

# LOWHAN NEWS

300 Carolwood Point, Fern Park, FL 32730

Web: [www.lakeofthewoodshoa.com](http://www.lakeofthewoodshoa.com) Phone: 407-834-6828

Volume 41, Issue 9, September 2025

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## CAM CORNER By Kristina Andersen, LCAM

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### Special Assessment Update

At the Special Membership Meeting held on August 26, 2025, the vote to pass the special assessment for completing the roof replacement project failed. It was announced at the meeting that 278 owners were present in person or by proxy; 168 voted in favor, and 110 voted against. Thus, only 52% of the 533 homes comprising the Lake of the Woods Homeowners Association participated in the voting. Please be aware that our Homeowners' Association has a fiduciary responsibility to maintain the property, which includes completing the roof replacement project. We are currently awaiting legal guidance on the best course of action to take in obtaining the necessary funds to pay the contractor and complete the project.

### Lawsuits

We have been asked about lawsuits in which the Association is involved. Lawsuits are public records, and if searched, you will find that in the past year or two, the Association has been or is currently involved in the following lawsuits. Please note that this list may not be comprehensive.

- The Association is suing a homeowner for violating covenants; the case is currently in progress.
- The Association is suing a homeowner for harassment; the case is in progress.
- An owner sued the Association for alleged injuries. The owner initially filed an insurance claim against the Association, which was subsequently denied. He then proceeded to file a lawsuit, which is currently in progress.
- An owner filed suit against the Association because he did not qualify to run for the board. The Association prevailed.
- An owner filed suit against the Association due to towing. The Association prevailed.

Legal intervention becomes necessary when individuals fail to follow the governing documents, and the Association has exhausted all other options to achieve compliance. It is also required when harassment causes an inability to retain staff, board members, committee members, and others. Although the HOA prefers not to pursue legal action, it may become the only solution when harassment significantly impacts members or operations. We will continue to take steps to protect our members in accordance with the law. If you ever feel unsafe, please report it to the office and local law enforcement.

### Rule Changes

Our attorney is currently reviewing the updated and amended Rules to ensure there are no conflicts between the Rules, Florida Statutes, and the Governing Documents. Upon review and approval, the updated rules will be mailed to owners.



### Clubhouse Hours:

9 a.m.-9 p.m.

### Clubhouse Office:

9:00 a.m.-5:00 p.m. M-F

Kristina Andersen, Assn. Manager

[Manager@lakeofthewoodshoa.com](mailto:Manager@lakeofthewoodshoa.com)

Robert Jontes, Office Manager

[officemanager@lakeofthewoodshoa.com](mailto:officemanager@lakeofthewoodshoa.com)

Francesca Gonzalez, Admin.

Assistant

[FrontDesk@lakeofthewoodshoa.com](mailto:FrontDesk@lakeofthewoodshoa.com)

Seminole County Sheriff Website

[www.seminolesheriff.org](http://www.seminolesheriff.org)

Non-Emergency Number: 407-665-6650

Board of Directors:

[Board@lakeofthewoods.hoa.com](mailto:Board@lakeofthewoods.hoa.com)

Seema Sernovitz, Editor

[Seema.sernovitz@lakeofthewoodshoa.com](mailto:Seema.sernovitz@lakeofthewoodshoa.com)

LOWHAN submission deadline: 3<sup>rd</sup> Wed. of the month.

## Annual Audit

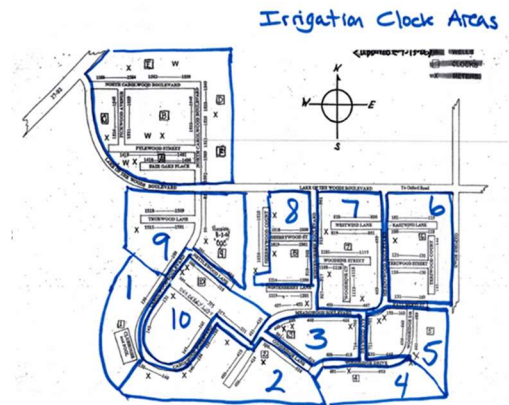
We expect to receive the annual audit soon. A notice will be sent to all owners once it is available.

## Irrigation & Sod/Jasmine

Irrigation repairs are ongoing; clock 7 should now be fully operational, and all zones within clock 7 are being tested to ensure proper functionality. One Northside well has been repaired. The property is being inspected for necessary adjustments and repairs, and work orders are being addressed accordingly. Thank you for your continued patience as we work our way through the community to get all areas up and running.

Sod and Jasmine installations will be back on the agenda at the October board meeting. Installations are pending to ensure proper irrigation function and to mitigate the effects of summer heat and sun.

Current irrigation clock status is as follows:		
Clock	Status	Notes
1	Working	
2	In progress	Goodridge working
3	Working	600-608 not working
4	Working	
5	Pending Inspection	
6	Working	
7	Working	
8	Working	
9	Pending Inspection	
10	Pending Inspection	
A-F	Working	1527 Over watering



## Roofing and Painting

The roof replacement project is currently scheduled to continue through buildings 1200-1214 at Winterberry, where a break in the replacements is anticipated. The project break will be approximately 3 months. Buildings where siding has been replaced will receive touch-up painting following each roof replacement.

## Clubhouse Restoration

The clubhouse restoration, which started on August 12, is ongoing. We are aiming for an official reopening of the Clubhouse facilities on Friday, October 3, 2025. A firm date will be published as soon as it is confirmed.

## Holiday Decorations

The Holidays are around the corner, and we want to remind you of the holiday decoration schedule before you plan and begin your decorating. Thank you in advance for complying with these dates.

Holiday	Decoration Period
Valentine's Day	February 1st – February 17th
St. Patrick's Day	March 3rd – March 20th
Easter/Passover	Two weeks before, and one week after the holiday
Pride Day	June 12th – June 28th
July 4	June 27th – July 7th
Halloween	October 15th – November 3rd
Christmas/Hanukkah	November 22nd – January 10th of the following year

Artificial plants in the ground will be allowed during the Christmas and Easter period defined above. Lawn decorations are not permitted because they interfere with lawn maintenance and upkeep.

**Roof Replacement Schedule** (Bolded buildings have been completed.) You will receive an email from the office when your building is scheduled for reroofing.

1. 201-219 Nettlewood Lane	25. 481-499 Meadowood BLVD	49. 601-619 Woodridge DR
2. 200-218 Nettlewood Lane	26. 1001-1019 Sherrywood DT	50. 650-6660 Woodridge DR
3. 1500-1518 Truewood Lane	27. 411-419 Meadowood BLVD	51. 440-446 Meadowood BLVD
4. 900-910 Wintergreen BLVD	28. 701-711 Drywood AVE	52. 801-819 Westwind LA
5. 901-915 Wintergreen BLVD	29. 600-618 Woodridge DR	53. 800-818 Westwind LA
6. 1101-1119 Woodbine ST	30. 100-118 Carolwood BLVD	54. 1400-1410 Fair Oaks PL
7. 637-653 Woodridge DR	31. 146-154 Carolwood BLVD	55. 1526-1540 Pickwood AVE
8. 671-689 Woodridge DR	32. 156-166 Carolwood DR	56. 1211-1219 Winterberry LA
9. 81-99 Carolwood BLVD	33. 469-479 Meadowood BLVD	57. 150-160 Fallwood ST
10. 120-130 Carolwood BLVD	34. 121-131 Teriwood ST	58. 1200-1214 Winterberry LA
11. 151-169 Fallwood ST	35. 100-118 Eastwind LA	59. 1201-1209 Winterberry LA
12. 1112-1118 Woodbine CT	36. 301-315 Dryberry Way	60. 1511-1515 Truewood LA
13. 1020-1038 Sherrywood CT	37. 300 Carolwood Point Clubhouse	61. 1501-1509 Truewood LA
14. 120-130 Teriwood ST	38. 405-409 Meadowood BLVD	62. 1000-1018 Sherrywood ST
15. 132-146 Teriwood CT	39. 132-140 Carolwood BLVD	63. 917-927 Wintergreen BLVD
16. 501-519 Goodridge LA	40. 317-331 Dryberry Way	64. 131-145 Carolwood BLVD
17. 147-165 Carolwood BLVD	41. 448-466 Meadowood BLVD	65. 1511-1529 N. Carolwood BLVD
18. 632-648 Woodridge DR	42. 453-467 Meadowood BLVD	66. 1564-1580 N. Carolwood BLVD
19. 400-414 Meadowood BLVD	43. 437-451 Meadowood BLVD	67. 1521-1539 Pickwood AVE
20. 421-435 Meadowood BLVD	44. 661-669 Woodridge DR	68. 1550-1562 N. Carolwood BLVD
21. 1100-1110 Woodbine ST	45. 621-635 Woodridge DR	69. 1533-1549 N. Carolwood BLVD
22. 1401-1419 Pylewood ST	46. 700-714 Drywood AVE	70. 1522-1540 N. Carolwood BLVD
23. 101-119 Eastwood LA	47. 510-518 Goodridge LA	
24. 1501-1509 N. Carolwood BLVD	48. 500-508 Goodridge LA	



## MONEY MATTERS By Jo Elmlad, Finance Chair

The Finance Committee briefly reviewed a very rough 2025 draft budget. Using the published July CPI, the estimated monthly assessment effective April 1, 2025, would be \$260.02. With virtually every expense category increasing, balancing our operating budget and reserve spending will be difficult. Income tax expense, in particular, has increased as interest rates have improved, and consequently, our interest income has also increased. Additionally, as we collect special assessment funds, our fund totals grow, as does the interest we earn this year and next. Our income tax expense for 2023 was \$29,996.

Reserve expenditures for the month totaled \$439,354.99, comprising \$216,218 for Phase I roof extra costs and \$223,136.99 for the Phase 1 final payment. Add to that \$76,461 from the R&R fund for the refurbishment of buildings that have been reroofed. Those refurbished areas still need to be painted. When you ask where your money has gone, we must recognize the overall costs of completing the project, which involve more than the actual reroofing. Some siding and wood must be replaced to varying degrees on most units to ensure a functional and finished result. Slopes are being added to the flat roofs to mitigate the kind of leakage problems that occurred after the previous roofs were installed. Our roofing consultants are overseeing the work being done. All of this adds up to a formidable amount. R&R Fund balance as of July 31, 2024, was \$778,784.37. the Roof fund balance was \$3,405,758.35; Capital \$246,873.20.

Our Schwab operating account had a balance of \$240,731.38 at the end of the month. These funds can be used for operating or reserve expenses at the board's discretion. If funds are moved to a Reserve account, they can only be used for designated Reserve expenses. Over the past few years, we have increased our reserve allocations to better prepare for the roof replacement project. However, boosting reserve contributions reduces the available income for our operating budget. The bottom line is that we're not receiving an adequate income from our monthly earnings to cover all the necessary expenses required to operate and maintain our aging homes and property.



## Social Sunshine Committee Events and Activities

### **FIRST FRIDAY – September 5, 2025, 5:30–7:00 p.m. at the clubhouse**

Meet your friends and neighbors and enjoy delicious snacks while listening to the upbeat music of Paul Felter. Snacks to share are always welcome. BYOB setups are provided. Sponsoring a FIRST FRIDAY is a wonderful way to promote your LOW committee or to celebrate a special birthday, anniversary, or other event. Contact Barb Stewart at 407-373-5697 if you are interested in sponsoring.



### **REMINDER: LAKE OF THE WOODS ANNUAL COMMUNITY MARKET IS COMING!! TABLES ARE ON SALE THIS MONTH!!**

**The Community Market is Saturday, November 1, 2025, from 8 a.m. to 2 p.m.**

**Vendor Tables are on sale on Saturday, September 20, 2025, at 9 a.m.**

**All activities will be held in the clubhouse.**

Lake of the Woods SSC is pleased to offer the Annual Community Market, Rummage, and Garage Sale, one of our most anticipated events. Whatever you call it, the Market is an opportunity to declutter your closets, garages, attics, and spare bedrooms to make room for more, while earning a few dollars in the process.

Each six-foot vendor table costs \$15 (payable by cash or check only). A floor plan will be provided, allowing you to select the table location that best suits your needs. **Tables sell out quickly!** Unfortunately, we cannot accept early orders. If you are unable to attend in person, please arrange for someone else to attend and purchase on your behalf. Outside community vendors are also welcome to purchase a table after 11:00 a.m., as LOW members have priority. Coffee and donuts will be available at Market Day; lunch will not be offered this year. We look forward to seeing you!

### **IN THE SPOTLIGHT**



This month, SSC Salutes **PAUL FELTER**, a retired U.S. Army mathematician, who has been a welcome part of the LOW community for eight years. Paul and his wife, Sue, have been married for nearly 49 years. They escaped the Pennsylvania cold and viewed more than 50 properties before settling at LOW. Paul and Sue have four children and grandchildren who mostly live in Pennsylvania and South Carolina. One son and his wife live here at LOW. Visiting with his family is the joy of their life.



Paul has been playing the guitar and singing for more than 60 years, ever since the Beatles' invasion, playing with bands, in duos, or as a single performer for weddings and other events, singing country, pop, and current genres. His beloved "garage" concerts were a welcome break for homebound LOW neighbors during the Pandemic.

Among his many venues, Paul loves to play at the FIRST FRIDAY events and to entertain at local nursing facilities. Some patients may be forgetful, but always seem to remember the lyrics and sing along. Paul is entertaining us all at this month's FIRST FRIDAY and hopes to see you all!



# SEPTEMBER ACTIVITIES at the CLUBHOUSE



## **SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT on**

**Monday, September 8, at 6 p.m.** Meet your neighbors, make new friends, and get the chance to win some cash. \$5 for a 10-game packet; an optional \$2 for a chance to win one or both end-of-evening jackpots. Light snacks are available for purchase, along with an opportunity to win a free door prize. You must be at least 18 years of age to play.



## **BUNCO FUNCO! Let the good times roll on Saturday, September 13, at 12:45 p.m.**

Cost is \$3. We also offer a 50/50 option – \$1 per ticket or \$2 for three tickets. Bunco is a fun and easy dice game. We'll teach you if you're interested in learning how to play. Drinks provided. Please bring a snack to share. Questions? Contact Linda Lopez at 407-353-6892



## **EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE**

**Wednesday, September 17, 5:30–7 p.m. \$5 per person**

For "lone" diners and couples who would like to meet some neighbors, please join us for a home-cooked meal. If you would like to bring a dish to share, please feel free to do so. Questions? Text or call Tina at 407-416-1135.



## **NOVEL PURSUITS BOOKS CLUB – Meets the last Tuesday of the month at 7 p.m.**

Questions? Contact Janice Barr, [mamaj433@gmail.com](mailto:mamaj433@gmail.com).

September Read: "The Bend in the Redwood Road" by Danielle Stewart. Host: Barb Stewart

October Read: "The Story of Arthur Trulov" by Elizabeth Berg. Host: Faye Tambrino



## **TAI CHI Free classes every 2<sup>nd</sup> & 4<sup>th</sup>**

**Tuesday 10-11 a.m**

Questions? Call Bill at 407-739-6570



## **The Sewing Sew-Ciety**

**First Saturday, Sept. 6 at 10 a.m.**



## **THURSDAY MORNING BIBLE STUDY (meets weekly)**

**Resumes on Thursday,  
September 4, at 10 a.m.**

Bring your Bible and join us in exploring its wisdom and teachings. Questions? Contact Pamela Fendley: [pfendley487@gmail.com](mailto:pfendley487@gmail.com).



## **WORDS OF LIFE BIBLE STUDY**

**Meets first and third Thursdays  
(Sept. 4 & 18) from 7–8:30 p.m.**

**Refreshments provided. All ages and**

faiths are invited to study the Bible, pray, and enjoy each other's company in a non-judgmental atmosphere. Contact Juan Ramirez if you plan to attend, 407-595-7155.



**Reminder: Monday & Wednesday Water Aerobics Class Ends on September 29.  
The season-end party is on October 1.**



## READY REFERENCE...

**Parking Rules:** Owners are responsible for ensuring their renters, tenants, and guests comply with LOW rules and regulations. Vehicles parked outside driveway perimeters are subject to towing. NOTE: Parking at the ends of streets is for guests only. Resident parking is available in the clubhouse lot. Violators are subject to towing without notice.

- A permit is required for parking from 2 a.m. to 7 a.m. Fill out the permit form on the LOW website ([www.lakeofthewoodshoa.com](http://www.lakeofthewoodshoa.com)).
- The speed limit is 15mph.
- The flat curb ribbon is not part of the driveway. Park vehicles fully in the driveway, not over the ribbon. Trailers are prohibited in driveways unless actively being loaded or unloaded.
- To obtain a parking pass for overnight guests, go to <https://www.lakeofthewoodshoa.com/parking-permit.php>. If your vehicle is towed, contact Constellation Towing at 407-831-3000 to arrange for its retrieval.

### Trash & Recycling:

- Regular trash pickup: Tuesdays & Fridays. All waste placed outside for pickup must be contained in an enclosed container or garbage can. Do not place plastic bags or other loose waste at the curb.
- Recycling pickup is on Fridays. Contact Seminole County to request recycling bins at 407-665-2260.
- Please separate aluminum cans only and place them in a bag for pickup on Fridays.
- Yard trash is picked up on Wednesdays (debris must be in a container or tied in a bundle).
- **BULK ITEMS:** Schedule appliances and electronics in advance at 407-464-0664. Place them at the curb after 6 p.m. on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. No trash or bulk items can be put out before 6 p.m. on Thursday.
- **NON-RECYCLABLE ITEMS:** plastic bags/cups, wax-lined cups/plates, drinking glassware, Styrofoam trays, egg cartons, light bulbs, milk cartons, shredded paper, aluminum foil pie plates, paint/pesticide/motor oil containers, cardboard larger than 3'x3', electronic devices.

### LOW Classified Sales & Services Offered:

**For Sale:** Pest Offense® Smart-Environmentally friendly indoor pest control. Pesticide and poison-free. One unit covers one level of an average-sized home. Plug in the unit, and it begins to repel mice, rats, and roaches from inside walls, where infestations often start. It does not kill-it makes pests leave. Many LOW residents use our product. Go to [w.pestoffense.com](http://w.pestoffense.com). For more information. Special \$20 price for LOW residents. Call Sandra at 407-468-3059 to order. LOW resident.

**For Sale:** 1,000+ 45rpm records; mix of genres. \$75 cash or check only—free delivery of the 5 boxes containing them. Additionally, I collect and preserve 75 rpm records. Please reach out via email if you'd like to part with some. Email: [singinginthesouth@proton.me](mailto:singinginthesouth@proton.me)

**For Sale:** 2002 Black Vespa Scooter, ET4, 515 miles; and black Yamaha Motorcycle, Road Star XV 16A/At, 35,366 miles. Call: 407-468-3059

**For Sale: Benji Dog Wear Apparel:** Always with an eye on style! Ben Evans, Owner. Website: [benjiodogwearapparel.com](http://benjiodogwearapparel.com). Email: [Benjidwa@gmail.com](mailto:Benjidwa@gmail.com). Phone: 407-431-7815.

**Financial Services:** Are you struggling to pay unexpected expenses, such as assessments? If you want to save or make money, please call Jeremy Swan at 407-896-9411, extension 5601. FL LIC# P232670

**Transparent Retirement Solutions:** Is your money working for you in retirement? Are you receiving all the benefits to which you are entitled? Do you qualify for extra help? Questions? Contact me.

My goal is to help you save money on Medicare, financial planning, long-term care, life insurance, dental insurance, and vision insurance. Contact TRAVIS JAHNKE, 407-860-0297, [www.trsbroker.com](http://www.trsbroker.com).

**Small Business Bookkeeping Service:** LOW resident. QuickBooks, A/R/AP, Bank recs, etc. & Notary services. Call: 407-221-8748.

**Beautiful skin can start with Mary Kay:** Try before you buy. Call Barbara Lindenberg, 407-230-8188.

**Let us cater your next event:** New Beginnings Catering. LOW resident. Specializing in Spanish, Southern, and Italian food. Call 407-963-4575.

**Learn how to speak Spanish:** A LOW resident is available on Tuesdays, 9 to 11 a.m., to teach Spanish to children ages 3 and over and adults. Call 305-772-8920.

**Beginner Tennis Classes for Adults & Kids:** One-on-one & group training (up to 4 people). Contact Diosa D. Text: 763-313-9704. Email: [dbtenniscoach@gmail.com](mailto:dbtenniscoach@gmail.com). LOW resident.

**Handyman Services:** Need to spruce up your rooms (paint, caulk), courtyard (power washing, painting, weeding, planting, mulching, etc.), Interior dryer vent cleaning, switch out/install ceiling fans, garbage disposals, carpet cleaning, etc.). Clean gutters, rake, plant, etc. Your LOW resident, Dave Felter, is your "One Stop, Get Things Done" person. Call 407-620-5886. Thank you!

Lake of the Woods Board of Directors		Email: Board@lakeofthewoodshoa.com. All board members will be copied.	
Board Member	Term Expires	Position	Contact Information
Geoff Longley	2026	President	Geoff.longley@lakeofthewoodshoa.com
Seema Sernovitz	2028	Vice President	Seema.Sernovitz@lakeofthewoodshoa.com
Richard Mercer	2026	Secretary	Richard.Mercer@lakeofthewoodshoa.com
Lauretta Lumkes	2028	Treasurer	Lauretta.Lumkes@lakeofthewoodshoa.com
Benjamin Evans	2028	Director	Ben. Evans@lakeofthewoodshoa.com
Ann Honbarrier	2027	Director	Ann.Honbarrier@lakeofthewoodshoa.com
Vacant	2027	Director	
Vacant	2027	Director	
Vacant	2026	Director	

Lake of the Woods Standing Committees	Committee Chairs: The deadline to submit the meeting packet and minutes is noon on the Friday preceding the Board meeting.
<b>Audit:</b> Lauretta Lumkes, ex officio	
<b>Building &amp; Grounds:</b> Angie Walsh, Chair 407-461-8081 Geoff Longley, ex officio	Meets on the 1 <sup>st</sup> Tuesday of the month at 7 p.m.
<b>Finance/Budget:</b> Jo Elmlad, Chair 407-339-7249 Lauretta Lumkes, ex officio	Meets on the Thursday before the Board meeting at 4 p.m.
<b>Landscape:</b> Wayne Stewart, Chair 407-340-8787 Richard Mercer, ex officio	Meets on the 2 <sup>nd</sup> Tuesday of the month at 6:30 p.m.
<b>Ad Hoc Parking:</b> Angie Walsh, Chair 407-461-8081	
<b>Social/Sunshine:</b> Alison Ware, Co-chair Elaine Noel, Co-chair, Seema Sernovitz, ex officio	Meets on the 1 <sup>st</sup> Tuesday of the month at 10:30 a.m.
<b>Steering:</b> Pamela Fendley, Chair, 407-462-5947 Richard Mercer, ex officio	Meets on the 4 <sup>th</sup> Tuesday of the month at 1 p.m.
<b>Ad Hoc Records:</b> Kent Fockler, Chair Ann Honbarrier, ex officio	
<b>Ad Hoc Water Remediation &amp; Stormwater:</b> Ernie Torres, Co-chair Julia Felter, Co-chair Geoff Longley, ex officio	



Gary Medley  
Broker-Realtor  
Venture 1  
Properties  
407-463-5242

Specializing in Lake of the Woods, Seminole, and N Orange County. A 32 yr. Resident of LOW and a licensed Realtor since 1979. Over 30 units sold in LOW. Call for the "Recent Transaction" list or a free consultation.

Email: [garymedley@ymail.com](mailto:garymedley@ymail.com)

Website: [www.garymedley.com](http://www.garymedley.com)

**LOW Advertising Rates:** Vendor advertising rates are posted on the LOW website under "Newsletter." <http://www.lakeofthewoodshoa.com/lowhanadvertising.php>. Classified ads are free for owners. LOW and LOWHAN are not responsible for the accuracy or the content of owner or vendor ads.

<div> <a href="#">◀ August</a> <span>September 2025</span> <a href="#">October ▶</a> </div>						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
	<b>1</b> Labor Day-Office Closed	<b>2</b> Social Sunshine 10:30 a.m. Building & Grounds 7 p.m.	<b>3</b> Water Aerobics 9:30 a.m.	<b>4</b> Bible Study 10 a.m.  Words of Life Bible Study 7 p.m.	<b>5</b> FIRST FRIDAY 5:30 p.m.	<b>6</b> Sew-Ciety 10 a.m.
<b>7</b>	<b>8</b> Water Aerobics 9:30 a.m.  BINGO 6 p.m.	<b>9</b> Tai Chi 10 a.m.  Landscape Committee 6:30 p.m.	<b>10</b> Water Aerobics 9:30 a.m.	<b>11</b> Bible Study 10 a.m.  Finance Committee 4 p.m.	<b>12</b>	<b>13</b> BUNCO 12:45 p.m.
<b>14</b>	<b>15</b> Water Aerobics 9:30 a.m.	<b>16</b> Board Meeting 7 p.m.	<b>17</b> Water Aerobics 9:30 a.m.  My Neighbor's Table 5:30 p.m.	<b>18</b> Bible Study 10 a.m.  Words of Life Bible Study 7 p.m.	<b>19</b>	<b>20</b> Community Market Table Sales 9 a.m.-Noon
<b>21</b>	<b>22</b> Water Aerobics 9:30 a.m.	<b>23</b> Tai Chi 10 a.m.  Steering Committee 1 p.m.	<b>24</b> Water Aerobics 9:30 a.m.	<b>25</b> Bible Study 10 a.m. Ad Hoc Parking 7 p.m.	<b>26</b>	<b>27</b>
<b>28</b>	<b>29</b> Last Session of Water Aerobics 9:30 a.m.	<b>30</b> Novel Pursuits Book Club 7 p.m.	<b>HOLD THE DATES:</b> <b>Water Aerobics Season-End Party - Wed. Oct. 1</b> <b>SSC Community Market - Nov.1 from 8 a.m.-2 p.m.</b>			