

LOWHANEWS

LAKE OF THE WOODS HOMEOWNERS ASSOCIATION NEWSLETTER



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Allied Roofing Consultants and BFARR Roofing have been collecting and analyzing historical data, observational data and data provided by LOTW management to provide an opinion/recommendation on which 8 buildings would be most beneficial to re-roof for Phase 1 of this project. We understand that Allied's original recommended order of buildings listed has changed from the Take-off Survey Report provided on April 28, 2022. There are many factors which were taken into consideration over the past 16 months such as additional information gathered by BFARR Roofing while performing reactive repairs/maintenance, older leaks recorded prior to April of 2022, new and re-occurring leaks reported, building proximities to minimize tenant/owner disruption, the Take-off survey, etc. As this project gets underway the remaining buildings and units will be re-roofed based off of Allied's criteria above.

Once we have a firm start date for phase one, it will be communicated with the owners.

First Phase: Below is the first 8 buildings, they are not listed in order. The order will be determined based off staging and materials. Please note: Additional information will come once we have completed the contract.

| Building | Addresses |
|----------|---------------------------|
| 10 | 201-219 Nettlewood Ln. |
| 11 | 200-218 Nettlewood Ln. |
| 20 | 900-910 Wintergreen Blvd. |
| 27 | 637-653 Woodridge Dr. |
| 29 | 671-689 Woodridge Dr. |
| 34 | 1500-1518 Truewood Ln. |
| 37 | 901-915 Wintergreen Blvd. |
| 49 | 1101-1119 Woodbine St. |



**2024 US FLAG
RETIREMENT
EVENT**

On January 6, 2024 from 10:00am to 11:30am Lake of the Woods (LOW) will host a 2024 US FLAG RETIREMENT EVENT in the parking lot in front of the LOW Clubhouse. The EVENT is to retire any US FLAG that is no longer a fitting emblem for display. Residents are encouraged to bring any US FLAG to the EVENT that is old, worn, frayed, faded, torn or tattered. If unable to attend the US FLAG can be dropped off at Heather Campbell’s residence, 100 Carolwood Blvd or by calling for a pick-up, (407) 496-7005. Invitations have been issued to Seminole County Fire Department (SCFD) and Seminole County Sheriff’s Office (SCSO) to participate in this EVENT – if not diverted to any emergency call – to provide an opportunity for children and adults to interact in non-emergency/official situations.

Attention Committee Member Volunteers Needed!

Volunteers needed to chair the following committees:

Audit, Buildings & Ground, Nominating and Steering

If interested please grab an application at the office.

NOMINATING COMMITTEE

Call for Volunteers:

The board is looking for volunteers for the nominating committee. This committee is primarily responsible for ensuring that quality candidates are nominated for the open board seats that come available in March 2024. Interested residents should reach out to:
board@lakeofthewoodshoa.com



**Collection Policy
for Lake of the Woods, HOA**

Monthly Assessments are due on the 1st of every month.

1. Association assessment fees are due on the first of every month and must be received no later than the 10th of each month. If payment is not received within 10 days of the due date, a \$25 late fee, interest of 6% annum plus any collection fees will be charged and a notice of late assessment will be mailed to all known addresses on record.
2. If payment is not received within 40 days of due date, a 45- day Intent to Lien notice along with any collection charges for such notice shall be sent to owner. According to Florida Statute, letter should be sent both certified mail and regular mail to all known addresses at the time of processing.
3. If assessment is unpaid after the 45-day Intent to Lien Notice expires, the account shall be forwarded to the Attorney requesting the lien to be placed, and any further collection cost will be added to owner’s account. The Board will review and execute the lien and Management will return it to the association’s attorney. This is when the assessment is approximately 85 days past due.
4. Once the lien is recorded, a 45-day Intent to Foreclose letter is sent to the owner from the collections’ Attorney.
5. If the owner does not pay prior to this 45-day expiration the manager will review the matter with the Board to determine if the Board wants to proceed with foreclosing on the property.
6. Board Policy is automatic approval for management to proceed with collections as outlined above, and lien foreclosure actions up to the actual filing of foreclosure.

Collection Policy Approved by the Board of Directors on 2-21-2023 at a Duly Noted Board Meeting.



MONEY MATTERS - Jo Elmblad

Looking back over the past four years of Money Matters articles published in November, the commentary is quite similar. We are struggling to balance the budget for the coming year, we have new management and a new accounting system and we need to put more money into our Reserve funds. We upped the Reserve fund contributions to 33.8%(\$521,100) of our assessment income for 2023 compared to (29.6%)\$399,600 in 2020. That's a 30% increase. As we increase our contribution to Reserves, we reduce the amount left for our operating budget.

Our Financial reports, summarized as of September 30, 2023 reflect monthly Actual expense of \$137,768.17 vs Budget of \$134,010.66 for a difference of -\$3,535.51. YTD figures show Actual expense of \$1,110,844.34 vs. Budget of \$1,206,095.94 for a difference of \$95,251.60. Over budget items for the month included Income Tax(+\$3,250), Roof Repairs (+\$10,115.67), and Gutters (+\$1,273.67.) Irrigation repair expense continues to be a concern with September monthly expense at \$2,801 contributing to our YTD expense figure of \$41,483 vs **annual** budget of \$45,000. There is a good chance that we'll begin doing some irrigation repair for ourselves with maintenance staff taking on some repair responsibility.

Accounts Receivable increased to \$36,569.66 at the end of September compared to \$34,532.36 in August. We had 47 delinquent owners at the end of September compared to 49 in August. Our actual delinquent assessment total was \$32,187.48. The difference in totals is notification and collection fees we pay to Premier. There is concern about follow up for those delinquent accounts turned over to the attorney for collection. Our largest delinquent account now owes \$5,317.70 as of the end of September. It appears we have approximately 12 accounts in the attorney's hands.

Balance Sheet Reserve fund totals as of September 30, 2023 were Capital \$218,024.92; R&R \$820,974.73; Roof \$2,908,720.38.

Our 2024 budget, a work in progress, will be presented to the Board at its November meeting. The Department of Labor has published the September 2023 CPI so we know what our monthly assessment will be for next year. Based on that number and comparing it to the September 2022 CPI our monthly assessment total would increase to \$254.44 effective April 1, 2024, assuming Board approval.. This \$9.08 difference calculates to a 3.7% increase..

Due to the organizational staffing changes made recently, we have significant budget changes in payroll and benefit expense. Employee medical expense jumped to \$848 per month per employee compared to \$571 per month previously. Property/GL and work comp insurance coverage is expected to increase by 20-40% but we don't have those numbers yet. Because we are going to month to month service for Premier Association Management, we'll be paying an additional \$920 per month. However, with May Morales resigning as our CAM effective October 31, we'll need to concentrate on getting office management resolved soon.

As explained in last month's column to some extent, the amount we allocate to Reserves each month is approximately 1/3 of our assessment income. Our 2020 Reserve Study included suggested increases in our Reserve allocations to adequately fund our Reserves. The suggested allocation by the Study for 2024 is \$561,600. That's a big \$40K increase over what we're setting aside this year. If we're going to be start re roofing activity in late 2023 or 2024 we are going to have to have a special assessment to help cover the cost. Assuming that we'd be paying a special assessment in 2024 plus making our regular monthly assessment payments, I believe we need to hold our reserve allocation to our current percentage level. Thus the 2024 budget would include Reserve Fund allocation of \$543,137.

We have boosted reserve allocations over the past 5 years from \$371,639 in 2019 to \$521,100 in 2023.

The percentage allocation for 2019 was 28%. The percentage allocation for 2023 is 33.8%. That 5.8% difference amounts to \$89,1929 based on 2023's assessment income. The 2020 Study is now outdated and did not include any evaluation or repair of water intrusion problems.

Water Intrusion Update: At its October meeting, the Board did approve spending \$205,235.60 from our R&R Reserve to repair water intrusion problems for the initial areas evaluated by the engineer. Look for a posting soon showing the areas involved.

Roofing Update: The board discussed Payment and Performance Bonds and will be advising attorney for inclusion for AIA contract. The board also moved to get another attorney's opinion regarding spending down Roof Reserve funds. Within the next 30 days or so, the Board plans to have a scheduled community meeting to discuss the various aspects of our roof project.

NOVEMBER LANDSCAPE SCHEDULE

(Tentative Weather Permitting)

October 30 - November 3

Mow & Trim: Westwind, Eastwind, Teriwood, Woodridge, Drywood and Fallwood

November 6 - 10

Trim: Common Areas

November 13 - 17

Mow, Trim: North Carolwood, Pylewood, Pickwood and Fair Oaks

November 20 - 24

Clean up behind buildings

November 27 - December 1

Mow and Trim: Carolwood, Truewood, Nettlewood and Dryberry

**November:
Palm Tree Trimming
(tentative)**

Woodbine, Westwind, Fallwood, Drywood and Woodridge.

* Mowing depends on condition of grass, if grass is too dry or not growing, other work will be performed on property.

Dear Lake of the Woods Residents,

The Landscape committee needs your help to make our community even more beautiful! We're setting up a "yard tool" loaning program for the "dig in the dirt" side of our committee. If you're willing to spend a few hours helping improve the landscaping at Lake of the Woods, we'd greatly appreciate your support. With several hands, we've achieved amazing transformations in just a few hours. Any yard equipment or tools you can donate will be invaluable. Whether it's a rake, a shovel, or any other tools that assist you in planting or maintaining your yard, we'd be thrilled to put them to good use.

You may have a stash of yard equipment and tools that you initially intended to use, but life might have steered you in a different direction. These tools might be sitting around, unused, causing storage issues and possibly making you feel a little guilty for not putting them to good use.

By donating these tools to our "yard tool" loaning program, you'll not only free up space in your storage but also contribute to the enhancement of our community's landscape. It's a win-win situation, and your generosity will make a meaningful impact. Join us in making Lake of the Woods even more beautiful and vibrant. Your support is essential to our mission. Let's dig in and transform our community together!

Sincerely, The Landscape Committee



“Thanks to Ann Marie for donating an umbrella to the clubhouse. It will be appreciated by all. If you have something that is serviceable, but you no longer need, please contact the Office and we will consider how it might be used.

At this time, landscape and garden tool donations are in need at LOW to support volunteer “Dig in the Dirt” events sponsored by the Landscape Committee. In fact, the annual Lake of the Woods lakeshore cleanup will be happening on November 4 from 8 am until noon. There will be dozens of non-LOW folks helping refurbish the LOW shoreline. Please come out and help them help us to tidy up the shore.”



Are you considering running for the Board next Annual Election? Below is an article written by a tenured LOW Owner with many years of serving our community and extensive knowledge of LOW Boards and Committees. Both Audrey and her late husband Carl served as President of the Board.



What Makes a Good Director?

By Audrey Smith

The role of a director in a homeowners association consists of many aspects. It involves more than sitting behind a table at a meeting once a month and voting “yea” or “nay” to motions. First and foremost, the role of the director involves responsibility, which begins before the director is elected. It would be wise for the director to gain knowledge of the community before running for board. Joining committees, attending board meetings, and social events can accomplish this and will help the director assume the responsibilities of the board with little learning time.

Once elected, responsibility means representing all residents and making decisions on their behalf. Proposals will come before the board that may not be popular, but the good director must risk the wrath of some residents and vote for the good of the entire community.

In the same vein, a good director needs to be tolerant. Our community consists of diverse ages, from senior citizens to young couples and children. While this is a wonderful mixture, it makes for conflicting needs and concerns. Phone calls will come, sometimes in the middle of the night, and concerns, whether large or small, must be handled to the best of the director’s ability. A director will be stopped on the street, usually at inopportune times, with questions or complaints. A negative attitude on the part of a director is unacceptable no matter how many times the same complaint or question is heard. Remember, it is usually the resident’s first time approaching the director on a particular subject, so patience is a virtue.

A good director needs to be informed, which may mean attending many community committee meetings. For example, when a director has a problem understanding the financial statements each month, attendance at finance committee meetings is in order. This will fully prepare the director to make decisions on financial reports rather than giving a “rubber stamp” vote. It is not necessary to attend every community meeting, but the director should attend enough to have a handle on the overall structure of community activities and committees.

As a way of keeping directors in our community informed, the president of the board annually assigns a director as ex-officio for each committee. The director attends all meetings of the committee, offers guidance, and makes status reports to the board.

Attending social events within the community is a good way to become informed. Whenever a director is visible, the residents have an opportunity to discuss issues and share their opinions. Sometimes those opinions are not something a director wants to hear, especially in a social setting, but it comes with the territory.

Does all this responsibility, tolerance, and knowledge take time? Most certainly! A great deal of time will be required to serve the community well and a real commitment must be made for the duration of the term. A good director possesses qualities such as integrity, morality, and ability to guide the community in its maintenance of originally conceived covenants, conditions and restrictions.

Do you have the time, knowledge, tolerance, and responsibility to be a good director? If the answer is yes, there is a seat waiting for you.

TRASH AND RECYCLING PICK UP INFORMATION

- Regular trash will be picked up on Tuesdays and Fridays.
- Recycling is picked up every Friday. You can contact Seminole County, 407-665-2260 to request recycle bins. (Please separate Cans and place in bag for the Can Can committee to pick up.)
- Aluminum cans **ONLY** are picked up every Friday by the LOW Can-Can Committee.
- Yard trash is picked up on Wednesdays. (Debris must be in a container or tied in a bundle.)

Bulk Item(s) Pick Up Information

- Appliances and electronic waste must be scheduled in advance by calling 407-464-0664.
- Once pick up is scheduled for white goods/electronic waste, these item(s) may be placed on the curb after 6 p.m. on Thursdays. Regular bulk items do not require advanced scheduling to be picked up.
- If the bulk item(s) is not picked up on Friday, the bulk item(s) **must** be removed from the curb and brought back inside until an alternative, scheduled pick up time can be made.

No trash or bulk item(s) can be put out prior to 6p.m. the day before pick up.



RECYCLING COMMITTEE

Please place all separated aluminum cans in a separate bag, near your garage door/carport, or sidewalk for collection by the Can-Can Volunteers. Also as the recycling truck is now arriving in our neighborhood earlier than in the past, our volunteers will be starting at 7:30am on recycle days.

The "Can-Can" Committee still needs volunteers willing to dedicate two to three hours once a month on a Friday morning at 7:30am to help collect cans throughout the community. All money collected from can collection sponsors community activities for the year. Please contact Terry Decker at 405-650-9719, terrydecker15@gmail.com.

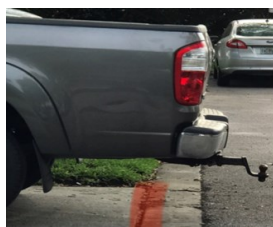
We have a Recycle Bin specifically for Aluminum Cans Only in the auditorium.



PARKING! DID YOU KNOW?

- Parking at the ends of streets is for guests only. Resident parking is available in the Clubhouse lot.
- Parking from 2AM -7AM requires a permit. Go to LOW website: (www.lakeofthewoodshoa.com) to fill out form.
- Speed limit is 15MPH
- At the end of your driveway is a flat curb called a "ribbon." The ribbon is not part of the driveway, and therefore, vehicles must be fully in the driveway and not over the ribbon.
- Trailers are prohibited in driveways, unless actively being loaded or unloaded. All unattached trailers must otherwise be parked at the rear of the Clubhouse lot, with a permit, if parking overnight.

**To obtain a Parking Pass for overnight guests:
<https://www.lakeofthewoodshoa.com/parking-permit.php>**



The HOA is actively issuing violation notices. Parking into the street or parking outside of any perimeter of a driveway is a common and frequent violation. All vehicles and all parts of a vehicle (including bumper and trailer hitch) must be completely contained within a driveway. Many residents are unaware that driveways end at the 'ribbon.' The ribbon (some call it a 'flat curb') is actually part of the street, **NOT** part of the driveway. In the photo above, the vehicle is about 15" past the property line - truck, bumper, and hitch are all extending over the 'ribbon' and into the street. **It's a violation!**

Note: Owners are responsible to ensure their renter/tenants/guests comply with the Rules and Regulations. Renters/tenants are responsible to ensure their guests comply with the Rules and Regulations.



HOME FOR THE HOLIDAYS OPEN HOUSE



The Social/Sunshine Committee cordially invites you to a Holiday Open House on Sunday, **December 3rd**, from **2 to 4 pm**. Join us for some:

- *light comfort food
- *cookies
- *candy
- *hot chocolate bar (design your own toppings!)
- *live music
- ***kids craft corner**
- *and...a surprise guest-or two!!

The committee wishes everyone a most joyous holiday season. We look forward to sharing this special time of the year with each of you.

Wishing all our friends and neighbors the healthiest and happiest cheer this Holiday Season!

LOW Social/Sunshine Committee

Classic Car Show and Hotdog Extravaganza

Social Sunshine Committee would like to thank everyone who attended the Classic Car Show on October 6, 2023, making it a huge success. The classic car enthusiasts in our community had an opportunity to show off and discuss their beautiful cars. Along with the car show, Social Sunshine Committee provided hotdogs and lots of side dishes for this First Friday event. Also, a big thank you to all who brought sharable snacks.

Social Sunshine Committee

FIRST FRIDAY



The Social Sunshine Committee would like to invite everyone to join us at November's First Friday event on Friday, November 3, 2023, from 5:30 p.m. to 7:00 p.m. in the clubhouse auditorium. Due to the upcoming holidays, this will be our last First Friday event of 2023. Attendees are encouraged to bring a sharable snack as no committee is sponsoring this month's event. Set-ups will be provided.

First Friday is a fun opportunity for LOW neighbors and friends to gather, visit, and enjoy some delicious snacks.

We need committee participation to host these fun events, so if your committee or group is interested in hosting a First Friday get-together, please contact Barb Stewart at (407-373-5697) and she will be happy to sign you up. It's easy and a great way to support our Lake of the Woods community.

LOW FAMILY DAY!

Come and join us at the playground area on Nov. 11th and Nov. 25th from 11am until 2pm to let our kids meet each other and play.

We are encouraging families to get together and have some fun, so let the kids enjoy time together!

If you'd like to know how you can join or help with Neighborhood Watch, or even if you're just interested in getting to know others within the community, we encourage you to come and have fun! Sponsored by: **Neighbor Watch**

LOW MUSIC GROUP

Instruction and music of all types are free to LOW residents. We welcome Recorders of all sizes, flutes and oboes, concentrating on duets, trios, quartets, etc. Beginning classes (child and adult) are separate until you are able to play with the group. Call Ann at 407-260-9238 for more info.

Novel Pursuits Book Club

Come joins us November 28th.

We meet the last Tuesday of each month.

Questions: Please contact Janice Barr at mamaj433@gmail.com or

Pamela Fendley at pfendley487@gmail.com



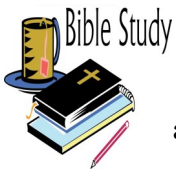
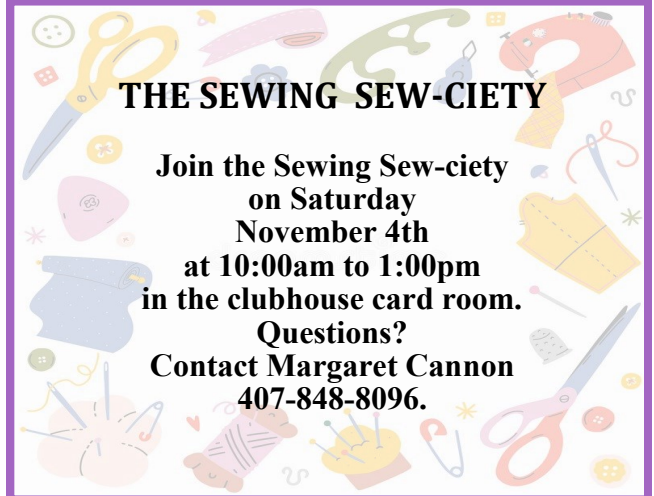
THE SEWING SEW-CIETY

Join the Sewing Sew-ciety on Saturday November 4th

at 10:00am to 1:00pm in the clubhouse card room.

Questions?

Contact Margaret Cannon 407-848-8096.



THURSDAY BIBLE STUDY

Please bring your Bible and join us on Thursday mornings at 10:00am at the clubhouse as we explore the wisdom and teachings found within the Bible.

Questions? Please Contact: Pamela Fendley at pfendley487@gmail.com.



WORDS OF LIFE

Bible Study

November 2th and October 16th



Word of Life Bible study group will continue to meet on the first and third Thursdays of the month from 7:00 to 8:30pm at the clubhouse.

Join us as we dive deep into the spiritual insights and teachings of the bible, and engage in meaningful discussions with fellow believers.

If you are planning on attending, please reach out to **Juan Ramirez: 407-595-7155**.

“MY NEIGHBOR’S TABLE”

For those in Lake of the Woods who dine alone, and would like to get out of the house and meet some neighbor’s, please join us at the clubhouse for a home cooked meal!

Our November date is Wednesday November 15, 2023 from 5:30 -7:00 pm - \$5.00 per person 😊

We will be having a Fall themed dish to go with the season. If you would like to bring a dish to share please do!

We hope you can make it.

Please reach out to Tina @ 407-416-1135 with any questions (text or call).



Words of Life - Social Event

Word of Life Bible study will have its next social on Thursday, November 9, from 7:00 PM to 8:30 PM at the club house. Come join us for Bob Ross “Happy Little Trees” Paint Night- “We don’t make mistakes, just happy little accidents.” Whether an advanced artist or someone who has never held a paint brush, this is your time to relax and enjoy time for painting with friends. All canvases and paint supply will be provided as we watch and paint along with a famous Bob Ross painting tutorial. By the end of the night, you will have a work of art to take home with you. Don’t forget to wear old clothes or bring an apron to prepare for those happy little accidents. Please contact Ginger Bryant if you plan on attending. You can reach her at 407-222-0843.

November 9, 7:00PM to 8:30PM

IT’S BUNCO TIME!!!



  Join us in the LOW Clubhouse for Bunco on Saturday, **November 11th at 12:45 p.m.** Cost is **\$3.00.** We also have a 50/50, 1 ticket is \$1.00, or 3 tickets for \$2.00. Bunco is a fun, easy dice game! If you’ve never played, we will teach you! Bring a snack to share if you like. Drinks will be provided. For any questions please contact Linda Lopez at 407-353-6892.

Let the Good Times Roll!!!



The Social Sunshine Committee has saved a spot for you at our wildly popular Bingo Night!

Join us on **Monday, November 13th, at 6 p.m.** for a fun evening of gabbing, games, and prizes. We’ll have light snacks and beverages available for purchase. The cost is **\$5.00** for a packet of 10 games with the option of additional jackpot games for **\$2.00.** Everyone must be 18 years or older to play.



October Bingo Winners



DONATE TO ENGLISH ESTATES ELEMENTARY SCHOOL

It's back to school time so let's get into overdrive, these teachers and students need supplies. Everything from paper, pencils, crayons, pens, to glue, books, backpacks and more. Any donations would help these teachers who often buy supplies with their own money because most of the students at English Estates aren't able to provide their own. There is also a huge need for food. The kids are sent home on Fridays with groceries for the weekend so they don't have to go to bed hungry. We can help with that too! We have a school bus donation box in the lobby of the Clubhouse. Please help us stuff this bus with food and school supplies for these children in need.

As we are coming up on the Thanksgiving Holiday please help spread the spirit of gratitude and compassion by donating food to our Stuff the Bus Drive.



WISDOM BY FORREST:

A wise man once said.

"Be careful who you let on your ship, because some people will sink the whole ship just because they can't be the captain."

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 the content of owner or vendor ads.

LOW CLASSIFIED

RETIREMENT SPECIALIST - TRAVIS JAHNKE

Annual Enrollment Period is here. I'm here to answer all your questions. Do you qualify for extra benefits? Medicare, Long Term Care, Life Insurance, Dental & Vision, and Financial planning. WEBSITE: www.trsbroker.com / 407-860-0297

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.

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

Notary: LOW Resident. Leave a message at 407-221-8748 to set up an appointment.

Garage Door Spring Replacement: 2 Car garage door with "torsion" springs (2 springs) = \$250.00 OR 1 Car garage door with "extension" springs (2 springs) = \$145.00. 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 407-230-8188.

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.

WANT TO LEARN HOW TO SPEAK SPANISH?

LOW resident is available on Tuesday 9 a.m. to 11 a.m. to teach Spanish to children ages 3 and over and adults. Call 305-772-8920.

BENJI DOGWEAR APPAREL: Always with an eye on style! Benjamin Evans, Owner. Website: benjigidogwearapparel.com. Email: Benjidwa@gmail.com. Phone: 407-431-7815.

BEGINNER TENNIS CLASSES FOR KIDS & ADULTS:

- One-on-one Training
 - Group Training (up to 4 people)
- Contact: Diosa / Coach D.
Text: 763-313-9704 Email: dbtenniscoach@gmail.com.
(LOW Resident)

WANTED: I need a Good Condition DVR player, Call Rosie Sloan 407-739-4796

SMALL HANDY SERVICE: Please contact Wilson Edgar Sales via phone or text at 407-415-3697

SERVICE OFFERED: Need to "spruce" up your rooms, (Paint), Courtyard assistance, (paint, weed trim vegetation) for the Holidays? Your LOW neighbor Dave Felter is your "One Stop Get Things Done!" (407) 620-5886. Thank You!

LOW CLASSIFIED

WANTED: Clothing for Street Ministry. Men’s, ladies and children’s everyday clothing, casual shoes, blankets, and hoodies. Also any daily devotional booklets and carry-on luggage with wheels. Please call Rosie Sloan 407-739-4796.

FOR SALE: Glen Haven Memorial Park, 2300 Temple Dr. Winter Park, FL. Lovely Garden of Prayer, 2 Plots. Current value is \$12,000 -- asking \$6,000 total. Call Irene Mueller at 407-733-5912.

FOR SALE: PEST OFFENSE® SMART – Environmentally Friendly Indoor Pest Control. Pesticide and poison free. One unit covers one level of an average size home. Just plug the unit in, and it begins working to repel mice, rats, and roaches from the inside of the walls where the infestation starts. It does not kill it makes the pests leave. Many LOTW residents use our product. You can find more information at www.pestoffense.com Special price for LOTW residents is \$20.00 with free delivery. To receive this price, call Sandra at 407-468-3059 to order. LOTW resident.

BOARD OF DIRECTORS

Board@lakeofthewoodshoa.com

(All Board members will be copied)

- Crystal Gunn (2024) President
crystal.gunn@lakeofthewoodshoa.com
- Sallie Willis (2024) Vice President
sallie.willis@lakeofthewoodshoa.com
- Lauretta Lumkes (2025) Treasurer.....407-834-6828
lauretta.lumkes@lakeofthewoodshoa.com
- Elizabeth Aulner, (2026) Secretary
elizabeth.aulner@lakeofthewoodshoa.com
- Geoff Longley (2026)402-290-8693
geoff.longley@lakeofthewoodshoa.com
- Fred Shoemaker (2026).....
fred.shoemaker@lakeofthewoodshoa.com
- Doris Huskey (2024).....
doris.huskey@lakeofthewoodshoa.com

STANDING COMMITTEES

- AUDIT- meets Thurs. before BOD meeting @ 9 am
Lauretta Lumkes (ex-officio)
- BUILDING /GROUNDS–meets 1st Tues. of the month @ 7 pm
grounds@lakeofthewoodshoa.com
(ex-officio) Elizabeth Aulner
- 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 pm
Ronda Christiansen, Chair,407-924-9520
ronda.christiansen@cbrealty.com
Fred Shoemaker (ex-officio)
- SOCIAL/SUNSHINE- meets 1st Tues. of the month @ 10:30 am
Carrie Fockler, Co-Chair.....931-434-4014
Janice Everson, Co-Chair.....321-960-0569
- NEIGHBORHOOD WATCH & PARKING –meets as needed
Angie Walsh, Chair.....407-906-3373
ParkingInLOWhoa@gmail.com Doris Huskey (ex-officio)
- STEERING– meets 2nd Wed. of the month @ 6:30 pm
Fred Shoemaker (ex-officio)
- AD HOC RECORDS -Kent Fockler.....
Fred Shoemaker (ex-officio)
- ROOFING - Geoff Longley (ex-officio)



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

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

Email: garymedley@gmail.com
Website: www.garymedley.com

Clubhouse Address:

300 Carolwood Pt. Fern Park, FL 32730

Clubhouse Hours: 9AM to 9PM

Clubhouse Office: 9:00 AM to 1:00PM - Mon-Thur.
9:00 AM to 5:00PM - Friday

407-834-6828

May Morales, LCAM, Property Manager:

Manager@lakeofthewoodshoa.com

Michelle, Administrative Assistant:

FrontDesk@lakeofthewoodshoa.com

Work order requests and auditorium rental:

LOW WEBSITE: www.lakeofthewoodshoa.com

Seminole County Sheriff Website:

www.seminolesheriff.org

Non-Emergency: 407-665-6650

Committee Chairs

deadline to submit minutes and meeting packet to manager is no later than 12pm Friday, before the board meeting.

LOWHAN – (newsletter)

deadline to submit is 3rd Wednesday of the month.

NOVEMBER 2023

Sun Mon Tue Wed Thu Fri Sat

| | | | | | | |
|---|--|---|---|---|--|---|
| | | | 1 | 2 Bible Study 10am Word of Life - Bible 7pm | 3 Can-Can 7:30am First Friday | 4 Lake Clean Up - (Lake) 10am - SEWCIEITY Private Event (Auditorium) |
| 5 Private Event (Auditorium) | 6 Aloma Bowl - 12:45 | 7 Social - 10:30am B&G - 7:00p | 8 Bridge Club - 1:30pm Steering - 6:30pm | 9 Bible Study 10am Word of Life - Social 7pm | 10 Can-Can 7:30am | 11 Low Family Day: 11am (playground) Bunco 1pm |
| 12 | 13 Aloma Bowl - 12:45 Bingo - 6:00pm | 14 Landscape Mtg.-6pm | 15 My Neighbors Table- 5:30pm | 16 Bible Study 10am Finance Mtg 4pm Word of Life - Bible 7pm | 17 Can-Can 7:30am | 18 Private Event (Auditorium) |
| 19 | 20 Aloma Bowl - 12:45 | 21 BOARD Mtg.-7pm | 22 Bridge Club - 1:30pm | 23  | 24 Can-Can 7:30am | 25 Low Family Day: 11am (playground) |
| 26 | 27 Aloma Bowl - 12:45 | 28 Book Club 6:30pm | 29 | 30 Bible Study 10am | | |

UPCOMING EVENTS:

Holiday Open House: December 3, 2023

U.S. Flag Retirement: January 6, 2023

PLEASE NOTE