



# LOWHANEWS

Volume 36

Issue 4

April 2021

## Lake of the Woods Homeowners Association Newsletter

### Message from the President

Dear Neighbors-

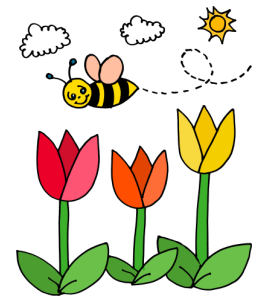
Elections are over, and now we can get back to work. I would like to thank Seema Sernovitz and Patty Marcucci for their service and work on the board. We had many new people on the board who brought new ideas and a fresh approach, which helped us look at things from a different perspective. Still, much remains the same in that our mission, responsibilities, and guidelines do not change. My tenure on the board has been challenging and gratifying. I hope all our board members feel the same.

I also want to welcome our new board members, Gregory “Keith” Evans, Pamela Fendley, and Terri Straub. We look forward to working together to accomplish the business of LOW.

As we are talking about the board in this article, it is appropriate to recall what has happened in the last two years. Six elected board members resigned for various reasons. Some moved, some had health issues, and others because things were not going the way they desired. Board members can be replaced via election (an expensive and time-consuming process) or by board appointment. We appointed individuals to the board as we became aware of individuals who were willing and selflessly motivated to serve. Your board accomplished much in the last year because there was much that had not been done.

Your board functions best when there is respect and civility among board members. Constantly critical board members are not helpful as they impede the completion of projects. A well-functioning board may disagree but must work together closely and amiably to accomplish our goals.

I look forward to an uptick of activity this year, including the restarting of First Friday and many other events that will bring the community together to enjoy all that we have at Lake of the Woods.—Wayne Stewart



### Features in this issue...

Page 1: President’s Mes-

Page 2: CAM Corner  
April 3 Plant Swap

Page 3: Money Matters  
Artist of the Month  
Water Aerobics  
Yoga

Page 4: Landscape  
Pet Place

Page 5: Building &  
Grounds  
First Friday  
Question of the Month  
Social/Sunshine

Page 6 & 7: Classifieds

Page 8: Calendar  
More Classified



To my LOW friends:

It has been my pleasure to have lived in this community for 20 years, but unfortunately, for health reasons, I will soon be moving to Maryland to be with my daughter. I have made many friends and served on numerous committees during my stay. Together, we have worked to manage the affairs of the neighborhood and have enjoyed many activities and recreations as a group. From dart tournaments, to the swimming pool, to the L.O.W. Players, to Piece-makers, to can collections, it has all been fun and rewarding. We have taken trips and weathered storms. We have all helped each other when in need. I encourage everyone to get involved, because your community needs you to thrive. My sister, Audrey Smith will keep me informed as to how you all are doing. I will truly miss LOW and wish all the best for the association and all who live here.

Sincerely, Lorraine Jourdan, 131 Teriwood



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

March was a very busy month at Lake of the Woods. I want to thank the individuals who assisted in making it productive.

First, I want to express my sincere thanks to the nominating committee, Jo Emblad, chair, Doris Huskey, Connie Iseman, and Todd McAliley, for their diligence and hard work to organize and facilitate the great turn out for both the “Meet the Candidate Night” and the Annual Meeting. The committee played a huge role in ensuring the success of both events.

Second, I would Like to thank Seema Sernovitz and Patty Marcucci for their service and dedication to the LOW board over the past year. It is a difficult task to step into a vacancy and keep things moving forward. They were both welcome additions to the board who were able to accomplish this task successfully. THANK YOU!!

Third, I want to extend my heartfelt thanks to the other LOW committees and their chairs for their amazing engagement and dedication to the community. The committees continue to meet and assist LOW in moving forward positively while supporting the board and residents. We are grateful for your service.

Last, I would like to thank all the candidates who put themselves forward as nominees for the board. It is rare to see this level of enthusiasm and engagement in so many owners. All the candidates participated in the “Meet the Candidates Night” and did very well. The community is fortunate to have you be part of it.

In closing, I would like to personally welcome Terri Straub, Pamela Fendley, and Keith Evans to the board. I look forward to working with each of you and the remainder of the board over the next year. Working as a team, I know that we can accomplish and overcome any obstacles that we may face.

Best regards,  
Allen



Donate, **Swap**,  
adopt  
& discuss **Plants!**



**Come join the Landscape Committee  
and your neighbors for our new outside event : Plants Swap**

**Saturday April 3<sup>rd</sup>, 10 am to 2 pm**

**Between the Clubhouse and Tennis Courts.**

Bring the excess plants from your courtyard to swap or share with a neighbor. If you'd like to keep the pot your plant is in, remove it from the pot with some of the soil and put it in a box or bag.

We will have a plant for everyone who comes while supply lasts. The Sunshine Committee will have lunch available for purchase: a hot dog, chips, and a drink for \$3.00. Questions? Contact Ronda Christiansen, Landscape Chair, Phone - 407-924-9520. Email - [Ronda.Christiansen@CBrealty.com](mailto:Ronda.Christiansen@CBrealty.com)



### Money Matters—Jo Elmlblad

Our February 28, 2021 Balance Sheet shows our operating fund balance was \$416,448.69, and our Reserve fund total was \$2,880,638.62. Budget vs. Actual Expense comparison for our first two months of 2021 shows Actual expense of \$89,465.05 for February compared to Budget of \$114,792.53 for a difference of \$24,327.48. YTD results reflect Actual expense of \$212,575.10 vs. Budget of \$229,585.06 for a difference of \$17,009.96.

Our Accounts Receivable Aging report as of February 28 showed a Monthly Assessment Receivable total of \$28,042.39 compared to \$33,101.74 for January. The total of Aging Summary for January, which includes Receivables and numerous service fees and charges, was \$38,728.45. February's total was \$33,346.05 for comparison. The second quarter of the year begins April 1, and also effective that date, our monthly assessment changes to \$215.16. Don't forget to update your bill-paying procedure to reflect this new monthly amount. If you pay automatically through BB&T's ACH process, the adjustment is made for you.

And now a bit of historical info regarding our community and our monthly maintenance fees. Our community came into existence 46 years ago this month with the signing and filing of our documents with Seminole County on March 25, 1975. For that first year, the annual maintenance payment per unit was \$468 (\$39 per month.) Over the years, that maintenance amount has increased per our documents according to a comparison of September's CPI for our current year with the prior year's September CPI.

The largest increase thus far, using the CPI comparison, was a 4.94% increase in 2009. That amounted to \$8.40 and upped our monthly maintenance to \$178.90. There was no increase in 2016 due to the CPI comparison, and our maintenance figure remained at \$196.69. On two separate instances, however, the community voted for an increase larger than the CPI figure due to circumstances at the time. In 2001, we voted for an increase of \$13.23, which consisted of a combination of the CPI increase allowed plus \$10. In 2005, the community approved a Special Assessment of \$750 plus \$21.73 added to our monthly maintenance bringing the total to \$152.26.

Over the past 20 years, our annual increases have been less than 3% for 13 of those years, including the exceptions noted above and less than 2% for 11 of those years. As most of you know, our documents are being reviewed and likely revised soon. How we may adjust our maintenance fees is part of that review process. Stay tuned for more specifics about changes being considered over the coming months.



### Artist of the Month Update

For all LOW residents interested in the Arts and those who could be prepared to exhibit their work, we just wanted to let you know some incredibly talented and skilled folks live in our community. We are making progress in bringing LOW's Artist of the Month program to fruition. We are planning to display the first Artist of the Month's work throughout May. Please put a reminder on your calendar to view their work at the clubhouse and perhaps interact with the Artist. The Artist's bio will be featured in the May LOWHAN.



If you have artistic talent and would like to explore participating as an Artist of the Month, please call John Kuhn, phone: 386-424-7794 or email [johnja71@gmail.com](mailto:johnja71@gmail.com).



### Exciting News for Water Babies who Enjoyed Summer Water Aerobics

Water aerobics will be offered this summer from early June through the end of September. We will offer two sessions per week; each session's cost will be \$4.00 (cash only). Classes will run from 9:30-10:30 a.m. Our instructor will again be Kitra (yay!) Stay tuned for more details. Questions? Contact Terry Decker 405-650-9719) or [terrydecker15@gmail.com](mailto:terrydecker15@gmail.com). See you at the water's edge!



### IT'S YOGA TIME!

Join instructor, Keesha Dawson for Vinyasa Yoga in the clubhouse, on Sundays, April 11, 18, 25 from 10-11 a.m. All levels are welcome, with multiple modifications and chair modifications for those who need it. A max of 25 people can attend each class, so please come early to reserve your spot. Bring a mat. Masks must be worn until you are safely on your mat. This class is entirely donation-based. Questions? Contact Keesha Dawson 717-379-7699.



## The Mighty Oak Tree—By Ronda Christiansen and the Landscape Committee

How the earth has changed. Sixty million years ago, the earth was much warmer. The North Pole was heavily in ice, northern Canada was 20 degrees F warmer than today, and the southeast U.S. was tropical rainforest (Florida was under the Atlantic then). But there were no oak trees at all.

Oaks began to evolve in the north of the Americas and Europe. Fast forward today, there are over 400 species of oak trees. When they evolved, they mostly split into red and white oak varieties. Oaks were opportunists in their advance by adapting to the conditions of the area. Now they grow in very cold to hotter places in Mexico and beyond. Once established, oaks are major building material as well as a resource for artistic work. Testimony to its usefulness is the oak's history in shipbuilding. In particular, most of the warships at the time of the American Revolution until the age of iron hulls were made of live oak. A legacy of this is that the US Navy maintains a live oak plantation (Naval Support Activity Crane at Crane, Indiana) with 70-80 year old oaks to maintain the USS Constitution (Old Ironsides). As the oldest wooden warship still commissioned and afloat, its timbers need replacing periodically.

Live oaks can live hundreds of years (for example, the southern live oak at the Leu Garden entrance is about 320 years old by the "rule of 4" for live oak (4 years for every inch of diameter). Laurel oaks, which grow here at Lake of the Woods, live about 40 to 50 years. If you do the math, that puts a number of our laurels at the end of their days. Some of these have been identified already for removal as, in decline, they can be a safety hazard. They will soon be replaced either in kind or other trees to maintain our wooded canopy.



## The Pet Place—By Cari Sadler

### FLEAS

Let's face it; it's Florida. In Florida, you do not need a pet to get fleas in your home. Just open the front door. Fleas can be deadly to pets. They take blood meals off your pet and drain them of their blood, causing anemia and death if not treated. One ingested flea can also cause tapeworms, which may be seen in the stool or around the rectal area. Medication from the vet is required to treat this and any other parasite. One flea should be treated as a problem. The two options are: wait until you see a flea and then treat your pet and home accordingly or use prevention. The best and safest products on the market are Frontline, Advantage, Revolution, Comfortis, Capstar. These can kill fleas within 24 hours. They do not stop fleas from getting on your pet. What happens is the flea's nervous system is attacked, and they go into a paralyzing "frenzy," which causes them to die before they can bite or reproduce. Fleas have millions of nicotinal receptors; humans only have three making the products very safe for people to be around. **\*Rule of Thumb:** Grocery store/pet store flea products such as Hartz, BioSpot, Zodiac, all flea collars, and products containing pyrethrins should be avoided because they can result in serious toxic reactions and cannot be considered as safe as those obtained from your vet.

**HEARTWORM PREVENTION** Infected mosquitoes transmit heartworms. A mosquito bites an infected dog/cat, picks up the larvae, and then bites your animal- infecting your pet. Differing from dogs, it only takes one heartworm to kill a cat. Testing has not been perfected for cats and is therefore not done yearly as with dogs. Generally, veterinarians go by symptoms to decide if it is worth testing a cat for heartworms. Since the test only identifies one gender of the worm, it is possible to get a false-negative test result. However, if positive, it is definitely a positive result. Once heartworm symptoms are seen, the cat is usually in respiratory distress or has severe coughing (note, these symptoms can indicate several illness/infections). There is NO treatment for heartworm disease in cats. Prevention is the only safeguard. Heartworm prevention can be given monthly (same date monthly) by using Heartgard Plus and given as a treat (or you can use Revolution). Finicky cat? Hide Heartgard Plus in cheese, tuna wet food, or other really tasty favorite.

**The Pet Alliance of Greater Orlando (in Sandford)** 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.



## Building & Grounds Committee Update and Invitation

Did you know? The Building and Grounds Committee Members met throughout most of 2020 (following all Covid-19 restrictions) to assist homeowners with their ARC applications to complete exterior alterations of their homes. To date, 54 applications were reviewed and approved. Two additional applications were escalated to the Board for final approval. We celebrated the work we had accomplished despite Covid restrictions at our December 2020 meeting. I am immensely proud of each member of our team.

With COVID restrictions easing, the committee will continue to mainly review ARC applications but also will address some serious property issues like drainage and deteriorating street conditions.

I want to invite any LOW residents interested in our committee process to attend one of our meetings and check us out. We meet on the first Tuesday of each month, at 7:00 p.m., at the Clubhouse. We are always delighted to have potential new volunteers join us. I hope to see you at our next meeting on Tuesday, April 6.—Carol Wilks

## “First Friday” Is Back in May!! Come Join Us



The Social/Sunshine Committee invites the community to join us in the Clubhouse on Friday, May 7, at 5:30 p.m. (pending board approval) for drinks and munchies. As in past years, this is a BYOB (bring your own beverage). Set ups will be provided. We will be socially distanced in our auditorium with additional seating available in our shaded poolside and tennis courtside patios. Masks are required in the clubhouse; all pertinent health guidelines will be followed. So come on over, greet your neighbors, quench your thirst, and share our hopeful feelings we’ve come through the worst of the pandemic and we’re returning to “normal.” Questions? Contact Paula Streimish 407.695.2415 (paula.streimish@gmail.com) or Barbara Stewart 407.373.5697. (barbstew812@yahoo.com) See you there!!!



## Let’s Play QUESTION OF THE MONTH !!!

Our neighbor, Betty Parker submitted this answer to last month’s question— “How or why did you choose to live in Lake of the Woods?” Here’s what she said, “The reason I chose Lake of the Woods is that I wanted no lawn to mow, flowers to plant, house to paint or roof to replace. I wanted the easiest place to live, enjoy and not have to do much expense to keep it looking nice. Of course when I moved in 30 years ago the HOA dues were only \$95.00/mo. Little did I know that they would increase so much in 30 years.”

The next LOW question of the month is below. Send your response to Doris Huskey, doris\_huskey@yahoo.com or Margaret Cannon, wcannon@cfl.rr.com, by April 10. The selected answer will be printed in May.

**QUESTION: Name and briefly explain one thing you wish we could add to LOW’s list of amenities that would make our community more enjoyable.**



## More Sunshine/Social Committee News

The SSC hosted a St. Patrick’s Day Bingo event. Despite the light turnout, everyone had a great time. Don’t miss the Landscape Committees April 3 plant exchange We will be serving an al fresco lunch for a \$3. Also, join Margaret Cannon’s monthly sewing group (1st Saturday) and Keesha Dawson for Yoga on Sunday mornings. Don’t forget the Women’s Bible meeting each Thursday at 10a.m. Please join us for our next **evening meeting on April 6** at 7 p.m. Share your ideas and talents as we plan for the future.



## The Sewing Sew-Ciety-

Join the *Sewing Sew-ciety* on **April 3** from 10 a.m.-1 p.m. in the clubhouse. Safety and health protocols are observed. Questions? Contact Margaret Cannon 407-331-8663.



## Bottle Cap Collection

has ended due to COVID. My thanks to everyone who saved the caps so diligently.—Margaret Cannon

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## LOW CLASSIFIED

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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](mailto: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.

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**FOR SALE** Estate and Yard Sale items available in our Longwood warehouse. Household, men's and ladies clothing, golf clubs & bags, collectables, figurines, etc. Can be seen by appointment. Call Sandra Hodgskin 407-468-3059.

## 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.

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### 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. Also any daily devotional booklets and carry-on luggage 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](http://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 Elsie 407-457-4311.

**FOR SALE:** Revo Pride Motorized 3 wheel chair. 2 NEW batteries. Excellent Condition. \$400. Tina. 407-416-1135.

**FOR SALE :** 2006 Buick Lucerne, excellent condition. 100,800 miles. Was fully safety and mechanically renovated for trip to FL. Excellent 1st or 2nd car. Price \$3,000. Bill Shultz 407-399-4697.

#### 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

- Wayne Stewart, (2023) President .....407-340-8787  
wls812@yahoo.com
- Todd McAliley (2022) Vice President.....412-670-9642  
ToddM@zoominternet.net
- Lauretta Lumkes (2022) Treasurer.....407-834-6828
- Kyle Heyne, (2023) Secretary..... 321-285-2734  
kyleheyne@gmail.com
- Terry Brown (2023) .....407-761-1506  
ocsleader@gmail.com
- Santiago Quesada (2022).....407-748-8059  
timquesa@yahoo.com
- Keith Evans (2024).....aerosly@gmail.com
- Pamela Fendley (2024).....pfendley487@gmail.com
- Terri Straub (2024).....Unlisted

## STANDING COMMITTEES

- AUDIT-** meets Thurs. before BOD meeting @ 9am  
Mark Wasser, Chair .....347-414-1837  
Lauretta Lumkes (ex-officio)
- BUILDING /GROUNDS**—meets 1st Tues. of the month@ 7pm  
Carol Wilks, Chair .....407-430-8461  
Kyle Heyne (ex-officio)
- FINANCE/BUDGET-** meets Thurs. before BOD meeting @ 4pm  
Jo Elmsblad, Chair.....407-339-7249  
Lauretta Lumkes (ex-officio)
- LANDSCAPE**—meets 2nd Tuesday of the month @ 6 p.m.  
Ronda Christiansen, Chair .....407-924-9520
- LOWHAN – (Newsletter)** Deadline is 15th of the month
- SOCIAL/SUNSHINE-** meets 1st Tues. of the month @ 10:30am  
Paula Streimish, Chair.....407-695-2415  
paula.streimish@gmail.com
- NEIGHBORHOOD WATCH & PARKING** -Meets as needed  
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

# April 2021

**Sun      Mon      Tue      Wed      Thu      Fri      Sat**

				<b>1</b> Women's Bible Study 10 am	<b>2</b>	<b>3</b> Sew Sew-Ciety 10 am-Plant Swap 10 am-2 pm
<b>4</b> Easter	<b>5</b>	<b>6</b> Can Recycle 8 am Building & Grounds 7 pm Social/Sunshine 7 pm	<b>7</b>	<b>8</b> Women's Bible Study 10 am	<b>9</b>	<b>10</b>
<b>11</b> Yoga 10am	<b>12</b>	<b>13</b> Can Recycle 8 am Landscape MTG 6 pm	<b>14</b> Bridge Club 1:30 pm	<b>15</b> Audit 9 am Women's Bible Study 10 am Budget/Finance 4 pm	<b>16</b>	<b>17</b>
<b>18</b> Yoga 10am	<b>19</b>	<b>20</b> Can Recycle 8 am Board MTG 7 pm	<b>21</b>	<b>22</b> Women's Bible Study 10 am	<b>23</b>	<b>24</b>
<b>25</b> Yoga 10am	<b>26</b>	<b>27</b> Can Recycle 8 am	<b>28</b> Bridge Club 1:30 pm	<b>29</b> Women's Bible Study 10 am	<b>30</b>	



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