

LOWHANNEWS

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 REMARKS

As I sit to write this I'm glad the first of several days of cooler weather has arrived! The advent of cooler weather reminds me that it's a great time to get outdoors and enjoy it. Perhaps take this opportunity to spend more time with your neighbors. There are several events coming up that will provide a good time for getting together.

The LOW 2nd annual Trunk or Treat Halloween event will be the evening of October 31 at the clubhouse parking lot. This is a great opportunity for children, their parents and other adults to come out and meet each other, have some sugar and a good time!

We also should be seeing some block parties popping up around the community. If you don't hear about one near you perhaps you and a friend should plan one. Don't forget you can borrow tables from the clubhouse as well as corn hole and other games. Let's get out and enjoy the beautiful weather and getting to know our neighbors.

Our **Building and Grounds Committee** has been working on the playground renovation for several months and has presented a recommendation to the Board of Directors. We are currently obtaining additional needed information and hope to be able to evaluate and vote on this project in the very near future. Many residents do not realize that the Homeowners Association is obligated, according to our founding documents, to maintain and replace as necessary the amenities that were installed by the developer. The playground renovation will be a large project and I look forward to it being complete. So keep a watch out for the grand opening of the new playground.

Additionally, I've been thinking about 2019 and who might run to fill the three positions rotating off the **LOW**



October 31st - Halloween

"Trunk or Treat" in the parking lot from 5 – 9 pm

November 6th - Election Day –

NOVEMBER 7th – Wednesday

Special BOARD MEETING 6pm

November 12th - Parallel Beliefs

November 18th

LOW Thanksgiving Dinner

(Reservations required)

November 20th

Board Meeting - 7pm

November 22nd Thanksgiving Day

*** Water Restrictions ***

No watering between 10am and 4pm.

Watering permitted only on

Tuesdays and Fridays.

See page 6 for more info

Board of Directors. For me, the past two years have been both challenging and rewarding and I would like to challenge anyone who loves our LOW community to get involved and consider running for the board. Please contact the **Nominating Committee** who is ready to help answer your questions regarding this process.

Looking forward to seeing you around the neighborhood.
Wayne Stewart

Money Matters

This time last year, we were recovering from Hurricane Irma and were short a rec employee with one of our maintenance employees on a leave of absence. So far we've dodged the hurricane damage bullet and now look seriously at next year's budget.



Balance Sheet and Income Expense statements summarized through September 30, 2018 show Assessments Receivables decreased to \$36,891.57 compared to \$40,115.24 at the end of August. Late Fee Receivables for the month totaled \$2,349.9; Legal Receivables were \$8,474.20 and Owner Interest Receivables came to \$1,003.43 as of the end of September. Though we have reduced our receivables total, we still have 9 delinquent accounts with our attorney. The Accounts Receivable committee did meet with our attorney on Oct 4th to discuss our delinquencies. We continue to take an aggressive approach to collecting what's delinquent but the legal proceedings move slowly.

A comparison of our operating budget vs. actual expense through the month of September reflected monthly expense of \$67,255.09 compared to budgeted expense of \$78,336.11 for a difference of \$11,081.02. YTD actual operating expense totaled \$695,306.90 vs. budget of \$743,319.49 for a difference of \$48,512.78. A good bit of our under budget total is attributable to painting expense which is under budget \$30,431.28 YTD. Bids have been solicited to evaluate supplementing our painting activity and possibly finishing the North side by the end of the year.

Development of our 2019 budget is well underway. Assuming an anticipated monthly assessment income of \$208.68 (2.4% increase) beginning on April 1, 2019. This is the calculated result of comparing this year's September CPI to 2017's September CPI as specified in our By-Laws. Several adjustments are included in the draft budget to accommodate planning and motions of the Board. These include the elimination of Winter Hours, continuation of VOLO, outsourcing printing of newsletter, booting of palm trees and trimming of crepe myrtles annually, our new landscape contract, an approximate \$11K reduction in group health coverage expense, and a possible change in our maintenance/painting schedule.

Based on this calculated monthly assessment income, our current draft budget version shows a deficit of \$38,837 between anticipated income and our estimated operating expenses. As documented previously, it appears we'll have to again borrow from our prior year's budget surplus to balance our 2019 budget. From a balanced budget perspective, we can't cover increasing expenses 3%, 5%, 10%, 20% with 1-2% increases in our monthly assessment.

We anticipate verifying our numbers and making some small corrective changes in our budget draft with a final version submitted to the Board for approval at its November meeting.

Reserve Fund spending is being evaluated also as we look to fixing drainage problems and refurbishing the playground area. We've already spent approximately \$40K on the pool decking and furniture this year.

Our fund balances as of September 30, 2018 were Operating \$322,228.02, and Reserve Funds \$2,095,325.24 giving us a total fund balance of \$2,417,553.26. *Jo Elmblad*

Landscape News

Beginning with the dormant period (November to March) the landscape contractor will begin trimming & pruning all shrubs/trees behind all units to the approved height of 60".

Shrubs must NOT exceed 60" in height, and will be maintained by the landscape contractor as defined in their contract. The work will begin November 1st and will take several months to complete.

If you decide to trim and cleanup yourself, please remember to bag all yard debris & put it out **only** on **Wednesdays**, which is our, LOW, official Yard Waste pick-up day.

The LANDSCAPE CREW does NOT pick up your additional yard debris.

Thanking you in advance, for your cooperation.

Lake of the Woods Annual



Thanksgiving Dinner - Sunday, November 18, 2018 At the LOW Clubhouse 4:30- 7:00 p.m.

Reservations are required

Sign Up in the Clubhouse from November 1st through the 12th

Each family is to bring a side dish of either a salad, vegetable, or dessert that will serve 8 **AND** a non-perishable food item that will be donated to the English Estates School Food Pantry.

*The Turkey, Dressing, Mashed Potatoes, Gravy and a Drink will be provided
Free of charge by LOW's Social Committee.*

PROJECT BEETLE RELEASE

Lake of the Woods - this place we call home, is named for what once was a beautiful forested area of conservation land that belongs to us - LOW. Over the past two decades many have seen a wild man with a machete chopping away in the woods, and we know him as **Hans-the-Tree-Hugger**. And yes, I love hugging trees. What most residents of LOW don't know is that one of my passions for nature is planting trees and my relentless never-ending battle to subdue the devastation caused by a variety of vines.



Many have seen waves of green along highways and in conservation lands throughout the Southeast USA. Trees & Flora covered with various types of vines, all invasive plant species! One of the worst is known as the Air-potato Vine. For many years the US Department of Agriculture (USDA) has studied the behavior of a tiny Beetle found in Asia, which eats the leaves of the invasive Air-potato Vine. This Beetle has been given the green light as a safe way to contain the devastation caused by these vines. Upon request, the USDA ships Beetles to organizations & individuals making efforts for this cause. Thanks to available research and my efforts the past 20 years in attempting to stir-up some interest within our community to protect our "Woods", on September 19 we received a box with some 22 Beetles (4 already had names!). The honor of releasing them had been presented to me, which I gladly accepted.

Next year, we look forward to more enthusiasm and participation by our LOW residents. Please come take a stroll along the forest edge starting near the tennis-courts, ... you may be in luck to get a private tour by me. See you soon, **BIG TREE-HUGS from Hans!**



Aluminum Can Recycle

Alison and I pickup aluminum cans every **Tuesday, Recycle Day!** We would like to ask you to put your



aluminum cans in a **separate bag on top of your recycle bin on Tuesday** and we will pick them up. It's a messy, stinky job to dig through bins, so it's helpful if you put them in a separate bag.

We take the cans to the recycle center

and the money collected is given to the LOW Social Committee to help defer costs for sponsored LOW events like Halloween Parties, Thanksgiving Dinner, ice cream socials, July 4th party, and many more. The Social Committee is not funded by Lake of the Woods. We have to pay for all the activities we put on, so you can see why every can we can dig out of the trash is important.

Please help us by putting your cans in a separate container on Tuesday. We appreciate it. Thank you!
Doris and Alison

SANTA + COOKIES = WOW!

On Dec. 15th from 2-4 pm the Social Committee invites you to a **Christmas Cookie Exchange Party** in the Clubhouse.

Bring the kids and a **dozen** cookies and come join us.

Ole St. Nick will be there handing out presents to the kids, the adults can have a little eggnog or apple cider and exchange cookies. We really like homemade but there are a couple of cupcake shops that make delicious goodies!

Come have fun, meet your neighbors and give Santa a big kiss and maybe a wish list.

Social Sunshine Committee Snippet

With cooler weather comes an upswing in activities in our community. We hope many of you stopped by the **Community Market** and found that extra special something you couldn't live without, or enjoyed a bite from our concessions.

On **Sunday, November 18th**, we will once again sponsor the annual **Thanksgiving Dinner**. it's our way of saying, "Thank You" for your participation in all the many events and projects sponsored by the **Social Sunshine Committee**.

We hope you enjoy the many activities offered here at LOW that are the direct result of the hard work and planning of the SSC. Whether you've enjoyed **Bingo**, shared your supper at **My Neighbor's Table**, socialized with friends at **Happy Hour**, won a round playing **Bunco**, got your exercise this summer at the pool with **Water Aerobics**, or any number of other activities, you were participating and enjoying the opportunities our committee created.

Would you like to join us? Have a voice in creating new, and perhaps different, community events? We're always receptive to new ideas and helping hands. Perhaps you're not available during the day when we meet (first Tuesday at 10:30 am) but would be willing to be a "helping hand" during one of our events. Please contact one of us to let us know. We look forward to hearing from you!

Barbara Stewart, Chair
407.373.5697

Paula Streimish, Co-chair
407.695.2415

*Bible Study will **NOT** meet **November 1st** or **November 22nd***

PARALLEL BELIEFS

A Comparative Study

You are invited to the continuation of the 2018-2019 series on different faiths
Monday, November 12th, 2018 at 3:00 p.m.

The focus of this season will be on some of the smaller Christian denominations that, in various ways, are out of the mainstream of Christianity --- because of their mission, theology, or methodology.

Presenters will be drawn from the Seventh-day Adventists,
The Religious Society of Friends (Quakers),
The Church of Jesus Christ of Latter-day Saints (Mormons),
Jehovah Witnesses, and the
Church of Christ, Scientist (Christian Science).

**The denomination to be featured on November 12th is the Seventh- day
Adventist Church, with James Coffin as presenter.**

Pastor Jim, Executive Director of the Interfaith Council of Central Florida, has been an integral part of Parallel Beliefs. We are delighted to welcome him as featured speaker.

**The series is being held again at the Lake of the Woods Clubhouse located at
300 Carolwood Point in Fern Park, FL 32730**



I would like to thank all our family and friends for attending my mother's Celebration of Life on September 29, 2018 at the clubhouse.

It was a beautiful memory and my mother will truly be missed, but I know she is in a much better place now. Special thanks to Charlie and the Social Sunshine Committee.

Andrea L. Swieda