

LOWHANEWS

LAKE OF THE WOODS HOMEOWNERS ASSOCIATION NEWSLETTER

IT IS THE MISSION OF THE LAKE OF THE WOODS HOMEOWNERS ASSOCIATION TO WORK IN PARTNERSHIP AND RESPECT WITH THE COMMUNITY TO PROVIDE AN EXCEPTIONAL AND SAFE ENVIRONMENT AND STRIVE TO PROTECT THE INVESTMENT OF THE HOMEOWNER WITH THE HIGHEST LEVEL OF INTEGRITY, FISCAL RESPONSIBILITY AND TRANSPARENCY.

PRESIDENT'S CORNER

Oh my goodness, Fall has arrived and Lake of the Woods is busy, busy, busy! We had a great **Town Hall Meeting** on September 11th. Many of you came and shared your thoughts on the future of our neighborhood. A review of this gathering is on page 4. Lots of great input, thanks to all who participated, and to the **Strategic Planning Committee** who worked so hard putting it all together. Then, this month, October starts off with a new season of **First Friday Happy Hours** on **October 4th**.

On **Saturday, October 26th** please come to the **Annual LOW Rummage and Craft Sale** sponsored by the Social Committee. Since we at LOW are not allowed yard or garage sales, this event gives our residents an opportunity to share their talents and other "stuff". There will be a wonderful array of items and baked goods for sale and a silent auction.

On **Monday, October 28th at 7pm**, Parallel Beliefs will host a discussion panel of faith-based community leaders who will talk on "*Why do bad things happen to good people?*" These presentations are always very interesting and thought provoking.

Then BOO! Thursday, October 31st is the annual Halloween Trick or Treat and Picnic in the Parking Lot for the kids and us big "kids" too!

The **LOW Thanksgiving Dinner** is on Sunday, November 24th at 4:30. See inside for details or call the office. There will be lots of holiday cheer. Before you know it, we can ring in 2020 with a fabulous **New Year's Eve Party** at the clubhouse with entertainment by our own **Paul Felter** and his band. Make your reservations early, it's going to be a ball! Isn't this a great place to live!

Regards,
Bud



October Highlights

Friday, October 4

First Friday HAPPY HOUR

5:30 – 7:30pm

Tuesday, October 15th

Board Meeting 7pm

Saturday, October 26th

**LOW Annual Rummage
and Craft Sale**

9am – 2pm

Monday, October 28th

Parallel Beliefs 7pm

Thursday, October 31st

Halloween

in the Parking Lot

5:30 - 7:30pm

New contact for LOW Office:
manager@lakeofthewoodshoa.com

MONEY MATTERS

Review of our Balance Sheet, as of August 31, 2019 shows Assessments Receivables totaled \$39,104.35 compared to \$30,269.21 at the end of July. Late Fee Receivables were \$3,008.98; Legal Receivables were \$4,240.65; Owner Interest Receivables totaled \$825.25. Because management is still catching up on getting everything in the right bucket, these totals are subject to some adjustment.

Our operating budget results as of August 31st, show actual expense for the month as \$57,341.94 compared to budgeted expense of \$79,155.84 for a difference of \$21,813.90. YTD results showed actual expense of \$629,945.36 vs. budget of \$690,371.57 for a difference of \$60,426.21.

We continue to be under budget YTD in Maintenance Payroll (-\$10,919.93) due to being one person short in that area, Group Insurance-Medical (-\$12,355.62) is also affected by this as well as FICA expense (-\$4,613.86). Painting (-\$14,250) and Irrigation expense (-\$7,510.05) also contribute significantly to our being under budget

The problem with our work comp coverage has been addressed and we'll end up paying an additional \$3,000 for 2018 payroll audit results due to a couple of the vendors/contractors we used last year not having their own work comp coverage or a valid exemption.

Repair of the crack and hollow areas of pool coping is still on hold. We did spend a few more dollars in August on the pool which included \$1,637.10 for Filter Grid cleaning, \$315 for pump repair, and \$348.89 for pool light fix. That was in addition to our typical \$1200/month pool expense for chemicals, monitoring, etc.

The Board will need to approve our 2020 budget at its November board meeting. That means this will be a busy month to have our draft version near ready for approval except for the final allowable CPI increase by the October meeting. Our current draft budget is showing we're about \$33,000 short in being able to cover our 2020 anticipated expenses with estimated 2020 income. Insurance and payroll expense as well as tree maintenance, landscaping, irrigation costs are significant variables for us to consider.

As you may remember, we are borrowing \$40,000 from prior years' budget surplus to balance our 2019 operating budget. We won't know the September CPI number until mid-October so we can't forecast accurate assessment increase until then. As estimated previously, based on CPI change so far this year, we'd expect a possible increase in the \$3.35 to \$3.75 range. We'll also have to take Reserve fund budget planning into consideration as we look at planning and priorities for next year.

At the end of August, our total fund balance was \$2,771,921.12. Operating fund total was \$385,534.07 and our Reserve funds totaled \$2,386,387.05.

Respectfully Submitted,
Jo Elmlad, Chairperson

CALLING ALL BAKERS! WE NEED YOU...and YOU...and YOU!

It's almost time for our annual Social/Sunshine Committee Rummage and Craft Fair here at Lake of the Woods and we need your help. One of the many offerings on Saturday, **October 26th**, from 8 am until 1 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,. 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 Fair, (October 25th) any time during the day; place the items on the bar area-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 Fair 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



Saturday, October 26th

9 am to 2 pm

Always a fun day and a variety of items for sale:
Antiques, Arts and Crafts, Baked Goods, Collectables,
Yard Sale items (one man's junk is another's treasure!)

Holiday Shopping items!

A Silent Auction - restaurant gift cards,
theater tickets, quilts, art, etc. !

Come early for light breakfast and stay for hot dog lunch.

All hosted by the LOW Social Sunshine Committee.

Invite your friends and see you there!

TOWN HALL MEETING

The **LOW Strategic Planning Committee** sponsored a Town Hall Meeting on September 11th at the LOW Clubhouse. If you missed this first one you should definitely plan to attend the next one. We were so pleased with the turnout and interest by our LOW residents. Our purpose was to obtain community feedback regarding planning and prioritizing future projects and activity. **Todd McAliey** served as our MC and provided a brief overview of our objectives.

All attending were given an opportunity to ask questions and express their concerns regarding the community. In particular, guests were asked **(1) What do you like most about living in Lake of the Woods? (2) What do you like the least? And (3) What would you change if you could ?** Thoughts on what needs to be addressed to improve, increase and hold the Property values were also brought to the forefront.

The most important thing that came out of this meeting is that we, as a community, learned that as neighbors can have a conversation without complaining, without raising voices, without any disruption at all, just a sharing of thoughts, concerns and ideas of ways to improve our neighborhood.

According to the audience, things here are changing. Changing for the better. New members on the Board, new Management was mentioned by several people who spoke. These changes are welcomed by all. Things are looking up in a positive way.

We hope a plan is in place to hold more Town Hall Meetings on a regular schedule. It's a good way to get neighbors together working in a positive way to get things done.

We'll be reviewing and analyzing our results over the next couple of weeks. Below is a quick summary of comments made. Topics are listed according to popularity of the remark.

Liked the Most	Liked the Least	Make this change
Friendly, nice people	Rules not enforced	Implement key card access
Quiet	Weeds, poor irrigation, landscape	Pool enhancements; heated, night swim, laps
Well kept	Too many rentals	Update restrooms
Affordable/good value	Lack of communication	Fl friendly plants
Greenspace & trees	Inadequate parking space	Add walkway to pier
Social functions	Traffic, speeding	Add generator to clubhouse
Convenient location	Lack of Management oversight	Improve irrigation
Nice Amenities	Pet Poop not picked up	Add community garden
No yard work	Office not accepting payments	Create gutter cleaning network

Generally, these comments are consistent with what we've developed using **S.W.O.T.** Analysis (Strengths, Weaknesses, Opportunities, Threats). There were also additional comments or suggestions made that we'll put on a consideration list.

The Committee looks to the Board for feedback regarding the planning documents forwarded for your review last month and also any comments regarding the Town Meeting.

Respectfully Submitted,
Jo Elmblad, Chairperson

Parallel Beliefs

Fall 2019

We are proud to announce a multi-faith panel titled:

Why Do Bad Things Happen to Good People?

The panel will consist of members of four faiths: Judaism, Evangelical Christianity, Islam, Buddhism. The speakers are:

- **Rabbi David Kay**, Congregation Ohev Shalom
- **Dr. Joel Hunter**, founder of the Community Resource Network
- **Imam Abdurrahman Sykes**, President of the Islamic Society
Leading American Muslims Peace Center
- **Dr. Claudia Schippert**, Associate Professor of Humanities
and Religious Studies, UCF; Abbot, Orlando Zen Center

When: Monday, October 28, 2019 at 7 p.m.

Where: Lake of the Woods Clubhouse

300 Carolwood Point, Fern Park, FL 32730

All Are Invited

***Having an issue, a problem, at LOW? The place to start to voice it is with our management team at the LOW office! They are here to help. If for some reason you cannot resolve something, Board members are always available to help with our community needs. Contacting outside agencies before you take these steps may complicate or hinder a quick resolution. Thank you**

First Friday HAPPY HOUR Returns!

Friday, October 4th

5:30 to 7:30

BYOB

Snacks and set ups provided

Hosted this month by the
LOW Board of Directors

FALL GARDEN SEMINAR



The **LOW Landscape Committee** sponsored a morning with local celebrity and plant expert “The Plant Doctor”, **Tom McCubbin**. We enjoyed listening as he gave us a lot of helpful information on plant care and tips for successful gardening. He quizzed us and those who answered fast were rewarded with some of Tom’s wife, Joani, beautiful hand-made notecards. Additionally, **Nancy Richter, Tracy Fletcher, Betty Cheek, Pricilla Rose, Nancy Miller** and **Tom Smith** were the recipients of door prizes that were graciously donated by **Maverick’s Lawn Service** and **Laurie’s Landscape**. Tom can be heard Saturday mornings “Better Lawns and Gardens show on IHeart Radio, in the Orlando Sentinel, and on cable channel 13 News.



HALLOWEEN LAKE OF THE WOODS WAY!

Each year we celebrate **Halloween** and **Trick or Treat** for the kids in the LOW Parking Lot. All are invited to join in the fun on:

Thursday, October 31st
beginning at 4:30 pm.

Dress up (or not) bring the kiddos (or just yourself), a dish to share for 8 or so, some candy for the kids, your own beverage, a lawn chair or something to sit on and meet your friends and neighbors for a not so scary but relaxing fun night.



Garden of the Month
October 2019
454 and 456 Meadowood Blvd

September BINGO Winners !

You could be a winner too!

Join the fun at Bingo every 2nd Tuesday of the month at the LOW Clubhouse. Next Bingo will be **Tuesday, October 8th** at 6pm



Reminders & Announcements

Interested in playing games or cards? Dominos, Sequence, Rummy, Queens, Hearts, etc. Come to the clubhouse at 1pm on first and third **Mondays, at 1pm.** For more information please call **Kay Estill** at 434-221-9441

** IMPORTANT NOTICE **

Please be advised that the **LOW Front Office** can no longer accept monthly assessment payments. Payments may be made in several ways:

Mail payment and your coupon to the address provided on the coupon in order to avoid late payment charges.

OR, you may make your payment at your local BBT Bank Branch. Remember to take your coupon with you.

OR, you can sign up for automatic payment from your bank account. Information on how to sign up is located www.lakeofthewoodshoa.com

Please note that in the near future the LOW HOA will require those using the pool and other recreation facilities to have proof of ID that you are a resident of Lake of the Woods. Details will be posted at a later date.

ADVANCED DISPOSAL 407-464-0664

Please call ahead before placing large items for garbage day as chairs, a couch, mattresses, TV, appliances etc, at the curb. These items are **NOT** picked up as regular items for disposal.

RECYCLE ALUMINUM CANS!

Tuesday is RECYCLE Day! Please remember to put your aluminum cans in a separate bag and our "Can Can" Gals will pick them up! Monies earned are put back in our community to help defer costs for LOW events.



LOW Annual Thanksgiving Dinner Sunday November 24, 2019 4:30 to 7:00 PM

- ❖ Reservations are required as seating is limited. **Sign up begins November 1st.**
- ❖ Every family is to bring a *non-perishable item* for the English Estates School Food Pantry **AND** a *vegetable, salad or dessert that will serve 8* to share at the dinner.
- ❖ Turkey, Dressing, Mashed Potatoes, Gravy and soft drink will be provided free of charge by the Lake of the Woods Social Committee as our thank you to the community.
- ❖ To reserve your place please call **Ann Gile at 321-972-1302 or Nancy Miller at 407-673-7390** **OR** you may sign up in the LOW Clubhouse lobby starting **November 1, thru November 15, 2019.** There is a limit of six members per family/household. Our club house capacity is 110. If you make a reservation and have to cancel, please call us so we can include someone else's family.

★ New Years Cheers Party! ★

★ The Social Sunshine Committee will be hosting a Masquerade Ball ★

Entertainment will be provided by our own wonderful Paul Felter and his band.

★ Cost per ticket will be \$25

*Appetizers and Non-Alcoholic beverages will be provided
BYOB*

*Tuesday, December 31st
8pm until Midnight*



*Tickets may be purchased beginning October 1st
Seating is limited, so get your tickets now by contacting:*

Elisha Fosson at 407-463-9926 or

Heather Campbell at 407-496-7005

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Gary Medley
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Specializing in Lake of the Woods, Seminole and N Orange County. A 30 yr resident of LOW and licensed Realtor since 1979. Call for "Recent Transaction" list.

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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 or email at 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 1400sqft or less and \$30 per hour for 1400sqft - 2000sqft. Transportation services offered for \$15 per hour. Don't hesitate, call today. :)

FREE Health History consultation: Health Coach Student of the Institute of Integrative Nutrition program would like to help you reach your health and wellness goal. For more information on how to get started call Tai @ 407-963-8882 or email taim_426@hotmail.com.

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



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AVAILABLE:

Notary Public - Resident of Lake of the Woods. Please call Janice Barr, 407-697-3989.

WANTED:

Clothing Needed for Street Ministry
We need men’s, ladies and children’s everyday clothing (no suits or dresses) or casual shoes, blankets, and hoodies. We can also use any daily devotional booklets and luggage (both large and carry on size with wheels). Call Ted and Rosie 407-834-6770.

FOR SALE

Power Sofa – 90 “ long - dark grey leather- electric recliners at each end with powered headrests- USB ports \$500. **Coffee Table** – solid wood – pine finish top is 2” thick- architectural metal legs – 24wx48Lx19H. Nev used \$25. **Two Matching End Tables** – 24x26x24 \$100 ea. Call Gary 509-680-5274 or 509-690-1578

Free to good home: **HP 5150 Deskjet printer.** Workhorse but no longer needed. Call Joyce at 321-422-0080.

A **Liko model M230 electric Hoyer lift** with sling. Purchased in 2015 used only 2 months. Retail \$2500 will sell for \$1500. Contact: Howard Egalka at 239-860-9095.

All Wood "Lion-paw" pedestal Dining-Table w/ extension & 4 Chairs. (Table only been used for Card-writing); \$400 or best offer. call 407-767-5797.

Dining table and 6 chairs, Entertainment Center 55" x 17" 80" H, Oak bookcase 60" x 17" 80" H, Reply to Margie or Eddie 407-310-7351

Moving Sale: Haverty’s Entertainment center \$200 OBO, Ethan Allen Couch, only 4 yrs old. \$500 OBO. Call MaryAnn at 321-439-1896.

Seminole County website:

www.seminolesheriff.org

Sheriff Non-Emergency – 407-665-6650

Association Plumber: Shaw’s CFS- 321-229-7582
Advanced Disposal: 407-464-0664

BOARD OF DIRECTORS

- Bud Martin (2022) President407-733-3741
Fmartin1682@gmail.com
- Leslie Macaulay (2021) Vice President.....321-689-3268
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- Terry Brown, (2021) Treasurer.....407-761-1506
ocsleader@gmail.com
- Kyle Heyne, (2020) Secretary.....321-285-2734
kyleheyne@gmail.com
- Dale Barnett, (2020).....407-894-4670
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- Wayne Stewart, (2020)407-340-8787
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- Gary DeSantola, (2021).....407-383-9963
garydesantola@yahoo.com
- Rosalie Goodman (2022)321-217-4949
Herbgoodman99@yahoo.com
- Anne Yarnell (2022).....407-677-1469
Anne_yarnell@hotmail.com

COMMITTEES:

- AUDIT-** meets the Thursday before BOD meeting @ 9am
Mark Wasser, Chairperson 347-414-1837
- BUILDING & GROUNDS**–meet 1st Tues. of the month – 7pm
Carol Wilks, Chairperson407-430-8461
Anne Yarnell (ex-officio)
- FINANCE/BUDGET-** meets 4pm Thurs. before BOD meeting
Jo Elmblad, Chairperson.....407-339-7249
Terry Brown (ex-officio)
- LANDSCAPE**–meets 2nd Mon. before BOD meeting-- @1pm
Fred Szukala, Chairperson.....407-834-6828
Rosalie Goodman (ex-officio)
- LOWHAN** – (Newsletter) Deadline is 15th of the month
Leslie Macaulay lesliekj@hotmail.com
- SOCIAL/SUNSHINE-** meets 1st Tues. of the month at 10:30am
Barbara Stewart, Chairperson 407-373-5697
Paula Streimish, Co-Chairperson..... 407-695-2415
Leslie Macaulay, (ex-officio)
- STEERING** meets 1st Wed. of the month@6:30pm
Audrey Smith, Chairperson.....407-831-0899
Dale Barnett (ex-officio)
- SAFETY AND SECURITY** meets @4pm the Wednesday following the monthly Board of Directors meeting
Heather Campbell, Chairperson.....407-496-7005

CLUBHOUSE OFFICE.....407-834-6828

Gail Stanley, LCAM

Tammi Morrison, Office Assistant

After Hours Emergency Phone – 407-480-7878

LOW WEBSITE: www.lakeofthewoodshoa.com

E-MAIL ADDRESS: manager@lakeofthewoodshoa.com

October 2019						
◀ Sep 2019	Sun	Mon	Tue	Wed	Thu	Fri
			1 Social Committee 10:30am Building & Grounds 7pm	2 Peacemakes 10am Bridge 6pm Steering 6:30pm	3 Bible Group 10am	4 Happy Hour 5:30pm - 7:30pm
6	7 Bowling 1pm	8 Bingo 6pm	9 Peacemakes 10am	10 Audit 9am Finance 4pm Bible Group 10am My Neighbors Table 5:30pm	11	12 Bunco 12:45pm
13	14 Bowling 1pm Landscape 1pm	15 BOD Meeting 7pm	16 Peacemakes 10am Bridge 6pm Safety & Security 4pm	17 Bible Group 10am	18	19
20	21 Bowling 1pm	22	23 Peacemakes 10am	24 Bible Group 10am	25	26 LOW Annual Rummage & Craft Sale 9 am - 2 pm
27	28 Bowling 1pm Parallel Beliefs 7pm	29	30 Peacemakes 10am Bridge 6pm	31 Bible Group 10am Trick or Treat 4:30pm	GARBAGE: Tuesdays & Fridays <i>Please do not put trash out sooner than the night before scheduled pick up day.</i> RECYCLE: Tuesdays YARD TRASH: Wednesdays For large item pick-up call: 407-464-0664	

Nov 2019 ▶