

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

As most of you know by now, your Lake of the Woods Board of Directors hired a new Community Association Manager, **Gail Stanley**, on July 23rd. Ms. Stanley has years of experience in the fields of real estate, mortgage lending and property management. Additionally, she has portfolio management and on-site managing experience of a gated community of 600 homes. In short, she has the necessary experience to help us keep Lake of the Woods on course to meet all of our expectations.

As Chair of the Manager Search Committee I was fortunate to work with five extremely talented members of our community. I want to express a public "Thank You" to, **Audrey Smith, Ann Gile, Elaine Noel, Mary Beth McAliley and Isabel Orr**. who made the selection process a pleasure. I would also like to thank those residents who stepped up to help, wherever needed, during this transition period. All of us on the Board appreciate your efforts.

Additionally, during July, residents on the "North Side" of our community received an entire 3 days of intensive "clean up" with all trees being trimmed for hurricane protection and many dead trees removed. *AND*, it looks like the painting will be completed by end of September! Many streets in the community have had old and damaged drain pipes replaced and paved in preparation for painting of new traffic control signs. All the filters for the pool have been replaced and the pool filter tank and the entire pool house has been given a thorough cleaning.

We hope you have had a relaxing summer, and we look forward to seeing you at autumn events in the Clubhouse. We are pleased to have **Tom MacCubbin** as our featured speaker for the **Fall Garden Seminar** on September 7th to share his knowledge of plants in the Florida landscape. And don't miss the **Rummage Sale & Craft Fair** on October 26th.
Bud

***IMPORTANT NOTICE ***

Please be advised that beginning September 1st 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 at www.lakeofthewoodshoa.com

September Highlights

Monday, September 2nd LABOR DAY : Office Closed

Saturday, September 7th

FALL GARDEN SEMINAR 11am - 2pm

Wednesday, September 11th

TOWN HALL meeting
7pm in the clubhouse

Tuesday, September 17th

BOARD MEETING 7PM

Saturday, September 21st LOW Residents only
Table Sales for Annual Rummage Sale 9am to 1pm

New contact for LOW Office:

manager@lakeofthewoodshoa.com

MONEY MATTERS

Balance Sheet and Income Expense statements summarized through July 31, 2019 showed our Assessments Receivables at \$30,269.21 compared to \$36,184.92 at the end of June. We received \$5,200 in July from our attorney from those delinquent owners committed to a payment plan. Late Fee, Legal, and Owner Interest Receivables for the month of July totaled \$6,157.64. However, with the transition in management and the “catching-up” of transactions and activity, those numbers may need adjusting.

Our operating budget results as of July 31st, showed actual expense for the month as \$102,042.13 compared to budgeted expense of \$79,155.84 for a difference of (\$22,886.29). YTD results showed actual expense of \$572,603.42 vs. budget of \$611,215.73 for a difference of \$38,612.31. Again, however, there are some correcting adjustments to be made which will change these results. We'll likely have less monthly expense in July, helping reduce that \$22,886.29 over budget figure. We continue to be under budget YTD in Maintenance Payroll (-\$11,772) due to being one person short in that area. Group Insurance-Medical (-\$8,515) is also affected by this as well as FICA expense (-\$3,822.) Painting (-\$8,000) and Irrigation expense (-\$7,305) also contribute to our being underbudget YTD.

A problem with our work comp coverage is being addressed as the result of receiving a bill for approximately \$8K due to prior policy term audit results. Apparently, some of the vendors/contractors we used last year could not be verified as having their own work comp coverage so their payroll was included in our payroll audit results. Gail Stanley, our new manager, will be working to resolve this problem.

We do have some significant invoices to pay for the northside cleanup, pool filter repair and road work. We'll have more detail on those expenses next month.

We've begun to look at our budget for 2020. It appears our allowed CPI increase will be in the \$3.50-\$4.00 range. Our Property/GL insurance expense is likely to increase by 15% according to our current agent. We'll also have other increases to factor in. Looking at our first draft version and essentially rolling our expense figures over for the coming year shows us being \$25,000 short when we compare income to anticipated expense for our operating budget. As you may remember, we are borrowing \$40,000 from prior years' budget surplus to balance our 2019 operating

budget. Once we digest the reserve account expenses for this year, we'll take a serious look at what we should expect to accomplish next year and what we can afford to spend from Reserves.

As of the end of July, our operating fund balance was \$321,215.24. Reserve funds totaled \$2,355,243.61 bringing our total fund balance to \$2,676,458.85.

Respectfully Submitted,
Jo Elmblad, Chairperson

LOW Landscape Committee
invites you to a
Fall Garden Seminar
Featuring Guest Speaker
“*The Plant Doctor*”
Tom MacCubbin
Saturday,
September 7th
from 11 am to 2 pm.
Bring your questions and your friends to this
informative and fun event.



Garden of the Month
421 Meadowood Blvd

**HERE YE!
HERE YE!
CALLING ALL
BAKERS!
WE NEED 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, 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 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**

Lake of the Woods Annual



**Annual Rummage Sale & Craft Fair
October 26 ~ 8:00 am – 2:00 pm**



**Tables Go On Sale
September 21, 2019
9:00 am – 5:00 pm
6-ft table \$15 / Card table \$10**

9:00–1:00 Table Sales Open to LOW Residents Only

1:00–5:00 Table Sales Open to Public, Outside Crafters, & Vendors

**For info or questions, email loweventinfo@gmail.com.
(Flyer & registration form also available in the Clubhouse.)**

- * **All table space is sold on a first-come, first-served basis only.**
- * **Early registrations are not accepted.**



Reminder . . . We're seeking donations of gift cards for spas, restaurants, theater, salons, massage, gas, grocery, etc., and wine or other liquor that we can use to create gift baskets for our silent auction. Your generous donations and support are greatly appreciated and help to ensure a successful fundraiser.

*If you'd like to contribute, please contact **Lisa Mallardi** at loweventinfo@gmail.com. You may also leave a message at **407-221-8748**.*



We Appreciate Your Support!

TOWN HALL meeting Wednesday, September 11, 7pm in the LOW Clubhouse

The Strategic Planning Committee is looking for your input on the three items below.

- 1.** What do you like best about Lake of the Woods? **2.** What do you like least? **3.** If you could change something what would it be? We hope to gather some great ideas from you to help us plan for the future of our LOW Community. If you cannot attend, you may write your answers to these questions to Chairperson, Jo Elmblad and drop it off at the LOW Office. Thank you.

Fall 2019

PARALLEL BELIEFS

Monday, October 28, 2019

7 p.m.

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, and Buddhism.

The speakers are:

Rabbi David Kay of Congregation Ohev Shalom

Dr. Joel Hunter, founder of the Community Resource Network

Imam Abdurrahman Sykes, President of the Islamic Society Leading American Muslims

Dr. Claudia Schippert Associate Professor of Humanities & Religious Studies, UCF; Abbot, Orlando Zen Center

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

All are invited

My Neighbor's Table

"...where you don't have to dine alone"

We'll begin again **Thursday, September 12th**, at 5:30. Cost is still only \$2.00 for a simple meal and a chance to socialize with your neighbors. Please join us.

BACK TO SCHOOL

It's hard to believe that the kids have been back in school for nearly a month. The summer went quickly. Thanks to all who have continued fill the food box over the summer. Although the **Kindness Club** was in hiatus, the **Love Pantry** continued.

English Estates Elementary School always needs school supplies and the Kindness Club always needs food. Donation boxes are located in the Clubhouse Lobby.

Kindness Club, a volunteer group, provides a big bag of food to the children at English Estates who are food insecure so they have something to eat over the weekend. We also mentor them and give them bread, fresh fruit when it's available, and books. **Jo Elmblad** and I are the "book ladies". What we desperately need is **VOLUNTEERS**.

Kindness Club is Thursdays from 12:30 to 2:30. We stuff bags, set up the main cafeteria with the bags, books and bread and hand them out as the second through fifth graders come through. Then we do it all again in the kindergarten-first grade cafeteria for those students. I invite you to participate.

Thanks again, Lake of the Woods, for your generosity. Questions, or to volunteer: **Alice Friedman (407) 260-6786**

Reminders & Announcements

If you are new to Lake of the Woods or have not yet signed up for our emergency notification VOLO please contact the Office to have your information included.

Interested in playing games or cards? Dominos, Sequence, Rummy, Queens, Hearts, etc. Come to the clubhouse at 1pm on **Monday, September 16th at 1pm.** For more information please call **Kay Estill** at 434-221-9441



Watch where you're walking!

A big thank you to **Margaret Cannon** who put a large magnet on bottom of her walker and was surprised to find these items on our street!

Our landscape contractor **will no longer use the product, Roundup** on our property. They will use Tribune which is not only safe for the lake but on land.

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

New Years Cheers Party!

The Social Sunshine Committee will be hosting a Masquerade Ball

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

Cost per ticket will be \$25

Appetizers and Non-Alcoholic beverages will be provided

B.Y.O.B

Tuesday, December 5th
8pm until Midnight

August 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, September 10th at 6pm**

ADVANCED DISPOSAL 407-464-0664

Please call ahead before placing large items for garbage day like 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.

James Cain

REALTOR®

Cell/Text: 407-718-1535

Office: 407-629-4420

Fax: 407-629-4480

Email: JimCainKW@aol.com

Website: www.jimcain.kw.com

708 E. Colonial Drive, Suite 200

Orlando, FL 32803

Each Keller Williams Office is Independently Owned and Operated



Gary Medley

Broker-Realtor
Venture I Properties
407-463-5242 cell

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.

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

BISHOP DOORS

SALES
INSTALLATION
REPAIR



Richard Bishop, Owner
Local - 40 years experience

FAX 407.574.5353
407.332-8770

Bishopdoors.com
rlbis@yahoo.com

LOW CLASSIFIEDS

Deborah Morgan
REALTOR®

RE/MAX
Optima

7250 Red Bug Lake Road, Suite 1000
Oviedo, FL 32765
OFFICE 407-366-4500
CELL 407-314-8610
FAX 407-706-6887
deborah_morgan75@yahoo.com

Each Office Independently Owned and Operated

LOW CLASSIFIEDS

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.

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.

PEST OFFENSE® "SMART" Electronic Indoor Pest Control. Pesticide and Poison Free. Just plug it into your 110v outlet and it uses your existing wiring to Repel Rats, Mice, Roaches and other crawling insects. Does not kill, it keeps them from nesting and laying eggs within your walls, creating an infestation. Sandra Hodgskin LOTW resident. 1 year warranty 1 unit per level of your Townhome. Call me for questions or to order. 407-468-3059 - \$29.95 + 2.10 Sales Tax Cash or Credit Card. Free Delivery in Lake of the Woods.

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

19" Polaroid TV \$50. Please call 407-834-5597.

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

"Cat" related items; pictures, teapots, Franklin Mint heirlooms, plates, Schmid figurines. \$1 - \$5 call Helen at 407-339-7876

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