

LOWHANEWS

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September 2020

Lake of the Woods Homeowners Association Newsletter



Message from the President

Dear Neighbors-

By the time you read this, fall will be almost upon us. But it will be hard to tell in Fern Park, Florida. Yes, I think we will have many more days that still feel like summer, which translates to more time to enjoy the newly refurbished pool and other outdoor amenities that are available at LOW. I am glad that Barb and I were able to get away for a couple of weeks in August to enjoy some cool mountain air in Pennsylvania and North Carolina. It reminded me that the most glorious Florida weather is still to come later in October.

But enough about the weather. I want to welcome Santiago Quesada and Patty Marcucci, who were appointed to fill vacancies on the LOW board of directors at the July and August board meetings, respectively. Santiago and Patty bring special financial and design expertise to our HOA. We are delighted to have them on the board and look forward to working with them to help enhance our community. Please join the board in welcoming our newest members.

We also want to welcome Ronda Christiansen, who graciously volunteered to chair the Landscape Committee. Ronda has a wealth of knowledge about plants and will provide the Landscape Committee with the leadership needed to address our landscaping concerns and beautify our community.

One of the perks of the presidency is the opportunity to meet and get to know many of you in our LOW community. I have appreciated your kind response to my leadership and the collective efforts of the members of the board to move our community forward responsibly.

Please mark your calendar to attend the September 12th Town Hall meeting, at 4:00 p.m., in the auditorium. We will talk about current LOW operations and plans and will welcome your input and questions. We will attempt to accommodate social distancing as much as possible in this space, but please wear a mask.

Best wishes to all for a happy Labor Day holiday! —Wayne Stewart, President



TOWN HALL MEETING

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

We want to hear from you!

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

The CAM CORNER

By Gail Stanley, LCAM
Community Association Manager



This report highlights some of our current activities to effectively and efficiently manage our operations and maintain and improve the curb appeal and value of our properties.

Staffing: We are in the process of hiring additional staff to cover our rec department needs. Thank you to our two staffers and the volunteers, who currently are covering all shifts. We also are seeking a fifth person to fill a groundskeeper position in Maintenance/Irrigation to aid with pressure washing, gutter cleaning, and debris removal to maintain curb appeal. The Clubhouse is now fully staffed and operational.

Clubhouse: The Clubhouse office is open during regular business hours. The auditorium is open only for meetings, no social events. Please remember to wear a face mask when entering the Clubhouse for any reason. We are currently examining needed upgrades to our security and alarm systems.

Owner Portal/Website: The manager's report and board meeting minutes are now available on the Portal.

Grounds: Scheduled maintenance and/or painting is underway at Terriwood Ct/Truewood Lane/Nettlewood. Budget Tree Services is completing the stump grinding and trimming. Sidewalk pressure washing and gutter cleaning is on-going as needed on Wednesdays. We have contracted with Precision Sidewalks for 81 sidewalk repairs. The work will commence as soon as the company can schedule it.

New Water Meters: The City of Casselberry Water Utility has contracted with VEPO contracting to replace meters older than five years or retrofit newer meters with radio transmitters. This integrated system will allow the utility to read the meters electronically. There is no cost for the installation; water use rates will not change. The installers do not need to enter your home. You do not need to be home for the installation. Contractor trucks will be identifiable with the sign, "VEPO Metering."

Owners will receive a postcard a few weeks prior to the installation. On the day of the installation, the VEPO installer will knock on your door to notify anyone in the home that work will commence. If there is no answer, and the current meter is not reading any water usage, the contractor will perform the work. If the current meter is reading water usage, the contractor will bypass the house and return later in the day. The installation takes 30-46 minutes. Water service will be temporarily stopped for 20-30 minutes during the installation. The contractor will knock on the door to notify the resident that work has been completed. If no one is home, a notification will be placed on the front door indicating the installation has been completed.

These state-of-the-art integrated meters will allow residents and the water utility to detect system leaks more easily, saving both money and water. They will decrease the response time to address emergencies and provide more precise readings. The availability of accurate data in real time also will assist in resolving billing issues more quickly.



Who Put the Fern in Fern Park?

"Archaeological evidence suggests that Native Americans, known as the St. Johns people, were living in the Casselberry area between 800 and 1565 CE. A blockhouse known as Fort Concord was constructed on the shores of Lake Concord in 1849 to protect local settlers during conflicts between the Seminole Wars. After the Homestead Act was passed in 1862, settlers began homesteading the land around Lake Concord and the Triplet Chain of Lakes. Stephen J. L. Hooker, the nephew of "Florida Cattle King" William B. Hooker, came to the area in the 1850s and established one of the first families in what would become Casselberry. *Cont'd on p. 4*



Money Matters—Jo Elmlblad

Most of us are aware that our monthly assessment changes as of April 1 of each year. More often than not, we'll have a relatively small increase based on the current year vs. prior year September CPI comparison consistent with what our governing documents dictate. Earlier this year, our monthly assessment amount changed to \$212.25. Previously it had been \$208.68. That change was effective April 1. Would you believe that quite a few owners have not yet adjusted their monthly payments to the new amount? Do you have a small outstanding balance that you're not aware of? The new portal access we now have through Bono Management allows you to see online what your outstanding balance is, if you have one. If you do have a balance due, you can take care of it and avoid a collection phone call or letter in the future.

This month we start to develop our budget for 2021. The final version must be approved by the Board at its November meeting.

As of the end of July, our Balance Sheet showed a total of \$461,858.07 for operating funds and \$2,568,822.44 for reserve funds. All reserve fund accounts are now consolidated at Schwab.

Assessments Receivable, as of July 31, 2020, totaled \$40,783.28, a slight decrease from what last month's aging report showed, \$41,122.86. Bono Associates, our accounting partner, has assumed follow up collection efforts and has sent out more than 40 collection letters. Attorney involvement continues.

Bono's Revenues and Expenses summary report for the month of July reflects actual expense of \$96,056.49 vs. Budget of \$112,153.56 for a difference of \$16,097.07. YTD comparison is Actual of \$666,575.55 vs. Budget of \$791,074.92 for a difference of \$124,499.37. Expense categories under budget YTD include Admin, Maintenance, and Rec payroll (\$58K), Plants/Shrubs/Trees (\$73K), Building Maintenance/Painting (\$12K.) Going in the other direction, Legal Expense, Income Tax, and Clubhouse Expense are over budget (\$20K.) Reduced activity due to COVID19 has been a contributing factor to being under budget in some areas but has boosted budget in others due to increased expenditures for cleaning and cleaning supplies.

The new "Ownership Transfers" report for the month of July showed ownership transfer of two properties.

Reserve Advisors, the company that will be performing our Reserve Study will be meeting with us on August 27th to gather information and review and develop objectives for the study.

Neighborhood Watch, Parking, and Safety



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



Thinking about making changes to the exterior of your home?

Before hiring a contractor, you may need to check with the LOW Management Office or the Building & Grounds Committee for guidance on what may be changed, added, or removed. The following projects currently require an application and approval from the Building & Grounds Committee:

- Replacing the garage door
- Installing a new wood or iron gate
- Replacing original windows
- Expanding the driveway
- Replacing exterior light fixtures
- Enclosing the carport
- Upgrading the screen porch
- Enclosing rooms
- Installing exterior security cameras
- Other projects not included on this list

Some of these projects may also require a Permit from Seminole County. Please don't hesitate to call Carol Wilks, the B&G Committee Chair (407-430-8461), for assistance.



Welcome Ronda Christiansen, New Landscaping Committee

Chairperson We are looking for committee members with knowledge of plants and trees and the desire to make Lake of the Woods' landscaping and grounds look the best it can be. We meet on the 3rd Monday of each month, at 6:00 p.m. at the clubhouse. Please contact the office if you wish to join the committee.



Thank You for Supporting Can-Can Recycling

Many thanks to the entire community for doing a great job with the Tuesday can recycling project, particularly in bagging your cans separately and placing them on the side of your recycling bin. These efforts make it much easier to pick up the cans each week. The volunteers start at 8:00 a.m. on Tuesdays, so please put your cans out the night before. If you are unable to walk outside because of an illness, call me at 405-650-9719. Our team can walk up to the courtyard to pick them up.

Also, our neighbor, Margaret Cannon is collecting the white caps from water bottles for another project. If you would like to help out, please place the caps in a separate zip-lock bag and place them next to the cans. We will make sure Margaret gets them.

Another volunteer recently joined our team, but we are always looking for more help. If you would like to spend a few hours collecting with us on Tuesdays, please contact me. Our goal is to make twice monthly trips to the recycling center, where they currently pay \$.31 per pound. We need big and continual collections to make it worthwhile. —Terry Decker

Fern Park continued from p. 2 Real estate broker John W Griffin purchased land in the early 1880s looking to homestead with his family. He purchased the homestead of Silas B. Carter who allegedly assassinated him in Orlando. Griffin's wife, Annie, platted the area's first subdivision after inheriting his land. In 1925, Gordon J. Barnett of New York came to Altamonte Springs and soon opened his own fernery. He began a housing development west of Lake Concord called Fern Park Estates comprised of small individual lots that each included a fernery producing *Asparagus Plumosus* ferns for floral arrangements throughout the U.S. and becoming one of the world's largest producers. The ferneries were staffed mainly with Africa-Americans who lived in shotgun houses in the local Evergreen cemetery as well as in the surrounding areas. *Cont'd on p. 6*



The Pet Place—by Cari Sadler

Hurricane season is upon us so. Make sure your pets stay safe too! Take the following steps to assemble a safety kit for your pet. Your kit should include:

Food and water (1-2 weeks worth ideal, waterproof containers/collapsible food/water bowls)

Medications (including flea/tick and heartworm prevention,

Medical records, including proof of vaccinations, veterinarian's contact information, and microchip information (If your pet is not microchipped, please consider getting it done! It is your pet's ticket home and the cost is very reasonable! If your pet IS microchipped, make sure the chip company has your current contact info and an ER contact!)

First aid kit (items listed below)

Collar/harness with ID tag, rabies tag and a leash

Crate or pet carrier (a sturdy, safe crate or carrier large enough for pet to stand, turn around and lie down)

Sanitation needs (litter box- cheap, aluminum baking pans work great- litter, paper towels, plastic trash bags and pet-friendly cleaners)

A picture of you and your pet together to prove ownership (on it, write species, breed, age, sex, color and distinguishing characteristics)

Familiar items- treats, toys, bedding can help reduce stress for your pet

Flashlight and extra batteries

FIRST AID KIT- WHAT TO KEEP ON HAND

Absorbent gauze pads and rolls, cotton balls and swabs, Adhesive tape, Antiseptic wipes

Non-latex gloves, Ice pack

Fresh Hydrogen Peroxide (not on shelf for over a year) -to induce vomiting, only if directed by a veterinarian or a poison-control expert

Diphenhydramine (Benadryl®), if approved by a veterinarian for allergic reactions. A veterinarian must tell you the correct dosage for your pet's size.

Sterile saline solution

Antibiotic ointment (Neosporin or generic equivalent)

Ear-cleaning solution

Canned Pumpkin (2 Tablespoons mixed into food can aid with constipation; however, too much can cause diarrhea), Nail clippers, Plastic eyedropper or syringe,

Rectal thermometer, Vaseline/petroleum jelly to lubricate

Rubbing alcohol (isopropyl) to clean the thermometer

Splints and tongue depressors

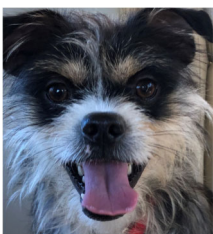
Styptic powder or pencil (sold at veterinary hospitals, pet-supply stores, and your local pharmacy)

Towels/ Blankets (if possible, a foil ER blanket), a pillowcase to confine your cat for treatment if needed.

Pet First-Aid reference book, Emergency contacts

Identify shelters. For public health reasons, many emergency shelters cannot accept pets. Find pet friendly hotels ahead of time along your evacuation route.

The closest 24-hour hospital to us is: Veterinary Emergency Clinic of Central Florida 407-644-4449



Thank you to my neighbors and animal lovers for lending so much support when Grover, my short-lived fur-baby, passed over the Rainbow Bridge. Your kindness and thoughtfulness really made a difference. LOW is home to many loving and caring friends. I am glad to call this my home. Thank you! —Janice Barr



The LOW community extends sincere condolences to Audrey Smith and her family on the recent passing of her husband, Carl. Carl was an active leader in our HOA over the years, chairing key committees such as Buildings & Grounds, Roofing, and Roads. He was a member of the board and served as its president. Carl will be sincerely missed. A candlelight vigil was held at his home on August 18.

Audrey has asked to share this message : “With much gratitude, I would like to thank all the residents who took part in the candle light vigil for my husband Carl on Wednesday night. The outpouring of love from this community meant the world to me.” —Audrey Smith



SEPTEMBER CALENDAR —All events will be held at the Clubhouse- masks are required

Building & Grounds Committee—Tues. Sept. 1 at 7 p.m.

Florida Sewing Sew Ciety—Sat. Sept. 5 at 10 a.m.

Finance/Budget Committee—Thurs. Sept. 10 at 4 p.m.

Town Hall Meeting—Sat., Sept. 12 at 4 p.m.

Board Meeting—Tues. Sept. 15 at 7 p.m.

Recipe of the Month — Banana Chocolate Chip Loaf

3 ripe bananas	1/2 cup butter or margarine (melted)
1 cup sugar	2 eggs
1 tsp. vanilla	2 cups flour
1 tsp. baking soda	1/4 tsp. salt
3/4 cup chocolate chips	powdered sugar



In food processor or blender, combine bananas, melted butter, sugar, eggs, and vanilla, Blend well. Add flour, soda, and salt. Fold in chocolate chips. Pour batter into a greased 5X9 inch loaf pan*(line with parchment paper). Bake at 350 degrees for 1 hour. Cool and remove from pan. Sprinkle with powdered sugar. Wrap tightly in foil. Freezes well. *Or several smaller pans

Continued from p. 4 In 1926, Hibbard Casselberry of Winnetka, IL met Gordon Barnett and became his sales agent for Fern Park Estates. The two split soon after, but Casselberry purchased land surrounding Fern Park Estate and began platting his own subdivision-Winter Park Ferneries. The area became known as Fern Park, and a post office was established under that name in 1928. Casselberry continued to develop and expand his fernery and real estate business throughout the 1930s; Barnett was elected to the Florida House of Representatives in 1937 where he attempted to incorporate the town, to the disapproval of the residents. The tax-free Town of Casselberry was incorporated in 1940, including parts of Barnett’s Fern Park Estates. The ferneries were declared non-essential during WWII, so Casselberry secured government contracts for manufacturing bandoliers, bomb parachutes, and hospital tent liners. Casselberry also purchased a local race track and hotel, which was one of Seminole County’s major attractions. The city of Casselberry was incorporated in 1965; the citizens voted to have property taxes in 1976.” Read the entire story at: <https://www.casselberry.org/33/History>.

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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.

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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

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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.

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

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Yolanda Dixon, Office Admin. Assistant:

FrontDesk@lakeofthewoodshoa.com

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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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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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