviewing several applications, discussing the replacement of exterior light fixtures, and installing solar panels. These are just a sampling of items that come before the committee from time to time. By visiting a meeting, you may get some ideas about things you would like to consider doing at your home. You might even consider becoming a member of the Committee! I hope to see you there!—Carol Wilks, Chair

HELP WANTED!



Volunteers are needed to help me deliver the LOWHAN and other HOA packets. There are 31 deliveries on my route, mostly up one side of the street and down the other. If you are available to take a walk near the end of each month, please call Terry at 407-761-1506. Also, some mailboxes are hiding behind plants and foliage that have become navigation barriers for volunteers and our U.S. mailperson. Please have mercy and clear a path to your mailbox (and through your courtyard garden to your front door).



HIGHLIGHTS OF THE SEPTEMBER 12 LOW TOWN HALL MEETING

Approximately 20 residents attended the Town Hall meeting on September 12. HOA Vice President, Todd McAliley was the MC for the event. President Wayne Stewart presented some of the challenges that have impacted our community as well as current projects and future plans. A question and answer period for owners followed.

Challenges

- The pandemic has impacted how/when we do business and socialize.
- LOW has experienced lots of personnel changes and short staffing.

Current Projects and Plans

- Staffing: We are now fully staffed. Yolanda was hired to assist in the office, MacKinley Stinson is a new addition to the rec staff, Joshua Williford has joined the maintenance staff, and new board members have been appointed to fill open positions on the Board.
- Budget Tree has completed trimming; Gail and landscaping will be inspecting the work.
- A new phone system and a new security system that works have been installed.
- The pool renovations are completed.
- Ronda Christiansen was appointed to chair the landscaping committee; she is in the process of organizing and meeting with her committee to assist the Board in investigating and evaluating specific needs or problems.
- A warranty claim has been filed with GAF to address roof issues that have been identified over the past months.
- Our LCAM, Gail Stanley, has resigned effective November 30, 2020. We have hired Allen Cresgy to become our full-time, onsite LCAM beginning November 1, 2020.

Selected Questions, Comments, Concerns

1. Will the maintenance crew blow out leaves and debris from both the front and back gutters? RESPONSE: Yes. Submit a request to get your gutters cleaned.
2. The lake is dirty. RESPONSE: Seminole County, which is responsible for cleaning the lake has been delayed due to COVID-19; it is unlikely they will clean it until after January 2021.
3. Can we have access to the lake for small canoes or kayaks? RESPONSE: There has been some confusion about whether we are prohibited from boating due to developer agreements or our documents, or because of potential liability. The Board will look into this question.
4. Lack of uniformity of outside lights. RESPONSE: Outside lights that closely align with our HOA requirements are available at Lowe's or from Lowe's online, although the model numbers may have changed over the years. Owners should follow the HOA guidelines for replacement fixtures.
5. Unclear procedure for reporting violations. RESPONSE: Owners will receive letters to explain the violation reporting process. The availability of new software and staff soon will enable more frequent and thorough inspections.
6. Sidewalk mold removal. RESPONSE: New maintenance staff or an outside vendor will address this issue.
7. Poor communication with owners. The Town Hall meeting was not well-publicized. RESPONSE: The Town Hall was publicized in both the August and September newsletters; however, we will post signs and send out an email "blast" in the future.
8. When will the two open Board positions be filled? RESPONSE: When we identify qualified, interested candidates who are willing to take on responsibilities, have good motives to serve, and work well together with other people.
9. Posting house addresses on the backs of units to aide in emergency services. RESPONSE: The numbers were supposed to be installed several years ago, but this did not occur consistently. The Board will look into this issue.
10. Key card system. RESPONSE: Now that security cameras are installed in key areas, we can explore such options.
11. Bathrooms upgrades. RESPONSE: This topic is on our new LCAM's agenda.
12. Lack of follow up on the tree trimming. RESPONSE: The Board, LCAM, and Landscape Committee is working on correcting these concerns.



The Pet Place—by Cari Sadler

Hello, October! I will be focusing on pet issues during celebratory times as we move into this holiday season. This month it is Halloween treats, decorations, pet toys/costumes, and keeping your pets calm around guests or trick-or-treaters.

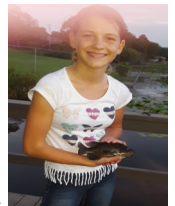
Halloween candy and treats are not for your pets! All forms of chocolate are toxic to dogs and cats. The darker the chocolate, the more life threatening it can be. Signs of chocolate toxicity include vomiting, diarrhea, rapid breathing, increased heart rate, and seizures. Sugar-free candies and gum contain an artificial sweetener called Xylitol, which, even in small amounts, is dangerous and can cause a drop in blood sugar resulting in seizures and loss of coordination. It can cause hypoglycemia in cats and liver failure in dogs. October is a perfect time to make sure your supplies include a fresh bottle of hydrogen peroxide. Should your pet get into chocolate, gum, or other treats intended for humans, immediately contact Poison Control at 1-800-222-1222 or online at poison.org BEFORE doing anything. This is a free service.

Please think of your pets when you decorate. Cats, dogs, and candles can be a dangerous combination. Keeping candles and candle-lit pumpkins far away from your pets will prevent them from burning themselves or tipping them over. Also, pets that swallow uncooked, potentially moldy pumpkins or corn displays can experience gastrointestinal upset or intestinal blockages. In addition, if you are considering pet costumes, make sure they fit properly and are not too restrictive. With toys, make certain that no parts can be pulled off or swallowed. While Covid-19 may curb trick-or-treaters this year, it is better to err on the side of caution. Keeping your pets in another room away from opening doors will help them remain calm and keep them safe from potentially getting out. Finally, please remember that having your pet micro-chipped is their guaranteed ticket home. Wishing you all a very happy and safe October!!!



NOTHING FISHY HERE

Do fishies swim in Lake of the Woods? Wonder no longer. Terry Brown's granddaughter, Samantha solved that mystery on Saturday, September 5 around sundown when she caught this five pound Bass (left pic). After getting her picture taken with her prize, she put the fish back in the water to swim another day. Just five minutes later, she caught the Blue Gill (pic right). When she's not a busy fisher



person, 13-year-old Samantha is an 8th grader at Sandford Middle School., but she spends lots of weekends with her grandma here at LOW to help her mom, who has two jobs. Samantha loves to spend time here and considers all of Grandma Terry's friends to be her friends, too. Thanks, Samantha, for "getting to the bottom" of our lakeside "fish tales."



CAN-CAN UPDATE

We sent a 350 pound load to the recycling center last week-the biggest ever, with another 10-15 bags to be dropped off next week. Thank you Chuck Konsler, Wallen Baldwin, and the entire CAN-CAN team for your hard work in collecting the cans, and to you, the community, for participating. Thanks also for saving water bottle, one-liter soda, and medication bottles tops. — Terry Decker



PARKING AND SAFETY REMINDERS

Guest parking locations are for guests only. A permit is required for guests to park in any location between the hours of 2 a.m.-7 a.m. Parking applications must be completed online at lakeofthewoodshoa.com and submitted before 3 p.m. Monday-Friday. Submitted applications can take up to 24 hours to process. Parking permits are not available during the weekend, so please get them during office hours.

Speeding and safety. Please slow down and follow the speed limit and stop signs. Taking a few extra seconds could prevent a tragedy! And please, during moderate or heavy rains, please refrain from spraying pedestrians as you drive through standing water. Speeding through the water also washes heavy amounts into the yards, thus contributing to erosion. Finally, jut a reminder that the **Neighborhood Watch Committee** meeting is scheduled for Wednesday, October 7, at 7 p.m., in the Clubhouse.—Angie Walsh



FAREWELL

After 27 years at Lake of the Woods, I am off to Ann Arbor, MI. a thriving city close to family. I passed many milestones at LOW. I was association president a few times, participated in Parallel Beliefs and voter information programs. However, it was all of you who made LOW a wonderful place. I appreciate your generosity toward the children at English Estates Elementary and your support of the Kindness Club and food box. Jo Elmlad will monitor the food box and a modified Kindness Club is planned. I also want to thank those who gave me such an amazing send-off. Thank you all — I will miss you. —Alice Friedman and Hayley

And LOW will miss you, too, Alice. Be well, and best wishes!



Condolences

We are saddened by the recent passing of two long-time LOW residents, Jim Fisher and Elmore Evans. Elmore was a past member of the LOW board and past chair of the neighborhood watch committee. Our thoughts and prayers go to Jim's daughter, Chris, husband, Jeff, and their son, Duncan; and to Elmore's partner, Tom. Smith. May fond memories of Jim and Elmore be a blessing to their families and all who were fortunate enough to know them.

Recipe of the Month —

Editor's note: My mother was a wonderful cook and baker. In the fall especially, she took advantage of Wisconsin's abundant apple season to make tasty pies, crisps, and cakes. This was her favorite. It is easy to make and always delicious! Enjoy!

My Mother's Favorite Apple Cake

4 cups diced apples
2 cups flour
½ cup oil
3 eggs
1/1/4 cup sugar
2 tsp. baking soda
2 tsp. cinnamon
1 cup nuts chopped fine
¾ tsp salt

Break eggs over apples.

Add oil, then dry ingredients.

Mix with a fork until all ingredients are covered.

Bake in a greased, 11X13 pan (line with parchment paper) at 350 degrees for 55 minutes.

DO NOT OPEN OVEN while the cake is baking.

Remove cake from oven. Cool.

Dust with powdered sugar or glaze with powdered sugar frosting or orange powdered sugar frosting. (Powdered sugar, butter, milk, vanilla or powdered sugar, orange juice, butter, vanilla)



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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.

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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.

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JOHN A. KUHN PHOTOGRAPHY: \$99 SEPT. & OCT. SPECIAL. Subject of your choice (pet, person, auto, etc.) You will get a 16"X24" board-mounted matte or gloss professional print, 30 mins. of shooting time (on LOW property), plus photoshop processing and printing. Additional prints and canvas upgrade available at reasonable cost. Call 386-424-7794 for appointment.

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

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

After hours irrigation emergencies: 407-383-9963

Seminole County Sheriff Website:
www.seminolesheriff.org

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kyleheyne@gmail.com

Patty Marcucci (2021)407-252-2545
pmarcucci2015@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 Elmsblad, Chair.....407-339-7249
Lauretta Lumkes (ex-officio)

LANDSCAPE—meets 3rd Mon. of the month @ 7 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
Angie Walsh, Chair.....386-227-7149
Meeting date TBD
Todd McAliley (ex-officio)

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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.