

LOWHAN NEWS

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.

Playground Opening Day!



March 2019 Highlights

Friday, March 1st
Happy Hour 5-7pm
BYOB

Tuesday, March 5th
7pm

VOTE

Annual HOA Meeting
Voting for 3 Board of
Director positions

Sunday, March 17th
St. Patricks Day

Tuesday, March 19th 7pm
Board Meeting

The full calendar of events and
LOW committee meetings is on
the back page of this Lowhan

On Sunday, February 3rd kids of all ages came for the reopening of Lake of the Woods playground. There are new swings, picnic tables, a climbing gym with slides, a merry-go-round, shuffle-board courts and a beautiful redone basketball court! Come out and enjoy!

Money Matters

We're one month into this new year so far as our financial statements are concerned and well within our budget. Our fund balances at the end of January totaled \$2,489,701.60. I thought I'd give you a little more background as to how our annual operating budget is affected so far as our income is concerned. You already know that your monthly assessments are our primary source of income. 28% of that income goes to our reserve funds. The remaining 72% comprises our operating budget.

We do have some other sources of income though and that's what I'm detailing for you this month. Our auditorium or card room may be rented by residents or those from outside our community. The rental rate for the auditorium is \$100 + state sales tax for residents or \$250 + state sales tax for non-residents. The card room may be rented by residents for \$25 or non-residents for \$50. Deposits are required for either rental commitment. We do pay sales tax to the state on these rentals. For the year 2018, auditorium and card room rental contributed \$4,450 of income to the Association. We also have advertising income to add to our total. That comes from selling ads in our monthly newsletter. A business card ad for the newsletter comes to \$10 per month, or you can commit for a year's worth of business card ads for \$100. A quarter page ad is \$25; ½ page is \$50; and you can run a full page ad for \$75. Newsletter advertising income for 2018 was \$360.

Another source of income is Estoppel fees. An estoppel fee is typically charged by a homeowner's association (HOA) to a title company for the HOA to check the status of the seller's account when a property within the association is being sold. By doing so, it's determined if the seller is behind on any payments that the buyer may be responsible for. Our Estoppel fee charge is \$250 per request. In 2018, we added \$10,925 to our income from Estoppel fees.

Late fees and interest charges also contribute income to our bottom line. A late fee of \$25 is charged if your assessment is not paid by the 10th of the month and you'll also pay a 6% interest charge. In 2018, we added \$7,614.77 to our income from late fees and interest. We also earn some interest income from funds deposited in our operating funds bank accounts. That amounted to \$79.33 in 2018.

Remember too that for this 2019 budget year, we are "borrowing" \$40,000 from our prior year budget surplus to balance our estimated operating expense.

All of this additional income goes into our general fund and is disbursed throughout the year according to our budget planning and authorization from the Board. If you are interested in learning more about what's happening in the community and what is planned, you're always welcome to attend monthly board and committee meetings.

Better yet, select an area of interest or expertise and become part of the planning process. *Jo Elmblad*

Parallel Beliefs

Monday, March 11th
3 p.m.

Lake of the Woods Clubhouse

Parallel Beliefs will present a speaker on the Church of Christ, Scientist (Christian Scientists), March 11th, at 3 p.m. at the Lake of the Woods Clubhouse.

Christian Science has been described as in a metaphysical family of "new religious movements". Developed in the 19th century by Mary Baker Eddy it holds that illness is an illusion that can be corrected by prayer. However, adherents don't reject all medical care.

We thank **Terrance Hunter**, our guest speaker in February, who not only discussed Jehovah's Witnesses but answered many questions. Terrance is Program Manager at the Holocaust Resource and Education Center of Florida in Maitland. He invited us to visit the Center. The current exhibit is "Artistic Expression Through Conflict 1939-1945. It is courtesy of Florida State University.

Please join us Monday, March 11th at 3pm in the LOW clubhouse for our famous cookies and coffee, and to learn more. Invite your friends, everyone is welcome!

Alice Friedman, Joyce Haggerty, Melissa Jones and Audrey Smith.

Lake of the Woods Annual Meeting and VOTING for 3 Board of Director positions on Tuesday March 5th 7:00 P.M.

OWNERS, if you did not receive the packet with your ballot, proxy, next year's budget, last years annual meeting minutes, etc etc.... **CALL THE OFFICE AT ONCE!**

All owners can vote. If there is more than one name on the ownership title of your property, be sure to fill out the "Designated Voter Certificate." included in your packet. It must be on file in the office for one of you to vote.

Please call the office with any glitches or questions, even stupid ones!

Candidates are:
Rosalie Goodman
Bud Martin
Mark Wasser
Anne Yarnell

You can vote for 3. That is one-third of the board turning over. Your vote is very important.
Thank you from the Nominating Committee

**Indoor Acoustic Music
LIVE CONCERT**
Sunday March 17 2019 2:30pm to 5pm
"Lake of the Woods" Clubhouse
300 Carolwood Point
Fern Park, FL 32730



Promoting and preserving folk music

Featuring: The Ashley Gang
www.reverbnation.com/theashleygang



The Ashley Gang has been performing together for more than a decade, in the hectic music world that's no small feat. The gang members are scattered up and down the east coast of Florida from Jacksonville to Sebastian. Known for their soaring harmonies, thought provoking lyrics, and witty repartee on stage the band consists of Al Scortino, Paul Garfinkel, Kay Garfinkel, and Bob Bronar. Al and Paul, both award winning song writers, keep the band stocked in fresh material, Kay plays flute and djembe, and Bob plays guitar and mandolin. They have individually and as a band recorded six CD's, the latest "A Girl in Oklahoma".

The band most recently has been working on several solo projects in various configurations, but still enjoy the opportunity to get together occasionally and do a show as The Gang.

Suggested donation \$15

CFF Members & LOW Residents \$10
Snacks & refreshments available

**Opening Act:
Too Many Smiths**
www.bandmix.com/guitarglenn

Too Many Smiths is a duo with Linda Smith-vocals, guitar, Glenn Smith-vocals, guitar, harmonica, slide guitar. Glenn was in a group called Myrida for many years. Their influences are Patty Griffin, Mandy Smith, Clapton, Joan Baez, Buffy St Marie, (too many to mention really).



**Jam Session
Starts at 5PM**

Sponsored by Central Florida Folk (inc.)
A 501(c)3 Not-for-Profit Florida Corporation
<http://cfffolk.org/concerts/concerts.htm> E-mail: centralfloridafolk@gmail.com
For more information contact Sheila 407-679-6426

Join us for another Friday Happy Hour

A casual get together, hosted this month by the LOW SOCIAL COMMITTEE is for all LOW Neighbors and Friends on **Friday, March 1st** from 5 - 7pm in the LOW Clubhouse. Setups and snacks will be provided **B.Y.O.B.**

MANAGER'S REPORT –February 2019

REMINDER – The Annual/Election meeting is March 5, 2019 at 7pm. If you are voting that night please come early to sign in and vote. The annual packets were sent out in January if you are missing any information please contact the office. The office has extra copies and will be happy to give you one.

Our new playground is now open. Let's work together to keep it nice and clean for everyone to enjoy. We now have shuffleboards and cornhole, items can be checked out from the recreation center.

The Landscape Committee is working on cleaning up the backs of the units. We are cutting the plants in back of the units down to the 5 feet. Lake of the Woods is a special type of community that allows homeowners to express their personalities with plantings. You have to fill out a request with the Landscape Committee but are still allowed some plants. Because of this the landscape company tries very hard to respect the homeowner signs stating "Do Not Trim". Other communities do not allow any personal items in the common areas for the reason the landscape companies are not custom landscape companies. We have a very large community and to single out certain homes, plants or trees makes it difficult for the company. This also pertains to the backs of the units where the homeowner has 18" from the building. Some areas the landscapers are not sure so they will not touch as instructed by the office. If you have something in the back of the unit that needs trimming contact the office and we will be happy to put a work order in for the trimming. Having the homeowners call the work order in helps eliminate upset homeowners. Mavericks crew onsite has done a great job trying to accommodate the homeowners and respect their wishes but sometimes accidents do happen. I ask that if you have a special plant please keep that item in your courtyard. Any questions contact the office.

Spring is coming... seems a little early but it's Florida. I would like to remind everyone to clean out their gutters in the front, back and sides of the home. If the courtyard gutters need cleaning contact the office to submit a work order.

We have noticed many people have decorations up that are not within our guidelines. If you refer to page 6 of our Rules and Regulations you will find the time frames for each holiday allowed for decorations.

Andra Smith, CAM
Community Association Manager
Lake of the Woods HOA

REMINDER

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

ADVANCED DISPOSAL 407-464-0664

Also, remember that **one person's trash may be treasure to another. Salvation Army, Habitat for Humanity, Goodwill, Disabled Vets and many others would be happy to have your donation!**





WINNERS!

Bingo fun in February had many winners. Come join the fun
March 12th at 6pm

ONGOING LOW ACTIVITIES:

Senior Bowling -

Mondays 1pm

Bingo – 2nd Tuesday 6pm

Piecemakers -

Wednesdays 10am

Bridge - Every other

Wednesday 6pm

Bible Study –

Thursdays 10am

Coloring for Adults –

3rd Thursday 6:30 pm

Neighbors Table-

2nd Thursday 5:30pm

Bunco - Second

Saturday 1pm

Check with LOW office for
details

THANK YOU

Thank you to **John Carta**, **Carol Rackley** and **Glenn Macdonald** for their service on the LOW Board of Directors.

CONGRATULATIONS

to **Faye Tambrino** and **Leslie Macaulay** for their paintings that were selected for the Central Florida Watercolor Society's annual juried show. The show will be at the Casselberry Art House from March 2 -29

CONDOLENCES

Condolences to the Family of **Elizabeth Hopton**. Mrs. Hopton was grandmother of LOW Office Manager **Daniel Pace**.

Condolences to **Priscilla Feeney** and her family on the death of her sister, Juliana Boesch.

Additional condolences to the families of long time LOW residents **Linda Zeitler** and **Jim Warren**.

Let us continue to keep these families in our thoughts and prayers.