

# LOWHANEWS

## LAKE OF THE WOODS HOMEOWNERS ASSOCIATION NEWSLETTER PRESIDENT'S MESSAGE

Greetings Neighbors!

As we wind up the summer I want to look back and start by thanking some of the good folks that keep our community running - and those who have given much of their time over these last months and years to you to keep our neighborhood great. Our Finance Committee under Jo Elmlad is now entering budget season, a time of great importance to the neighborhood overall, and their continued work will be crucial to our community's next year. The members of the Records Ad Hoc and Kent Fockler are approaching the end of their review of our archived documents, a complex task for which we will all be much the better. And especially please direct your thanks to our former President, Keith Evans, who has stepped down after serving the community for several years now. If you see any of these people out in the street, take the time to thank them for volunteering!

We also have a few key updates to share as well with everyone. Several of our larger concerns are moving forward, with the Board agreeing at this last meeting to begin the first phase of our Re-Roofing project. This has been an effort which has seen much work from many of your neighbors over the last several years, and I know the directors are excited to be approaching the commencement of this undertaking. The neighborhood is also due to receive a new set of surveys for some of our problem drainage areas, a process which we are anxious to move forward with as soon as feasible.

I want to further take a moment to remind everyone about the upcoming Community Market, which is always a great opportunity to meet your neighbors and pick up some excellent deals. We look forward to seeing you there!

Finally, with the departure of Keith, the Board of Directors is looking for motivated and community-minded individuals to add to the current number of those entrusted with the wellbeing of the community. If you are interested, please get in touch with us at [board@lakeofthewoodshoa.com](mailto:board@lakeofthewoodshoa.com)! Our community relies on capable people like you to step up and put in time for the good of the neighborhood, and we hope you will join us soon.

- Geoff Longley, Interim President

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SEPTEMBER 2023



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**CAM NEWS:**



Thank you to everyone that made it out to attend our August 15<sup>th</sup>, 2023, Board Meeting.

Now that School is in sessions, please use caution with all the extra people/drivers that will be out on our busy roads. Flu season and holidays will be upon us soon enough, please remember to follow CDC guidelines.

Updates:

**Re-Roofing Project:** 1<sup>st</sup> phase is in planning we have applied with several lenders so that the Board can decide how to proceed financially. Once we get closer to the process, we will need everyone’s cooperation with vendors and teams.

**Water intrusion:** Ireland survey has completed the survey at the Tennis ct. Woodridge survey, once vendors bids have been complete with the breakout into sections it will be provided to the Board for direction.

**Palm Tree Trimming:** Platinum Landscape has begun trimming Palm trees. N. Carolwood will take much of the month of September. Platinum will be making its way through each area as quickly as possible, weather permitting.

**Tree Trimming:** Budget Tree was awarded the trimming proposal of approx. 401 trees. This is another large project that we are working on scheduling with many moving parts. Work is expected to begin mid-October, weather permitting. We will keep the community posted as we get closer to the timeframe.

**Closing remarks:** As your Association Manager now for 4 months, thank you to all that work Endlessly to make Lake of the Woods, HOA a great community to call home. Please consider joining a committee or the Board to help the community. Owners, please keep in mind our teams are working diligently despite the weather, and our projects continue to move forward.

Let’s work together!

**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



**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>

## MONEY MATTERS - Jo Elmlad

Financial reports, summarized as of July 31, 2023, show us monthly Actual expense of \$121,177.19 vs Budget of \$134,010.66 for a difference of \$12,833.47. YTD figures include Actual expense of \$852,710.02 vs. Budget of \$938,974.62 for a difference of \$85,364.60. Our Balance Sheet total assets as of July 31st were \$4,414,941.28.

Accounts Receivable took a significant dip in July totaling \$32,176.84 compared to \$46,168.05 at the end of June. The decrease was due primarily to closing our largest delinquent account which included a \$10,704.16 debt write off as part of the settlement. July's AR Aging report indicated 50 delinquent owners compared to 49 in June. Our actual delinquent **assessment** total was \$27,788.79. The difference between that total and the \$32,176.84 is fees and charges to be paid to Premier. Those additional fees are charged back to owners ledger. We saw a new additional fee, "Violation Admin Fee of \$25 on the report and will confirm when it comes into play.

Irrigation maintenance expense continues to take a big bite of our budget. July's expense totaled \$8,218 vs budget of \$2,916. We're already over our 2023 **annual** budget of \$35,000 for irrigation repair with \$37,682 in expense as of the end of July and continue to receive invoices that seem over priced and lacking detail of what was actually done. Consideration is being given to adding a maintenance individual who could handle some of the simpler irrigation repairs as well as assist with landscaping maintenance activity.

The plan to stop printing newsletter copies and rely on an online version was activated for August. Paper copies were delivered to approximately 82 owners.

Balance Sheet Reserve fund totals as of July 31, 2023 were Capital \$214,210.93; R&R \$798,838.84; Roof \$2,886,072.54.

At the August board meeting, the Board approved the following: tree maintenance expense of \$36,200 for Budget Tree service to trim trees in the community; \$2,700 to repair/replace parking lot light; a change to the rules regarding approved flowerbed edging. Bricks and scalloped edging currently in place may stay but no new installations will be acceptable. Rubberized edging is new preferred product.

We expect to begin work on our 2024 budget in September. We won't know what our assessment increase for next year could be until mid October when the September CPI number is published. Best guess as this time based on July CPI is a possible increase of \$7.34 per month, beginning April 1, 2024. Price increases for our major contracts are expected along with inflationary increases for practically every budget element. There is much preparation work to do for the regular budget as well as determining what/how we'll pay for roofs and water intrusion fixes.

At our August board meeting, a motion was approved to start phase 1 of the roofing project which would replace roofs on the first 25 buildings listed on Allied Roofing Consultants summary report at a cost of \$2,599 million. Theoretically, this could be funded by our current roof reserve but would essentially deplete it. We still need to develop a plan to assure financing for replacement of all roofs is accomplished.

In the past few years we have boosted our reserve allocations to try to be better prepared for roof replacement. However, if we boost reserve contributions, we reduce available income for our operating budget. The bottom line is we're not receiving adequate income to do all that needs to be done.

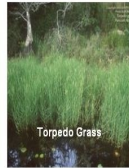
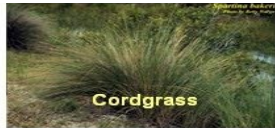
### DONATE TO ENGLISH ESTATES ELEMENTARY SCHOOL

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.

# LANDSCAPE NEWS

September 23<sup>th</sup> 2023

## Lake of the Woods Landscape Special Project Lake Clean Up



The native vegetation we will work to plant.

Invasive plants we work to remove.

Come and learn the “good” plant of the Lake and the “bad” plants of the Lake. Help with some pulling or planting of lake flowers.

If you can't physically Help in the Lake Clean Up, please Help with “words of appreciation.”

Come to the Lake and wish them well and thank them for volunteering and making our lake beautiful and healthy.

**We can use your help, snacks and cold drinks provided and a few hours of help and fun**

### SEPTEMBER LANDSCAPE SCHEDULE

(Tentative Weather Permitting)

August 28-September 1

Mow, trim Carolwood, Truewood, Nettlewood, and Dryberry.

September 4-8

Mow, trim Meadowood, Goodridge, Wintergreen, Winterberry, Sherrywood and Woodbine

September 11-15

Mow, trim Eastwind, Westwind, Teriwood, Meadowood

September 18-22

Mow, trim Woodridge, Drywood, Fallwood

September 25-29

Mow, trim north Carolwood, Fair oaks, Pickwood and Pylewood

#### Palm Tree Trimming (tentative dates)

August 28-September 8

N. Carolwood/Fair Oaks/Pickwood and Pylewood

September 9-30

Meadowood

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



Sunday,  
October 29<sup>th</sup>  
4 to 6 pm

We need 10 courtyards and 4 driveways to pour for the SPONSORED wine / craft beer tasting

There will be a contest for best-decorated patio for:  
Most Interesting    Neatest    Prettiest  
Holiday Themed    Most Creative Use of space  
with prizes to be awarded

Sign up NOW! Email Ronda at [Ronda.Christiansen@cbrealty.com](mailto:Ronda.Christiansen@cbrealty.com) or the HOA Front Desk at [frontdesk@lakeofthewoodshoa.com](mailto:frontdesk@lakeofthewoodshoa.com)

As of today, we have just one driveway for the wine station. We need residents that want to show off their courtyard. We are looking for the most plants or the most creative or the most tranquil, etc.

We are looking forward to seeing your courtyard for ideas to share with Lake of the Woods residents

We need 4 driveways to use as pour stations and 10 courtyards for the contest.

Deadline is **15 October**... so it can be arranged with Maps and details. Prizes will come from Lowes and Home Depot and the landscape committee.



Dear Residents,

We hope everyone is enjoying the last days of summer in our wonderful neighborhood. Today, we would like to shed light on an important topic that affects us all: HOA violations. By understanding these violations better, we can work together to maintain the beauty, integrity, and harmony of our community.

What are HOA violations?

Homeowners' Association (HOA) violations refer to any action or behavior that is deemed non-compliant with the rules and regulations set forth by our community's governing body. These rules are put in place to ensure the well-being of our neighborhood, enhance property values, and create a pleasant living environment for all residents.

Common (not all) HOA violations:

1. Exterior alterations: Modifying or altering the exterior of your home without obtaining proper approval from the HOA. This can include changes to architectural features, paint color, landscaping, or installing unauthorized structures.
2. Parking violations: Parking in restricted areas, parking on grass, street parking, blocking driveways, are all common parking violations that can disrupt the flow of traffic and cause inconvenience to other residents.
3. Noise disturbances: Excessive noise, particularly during late-night hours, can significantly impact the quality of life for fellow neighbors. It's important to be mindful of maintaining a peaceful and quiet environment. No Owner, Resident, or Guest shall operate any sound producing instrument between 10PM and 8AM (radios, TV's stereo sets, organs, etc.)
4. Pet-related infractions: Not picking up after pets, allowing them to roam freely off-leash, or keeping pets that violate breed restrictions or exceed the permitted number of pets per household can lead to issues within the community.
5. Speed Limit: For the safety of our residents, the speed limit in Lake of the Woods is 15 miles per hour.

Consequences of HOA violations:

While maintaining a pleasant and cohesive community is the primary goal, it is necessary to enforce HOA rules to ensure all residents are abiding by the established guidelines. Consequences for violations may include verbal or written warnings, monetary fines, and in some cases, legal action after multiple infractions.

Supporting a harmonious community:

1. Familiarize yourself with HOA guidelines: Take the time to read and understand the rules set forth by our HOA. This will help you avoid unintentional violations and foster a sense of responsibility.
2. Open communication: If you have any questions or concerns regarding HOA policies or potential violations, reach out to the HOA board members or the management company. They are there to help address any doubts and provide guidance.
3. Be respectful of fellow neighbors: Remember that our community is made up of diverse individuals with different lifestyles and preferences. Respecting others' rights to a peaceful living environment can go a long way towards maintaining harmony.
4. Report violations responsibly: If you witness an HOA violation, it's crucial to report it to the appropriate channels promptly. This helps ensure that necessary action is taken to address the issue before it escalates.
5. Attend HOA committee and BOD meetings and participate: Joining HOA committees and actively participating in community initiatives and discussions can give you a better understanding of HOA operations, rules, and the rationale behind them.

By understanding and adhering to the HOA guidelines, we can collectively preserve our community's beauty, tranquility, and property values. Let us work hand in hand to create a neighborhood we can all be proud to call home.

IN MEMORY OF

**DONNA RAUBER**

A dear friend and long term LOW resident who passed on August 29, 2023, after a short hospitalization.

May she rest in peace in paradise.



**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.
- 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 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.

**SANDLESS SANDBAGS?**

Following Hurricanes Ian and Nicole, research was conducted to identify an alternative to traditional sandbags to protect Lake of the Woods Townhomes from flood waters. Five sandless sandbags (dams) have been identified, but only three appear suitable to provide abatement of flood waters threatening residences: The three sandless sandbags are:

**QUICK DAM:** a self-activating patented gel barrier, tubelike height of 3-4”, width 8”, comes in various lengths, [www.quickdams.com](http://www.quickdams.com); QUICK DAM: 888-761-4405.

**HYDRABARRIER:** water fill barrier, tubelike height 3-4”, width 8” comes in various lengths, [www.hydrabarrier.com](http://www.hydrabarrier.com); **WATERSHED INNOVATIONS:** 888-876-4068.

**PIG HOME SOLUTIONS:** water fill barrier, tubelike; height 3-5”, width 8”, lengths vary, [www.newpig.com](http://www.newpig.com), NEW PIG: 855-493-HOGS.

All prices vary with length from \$21.99 to \$100.00 and are available at/through Lowe’s, Home Depot, COSTCO, ACE, and Amazon.

There are many reviews of successes and a few failures of these sandless sandbags on individual websites and on Amazon. While the use of these ‘dams’ appears better than traditional sandbags they may not always be successful as described in the various failures.



**LAKE OF THE WOODS ANNUAL COMMUNITY MARKET IS COMING!!!**

**CALLING ALL BAKERS!!!**



It's almost time for our annual Social/Sunshine Committee Market here at Lake of the Woods and we need your help. One of the many offerings on Saturday, **October 21st**, from 8 am until 2 pm, will be our traditional Bake Sale.

We will need: brownies, squares, bars, cookies, muffins, small loaf breads and the like. Please put two of each item (except for the loaf breads) in a baggie, and if it has nuts please label the bag. If it is gluten-free it will also need a label.

You may drop off the baked goods the Friday before our Market any time during the day; place the items on the bar--we'll find it. If transportation is a problem, please call and we'll arrange a pick-up.

Thank you once again for your generous help. Proceeds of our Market will be used during the year for further programming to enable our community to come together and enjoy each other's company.

For further information please contact Paula at 407.695.2415 or paula.streimish@gmail.com

**CALLING ALL CLASSIC CAR ENTHUSIASTS**

Watch for upcoming information regarding an opportunity to show off your classic car at the First Friday event this OCT. For details, please contact Janice Everson at 321-960-0569.



**Social Sunshine Committee**

**FIRST FRIDAY**

**SEPTEMBER FIRST FRIDAY EVENT CANCELLED**

The Social Sunshine Committee regrets to notify everyone that September's First Friday event has been cancelled. As much as we all enjoy our First Friday get-togethers, due to the upcoming Labor Day weekend and vacations we felt attendance would be lacking.

As consolation, please mark your calendars for October's First Friday event which will be held on October 6 at 5:30. The Social Sunshine Committee is excited to announce our first ever Classic Car Show and hot dog cookout in conjunction with October's First Friday event. If you own a classic car that you wish to have included in the show, please contact Janice Everson at 321-960-0569 for details.

**Words of Life - Social Event**

Join our LOW "Word of Life" monthly social events for singles! Every second Thursday of the month, we will meet for a variety of activities in the clubhouse from 7:00P.M. until 8:30PM. There will be food, themes for each gathering, and activities ranging from game and movie nights to holiday events, painting nights, escape rooms, and more. Our first social event will be held on Thursday, September 14. Get ready for our "Final Farewell to Summer Luau" board game night. Meet others as you play some old favorites like "Clue," try some new games like "Hotel," and even bring a few of your favorite games to teach to others. Put on your best Hawaiian shirt, stick a flower in your hair, and wear your fun summer attire for this opportunity to meet fellow singles in the community. For more information, please reach out to Ginger Bryant at 407-222-0843

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

September 14, 7:00PM to 8:30PM / October 12, 7:00PM to 8:30PM  
 November 9, 7:00PM to 8:30PM / December 14, 7:00PM to 8:30PM

### LOW FAMILY DAY!

Come and join us at the pool area on Sept 9th and Sept. 23rd 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 their summer!

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

We meet Monday's at 6:30pm at the clubhouse. Instruction and music of all types are free to LOW residents. We welcome Record-ers of all sizes, flutes and oboes, concentrat-ing 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 September 26th.

We meet the last Tuesday of each month in the card room.

Questions: Please contact Janice Barr at [mamaj433@gmail.com](mailto:mamaj433@gmail.com) or

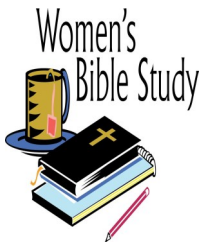
Pamela Fendley at [pfendley487@gmail.com](mailto:pfendley487@gmail.com)



### THE SEWING SEW-CIETY

Join the Sewing Sew-ciety on Saturday September 2nd at 10:00am to 1:00pm in the clubhouse.

Questions? Contact Margaret Cannon 407-848-8096.



September we will be continuing on with our study of revelations. Please bring your Bible and join us on Thursday mornings at 10:00am. Questions? Please Contact: Pamela Fendley at [pfendley487@gmail.com](mailto:pfendley487@gmail.com).

### WORDS OF LIFE

#### Bible Study

September 7th and September 21th



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. Our current study is titled "The God of Creation." We are using Jen Wilkin's videos and materials which takes us through the first 11 chapters of Genesis. The book of Genesis covers the history of earth from creation until the time of Joseph and his brothers in Egypt. The first eleven chapters contain foundational doctrines - including the origin of marriage, sin, death, the beginning of God's plan of redemption, the flood which accounts for most of the fossil record, the origin of languages and ethnic groups, and the historical background of nations. Genesis is foundational to our understanding of reality. Genesis explains how we got here, where stars, oceans, animals, and trees come from. It tells us why there is sin and death in the world, why there are immense fossil beds, and why there are different languages and people groups with different characteristics. All major biblical doctrines are founded in Genesis and are foundational to the biblical worldview. If you are planning on attending, please reach out to **Juan Ramirez: 407-595-7155.**



**"MY NEIGHBOR'S TABLE"**  
**FOR THOSE WHO DINE ALONE**

**Wednesday September 20th, 5:30-7:00pm**

For those in Lake of the Woods who would like to get out of the house - Please join us at the clubhouse for a home cooked meal! Our September date is Wednesday September 20, 2023 from 5:30 -7:00 pm - \$5.00 per person. We will be having Asian Street tacos, green beans, cucumber salad and a surprise desert. 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.

**Water Aerobics!**

Exciting news for those water babies who enjoy our **Water Aerobics classes.**

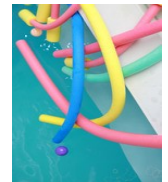
There will be two sessions per week. The cost will be \$5.00(cash only).

The classes will begin at 9:30am to 10:30am every Monday and Wednesday and of course, will continue through the next several months.

Our wonderful Instructor Kitra will be back. Tell you friends and neighbors.

See you at the water's edge!

For more information, please contact Theresa Decker 405.650.9719 - [terrydecker15@gmail.com](mailto:terrydecker15@gmail.com)



**IT'S BUNCO TIME!!!**



Join us in the LOW Clubhouse for Bunco on Saturday, September 9th 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**



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

Join us on **Monday, September 11th, 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.

**August Bingo Winners**



**PLEASE DO NOT FEED THE SQUIRRELS**

I know we all enjoy seeing the squirrels in the neighborhood and are amused by their many antics. Many of you put out peanuts or other food to feed them. I am asking you to stop for several reasons:

- The squirrels are destroying plants in our courtyards.
- The squirrels have destroyed wicker furniture and patio umbrellas, using these materials for nests. They also do damage to our soffits and roofs.
- The squirrels are vermin and may carry diseases, including rabies.
- There have been rats found in the back of North Carolwood Blvd. They have been eating the food put out for the squirrels.

I don't want to appear "mean" about this, but they are doing a lot of destruction. As they are feral in nature, we should allow them to forage on their own for food and nesting materials. They will become accustomed to being fed by humans and lose their ability to survive on their own.

Ann Honbarrier

**LOW CLASSIFIED**

**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 11a.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: benjidogwearapparel.com. Email: Benjidwa@gmail.com. Phone: 407-431-7815.

**BEGINNER TENNIS CLASSES FOR KIDS & ADULTS:** Promotional prices: One-on-one training: \$30/hour. Group training (up to 4 kids or adults): \$25/hour per child or adult. For more info contact Diosa, text: 763-313-9704 or email: dbtenniscoach@gmail.com. (LOW Resident)

**RETIREMENT SPECIALIST - TRAVIS JAHNKE** Here for all your retirement needs: Medicare, Long Term Care, Life Insurance, Dental & Vision, and Financial planning. WEBSITE: www.trsbroker.com / 407-860-0297

**WANTED:** Good Condition DVR player, Call Rosie Sloan 407-739-4796

Special Event by Ronda the Realtor

**The Good, The Bad, The Ugly and The Truth about Reverse Mortgages**

*While reverse mortgages aren't for everyone, wouldn't it be great to hear how this program truly works and if it could be a fit for you or someone you know? We are hearing more and more about it so I am bringing in a seasoned program expert to share facts vs. fiction and answer your questions.*

Monday, September 18<sup>th</sup>  
7pm to 9 pm

Lake of the Woods Clubhouse  
300 Carolwood Point  
Fern Park, FL 32730

Tapas, Snacks, Wine and Crafted Beer  
Samplings will be available

Must RSVP by Sept 12 to  
[Ronda.Christiansen@CBreatly.com](mailto:Ronda.Christiansen@CBreatly.com)



**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

**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 \$12,000 -- asking \$6,000 total. Call Irene Mueller at 407-733-5912.

**FOR SALE:** PEST OFFENSE® SMART – Environmental-ly 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](http://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.

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



**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@ymail.com](mailto:garymedley@ymail.com)  
Website: [www.garymedley.com](http://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](mailto:Manager@lakeofthewoodshoa.com)

**Michelle, Administrative Assistant:**

[FrontDesk@lakeofthewoodshoa.com](mailto:FrontDesk@lakeofthewoodshoa.com)

**Work order requests and auditorium rental:**

**LOW WEBSITE:** [www.lakeofthewoodshoa.com](http://www.lakeofthewoodshoa.com)

**Seminole County Sheriff Website:**

[www.seminolesheriff.org](http://www.seminolesheriff.org)

**Non-Emergency:** 407-665-6650

# BOARD OF DIRECTORS

**Board@lakeofthewoodshoa.com**

(All Board members will be copied)

- Geoff Longley (2026) Interim President.....402-290-8693  
[geoff.longley@lakeofthewoodshoa.com](mailto:geoff.longley@lakeofthewoodshoa.com)
- Lauretta Lumkes (2025) Treasurer.....407-834-6828  
[lauretta.lumkes@lakeofthewoodshoa.com](mailto:lauretta.lumkes@lakeofthewoodshoa.com)
- Elizabeth Aulner, (2026) Secretary .....  
[elizabeth.aulner@lakeofthewoodshoa.com](mailto:elizabeth.aulner@lakeofthewoodshoa.com)
- Fred Shoemaker (2026).....  
[fred.shoemaker@lakeofthewoodshoa.com](mailto:fred.shoemaker@lakeofthewoodshoa.com)
- Crystal Gunn (2024).....  
[crystal.gunn@lakeofthewoodshoa.com](mailto:crystal.gunn@lakeofthewoodshoa.com)
- Sallie Willis (2024).....  
[sallie.willis@lakeofthewoodshoa.com](mailto:sallie.willis@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](mailto:grounds@lakeofthewoodshoa.com)  
(ex-officio) Elizabeth Aulner
- FINANCE/BUDGET- meets Thurs. before BOD meeting @ 4pm  
Jo Elmlad, 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](mailto: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  
Janie Everson, Co-Chair.....321-960-0569
- NEIGHBORHOOD WATCH & PARKING –meets as needed  
Angie Walsh, Chair.....407-906-3373  
[ParkingInLOWhoa@gmail.com](mailto:ParkingInLOWhoa@gmail.com) Crystal Gunn (ex-officio)
- STEERING– meets 2nd Wed. of the month @ 6:30 pm  
Fred Shoemaker (ex-officio)
- AD HOC COMMUNICATION - Doris Huskey...407-312-1075  
Elizabeth Aulner (ex-officio)
- AD HOC RECORDS - .....Kent Fockler.....  
Fred Shoemaker (ex-officio)
- ROOFING - Geoff Longley (ex-officio)

**\*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.**



# SEPTEMBER 2023

**Sun      Mon      Tue      Wed      Thu      Fri      Sat**

					<b>1</b> Can-Can 7:30am	<b>2</b> 10am - SEWCIETY 4pm - Private Event (Auditorium)
<b>3</b>	<b>4</b> Water Aerobics - 9:30am Aloma Bowl - 12:45 Low Music - 6:30pm	<b>5</b> Social - 10:30am B&G - 7:00pm	<b>6</b> Water Aerobics - 9:30am Records - 6:30pm	<b>7</b> Bible Study 10am Word of Life - Bible 7pm	<b>8</b> Can-Can 7:30am	<b>9</b> 9am Community Table Sales Low Family Day: 11am (pool) Bunco 1pm
<b>10</b> Private Event - Auditorium	<b>11</b> Water Aerobics - 9:30am Aloma Bowl - 12:45 Bingo - 6:00pm Low Music - 6:30pm	<b>12</b> Landscape Mtg.-6pm	<b>13</b> Water Aerobics - 9:30am Bridge Club - 1:30pm Steering - 6:30pm	<b>14</b> 9am - Audit Bible Study 10am Finance Mtg 4pm Word of Life - Social	<b>15</b> Can-Can 7:30am	<b>16</b> Private Event (Auditorium)
<b>17</b> Private Event (Auditorium)	<b>18</b> Water Aerobics - 9:30am Aloma Bowl - 12:45 Low Music - 6:30pm Special Event 7pm	<b>19</b> BOARD Mtg.-7pm	<b>20</b> Water Aerobics - 9:30am My Neighbors Table- 5:30pm	<b>21</b> Bible Study 10am Word of Life - Bible 7pm	<b>22</b> Can-Can 7:30am	<b>23</b> Low Family Day: 11am (pool) Lake Clean Up
<b>24</b>	<b>25</b> Water Aerobics - 9:30am Aloma Bowl - 12:45 Low Music - 6:30pm	<b>26</b> Book Club 6:30pm	<b>27</b> Water Aerobics - 9:30am Bridge Club - 1:30pm 5pm—Private Event	<b>28</b> Bible Study 10am	<b>29</b> Can-Can 7:30am	<b>30</b> Private Event (Auditorium)

**UPCOMING EVENTS:**

**PLEASE NOTE**

Community Market: October 21, 2023  
 Fall Wine Walk: October 29, 2023  
 Holiday Open House: Date to be Announced

Please Note that the Office will be closed in observance of Labor Day on Monday Sept. 4th.

Clubhouse Hours: Clubhouse will be opened as normal