

LOWHA 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.

Director's Corner

Greetings neighbors! I can't believe that it's September already. When I moved to Lake of the Woods a little over two and a half years ago I was excited about becoming a part of such a vibrant and thriving community and I'm still just as excited to be a part of it. I just wanted to take a moment to remind everyone of the reason that this community is as successful as it is today—the continued support and involvement of every one of our members. Specifically, I wanted to take a moment to recognize all the members of Lake of the Woods who chair, volunteer, and are involved in the various committees that keep our community running. Thank you so much for all the time and energy that you have invested in making our community a fantastic place to live!

Over the past couple of years I've had the pleasure of meeting many of the residents at various committee meetings, board meetings, social events, and even as I walk Quincy (my dog) around the neighborhood (if you haven't met us yet feel free to stop me to chat). I wanted to thank everyone for the suggestions and concerns that they've voiced to me (and the board) in various forums. This is your community and I want to make sure that every single person who lives here knows that they are a valuable part of it and that they have a voice that will be heard.

Finally, I wanted to encourage everyone to get involved in a new way. If you've never been to a board meeting, come to one—we'd love to have you. If you've never been on a committee, join one—we're always looking for qualified volunteers. I encourage you to take part in everything that this community has to offer and to do your part to keep this community thriving for many years and decades to come! Kyle

Community Market

September 15th

8am – 2pm
in the LOW CLUBHOUSE

*Water Aerobics continues through
September - Tuesdays - Thursdays
and now on **Friday!** 9 to 10 am*

Board Meeting

7pm Tuesday, September 18th

September Calendar

Is on the back page of the *LOWHAN*

KEEP IN CONTACT - BE PREPARED

Be sure to sign up for Lake of the Woods VOLO Notification System which will give you alerts from events and meetings, water boil alerts to weather and other emergencies that may affect our LOW community. You can choose to be notified by phone, text, email or all of these! Your personal information will not be shared, it will only be used for this notification system. So, be safe, be informed and sign up today. Sign-up forms may be obtained at the LOW Office. Additional questions? Call the LOW office at 407-834-6828. Additionally, you can also sign up for emergency alerts with Seminole County by going to www.PrepareSeminole.org.

Money Matters

Balance Sheet and Income Expense statements summarized through July 31, 2018 show our Assessments Receivables increased to \$41,151.96 compared to \$39,267.02 at the end of June. However, several delinquent payments have been made in August which should result in a reduction in our Receivables total next month. Late Fee Receivables for the month of July totaled \$3,328.25, Legal Receivables were \$8,948.31 and Owner Interest Receivables came to \$1,139.51 as of the end of July.



Notable expenses during the month of July included \$36,090 for Lawn Maintenance (compared to typical monthly payment of \$9,800.50), \$2,569.68 for additional pool umbrellas and table, and \$16,250 for painting. We also purchased a laptop for office use. A comparison of our operating budget vs. actual expense through the month of July reflected monthly expense of \$110,266.66 compared to budgeted expense of \$77,411.11 for a difference of -\$32,815.55. Yes, for a change, we were over budget for the month. YTD actual operating expense totaled \$545,808.64 vs budget of \$588,072.26 for a difference of \$42,263.62. Our history over the past few years reflects staying within budget or being under budget which is a plus for the Association. However, that's been accomplished by close attention to expenses and cost savings and some struggles to get through situations where we've been short staffed.

Contemplation of our 2019 budget has begun. Looking ahead to monthly assessment income for next year, the Board may approve an increase based on the comparison of the September 2018 CPI index to the September 2017 CPI number. The CPI monthly change is published around the middle of the month following the month in question. As of August 15, the latest month published for this year is June 2018. Based on that number and a comparison to the CPI index for September 2017, the new monthly assessment amount would be \$208.34. We won't have the official September 2018 index until mid October. For planning purposes, we are using this preliminary estimate in our draft version.

Using this estimated income our current draft budget version reflects a deficit of \$70,221 between what our anticipated income would be and our operating expenses. The main driver of this deficit is moving to a new annual landscape maintenance contract for approximately \$53,000 more than what we have been paying. Utilities and property/liability insurance expense is expected to increase 3-5%; we'll have additional expense to mail out annual packets, outsource printing of newsletter (if we continue to do this), VOLO, and an anticipated increase in tree maintenance expense. There has been some discussion about expanding winter hours and consequently rec attendant hours but that is not contemplated in our draft budget version as of this time. (estimated additional annual expense is approximately \$4,300.) We're STILL wrestling with the expense of employee medical coverage and how to reduce it. We've gotten preliminary quotes for higher deductible/higher coinsurance coverage and hope to see some premium benefit there. Our agent again confirms that many employers do not provide full health insurance coverage for their employees so we are out of the ordinary in that respect.

For the past 2 years, we have borrowed from prior year's budget surplus to balance our operating budget. It appears we'll have to do that again in 2019. We need to make some serious adjustments in the future so that our annual income covers our annual operating expenses and also adequately maintains our reserve funding.

As of the end of July, our operating fund balance was \$305,467.07; Reserve funds totaled \$2,034,382.05 bringing our total fund balance to \$2,339,849.12.

STEERING COMMITTEE

IT'S THE LAW!

The Steering Committee assists the Board of Directors by "providing recommendations in the formulation of policy, procedures, rules and regulations, or other input appropriate to the maintenance and enhancement of the successful operation of Lake of the Woods Homeowner Association".

The Committee gets its guidance from a number of sources. First and foremost we look to the Florida State Statutes concerning Homeowner Associations. That's definitely our first rule of law. All of what the Statutes states, we must follow.

I wrote before in the *LOWHA NEWS* that we next follow Lake of the Woods "Covenants, Conditions and Restrictions". That's our second rule of law. This document was signed and sealed March 20, 1975. It is the "grandfather" of all our documents. All written here is sacrosanct.

Now I want to tell you about our third rule of law. It's the Lake of the Woods Homeowners Association By-Laws. The By-Laws are short (only 15 pages) but are very powerful. Unless they conflict with either the Covenants, Conditions and Restrictions or the Florida State Statutes, we bow to their rule. The By-Laws are pretty explicit. For instance, it covers "Membership and Voting Rights of all homeowners". Article IV lists all the different "Meetings of Members", from Annual Meetings to Special Meetings. Article V lists everything you would want to know about the Board of Directors, from their election, powers and their duties.

The By-Laws list all the standing committees plus all the books and records (of which most are available for printing on the Lake of the Woods Homeowners web site).

The By-Laws can be changed but it takes a "majority vote of a quorum of members present or by proxy at any regular or special meeting of the membership duly called and convened provided written notice has been given to the membership of the proposed amendment at least thirty (30) days prior to the regular or special meeting". In knowing all this, we rarely have such a meeting to change the By-Laws.

If the Board of Directors or the members want to make changes we refer to the "Rules & Regulations". Changes to the R & R's can easily be done by a majority vote of the Board of Directors. I'll tell you about this document another time.

The Steering Committee meets the first Wednesday of every month at 6:30 PM.

Audrey Smith,
Chair of Steering Committee

*** REMINDER ***

THE LAKE OF THE WOODS SOCIAL COMMITTEE
WILL BE HOSTING
THE LOW COMMUNITY MARKET

Featuring LAKE OF THE WOODS COMMUNITY
ARTISTS, ANTIQUERS, COLLECTORS, CRAFTERS,
QUILTERS, REPURPOSERS, ETC.

SEPTEMBER 15, 2018
From **8AM TO 2PM**

ENJOY GOOD FOOD AS YOU SHOP –
THE SOCIAL COMMITTEE WILL BE SELLING BREAKFAST, COFFEE,
BEVERAGES, LUNCH AND HOME-MADE BAKED GOODS!

**SHARON'S CLOSET WILL BE SELLING DONATED WEARING APPAREL IN GOOD TO EXCELLENT CONDITION –
THE PROCEEDS BENEFIT THE SOCIAL COMMITTEE'S SPONSORED LAKE OF THE WOODS EVENTS!**

Calling all BAKERS !

Annual Bake Sale at this year's **Community Market** needs your home baked goods for the sale. Brownies, cookies, bars, squares, or small loaf cakes packaged for individual sale, ie. 2 cookies or 1 brownie in ziploc bag with labeling what it is would be appreciated. Please bring to the clubhouse on Friday, September 14. *If your donation contains nuts or gluten-free please label your bags as such!* If you need any help or assistance or have questions call **Paula Streimish at 407.695.2415 or Terry Decker at 1.405.650.9719**. All funds raised are returned to the community as programming sponsored by the Social/Sunshine Committee throughout the year.

**MANAGER'S REPORT – August 2018**

IT'S BACK TO SCHOOL.... Hope all the kids have a safe and fun start to the new school year. Thank you for a great summer and hope everyone enjoyed it.

VOLO, our communication system, is officially up and running. The first message was sent out on August 7, 2018. Please remind your neighbors to sign up at the office. This sign up form may also be found on the LOW website. It may be filled out and returned to the office by email .

The landscape committee has chosen a new landscape company that will be presented to the board. Thank you to ECO for fitting us into their schedule during the busiest time of the year. We appreciate the community's patience during this transition. Brian, the irrigation tech, has been working on several valves that were stuck which caused some clocks to run longer than needed. We also had an issue with a couple clocks due to lightning and power surges. The maintenance crew is working on N. Carolwood and painting continues on Pylewood.

REMINDER: No parking on the street, please pick up after your dog, keep noise down and be kind to your neighbors.

Respectfully submitted,

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

My Neighbor's Table



WE'RE BACK!!!

We've had our short summer break and "My Neighbor's Table" resumes this month – but with a twist! For this month only you supply your own brown bag entree-maybe a sub from Publix or a luscious salad or a chicken sandwich from Chick-fil-A or whatever you want...and we'll provide a beverage and dessert. *There will be no charge for the evening.* So bring yourselves-and a friend if possible-and let's see what we've all been up to during these last couple of months. It will also be a chance to hear about the exciting events your Social/Sunshine Committee has planned for the fall.

See you all on Thursday, **September 13th** at 5:30 pm. Remember your "brown bag!"

Water Aerobics

Tuesdays and Thursdays

and now **Fridays** during September!

9 am – 10 am

\$3 per class - Call Terry Decker 405-650-9719 for details.



PARALLEL BELIEFS

Parallel Beliefs returns with a continuation of our series on various faith traditions. On **Monday, October 22nd at 7p.m.** in the Lake of the Woods Clubhouse, we will kick off our 2018-2019 program. Join us for a return visit by **The Three Wise Guys** as they address the question:

In Our Pluralist World, What Moral Expectations Are Reasonable for Our Elected Officials?

Is belief in God a prerequisite? Is being active in a faith community essential? Should certain forms of behavior be disqualifiers? Or should fitness for office be purely a matter of who can best deliver on the party's platform—with personal behavior and character not even considered in our selection process?

Hear the perspective of Rev. Bryan Fulwider, Rabbi Steven Engel and Imam Muhammad Musri as they discuss how their different faiths impact both the simple and complex aspects of life.

Imam Musri, Senior Imam of the Islamic Society of Central Florida, Rabbi Engel, Senior Rabbi of the Congregation of Reform Judaism in Orlando and Rev. Fulwider, former Senior Minister of First Congregational Church of Winter Park have been broadcasting weekly on Orlando's NPR affiliate (WMFE 90.7 FM) on *Friends Talking Faith with the Three Wise Guys* for several years.

Future 2018 meetings of Parallel Beliefs will be in the Clubhouse on Monday November 12 at 3 p.m. and Monday December 10 at 3 p.m.

Alice Friedman, Joyce Haggerty, Melissa Jones and Audrey Smith

LOW LANDSCAPE NEWS

Beginning September 1st we will welcome LOW's new landscape contractor, **Maverick Landscape**. Please give Tim Burchfield and his crew a chance to "catch up" with all the weeds, trimming of shrubs, edging of beds, sidewalks and driveways. All of this will take a few months before we see any improvements. Thank you for your patience.

Landscape Committee



SUMMER FUN at LAKE OF THE WOODS



BE SAFE!

The **LOW Building & Grounds Committee** has identified suitable lighting (fliers available at the Clubhouse) and our **Neighbor-to-Neighbor Volunteers** stand ready to help troubleshoot non-working lights, **(407) 834-6828**.

Lake of the Woods residents are urged to call **(407) 665-6650** – the Seminole County Sheriff's Office non-emergency number or **9-1-1** when they see or think they see some nefarious activity. The presence of a marked vehicle can, in and of itself, deter criminal activity. If you see something say something. Let's all look out for each other.

Ladies Bible Study will resume *September 6* at 10am in the Clubhouse. All are welcome to come.

Please remember to slow it down on our streets!
The speed limit is 15mph