

# LOWHANEWS

Volume 35

Issue 12

December 2020

## Lake of the Woods Homeowners Association Newsletter



### Message from the President

Dear Neighbors,

What a pleasure it was for the HOA board members and I to return to the clubhouse auditorium for our first in-person board meeting on November 17th. The cool weather allowed us to open the sliding doors and enjoy some nice fresh air. We hope that more of you will come out and join us for future meetings whenever possible, as we work our way through this pandemic.

We are delighted to have Allen Cresgy on board as our new LCAM. Allen has hit the ground running and has already offered valuable insights on how to approach many of the projects and issues we are facing currently. Allen is out and about in the community daily. I hope you have an opportunity to see him as he tours (in the golf cart). He is eager to meet everyone and listen to your interests about LOW.

Our November board meeting was very fruitful. Some of our accomplishments include authorizing Allen to proceed as necessary to make timely repairs. We also passed our 2021 budget that is available online for your review. We are looking forward to getting started on our pool bathroom renovations and completing our exterior renovations in 2021 or shortly thereafter.

We chose a new painting contractor to paint the buildings that are receiving exterior repairs. We also are evaluating our landscape vendors and are excited about renewing the landscaping in front of the clubhouse and pool area. Although there is still much to do, the Board and I look forward to seeing the completion of many planned improvements in our beautiful community.

The LOW Board is currently operating with two open positions. If you are open-minded, able to work well with others to achieve a consensus, altruistic, and willing to offer your time and talents, please contact the office or a board member to submit a resume about your experience and why you think you would be an asset to the community board.

I wish you and your family and friends all the joys of the holiday season! --Wayne Stewart



### You are INVITED!

**The Social/Sunshine Committee cordially invites the community  
to an evening brainstorming event**

**Tuesday, December 8th at 7:00 p.m. at the clubhouse.**

For those of you who are unable to attend our daytime meetings, now is your chance to participate! We welcome your ideas, concerns, and helping hands. This is your community. Please take advantage of this opportunity to help shape and create our social occasions. We are looking ahead to a healthy future, but our planning begins now. Please attend on December 8th, meet our committee, see what we do, and maybe join us! Everyone is welcome. Questions? Call Lisa Mallardi, 407-221-8748 or Paula Streimish, 407-695-2415.



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

Hello LOW!

I am delighted to finally be part of this wonderful community! Many thanks to the Board, staff and you, the residents for extending such a warm welcome. I look forward to working with all of you to help keep this community vibrant, beautiful, and fiscally sound for many years to come.

Many of you have already discovered that I take my cue from what I see while out and about on the grounds. That means you will often encounter me in the golf cart working my way through each street. Please stop and say hello. I would love to meet each and every one of you and learn about your history at LOW including your likes and/or concerns.

Below is a list of recent LOW activities and operations. I will continue to update you in future issues of the LOWHAN. Best wishes to you and your families for a safe and happy holiday season! —Allen

- **Staffing:** We are fully staffed with the exception of one part-time associate in the recreational department. We've scheduled a second interview with a promising candidate.
- **Clubhouse (events/meetings):** Use of the clubhouse is still limited to LOW committee meetings and resident gatherings.
- **Grounds:**
  - ◊ The final phase of the tree trimming will be completed soon with a final inspection of the community to follow.
  - ◊ A broken storm water drainage pipe was approved for repair.
  - ◊ We are obtaining estimates for sidewalk repairs and a simplified pricing for driveway repairs (for owners).
- **Capital Improvements:**
  - ◊ Building Restoration: Ten units on Meadowood have been completed and are ready to be painted. The next six units have been started and should be completed by the end of December.
  - ◊ Of the four painting proposals reviewed by the Board, Ruth Painting was selected.
- **Landscape:** We are working closely with the Landscape Committee to discuss the current projects and how to best move forward. We met with our current vendor to discuss exceptions that have been noted in the work. We will be obtaining proposals for more inclusive contracts from both our existing landscape company and potential new vendors.
- **Budget:** The 2021 budget was finalized and approved at the November 17th board meeting.
- **Operations:**
  - ◊ Work orders are now being keyed into the Vantaca system more consistently. A report is printed daily and distributed to the maintenance department. The maintenance associates report back to the office at the end of the day and the completed project information is keyed back into the system as a permanent record of work performed.
  - ◊ We are currently streamlining the invoice process which will allow for a quicker turn-around time for the vendors as well as reduce our labor and paper costs.
- **Holiday Hours:** The clubhouse/pool will be closed on December 24 & December 25, December 31 (at 1 p.m.) and January 1.



## Money Matters—Jo Elmblad

Our proposed 2021 operating budget was reviewed and approved by our Board at its November meeting. It includes an increase in our monthly assessment effective April 1, 2021 to \$215.16. The approved budget includes the addition of a landscape/garden position (estimated at \$30K) to assist with day to day landscape upkeep and chores, along with staff positions in maintenance/irrigation (5 full time), rec (3 part-time), and admin(2 full time.) Payroll processing and accounting activity outsourced to Bono & Associates accounts for \$28K of our operating budget for 2021. The approved budget also includes an increase in reserve fund allocations to a total of \$417,725 (30.4% of our assessment income).

For comparison, our reserve fund allocations for 2020 will total \$399,600 (29.6% of our assessment income). As we dedicate a larger percentage of our income to reserves, our operating income is reduced.

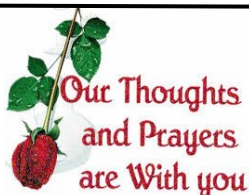
The recently received Reserve Study recommended that we up our future reserve allocations. As noted previously, moving building painting/refurb to be a reserve expense significantly increases the fund total needed to cover that expense. The study assumes a seven-year painting cycle. Historically, our paint cycle has been closer to ten years. That difference has a significant effect on reserves needed. Another large expense item in question is the replacement of our roofs, which were redone in 2006-2010. Our 2017 Reserve Study projected the replacement of the roofs in 2024. Our latest study suggests that roof replacements should start in 2022 over a five-year term. Estimated at approximately \$800,000 per year, that takes a big bite out of reserves. We will be examining the assumptions made in our most recent Study and proposing some alternatives to help us determine the changes that may be needed to maintain adequate reserves. Any proposed changes to assessment income beyond the CPI limitation currently in our documents require the community's approval vote.

Our Assessments Receivable total as of October 31 was \$34,329.07, a slight decrease over what it was last month at \$34,707.47. Now overseeing our delinquent accounts, Bono & Associates is following up on all outstanding balances, including those less than the monthly assessment amount. It has not been uncommon for those smaller balances to be ignored for a while, most often happening when our assessment amount changes in April and homeowners do not make the change to the new amount. You can check your account balance yourself by signing into the Bono & Associates portal. Contact the LOW office to sign up for portal access if you have not already done so. The portal also includes copies of our documents, manager's reports, and board meeting minutes.

A review of our operating account Revenue and Expense Statements shows the Actual expense for the month of October at \$161,816.17 vs. budget of \$112,153.56 and YTD Actual of \$1,018,600.86 vs. budget of \$1,127,535.60. Significant contributors to being under budget YTD include Salaries and FICA (-\$60,628) and Landscape Upgrade (-\$42,426.) October expenses included a payment of \$64,880 to Budget Tree Service for the tree maintenance they have done in the community so far and \$6,516 to fix sidewalk trip hazards within the community.

As of October 31, 2020, our Reserve Funds total was \$2,919,469.24; Operating Fund total was \$312,071.46; Overall fund total was \$3,231,540.70.

As we approach year-end, we are still looking for board members to fill two open slots. It has been a tough year due to the COVID-19 impact on meetings and social events as well as our day-to-day routines. We are optimistic that 2021 will be a better year. If you are interested in knowing what is happening in the community and helping in the decision-making process, contact the office or a board member and volunteer to become a board member.



We extend our heartfelt condolences to Phyllis Taylor and her family on the passing of her beloved husband, Donald (Don) Taylor, on August, 25, 2020. A long-time Lake of the Woods resident, Don contributed to its development serving several terms as a member of the HOA board. May loving memories of Don be a blessing to Phyllis and a comfort to our entire community.



## Building and Grounds Committee Update—Carol Wilks

The Building & Grounds Committee will be ending the year with a deep sense of accomplishment as we hold our last meeting on December 1, 2020. The committee has reviewed 33 applications from homeowners seeking approval for exterior work on their properties. Most of these were approved; a few were returned due to missing information. Our committee's goal is to make these improvements easier by providing homeowners with guidance and direction to ensure the changes are harmonious with our community standards.

Homeowner Applications are not the only work we do as a committee. Often, we are asked to do research on certain issues or projects and recommend to the Board the best solutions to various community problems. Most recently, we were asked to look for solutions to the drainage issues that cover a large portion of the property. We were able to formulate a recommendation and the work to resolve one particular serious issue is now in the fast lane.

We are looking forward to a new year. As we do better, the community will look better. Thank you to the best committee and the great people that sit on it. We are just getting started!



## Like to play in the dirt?

The **LANDSCAPE COMMITTEE** is seeking volunteers to help transplant plants from various areas in our complex to other areas. The plant recycling helps preserve flora and fauna that would otherwise be thrown away.

**ALSO—FOR THOSE WHO PREFER TO PLAY IN THE WATER...** Volunteers also are need to help with water site cleaning to clear plant matter from the lake. You do not need to be a member of the committee or attend any meetings in order to participate. Contact Ronda Christiansen, Landscape Committee Chair to sign up: Email: [awesomefx@cfl.rr.com](mailto:awesomefx@cfl.rr.com) or call 407-924-9520 before 9 a.m. or 7-9 p.m.



## Let there be light!

Now that daylight savings time has ended for this year, please help keep our community safe by turning on your outside lights. The building lights not only help illuminate the streets for drivers and walkers, but also work to deter mischief and potential malfeasance. Thank you for your cooperation!

## HOLIDAY CORN PUDDING



### Mix the following in this order:

- 1/2 cup butter or margarine melted
- 1/3 cup flour and 3 TBSP sugar (which were first stirred together)
- Two-10 ounce packages (or one 24-oz. bag) of frozen corn (defrosted)
- Small can of evaporated milk
- Two eggs slightly beaten

Mix ingredients well. Pour into greased 2 quart casserole or baking dish. Bake at 350 degrees for 30-45 minutes until brown.

Freezes well, so double the recipe and make two. Delicious rewarmed and topped with cottage cheese.



## WHAT MAKES A GOOD DIRECTOR?

*The election of board members at the LOW annual meeting is only months away in March 2021. There are several vacancies to fill. The article below, written several decades ago by LOW resident and former board president, Audrey Smith, offers a clear and ever timely perspective on what it takes to serve as a director. Audrey's original version has been condensed to fit into this newsletter space.*

A director's role in a homeowners association has many aspects besides sitting behind a table at a monthly meeting and voting "yea" or "nay" to motions. First and foremost, the director's role demands responsibility, which begins before the director is elected. Potential directors would be wise to acquire knowledge of the community before running for a board position by joining committees and attending board meetings and social events. The knowledge gained through direct participation will minimize the size of the learning curve needed to help the director assume board service responsibilities.

Once elected, responsibility means representing all residents and making decisions on *their* behalf. A good director recognizes that proposals may come before the board that may be unpopular among some residents but accepts the responsibility of voting for decisions that will serve the good of the entire community.

Likewise, a good director needs to be tolerant. Our community reflects 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 whether large or small, concerns 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 often 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. When a director does not understand the monthly financial statements, for example, attending a finance committee meeting is in order. This effort will better prepare the director to make informed financial decisions rather than a "rubber stamp" vote. It is unnecessary to attend every community meeting, but enough to understand the overall structure of community activities and committees. The LOW board president helps keep directors informed by assigning them as ex-officio members for each committee. The directors attend all of the meetings of their assigned committees and provide the board with a status report.

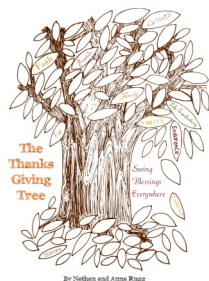
Attending community social events is another good way to stay informed. Director visibility gives residents an opportunity to discuss issues and share their opinions, even those a director may not want to hear, especially in a social setting. Listening respectfully is another aspect of a director's role. Does all this responsibility, patience, and knowledge take time? Most certainly! Serving the community well requires a substantial time commitment throughout the entire term and the ability to exercise integrity and morality to guide the community in maintaining the originally conceived covenants, conditions, and restrictions. If you have the time, knowledge, tolerance, and responsibility to be a good director, there may be a seat waiting for you!



## The Pet Place—By Cari Sadler

Happy December! For those of us ready for 2020 to be over, we're almost there! But first its time for holiday festivities, which means we need to be extra vigilant about dangers to your pets. For example, tinsel and gift ribbon are very attractive to pets, but if consumed, they can be choking hazards and twist around your pet's intestines. Foreign bodies can become surgical emergencies. Tree ornaments can be a choking hazard and, when swallowed, can lacerate your pet's mouth, throat, and intestines. Holiday lights of all kinds can attract your pets, especially those who like to chew, and can cause electrical shock. Remember to put lit candles in hard-to-reach places. In November, we reviewed the toxic dangers of chocolate and candy, but fat trimmings, bones, and most table-food, cooked or uncooked, are very dangerous and can cause pancreatitis or gastrointestinal upset. Bones can be choking hazards, splinter and can cause obstructions or perforations. Almonds, Macadamia nuts, walnuts, and pistachios should not be given to pets. Plant-wise, pine needles can cause oral irritation, vomiting, diarrhea, lethargy, trembling, and posterior weakness. Holly can cause intense vomiting, diarrhea, and depression. Mistletoe can cause significant vomiting and diarrhea, difficulty breathing, collapse, erratic behavior, hallucinations, and death when ingested. Poinsettia, contrary to popular belief, is not deadly; however, it can irritate the mouth and stomach and sometimes induce vomiting if a large quantity has been consumed. I know this seems like a lot of cautions, but I want all of you to enjoy the holiday season while ensuring your pets are safe at the same time. Happy Holidays! P.S.-Understanding your Pet's Bloodwork Part 2 will appear in January.





***"We make a living by what we get, but we make a life by what we give."***  
**—Winston Churchill**

### **Giving opportunities in our community:**

#### **English Estates Elementary School Food Pantry**

Drop off donations at the school (on Oxford Street) or in the cardboard school bus bin located in the LOW clubhouse lobby. The pantry accepts only non-perishable food items, such as: canned vegetables, soups, ravioli, spaghetti sauce, chicken, tuna, peanut butter, jelly, cereal, mac n' cheese, rice, fruit cups.



#### **The Pet Alliance of Greater Orlando (located in Sanford)**

The Pet Alliance 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.



#### **Bottle Cap Recycling**

The funds obtained from bottle cap recycling are used to purchase wheelchairs for children who can't afford them. Save colored or white bottle caps from water, soda, or pill bottles, place them in a baggie, and put them in or next to your weekly recycle bin for pick up by 8:00 a.m. on Tuesdays. Or drop them off at Margaret Cannon's home, 136 Carolwood.



#### **CAN-CAN Recycling**

Thank you all for your diligence in recycling cans. Please place them in a bag outside your recycling bin by 8:00 a.m. on Tuesdays. Place water and soda bottle caps (any color) in a separate baggie, and we will pick them up. Or drop off caps at Margaret Cannon's home (see the article above).

## **December 2020**



Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1 Building & Grounds 7 pm	2	3 Women's Bible Study 10 a.m.	4	5
6	7	8 Landscape 6 pm Sunshine/Social Event 7 p.m.	9 Neighborhood Watch 7 pm	10 Audit CMT 9 am Women's Bible Study 10 a.m. Finance/Budget 4 pm	11	12
13	14	15 HOA Board 7 pm	16	17 Women's Bible Study 10 a.m.	18	19
20	21	22	23	24 Christmas Eve Pool/Clubhouse Closed	25 Christmas Day Pool/Clubhouse Closed	26
27	28	29	30	31 New Year's Eve Pool/Clubhouse Closed	January 1 Pool/Clubhouse Closed	Happy New Year!

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**LOW CLASSIFIED****SERVICES**

**Luv N Care Pet Sitting Services.** Providing love and care when you can't be there. Lots of TLC along with feeding, water, walking, playing with your precious pets. Dogs, Cats and other small pets. Very reliable. LOW resident since 1996. Call or text Dorothy at: [407-733-6025](tel:407-733-6025) or email at [ddavis710@msn.com](mailto:ddavis710@msn.com).

**Computer Help** in your home on your computer. Internet searches, email, Word, Excel and Publisher. Terry 407-761-1506.

**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 [tai\\_m\\_426@hotmail.com](mailto:tai_m_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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## 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 for more information.

**SOULFULYOGI PRIVATE YOGA INSTRUCTOR.:** Want to increase your flexibility and balance in the privacy of your own home? Reach out to me for a one-on-one session to increase your flexibility and balance working at your own pace. Call Keesha at 717-379-7699 or email me at [dawsonkeesha@yahoo.com](mailto:dawsonkeesha@yahoo.com).

### 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](mailto: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. We can also use any daily devotional booklets and luggage (both large and carry on size 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).

**LAST CHANCE-SMALL POTTED PLANTS-FREE:** I have small aloe vera and spider plants available. Suitable indoors or courtyard. Call 407-808-4513-leave a voicemail.

**FOR SALE: Queen-size mattress and adjustable platform.** Barely used (guest room). High quality innerspring, very firm, was about \$1,400 when new. Asking \$400. Call Judi 407-808-4513

**JOHN A. KUHN RESIDENT PROFESSIONAL PHOTOGRAPHER:** Would you like to memorialize someone or something to 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.

### 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.....407-949-8284  
llumkes@gmail.com  
Kyle Heyne, (2023) Secretary..... 321-285-2734  
kyleheyne@gmail.com  
Patty Marcucci (2021) .....407-252-2545  
pmarcucci2015@gmail.com  
Santiago Quesada (2022).....407-748-8059  
timquesa@yahoo.com  
Seema Sernovitz. (2021).....262-490-0903  
ssernovitz@aol.com

## 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 Elmlad, Chair.....407-339-7249  
Lauretta Lumkes (ex-officio)

LANDSCAPE-meets 2nd Tuesday of the month @ 6 p.m.  
Ronda Christiansen, Chair .....407-924-9520  
Patty Marcucci (ex-officio)

LOWHAN – (Newsletter) Deadline is 15th of the month  
Seema Sernovitz, Editor.....262-490-0903  
ssernovitz@aol.com

SOCIAL/SUNSHINE- meets 1st Tues. of the month @ 10:30am  
Lisa Mallardi, Chair.....407-221-8748

NEIGHBORHOOD WATCH - Safety & Security/Parking  
Meets 2nd Wed. at 7 p.m.  
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](http://www.lakeofthewoodshoa.com)

After hours irrigation emergencies: 407-383-9963

Seminole County Sheriff Website: [www.seminolesheriff.org](http://www.seminolesheriff.org)

Non-Emergency: 407-665-6650