

300 Carolwood Pt
Fern Park, FL 32730



Phone: 407-834-6828
www.lakeofthewoodshoa.com

ATTENTION ALL MEMBERS

NOTICE is hereby given that the Annual Meeting of the Members of Lake of the Woods Homeowners Association, Inc., will be held to transact business and hold an election to fill vacancies on the Board of Directors. The annual meeting will occur at the following date, time, and place:

DATE: Tuesday, March 14, 2023

TIME: 7:00 P.M. (doors will open at 6:15 P.M. for registration)

BALLOTS: In-person ballots or proxies will be accepted no later than 7:15 P.M.

PLACE: The Clubhouse, 300 Carolwood Point, Fern Park, FL 32730

Three (3) Director positions are up for election, each for a three-year term lasting until March 2026.

Position 1 - currently filled by Director Geoff Longley

Position 2 - currently filled by Director Kyle Heyne

Position 3 - vacant, formerly held by TJ Brown until February 2023

PLEASE TAKE NOTICE OF THE FOLLOWING:

VOTING:

There shall be allowed only one (1) vote per property. Votes may be cast by:

- the sole owner of record
- the owner designated by the homeowners (see Designated Voter sheet)
- a duly certified proxy holder.

BALLOT:

You may vote for up to three (3) candidates for the Board of Directors. The three (3) candidates with the highest number of votes will be elected to the three (3) seats for the 2023 election year. Please do not vote for more than three (3) candidates, as voting for more than three (3) candidates will render your ballot invalid.

- Please place your ballot into the **green ballot envelope** and **seal the envelope**. Please **DO NOT write any identifying marks on the outside of your ballot envelope**, as that will render your ballot invalid.
- Place your **green ballot envelope** into the **white return envelope**, and **print, sign, and write your address and best contact phone number** on the outside of the white return envelope.

PROXIES:

If you cannot be present for the meeting, please complete your proxy form and appoint a proxy holder so that the HOA meets the necessary quorum requirements, and your proxy can "vote" for you on general issues at the meeting. **Meeting the quorum requirements is essential** to complete the legally mandated objectives mentioned above.

PLEASE come to the meeting or complete the proxy!

Place your **proxy into the blue proxy envelope** and **seal the envelope**. Next, place your **blue proxy envelope and green ballot envelope** into the **white return envelope**, and **sign, print, and write your address and best phone contact number on the outside of the white return envelope**. Please return your proxy so that it reaches the Association office **prior to the Annual meeting**, or you may give the proxy to someone who will be attending the meeting so they can turn it in for you. Thank you!

LAKE OF THE WOODS HOMEOWNERS' ASSOCIATION, INC.
ANNUAL MEMBERSHIP MEETING
March 14, 2023

DATE: March 14, 2023

TIME: 7:00 p.m. (Homeowner sign-in will begin at 6:15 P.M. – Verify Voting Certificates, Proxies and Ballots)
(No ballots will be received after 7:15pm)

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

VIRTUAL: Dial In
United States: +1 (872) 240-3412
Access Code: 719-352-637#
<https://www.gotomeet.me/BoardMeeting4220>

AGENDA

- Call to order 7:00 PM. Association President, Keith Evans
- Pledge of Allegiance
- Certify Quorum
- Proof of Notice of 2023 Annual Meeting
- Welcome to Homeowners and Introduction of Current Board Members.
- Reading and Approval of 2022 Annual Meeting Minutes
- Annual Report to the Membership.
- The Past Year in Review, Keith Evans, President
- Board of Director, Election Results Announced
- Adjournment

LAKE OF THE WOODS HOMEOWNERS' ASSOCIATION, INC.

300 Carolwood Pt. Fern Park, FL. 32730

407.834.6828 www.lakeofthewoodshoa.com

BALLOT

ELECTION OF BOARD OF DIRECTORS

MARCH 14, 2023

The following persons have applied for a position on the Board of Directors at Lake of the Woods Homeowner's Association. Please vote for only 3 candidates, applicants are listed in alphabetical order by last name.

*******VOTE FOR THREE (3) CANDIDATES ONLY*******

Voting for more than 3 candidates will make your ballot invalid.

Please enter an "x" in the circle beside the candidate's name of your choice.

- Aulner, Elizabeth
- Gunn, Crystal
- Jahnke, Travis
- Longley, Geoffrey
- Shoemaker, Fred
- Straub, Terri
- Van Nada, Gregory

HOW TO RETURN YOUR BALLOT AFTER VOTING

1. Place your ballot in the **GREEN** envelope marked "**BALLOT**" and seal it. Do not write anything on the outside of the green envelope.
2. Place the **GREEN BALLOT** envelope into the **WHITE "RETURN ENVELOPE"** and seal it.
3. On the lines provided in the upper left-hand corner of the **WHITE ENVELOPE**, **PRINT** your name, address, and best contact phone number and add your **SIGNATURE** to ensure **only one ballot is cast per unit and your ballot is counted**. The green ballot envelopes will be opened only by Seminole County Election volunteers.

BALLOTS MUST BE RETURNED TO THE HOA AT THE ADDRESS ABOVE BY TUESDAY, MARCH 14, BY 7:15 P.M.

LAKE OF THE WOODS HOMEOWNERS' ASSOCIATION, INC.

300 Carolwood Pt. Fern Park, FL. 32730

407.834.6828 www.lakeofthewoodshoa.com

OPTIONS FOR RETURNING YOUR BALLOT TO THE HOA OFFICE

Ballots may be returned to the Association by one of the following methods:

1. Mail your ballot to the Association at the address above.
2. Bring your ballot to the Association office at the Clubhouse located at the address above. A ballot box will be available in the lobby.
3. Bring your ballot to the March 14, 2023, Annual Meeting and Election **by 7:15 p.m.**

IMPORTANT! Whether you mail, drop off, or bring your ballot to the Annual Meeting, you must follow the same step-by-step instructions provided for returning your ballot after voting, i.e., ballot in the green envelope, green envelope in the white envelope. Ballots returned without the white envelope will not be counted.

DESIGNATED VOTER FORM

Only one ballot is allowed per unit. If your unit is owned by more than one person (named on the deed), e.g., a husband and wife, parent and child, siblings, etc., a designated voter form must be completed and returned to the office in the WHITE envelope. If you already have a Designated Voter form on file in the HOA office, it is not necessary for you to complete another one unless the ownership has changed.

PROXIES- WHEN DO YOU NEED TO SUPPLY A PROXY FORM?

You do not need to complete a proxy form if you plan on mailing in, dropping off, or bringing your ballot in person to the Annual Meeting on March 14, 2023.

However, if you are not attending the Annual Meeting to cast a ballot or dropping it off or mailing it to the HOA, you can complete a **PROXY** form appointing **a member of the Board of Directors or a registered homeowner** to vote as a proxy in your stead at the Annual Meeting.

The proxy is revocable by the unit owner and is valid only for the meeting for which it is given and any lawful adjournment. In no event is the proxy valid for more than ninety (90) days from the date of the original meeting for which it was given.

1. To vote by proxy, complete the Proxy form, place it in the BLUE PROXY Envelope, and seal it.
2. Insert the **BLUE** envelope into the **WHITE "RETURN ENVELOPE"** along with the **GREEN BALLOT** envelope.
3. Print your name, address, and best contact number and add your signature on the lines in the upper-left corner of the **WHITE ENVELOPE**, and seal.

**LAKE OF THE WOODS HOMEOWNERS' ASSOCIATION, INC.
BOARD OF DIRECTORS CANDIDATE APPLICATION FORM**

If you are interested in being elected to the Board of Directors (BOD) of Lake of the Woods Homeowners' Association, Inc., at the Annual Meeting to be held on March 14, 2023, at the community Clubhouse, 300 Carolwood Point, Fern Park, FL 32730, please complete the requested information below:

You can submit your application by depositing this form and your background information summary into the locked box labeled "Applications" located outside the Clubhouse Office. Or email it to elections@lakeofthewoodshoa.com by February 14, 2023. If you choose to apply, please ensure you are compliant with the restrictions on Board candidates adopted in Florida Statute 720.306 (9) (b) and the terms of our Bylaws; the Bylaws require that candidates must appear as an owner on a unit title and also be current on their HOA account, with no unpaid association fines or dues as of the date of the Application Submission Deadline.

We recommend that you format your summary as a separate one-page (8 1/2" X 11") document and include your background, education, qualifications, and other relevant factors to help community members evaluate your candidacy. Your information will be distributed to the owners with the proxy packet and will be available to owners at the Annual Meeting. Please note that the Nominating Committee is not responsible for editing this information. Please contact the Nominating Committee Chair if you need assistance with your summary.


IMPORTANT DATES:

Application Submission Deadline	Packets available to Owners no later than	Meet the Candidate Night	Annual Meeting Installation of Directors	Meeting of New Board to Elect Officers
2/14/2023	2/28/2023	3/7/2023	3/14/2023	Immediately following the Annual Meeting

I, Elizabeth Aulner (PRINT FIRST AND LAST NAME), do at this moment notify the Association of my desire to appear on the ballot as a CANDIDATE for election to the Board of Directors of this Association.

By my signature below, I at this moment certify that I have read and understand to the best of my ability the governing documents of Lake of the Woods HOA, the provisions of Florida Statute 720 (HOMEOWNERS' ASSOCIATIONS), and any applicable rules; and that within 90 days of election or appointment to the Board, I will submit a certificate of satisfactory completion of the educational curriculum administered by a division-approved HOA education provider. I also pledge to uphold such documents and policies to the best of my ability. I pledge to faithfully discharge my fiduciary responsibility to both the Lake of the Woods HOA owners and the Board of Directors.

I am enclosing a Candidate Information sheet along with this completed application. WHILE I UNDERSTAND I AM RESPONSIBLE FOR THE ACCURACY OF THE INFORMATION CONTAINED IN THE INFORMATION SHEET, I CAN CONTACT THE NOMINATING COMMITTEE CHAIR FOR HELP IN COMPLETING THIS DOCUMENT.

Signature: 

Date: 2/14/2023

Printed Name: Elizabeth Aulner

Lot # _____

Lake of the Woods Street Address: 607 Woodridge Dr

RECEIVED

FEB 14 2023

*Acknowledged
received
2/14/23*

Elizabeth Aulner

How long have you lived at LOW?

I have lived at LOW since September 2021.

Have you been a Board member before? When?

I have not served on the LOW Board. I currently serve on two nonprofit board of directors, one as a general board member and one as Board President.

Have you held a leadership position on either the Board or any committee?

No

Have you actively participated in any committees? Which ones(s)/when?

No. I recently expressed interest in the communications committee but am unable to attend their meetings with my work schedule as they have been during business hours.

If elected, would you be interested in a leadership position?

I'm open to a leadership position depending on the time commitment required.

Have you read and are you familiar with our governing documents?

Yes

What's your favorite LOW HOA event?

The community market

I would love to see events that are inviting and engaging for all members of the community.

Which current or future project(s) most excites your interest?

Roofs & water intrusion: We all deserve to have safe housing. As an HOA, the Board and management company have responsibilities and accountabilities to ensure that the buildings are maintained. I believe that we have an opportunity to increase the efficacy and transparency of our procedures and policies.

What committee(s) would you be willing to serve on as Ex officio?

I'm open to serving as ex officio for Buildings & Grounds, Records, Roofing, and/or Steering based on need and the time commitment required.

How would your experience benefit the community should you be elected?

I have experience in community-based work, process improvement, project management, and policy.

If elected, I would leverage my experience to:

- Develop clear operational procedures to increase transparency and efficacy of decision making. With clear procedures, projects of all sizes ranging from work orders to roof replacements can move forward in an efficient, strategic manner.
- Improve bidirectional communication between community members, the Board, and the management company to ensure that all voices are heard and minimize frustrations

If elected, would you be willing to sign the Code of Conduct recently approved by the LOW Board? Copies of the Code are available in the office.

Yes

LAKE OF THE WOODS HOMEOWNERS' ASSOCIATION, INC.

BOARD OF DIRECTORS CANDIDATE APPLICATION FORM

If you are interested in being elected to the Board of Directors (BOD) of Lake of the Woods Homeowners' Association, Inc., at the Annual Meeting to be held on March 14, 2023, at the community Clubhouse, 300 Carolwood Point, Fern Park, FL 32730, please complete the requested information below.

You can submit your application by depositing this form and your background information summary into the locked box labeled "Applications" located outside the Clubhouse Office. Or email it to elections@lakeofthewoodshoa.com by February 14, 2023. **If you choose to apply, please ensure you are compliant with the restrictions on Board candidates adopted in Florida Statute 720.306 (9) (b) and the terms of our Bylaws; the Bylaws require that candidates must appear as an owner on a unit title and also be current on their HOA account, with no unpaid association fines or dues as of the date of the Application Submission Deadline.**

We recommend that you format your summary as a separate one-page (8 1/2" X 11") document and include your background, education, qualifications, and other relevant factors to help community members evaluate your candidacy. Your information will be distributed to the owners with the proxy packet and will be available to owners at the Annual Meeting. **Please note that the Nominating Committee is not responsible for editing this information. Please contact the Nominating Committee Chair if you need assistance with your summary.**

IMPORTANT DATES:

Application Submission Deadline	Packets available to Owners no later than	Meet the Candidate Night	Annual Meeting Installation of Directors	Meeting of New Board to Elect Officers
2/14/2023	2/28/2023	3/7/2023	3/14/2023	Immediately following the Annual Meeting

I, Crystal Gunn (PRINT FIRST AND LAST NAME), do at this moment notify the Association of my desire to appear on the ballot as a CANDIDATE for election to the Board of Directors of this Association.

By my signature below, I at this moment certify that I have read and understand to the best of my ability the governing documents of Lake of the Woods HOA, the provisions of Florida Statute 720 (HOMEOWNERS' ASSOCIATIONS), and any applicable rules; and that within 90 days of election or appointment to the Board, I will submit a certificate of satisfactory completion of the educational curriculum administered by a division-approved HOA education provider. I also pledge to uphold such documents and policies to the best of my ability. I pledge to faithfully discharge my fiduciary responsibility to both the Lake of the Woods HOA owners and the Board of Directors.

I am enclosing a Candidate Information sheet along with this completed application. WHILE I UNDERSTAND I AM RESPONSIBLE FOR THE ACCURACY OF THE INFORMATION CONTAINED IN THE INFORMATION SHEET, I CAN CONTACT THE NOMINATING COMMITTEE CHAIR FOR HELP IN COMPLETING THIS DOCUMENT.

Signature:  Date: 02 / 13 / 2023

Printed Name Crystal Gunn Lot # 905

Lake of the Woods Street Address: 905 Wintergreen Blvd

RECEIVED
FEB 14 2023

*2/14/23
acknowledged
HCC*

Crystal Gunn

Here are some things to consider for your information summary and to help prepare for the "Meet the Candidate Night" scheduled on March 7, 2023. Please format your summary separately; do not submit it on the back of the application form.

- How long have you lived at LOW? almost 3 years, bought on 2/20/2020
- Have you been a Board member before? When? No
- Have you held a leadership position on either the Board or any committee? Yes
Held the Reserve Studies Committee Chair and the Roofing Chair
- Have you actively participated in any committee? Which one(s)/when? Yes, been on both the Reserve Study and Roofing Committee. This was in 2021-2022 and also was the person who presented roof concerns with reserve funds and in the current insurance industry.
- If elected, would you be interested in a leadership position? Yes, my knowledge in building insurance agencies, risk management, and operation would bring great value to our community. Plus a great asset for the front office to help guide with operations. My goal would be to streamline work orders, maintenance, minimize insurance exposures, and overall Crystal Clear communication in the community.
- Have you read and are you familiar with our governing documents? Yes but would like this to be made more available to all
Meaning, what we currently have on our website is the most recent and not old out dated forms. All forms that have recently been updated, need to be archived so it avoids confusion.
- What's your favorite LOW HOA event? Tina does a great job with Neighbor's Table and Paul jams out to First Friday. But would like to see First Friday be monthly, and would like creating more social event for all ages. I have suggested having a movie night on the lawn. These events are great way to bring positive vibes and meet new neighbors.
- Which current or future project(s) most excites your interest? If you know me, this is no surprise, the roofing and water intrusion. I would also like to create a chart, like reserve study, showing the community most costly items and their estimated dates/years for repairs so this community can work more proactively.
- What committee(s) would you be willing to serve on as Ex officio? B&G
- How would your experience benefit the community should you be elected? I have over 23+ years of Property and Casualty Insurance experience. I currently manage over 300 agents in Central and South FL for personal and commercial lines. This brings risk management, identifying potential insurance exposures - such as - workers comp, liability, building and grounds, plus more. I have also built insurance agencies which means designing internal management systems, implementing processes to service smoothly
I work to identify the problem, creating solutions to solve and avoid same problem moving forward.
- If elected, would you be willing to sign the Code of Conduct recently approved by the LOW Board? Copies of the Code are available in the office. Yes

For questions about the application or assistance with your information summary, please feel free to contact any Nominating Committee member:

Seema Sernovitz, ssernovitz@aol.com

Stephen Joseph, JosephStephenP@hotmail.com

Barb Stewart, barbstew812@yahoo.com

Carrie Focker, cmartind2001@yahoo.com

Aronne Camilleri, Aronne.camilleri@lakeofthewoodshoa.com.

LAKE OF THE WOODS HOMEOWNERS' ASSOCIATION, INC.
BOARD OF DIRECTORS CANDIDATE APPLICATION FORM

If you are interested in being elected to the Board of Directors (BOD) of Lake of the Woods Homeowners' Association, Inc., at the Annual Meeting to be held on March 14, 2023, at the community Clubhouse, 300 Carolwood Point, Fern Park, FL 32730, please complete the requested information below.

You can submit your application by depositing this form and your background information summary into the locked box labeled "Applications" located outside the Clubhouse Office. Or email it to elections@lakeofthewoodshoa.com by February 14, 2023. **If you choose to apply, please ensure you are compliant with the restrictions on Board candidates adopted in Florida Statute 720.306 (9) (b) and the terms of our Bylaws; the Bylaws require that candidates must appear as an owner on a unit title and also be current on their HOA account, with no unpaid association fines or dues as of the date of the Application Submission Deadline.**

We recommend that you format your summary as a separate one-page (8 1/2" X 11") document and include your background, education, qualifications, and other relevant factors to help community members evaluate your candidacy. Your information will be distributed to the owners with the proxy packet and will be available to owners at the Annual Meeting. **Please note that the Nominating Committee is not responsible for editing this information. Please contact the Nominating Committee Chair if you need assistance with your summary.**

IMPORTANT DATES:

Application Submission Deadline	Packets available to Owners no later than	Meet the Candidate Night	Annual Meeting Installation of Directors	Meeting of New Board to Elect Officers
2/14/2023	2/28/2023	3/7/2023	3/14/2023	Immediately following the Annual Meeting

I, Travis Sahnke (PRINT FIRST AND LAST NAME), do at this moment notify the Association of my desire to appear on the ballot as a CANDIDATE for election to the Board of Directors of this Association.

By my signature below, I at this moment certify that I have read and understand to the best of my ability the governing documents of Lake of the Woods HOA, the provisions of Florida Statute 720 (HOMEOWNERS' ASSOCIATIONS), and any applicable rules; and that within 90 days of election or appointment to the Board, I will submit a certificate of satisfactory completion of the educational curriculum administered by a division-approved HOA education provider. I also pledge to uphold such documents and policies to the best of my ability. I pledge to faithfully discharge my fiduciary responsibility to both the Lake of the Woods HOA owners and the Board of Directors.

I am enclosing a Candidate Information sheet along with this completed application. WHILE I UNDERSTAND I AM RESPONSIBLE FOR THE ACCURACY OF THE INFORMATION CONTAINED IN THE INFORMATION SHEET, I CAN CONTACT THE NOMINATING COMMITTEE CHAIR FOR HELP IN COMPLETING THIS DOCUMENT.

Signature: [Handwritten Signature] Date: 01/31/2023

Printed Name Travis Sahnke Lot # _____

Lake of the Woods Street Address: 452 Meadowood Blvd

RECEIVED

FEB 2 2023

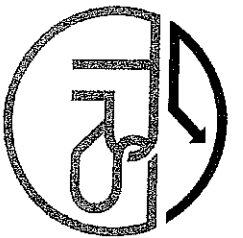
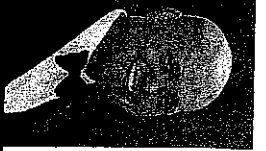
Handwritten note: 2/6/23 not confirmed yet

Here are some things to consider for your information summary and to help prepare for the "Meet the Candidate Night" scheduled on March 7, 2023. Please format your summary separately; do not submit it on the back of the application form.

- How long have you lived at LOW?
- Have you been a Board member before? When? *Oct, 2022*
- Have you held a leadership position on either the Board or any committee? *No*
- Have you actively participated in any committee? Which one(s)/when? *I own an insurance brokerage company*
- If elected, would you be interested in a leadership position? *yes million Dollar club*
- Have you read and are you familiar with our governing documents? *Yes*
- What's your favorite LOW HOA event? *music night at the pool*
- Which current or future project(s) most excites your interest? *I'm open*
- What committee(s) would you be willing to serve on as Ex officio? *Open*
- How would your experience benefit the community should you be elected? *I have held ~~several~~ Leadership roles most of my life, history in construct. Restaurant Insurance*
- If elected, would you be willing to sign the Code of Conduct recently approved by the LOW Board? Copies of the Code are available in the office. *Yes*

For questions about the application or assistance with your information summary, please feel free to contact any Nominating Committee member:

Seema Sernovitz, ssernovitz@aol.com
Stephen Joseph, JosephStephenP@hotmail.com
Barb Stewart, barbstew812@yahoo.com
Carrie Focker, cmartind2001@yahoo.com
Aronne Camilleri, Aronne.camilleri@lakeofthewoodshoa.com.



TRANSPARENT RETIREMENT SOLUTIONS

FL: 407-860-0297
Tjahnke@TRSBroker.com
WWW.TRSBroker.com

Travis Jahnke
Chief Executive Officer CEO

Personal Background

- I was born and raised in Orlando, Florida.
- I've had the opportunity to travel to most of the states in the US. I have seen many cultures and learned to appreciate my surroundings.
- My wife, Mandy, is an amazing CNA.
- We have a beautiful daughter named Nevaeh.
- Commit your works to the Lord, and your thoughts will be established. Proverbs 16:3

Professional Background

- Licensed agent in Washington and Florida
- Licensed since 2013 in the insurance industry
- 2020 National Convention Qualifier Disney World
- 2019 Chairman's Club Qualifier
- 2018 10X leader and agent of the month
- 2017 National Annuity Leader
- 2016 National Convention Qualifier Quebec
- 2015 National Agent of the month October
- 2014 National Sales Achievement Awards

Personal Business Philosophy

My mission is to help clients develop and protect their retirement lifestyle against unforeseen losses or setbacks. I hold myself to the highest level of personal and professional integrity by finding the right companies and products to meet my clients' needs. I promise to only recommend insurance products that are in my clients' best interest.

Medicare : Supplements, MA, Rx plans, etc.

- Which plan is best for your current situation
- Know your guaranteed issue periods
- Do you qualify for extra help
- Does your plan cover all your medical expenses
- Are all your prescriptions covered
- Do you qualify for Hospital, or cancer protection plans

Long Term Care and Home Health Care

- 70% of people need LTC, only 5% are protected. Are you?
- How to protect yourself, without a high monthly cost
- Recover at home, or in a facility
- Know how to preserve your freedom of choice

Annuities and Financial Planning

- How to get market like gains, without the risk of loss
- Increase your retirement income, create a pension
- What is the proper way to diversify
- Leave a legacy to a loved one
- Never run out of money in retirement

Life Insurance

- Leave a legacy, not a burden
- Do you qualify for a premium reduction
- Do you own an outdated policy, without living benefits
- Which mortgage protection fits your budget
- Understanding income replacement, how it works
- Burial / Cremation coverage options

• This list is not all inclusive and all agents aren't equally educated in these categories

**LAKE OF THE WOODS HOMEOWNERS' ASSOCIATION, INC.
BOARD OF DIRECTORS CANDIDATE APPLICATION FORM**

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We recommend that you format your summary as a separate one-page (8 1/2" X 11") document and include your background, education, qualifications, and other relevant factors to help community members evaluate your candidacy. Your information will be distributed to the owners with the proxy packet and will be available to owners at the Annual Meeting. **Please note that the Nominating Committee is not responsible for editing this information. Please contact the Nominating Committee Chair if you need assistance with your summary.**

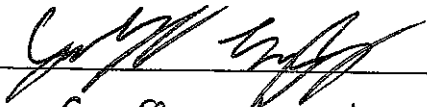
IMPORTANT DATES:

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2/14/2023	2/28/2023	3/7/2023	3/14/2023	Immediately following the Annual Meeting

I, Geoffrey Longley (PRINT FIRST AND LAST NAME), do at this moment notify the Association of my desire to appear on the ballot as a CANDIDATE for election to the Board of Directors of this Association.

By my signature below, I at this moment certify that I have read and understand to the best of my ability the governing documents of Lake of the Woods HOA, the provisions of Florida Statute 720 (HOMEOWNERS' ASSOCIATIONS), and any applicable rules; and that within 90 days of election or appointment to the Board, I will submit a certificate of satisfactory completion of the educational curriculum administered by a division-approved HOA education provider. I also pledge to uphold such documents and policies to the best of my ability. I pledge to faithfully discharge my fiduciary responsibility to both the Lake of the Woods HOA owners and the Board of Directors.

I am enclosing a Candidate Information sheet along with this completed application. WHILE I UNDERSTAND I AM RESPONSIBLE FOR THE ACCURACY OF THE INFORMATION CONTAINED IN THE INFORMATION SHEET, I CAN CONTACT THE NOMINATING COMMITTEE CHAIR FOR HELP IN COMPLETING THIS DOCUMENT.

Signature:  Date: 01 / 03 / 2023
 Printed Name Geoffrey Longley Lot # 20-21-30-528-0000-1850
 Lake of the Woods Street Address: 606 Woodridge Drive

RECEIVED

JAN 5 2023

1/5/23 scanned

Geoffrey Longley

Here are some things to consider for your information summary and to help prepare for the "Meet the Candidate Night" scheduled on March 7, 2023. Please format your summary separately; do not submit it on the back of the application form.

- How long have you lived at LOW?
Three years
- Have you been a Board member before? When?
Current Board Member
- Have you held a leadership position on either the Board or any committee?
Yes - current Vice President
- Have you actively participated in any committee? Which one(s)/when?
I have attended Roofing, Neighborhood Watch, B+G, Landscaping, +
- If elected, would you be interested in a leadership position? Steering
Happy to continue as VP
- Have you read and are you familiar with our governing documents?
Certainly
- What's your favorite LOW HOA event?
Social Sunshine really does excellent seasonal mixers
- Which current or future project(s) most excites your interest?
Looking forward to seeing water intrusion and roofing addressed
- What committee(s) would you be willing to serve on as Ex officio?
B+G, Roofing
- How would your experience benefit the community should you be elected?
Extensive experience with property management, architecture, contract law
- If elected, would you be willing to sign the Code of Conduct recently approved by the LOW Board? Copies of the Code are available in the office.
I have already done so

For questions about the application or assistance with your information summary, please feel free to contact any Nominating Committee member:

Seema Sernovitz, ssernovitz@aol.com

Stephen Joseph, JosephStephenP@hotmail.com

Barb Stewart, barbstew812@yahoo.com

Carrie Focker, cmartind2001@yahoo.com

Aronne Camilleri, Aronne.camilleri@lakeofthewoodshoa.com.

Candidate – Geoff Longley

Relevant Professional Experience

Operations Manager (Investment) – 9 Years

Contract negotiation; vendor oversight; architectural planning; materials and procurement; landscape architecture; marketing; feasibility analysis; geographic planning; stormwater management; professional mediation; eco-friendly certification.

Geographical Analytics – 3 Years

CAD; drafting; statistical regression; demographic analysis; transportation planning; governmental research; landform assessment; GIS; r; Python.

Background and Qualifications

Bachelor of Science: Urban Planning and Geography

Environmental planning; cartography; stormwater management; surveying; geology; environmental law and regulatory compliance; urban sustainability; process geomorphology; geographic information systems; conservation biology.

Florida Association of Environmental Professionals

LAKE OF THE WOODS HOMEOWNERS' ASSOCIATION, INC.

BOARD OF DIRECTORS CANDIDATE APPLICATION FORM

If you are interested in being elected to the Board of Directors (BOD) of Lake of the Woods Homeowners' Association, Inc., at the Annual Meeting to be held on March 14, 2023, at the community Clubhouse, 300 Carolwood Point, Fern Park, FL 32730, please complete the requested information below.

You can submit your application by depositing this form and your background information summary into the locked box labeled "Applications" located outside the Clubhouse Office. Or email it to elections@lakeofthewoodshoa.com by February 14, 2023. **If you choose to apply, please ensure you are compliant with the restrictions on Board candidates adopted in Florida Statute 720.306 (9) (b) and the terms of our Bylaws; the Bylaws require that candidates must appear as an owner on a unit title and also be current on their HOA account, with no unpaid association fines or dues as of the date of the Application Submission Deadline.**

We recommend that you format your summary as a separate one-page (8 1/2" X 11") document and include your background, education, qualifications, and other relevant factors to help community members evaluate your candidacy. Your information will be distributed to the owners with the proxy packet and will be available to owners at the Annual Meeting. **Please note that the Nominating Committee is not responsible for editing this information. Please contact the Nominating Committee Chair if you need assistance with your summary.**

IMPORTANT DATES:

Application Submission Deadline	Packets available to Owners no later than	Meet the Candidate Night	Annual Meeting Installation of Directors	Meeting of New Board to Elect Officers
2/14/2023	2/28/2023	3/7/2023	3/14/2023	Immediately following the Annual Meeting

I, FRED SHOEMAKER (PRINT FIRST AND LAST NAME), do at this moment notify the Association of my desire to appear on the ballot as a CANDIDATE for election to the Board of Directors of this Association.

By my signature below, I at this moment certify that I have read and understand to the best of my ability the governing documents of Lake of the Woods HOA, the provisions of Florida Statute 720 (HOMEOWNERS' ASSOCIATIONS), and any applicable rules; and that within 90 days of election or appointment to the Board, I will submit a certificate of satisfactory completion of the educational curriculum administered by a division-approved HOA education provider. I also pledge to uphold such documents and policies to the best of my ability. I pledge to faithfully discharge my fiduciary responsibility to both the Lake of the Woods HOA owners and the Board of Directors.

I am enclosing a Candidate Information sheet along with this completed application. WHILE I UNDERSTAND I AM RESPONSIBLE FOR THE ACCURACY OF THE INFORMATION CONTAINED IN THE INFORMATION SHEET, I CAN CONTACT THE NOMINATING COMMITTEE CHAIR FOR HELP IN COMPLETING THIS DOCUMENT.

Signature: *Fred Shoemaker* Date: 1/11/23

Printed Name FRED W SHOEMAKER Lot # 170

Lake of the Woods Street Address: 466 MEADOWOOD BLVD.

RECEIVED

JAN 18 2023

*1-18-23
Scanned
mailed
Fred
Sent*

Fred W Shoemaker

466 Meadowood Blvd since July 4, 2014

Education: Bachelor of Chemical Engineering, Master of Business Administration

Experience: Much experience in chemical production (DuPont), oil and gas (Saudi Aramco), power generation (Westinghouse/Siemens Power). Four patents in Power Generation.

Career included Engineering and Engineering Management spanning 55 years (retired October 2022). Included responsibility for major refinery production; design, construction, and operation of projects in water, natural gas and oil production and treatment; managing operating and capital budgets for a major oil company.

Information Summary Applicable to LOW BOD: While I have not been a Board of Directors (BOD) member before, I have been on the Landscape Committee since November of 2020. For several years, I participated in that committee by removing invasive vines from the LOW property as well as other Committee activities. This includes writing LOWHAN articles related to landscaping. (Career experience includes writing annual "stockholder" reports in the oil and gas business.)

If elected I may be interested in a leadership position after a period of gaining experience and knowledge of the working of the BOD and LOW in general.

I have read and am familiar with the LOW governing documents.

I have begun development with LOW staff of a plan document to prepare LOW for storms such as Hurricane Ian. That could mitigate much of the damage that Ian did including some of the flooding on Woodridge and damage to the Hoover irrigation pumps (the power was not turned off so most of the wiring and electronics shorted and burned). (Career experience includes preparing emergency response plans for power generation and oil and gas plants.)

My personal and professional experience might be useful for Building and Grounds and Landscape (I've been a volunteer at City of Orlando Leu Gardens for 5 years handling all types of landscaping issues as well as maintenance of the greenhouse evaporative coolers. Career experience includes some application of structural and civil standards in project design and execution.)

Philosophy I Live By: Throughout my career, most accomplishments have been as either a team member or a team leader and I believe in collaboration based on scenario planning (Shell model). I learn from mistakes and get better. Someone said famously "It takes a village....." I've been to villages in over 60 countries. Many are not where you want to live. If I am to join the BOD, my focus will be on helping to build a fully functional community.

LAKE OF THE WOODS HOMEOWNERS' ASSOCIATION, INC.

BOARD OF DIRECTORS CANDIDATE APPLICATION FORM

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You can submit your application by depositing this form and your background information summary into the locked box labeled "Applications" located outside the Clubhouse Office. Or email it to elections@lakeofthewoodshoa.com by February 14, 2023. **If you choose to apply, please ensure you are compliant with the restrictions on Board candidates adopted in Florida Statute 720.306 (9) (b) and the terms of our Bylaws; the Bylaws require that candidates must appear as an owner on a unit title and also be current on their HOA account, with no unpaid association fines or dues as of the date of the Application Submission Deadline.**

We recommend that you format your summary as a separate one-page (8 1/2" X 11") document and include your background, education, qualifications, and other relevant factors to help community members evaluate your candidacy. Your information will be distributed to the owners with the proxy packet and will be available to owners at the Annual Meeting. **Please note that the Nominating Committee is not responsible for editing this information. Please contact the Nominating Committee Chair if you need assistance with your summary.**

IMPORTANT DATES:

Application Submission Deadline	Packets available to Owners no later than	Meet the Candidate Night	Annual Meeting Installation of Directors	Meeting of New Board to Elect Officers
2/14/2023	2/28/2023	3/7/2023	3/14/2023	Immediately following the Annual Meeting

I, Terri Straub (PRINT FIRST AND LAST NAME), do at this moment notify the Association of my desire to appear on the ballot as a CANDIDATE for election to the Board of Directors of this Association.

By my signature below, I at this moment certify that I have read and understand to the best of my ability the governing documents of Lake of the Woods HOA, the provisions of Florida Statute 720 (HOMEOWNERS' ASSOCIATIONS), and any applicable rules; and that within 90 days of election or appointment to the Board, I will submit a certificate of satisfactory completion of the educational curriculum administered by a division-approved HOA education provider. I also pledge to uphold such documents and policies to the best of my ability. I pledge to faithfully discharge my fiduciary responsibility to both the Lake of the Woods HOA owners and the Board of Directors.

I will comply with all gov docs and 720.

I am enclosing a Candidate Information sheet along with this completed application. WHILE I UNDERSTAND I AM RESPONSIBLE FOR THE ACCURACY OF THE INFORMATION CONTAINED IN THE INFORMATION SHEET, I CAN CONTACT THE NOMINATING COMMITTEE CHAIR FOR HELP IN COMPLETING THIS DOCUMENT.

Signature: T Straub

Date: 2, 14, 2023

Printed Name T Straub

Lot # _____

Lake of the Woods Street Address: 811 Westwind

RECEIVED

FEB 14 2023

*Acknowledge
2/16/23
154*

Terri Straub

terristraub.4theowners@gmail.com

I've lived in Lake of the Woods over 30 yrs. I worked for the developer. Some of you know me; some just know hearsay. I've served on many committees, attended board/committee meetings, and created a lot of educational info in an effort to arm owners with truth and facts. **Those who know me know I believe in truth, transparency, fiscal responsibility, full disclosure to all owners, and community education.** Basically, owners have a legal right to know everything the board does.

LOW's Bylaws provide for a board of 9; currently, the board is 5. By election time, the board will be 3 with 6 vacancies. Sadly, we've been here before. Currently, owners do **not** have an owner-elected board; 2 are board-appointed. Many owners think they'll elect 6 directors in March. That's **not** true. Owners will elect 3 directors. The board hasn't yet disclosed how remaining vacancies will be filled. Board appointments to remaining vacancies could align with election outcomes (allowing owners to choose their board), or board appointments could align with directors' personal agendas.

LOW's seen good/bad changes thru the years. Preserving home values and community safety, maintaining affordable fees and a healthy ratio of resident owners to investors, maintaining roofs/buildings/grounds (which hasn't been done for decades), and fiscal responsibility are among my priorities. Realistically, it's unavoidable to increase fees, but it must be done responsibly. Some owners want increased fees, but boards haven't demonstrated good stewardship. It first needs to balance and rightly manage budget before increasing fees or levying special assessments as a default fix. Encouraging and recruiting community volunteers is another way to reduce administrative hours and costs.

A LOW director has a fiduciary relationship to owners. **"Fiduciary duty is the duty to act to the benefit of owners, subordinating one's personal interests to that of owners. It's the highest standard of duty implied by law."** Because this board manages **your** money, it needs diversity, expertise, and integrity of directors committed to exercising independent thought/judgment in all areas of HOA management and governance in accordance with established parameters defined by State laws and governing documents and, like any other business, exercising sound business practices in all decisions.

The HOA is responsible for maintaining roofs/buildings/grounds. **LOW's biggest immediate concern is roof replacement and the amount of a special assessment.** LOW leadership has allowed owners to think owners will see roof bids and vote between metal vs. shingle, and that a 2/3 vote of all owners is required to pass a special assessment. That's **not** true. A special assessment can be voted thru by as few as about 107 owners. And the board needs a legal review before signing this contract.

Previous boards kicked repairs down the road for years, not owning maintaining roofs/buildings/grounds, and allowed repair costs to escalate for erosion/drainage/water intrusion/landscaping/irrigation, etc., or engaged in 'selective' repairs for a few. During recent hurricanes, several units reported flooding and water intrusion in their homes. Drainage/ water intrusion were known and documented. Previous boards failed to do their jobs. LOW needs a strategic plan to fix all grounds issues.

LOW needs to address honest changes to our governing documents, restore the LOWHAN as an effective communication tool, and audit all committee spending. Many owners are not happy with new management; that will need to be addressed soon.

In making any HOA change or purchase, a relevant consideration is the number of owners that would benefit. **Wants of very few owners is not a priority.** Decisions must be made within budget like other businesses based on facts to justify expense. The Board manages **your** money and should better align its priorities to benefit the most owners. It's **your** money; **you** should have a voice.

It's important to uphold governing documents and Florida Statute 720; not doing so, can create causes of action against the HOA. Legal issues have already arisen. Some owners are concerned with non-compliance in this area.

My background is administrative – legal/medical/education/operations/association/IT/ops analyst. Successfully monitoring and tracking budget has been a high priority in all my work. I actively take board certification and HOA-related courses. Many management companies and HOA attorneys offer free classes to anyone. Classes are both online and in-person. I encourage all owners to become better informed and educated re HOA business and governance. Do I know it all? No, I've never thought that; I'm always eager to learn. I focus on facts to make sound business decisions. My philosophy is **"No one of us is as smart as all of us."**

You are owners. Electing a board is a **business** decision. **You** are entrusting someone to manage **your** money.

LAKE OF THE WOODS HOMEOWNERS' ASSOCIATION, INC.

BOARD OF DIRECTORS CANDIDATE APPLICATION FORM

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IMPORTANT DATES:

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2/14/2023	2/28/2023	3/7/2023	3/14/2023	Immediately following the Annual Meeting

I, Greg Van NADA (PRINT FIRST AND LAST NAME), do at this moment notify the Association of my desire to appear on the ballot as a CANDIDATE for election to the Board of Directors of this Association.

By my signature below, I at this moment certify that I have read and understand to the best of my ability the governing documents of Lake of the Woods HOA, the provisions of Florida Statute 720 (HOMEOWNERS' ASSOCIATIONS), and any applicable rules; and that within 90 days of election or appointment to the Board, I will submit a certificate of satisfactory completion of the educational curriculum administered by a division-approved HOA education provider. I also pledge to uphold such documents and policies to the best of my ability. I pledge to faithfully discharge my fiduciary responsibility to both the Lake of the Woods HOA owners and the Board of Directors.

I am enclosing a Candidate Information sheet along with this completed application. WHILE I UNDERSTAND I AM RESPONSIBLE FOR THE ACCURACY OF THE INFORMATION CONTAINED IN THE INFORMATION SHEET, I CAN CONTACT THE NOMINATING COMMITTEE CHAIR FOR HELP IN COMPLETING THIS DOCUMENT.

Signature: Gregory L. VanNada Date: 2/4/23

Printed Name Gregory L. Van NADA Lot # 90

Lake of the Woods Street Address: 212 Nettlewood Ln.

RECEIVED

FEB 6 2023

Handwritten signature and date: 2/4/23

My name is Greg Van Nada, and my wife Christine and I became owners in the Lake of the Woods community August 24th, 2020. We first got to know our neighbors at a Friday night music time when Paul played and sang out of his garage, and we all gathered in the street to listen, because the clubhouse was closed for Covid. Nowhere else have we experienced the kind of active, involved, supportive neighborhood we find here. I am newly retired, January 2023, after working as a licensed mental health counselor in Michigan and Florida, and serving as executive director for a college church ministry in the U.S. If elected to the LOTW board, I hope to bring helpful experience, having served on seven different boards for non-profits in the past. Before moving here, we looked all around this area to be close to our grandchildren, and feel blessed to have found a home in LOTW, which stands out by far from everything else we looked at. I'm happy that the present board is addressing our water, roof and landscaping issues. I hope to help keep moving forward with these and other needed improvements, to keep our community among the most desirable in the area. I appreciate our governing documents and Code of Conduct, to guide our board in what we are responsible for and how we are to make decisions for our wonderful community.

Greg Van Nada

Lake of the Woods Homeowners Association
Annual Membership Meeting
Minutes
March 15, 2022

Board Members Present: Kyle Heyne, President
Geoff Longley, Vice President
Lauretta Lumkes, Treasurer
Terry Brown, Secretary
Aronne Camilleri, Director
Keith Evans, Director
Terri Straub, Director
Karl Zaken, Director

Board Members Absent: None

Others in Attendance: Kristina Andersen, LCAM
Owners as per sign in sheet

Call to Order

Kyle Heyne, President, called the annual meeting to order at 8:04 pm.

Pledge of the Allegiance

Certify Proxies to establish a Quorum

Heyne stating the counting of the proxies had been completed and a quorum was established. (Members present in person was 147, members present by proxy was 15 for a total attendance of 162. Quorum requirement is 1/5 of the members = 107)

Proof of Notice of 2022 Annual Meeting

Heyne stating notice was provided as in accordance with Florida Statutes and the governing documents.

Welcome to Homeowners and Introduction of Current Board Members

Reading and Approval of 2021 Annual Meeting Minutes – March 16, 2021

Motion: Keith Evans moved to accept the minutes from the 2021 Annual Meeting held on March 16, 2021

Second: Terry Brown

In Favor: Brown, Camilleri, Evans, Longley, Lumkes, Straub

Opposed: None

The motion carried unanimously.

Annual Report to the Membership

a. The Past Year in Review, Kyle Heyne, President

Heyne stated this past year there had been many changes in management. He stated they were very lucky to have hired Kristina Andersen with Andersen Management Services. He reviewed the expenditures and revenues for the past year, and mention upcoming projects for the community, one being the roofing project. He asked the

Roofing Committee to stand and be recognized. Heyne stated they hired a roofing consultant, the wall repair on the north side will commence April 4th, a drainage project was coming up, which first would be assessed by Carol Wilks and her Building & Grounds team. Heyne said the phone directory should be going out this week and thanked Terry Brown for heading this project, and the access card system should be resolved in the next month or two.

Election Results

Heyne read the election results. Laretta Lumkes received the top votes (144), followed by Aronne Camilleri (143) and Karl Zaken (106). Heyne asked Zaken to come up and take a seat on the Board of Directors.

Heyne said the fourth-place candidate, Annmarie Atamanuk, will be appointed at the meeting to be held Tuesday, March 22nd.

Introduction of 2022-2023 Board of Directors

Heyne stated we have one new board member and turned the floor over to Karl Zaken, who introduced himself and said he saw a lot of positive things tonight for the community and hoped to keep that going.

Adjournment

Heyne entertained a motion to adjourn the meeting. Camilleri motioned to adjourn the meeting, Evans seconded, and the motion carried unanimously. The meeting was duly adjourned at 8:20 pm.

Respectfully submitted by:
Kristina Andersen, LCAM

DRAFT

Lake of the Woods Homeowners Association
Organizational Board of Directors Meeting
Minutes
March 15, 2022

Board Members Present: Aronne Camilleri, President
Geoff Longley, Vice President
Lauretta Lumkes, Treasurer
Kyle Heyne, Secretary
Terry Brown, Director
Keith Evans, Director
Terri Straub, Director
Karl Zaken, Director

Board Members Absent: None

Others in Attendance: Kristina Andersen, LCAM
Owners as per sign in sheet

Call to Order

Kyle Heyne, President, called the annual meeting to order at 8:20 pm.

Nomination of President

Terry Straub nominated Aronne Camilleri for President. Motion was seconded by Terry Brown. Camilleri accepted the nomination. All in favor. None opposed. The motion carried unanimously.

Nomination of Vice President

Brown nominated Heyne for Vice President. Heyne respectfully declined but said he will be available for Camilleri when needed.

Keith Evans nominated Geoff Longley for Vice President. Motion was seconded by Karl Zaken. Longley accepted the nomination. All in favor. None opposed. The motion carried unanimously.

Nomination of Treasurer

Heyne nominated Lauretta Lumkes for Treasurer. Motion was seconded by Longley. Lumkes accepted the nomination. All in favor. None opposed. The motion carried unanimously.

Nomination of Secretary

Camilleri nominated Straub for Secretary. Straub respectfully declined.

Evans nominated Heyne for Secretary. Motion was seconded by Zaken. Heyne accepted the nomination. All in favor. None opposed. The motion carried unanimously.

Adjournment

Heyne entertained a motion to adjourn the meeting. Camilleri motion to adjourn the meeting, Evans seconded, and the motion carried unanimously. The meeting was duly adjourned at 8:24 pm.

Respectfully submitted by:
Kristina Andersen, LCAM

Lake of The Woods Homeowners Association
APPROVED 2023 Budget
January 1, 2023 - December 31, 2023

<u>ACCOUNT DESCRIPTION</u>	<u>2022 Budget</u>	<u>2023 Budget</u>
INCOME		
Assessment Income	\$ 1,431,809	\$ 1,539,581
Late Fees	6,000	6,000
Prior Year Budget Surplus	-	33,547
Auditorium Rental Fees	2,500	2,500
Legal Fee Income	-	9,000
Remotes/Transmitters/Decals/Keys	-	7,500
Total INCOME	\$ 1,440,309	\$ 1,598,128
OPERATING EXPENSES		
Management & Admin		
Postage	\$ 2,500	\$ 2,500
Office Supplies	5,000	6,000
Bank Fees	4,000	4,500
Copies & Printing	2,800	3,000
Mileage Reimbursement	250	-
Employee Expenses	1,000	1,000
Employee Screening	300	1,000
Employee Benefits - Insurance	48,500	38,400
Employee Benefits - Retirement	3,000	1,000
Legal Expenses	15,000	15,000
Insurance	36,300	50,000
Workers Comp Insurance	10,000	10,000
Annual Corporate Report/Fees/Licenses	600	600
Education/Membership	500	500
CPA & Tax Preparation	6,500	6,700
Income Tax	7,000	7,800
Management Fees	-	86,200
Additional Management	-	5,000
Financial Management Services	25,000	42,000
Payroll Services	3,000	3,000
Bad Debt	5,000	5,000
Miscellaneous G&A	500	500
Onsite Payroll Expense	112,000	36,500
Payroll Taxes - Employee	1,000	1,000
Payroll Taxes - Employer	26,000	22,000
Onsite Maintenance	160,000	169,000
Onsite Recreation	48,034	67,000
Total Management & Admin	\$ 523,784	\$ 585,200
Repairs/Maintenance		
Roof Repairs	\$ 20,000	\$ 25,000
Maintenance Repairs/Supply	18,000	23,000
Paint Supplies	3,000	3,000
Lumber	5,000	-
Gutters	3,000	4,000
Total Repairs/Maintenance	\$ 49,000	\$ 55,000
Grounds Maintenance		
Grounds Maintenance Contract	\$ 190,500	\$ 204,828
Irrigation Repairs & Maintenance	20,000	25,000
Lawn Fees/Plants/Shrubs	5,000	5,000
Mulch/Sod/Tree Removal	5,000	5,000
Tree Maintenance	58,000	75,000
Signs	500	500
Total Grounds Maintenance	\$ 279,000	\$ 315,328

Lake of The Woods Homeowners Association
APPROVED 2023 Budget
January 1, 2023 - December 31, 2023

ACCOUNT DESCRIPTION	2022 Budget	2023 Budget
Clubhouse Maintenance		
Pool Maintenance	\$ 16,000	\$ 18,000
Clubhouse Expense	17,000	17,000
Clubhouse Contingency	2,525	4,000
Clubhouse Contract Services	17,000	18,000
Total Clubhouse Maintenance	\$ 52,525	\$ 57,000
Vehicle Equipment		
Golf Cart Maintenance	\$ 4,000	\$ 4,000
Fuel Expense	1,000	1,500
Total Vehicle Equipment	\$ 5,000	\$ 5,500
Utilities		
Electric	\$ 36,000	\$ 41,000
Water	5,000	6,000
Telephone/Internet	5,000	6,000
Trash Removal	4,400	6,000
Total Utilities	\$ 50,400	\$ 59,000
Reserves		
Roof Reserves	\$ 278,000	\$ 292,000
General Reserves	181,122	207,300
Capital Improvement Reserves	21,478	21,800
Total Reserves	\$ 480,600	\$ 521,100
TOTAL OPERATING EXPENSES	\$ 1,440,309	\$ 1,598,128
NET INCOME/LOSS	\$ -	\$ -

2022 vs. 2023 Assessment Comparison	2022 Annual Assessment	2023 Annual Assessment
	\$ 2,686.32	\$ 2,888.52
	2022 Monthly Assessment	2023 Monthly Assessment
	\$ 226.76	\$ 245.36

DISCLAIMER: THE BUDGET AND FIGURES ARE A GOOD FAITH ESTIMATE ONLY AND REPRESENT AN APPROXIMATION OF FUTURE EXPENSES BASED ON FACT AND CIRCUMSTANCES EXISTING AT THE TIME OF PREPARATION. ACTUAL COST OF SUCH ITEMS MAY EXCEED THE ESTITMATED COSTS.

Lake of the Woods Homeowners Association, Inc.

Balance Sheet as of 12/31/2022

Assets	Operating	Reserve	Total
Asset			
1005 - Prior Mgmt - Petty Cash	\$3.52		\$3.52
1008 - Operating - Truist #1885	\$134,403.96		\$134,403.96
1009 - Reserves - Charles Schwab - Capital		\$200,515.13	\$200,515.13
1010 - Reserves - Charles Schwab - R&R		\$780,944.38	\$780,944.38
1011 - Reserves - Charles Schwab - Roof		\$2,666,191.06	\$2,666,191.06
1100 - Operating - PPB	\$76,935.93		\$76,935.93
1110 - Operating CD - Citizens 1/12/23	\$100,002.49		\$100,002.49
1112 - Operating CD - Rockland Trust 6/1/23	\$75,082.33		\$75,082.33
1113 - Operating CD - South State 12/29/22	\$58,328.06		\$58,328.06
1200 - Accounts Receivable	\$48,160.13		\$48,160.13
1250 - Allowance for Bad Debt	(\$13,386.43)		(\$13,386.43)
1380 - Due to RSV from OPER		\$15,553.01	\$15,553.01
1385 - Due to OPER from RSV	\$37,139.66		\$37,139.66
1400 - Prepaid Insurance	\$3,845.24		\$3,845.24
Total Asset	\$520,514.89	\$3,663,203.58	\$4,183,718.47
Total Assets	\$520,514.89	\$3,663,203.58	\$4,183,718.47

Lake of the Woods Homeowners Association, Inc.

Balance Sheet as of 12/31/2022

Liabilities / Equity	Operating	Reserve	Total
Liability			
2010 - Accounts Payable	\$62,540.27		\$62,540.27
2011 - Owner Refund	\$226.76		\$226.76
2015 - Accrued Expenses	\$8,540.00		\$8,540.00
2020 - Prepaid Assessments	\$61,117.74		\$61,117.74
2060 - Collections	\$150.00		\$150.00
2100 - Payroll Tax Payable	\$2,829.83		\$2,829.83
2240 - Auditorium Rental Deposits	\$2,800.00		\$2,800.00
2380 - Due From OPER to RSV	\$15,553.01		\$15,553.01
2385 - Due From RSV to OPER		\$37,139.66	\$37,139.66
Total Liability	\$153,757.61	\$37,139.66	\$190,897.27
Equity			
3500 - Prior Year Profit/(Loss)	\$1,002,229.21		\$1,002,229.21
3550 - Current Year Profit/(Loss)	(\$4,369.78)		(\$4,369.78)
Total Equity	\$997,859.43		\$997,859.43
Reserves			
3010 - Reserves - Roof		\$2,432,536.75	\$2,432,536.75
3100 - Reserves - General		\$398,760.27	\$398,760.27
3130 - Reserves - Capital Improvement		\$145,333.76	\$145,333.76
3140 - Reserves - Interest		\$18,330.99	\$18,330.99
Total Reserves		\$2,994,961.77	\$2,994,961.77
Total Liabilities / Equity	\$1,151,617.04	\$3,032,101.43	\$4,183,718.47

Lake of the Woods Homeowners Association, Inc.

Statement of Revenues and Expenses 12/1/2022 - 12/31/2022

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Operating Income							
Income							
4010 - Assessment Income	120,863.08	119,317.38	1,545.70	1,431,808.56	1,431,809.00	(44)	1,431,809.00
4025 - Administrative Fee Income	-	-	-	134.37	-	134.37	-
4060 - Late Fees	75.00	500.00	(425.00)	5,103.87	6,000.00	(896.13)	6,000.00
4065 - Interest on Delinquent Accounts	28.40	-	28.40	7,945.19	-	7,945.19	-
4080 - Interest on Operating	.76	-	.76	13.68	-	13.68	-
4122 - Returned Chks/NSF Income	25.00	-	25.00	439.00	-	439.00	-
4125 - Auditorium Rental Fees	350.00	208.37	141.63	4,325.00	2,500.00	1,825.00	2,500.00
4130 - Legal Fee Income	-	-	-	6,172.16	-	6,172.16	-
4150 - Remotes/Transmitters/Decals/Keys	100.00	-	100.00	850.00	-	850.00	-
4190 - Miscellaneous Income	-	-	-	235.00	-	235.00	-
Total Operating Income	121,442.24	120,025.75	1,416.49	1,457,026.83	1,440,309.00	16,717.83	1,440,309.00
Operating Expense							
General & Administrative							
5001 - Postage	-	208.37	208.37	1,187.68	2,500.00	1,312.32	2,500.00
5011 - Office Supplies	1,002.74	416.63	(586.11)	6,274.52	5,000.00	(1,274.52)	5,000.00
5020 - Bank Fees	-	333.37	333.37	3,225.25	4,000.00	774.75	4,000.00
5022 - Copies and Printing	431.17	233.37	(197.80)	4,735.41	2,800.00	(1,935.41)	2,800.00
5024 - Mileage Reimbursement	-	20.87	20.87	-	250.00	250.00	250.00
5025 - Employee Expenses	666.74	83.37	(583.37)	1,169.33	1,000.00	(169.33)	1,000.00
5026 - Employee Screening	-	25.00	25.00	5,825.01	300.00	(5,525.01)	300.00
5027 - Employee Benefits - Insurance	6,685.86	4,041.63	(2,644.23)	23,475.95	48,500.00	25,024.05	48,500.00
5028 - Employee Benefits -Retirement	-	250.00	250.00	360.85	3,000.00	2,639.15	3,000.00
5030 - Legal Expenses	4,480.18	1,250.00	(3,230.18)	24,207.57	15,000.00	(9,207.57)	15,000.00
5040 - Insurance	5,947.22	3,025.00	(2,922.22)	36,592.40	36,300.00	(292.40)	36,300.00
5041 - Workers Comp Insurance	1,743.34	833.37	(909.97)	7,084.32	10,000.00	2,915.68	10,000.00
5045 - Annual Corporate Report/Fees/Licenses	-	50.00	50.00	446.25	600.00	153.75	600.00
5046 - Education/Membership	-	41.63	41.63	-	500.00	500.00	500.00
5065 - CPA & Tax Preparation	6,700.00	541.63	(6,158.37)	6,700.00	6,500.00	(200.00)	6,500.00
5066 - Income Tax	650.00	583.37	(66.63)	9,151.00	7,000.00	(2,151.00)	7,000.00
5080 - Onsite Management Fees	6,718.33	-	(6,718.33)	58,640.49	-	(58,640.49)	-
5081 - Additional Management	900.00	-	(900.00)	4,646.51	-	(4,646.51)	-
5082 - Financial Management Services	3,500.00	2,083.37	(1,416.63)	29,398.00	25,000.00	(4,398.00)	25,000.00
5083 - Payroll Services	196.80	250.00	53.20	2,026.50	3,000.00	973.50	3,000.00
5090 - Bad Debt	81.91	416.63	334.72	81.91	5,000.00	4,918.09	5,000.00
5095 - Miscellaneous G & A	-	41.63	41.63	526.90	500.00	(26.90)	500.00
5135 - Onsite Administrative Payroll	4,445.42	9,333.37	4,887.95	55,300.85	112,000.00	56,699.15	112,000.00
5136 - Payroll Taxes - FICA/Medicare	2,472.28	2,166.63	(305.65)	18,328.76	26,000.00	7,671.24	26,000.00
5137 - Payroll Taxes - FUTA/SUTA	-	83.37	83.37	384.23	1,000.00	615.77	1,000.00

Lake of the Woods Homeowners Association, Inc.

Statement of Revenues and Expenses 12/1/2022 - 12/31/2022

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Operating Expense							
5138 - Onsite Maintenance	19,356.70	13,333.37	(6,023.33)	126,181.54	160,000.00	33,818.46	160,000.00
5139 - Onsite Recreation	8,683.37	4,002.87	(4,680.50)	67,872.91	48,034.00	(19,838.91)	48,034.00
Total General & Administrative	74,662.06	43,648.85	(31,013.21)	493,824.14	523,784.00	29,959.86	523,784.00
Repairs/Maintenance							
5330 - Roof Repairs	-	1,666.63	1,666.63	21,475.00	20,000.00	(1,475.00)	20,000.00
5550 - Maintenance Repairs/Supply	2,222.37	1,500.00	(722.37)	22,343.36	18,000.00	(4,343.36)	18,000.00
5600 - Paint Supplies	343.28	250.00	(93.28)	2,263.31	3,000.00	736.69	3,000.00
5620 - Lumber	169.00	416.63	247.63	169.00	5,000.00	4,831.00	5,000.00
5673 - Gutters	-	250.00	250.00	3,532.00	3,000.00	(532.00)	3,000.00
Total Repairs/Maintenance	2,734.65	4,083.26	1,348.61	49,782.67	49,000.00	(782.67)	49,000.00
Grounds Maintenance							
6005 - Grounds Mntnc - Contract	16,900.00	15,875.00	(1,025.00)	199,259.21	190,500.00	(8,759.21)	190,500.00
6010 - Irrigation Repairs & Maintenance	5,347.00	1,666.63	(3,680.37)	49,089.53	20,000.00	(29,089.53)	20,000.00
6013 - Lawn Fees/Plants/Shrubs	2,362.50	416.63	(1,945.87)	2,857.50	5,000.00	2,142.50	5,000.00
6033 - Mulch/Sod/Tree Removal	-	416.63	416.63	9,525.00	5,000.00	(4,525.00)	5,000.00
6035 - Tree Maintenance	7,150.00	4,833.37	(2,316.63)	23,709.90	58,000.00	34,290.10	58,000.00
6550 - Signs	-	41.63	41.63	375.91	500.00	124.09	500.00
Total Grounds Maintenance	31,759.50	23,249.89	(8,509.61)	284,817.05	279,000.00	(5,817.05)	279,000.00
Clubhouse Maintenance							
7005 - Pool Maintenance	(1,296.00)	1,333.37	2,629.37	13,093.50	16,000.00	2,906.50	16,000.00
7040 - Clubhouse Expense	4,142.92	1,416.63	(2,726.29)	18,254.98	17,000.00	(1,254.98)	17,000.00
7041 - Clubhouse Contingency	-	210.38	210.38	381.94	2,525.00	2,143.06	2,525.00
7046 - Clubhouse Contract Services	1,003.48	1,416.63	413.15	12,316.75	17,000.00	4,683.25	17,000.00
Total Clubhouse Maintenance	3,850.40	4,377.01	526.61	44,047.17	52,525.00	8,477.83	52,525.00
Vehicle Equipment							
6760 - Golf Cart Maintenance	-	333.37	333.37	4,459.03	4,000.00	(459.03)	4,000.00
6770 - Fuel Expense	190.96	83.37	(107.59)	1,158.31	1,000.00	(158.31)	1,000.00
Total Vehicle Equipment	190.96	416.74	225.78	5,617.34	5,000.00	(617.34)	5,000.00
Utilities							
7500 - Electricity	4,260.94	3,000.00	(1,260.94)	37,754.51	36,000.00	(1,754.51)	36,000.00
7501 - Water	257.14	416.63	159.49	5,535.44	5,000.00	(535.44)	5,000.00
7508 - Telephone/Internet	-	416.63	416.63	6,148.85	5,000.00	(1,148.85)	5,000.00
7515 - Trash Removal	718.60	366.63	(351.97)	5,902.52	4,400.00	(1,502.52)	4,400.00
Total Utilities	5,236.68	4,199.89	(1,036.79)	55,341.32	50,400.00	(4,941.32)	50,400.00
Reserves							
8010 - Reserve - Roof	23,166.67	23,166.63	(.04)	325,366.96	278,000.00	(47,366.96)	278,000.00
8100 - Reserves - General	15,093.50	15,093.50	-	181,122.00	181,122.00	-	181,122.00
8130 - Reserves - Capital Improvement	1,789.83	1,789.87	.04	21,477.96	21,478.00	.04	21,478.00

Lake of the Woods Homeowners Association, Inc.

Statement of Revenues and Expenses 12/1/2022 - 12/31/2022

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Operating Expense							
Total Reserves	40,050.00	40,050.00	-	527,966.92	480,600.00	(47,366.92)	480,600.00
Total Operating Expense	158,484.25	120,025.64	(38,458.61)	1,461,396.61	1,440,309.00	(21,087.61)	1,440,309.00
Net Operating Income (Loss)	(37,042.01)	.11	(37,042.12)	(4,369.78)	-	(4,369.78)	-
Net Total	(37,042.01)	.11	(37,042.12)	(4,369.78)	-	(4,369.78)	-

DESIGNATED VOTER CERTIFICATE

WE, the undersigned, being all the owners of the property located at

_____, LOT No. _____,

Do hereby certify that the following named **ONE** of us is the authorized voter for the foregoing parcel and shall remain such designated voter until this Certificate is revoked by a subsequent Certificate.

NAME OF AUTHORIZED VOTER _____
(Printed Name)

NAME OF AUTHORIZED VOTER _____
(Signature)

DATE THIS FORM WAS COMPLETED _____

Select the category which best describes your form of ownership and sign in the appropriate places:

1) We are all natural persons who are owners of the above-described parcel.

Owner _____

Owner _____

2) We are the President, Vice President, or Secretary (or equivalent) of the Corporation or other Limited Liability Company named _____
_____ which owns the above-described parcel.

President/ Vice President Secretary

3) I am the General Partner of the General or Limited Partnership named _____
_____ which owns the above parcel.

General Partner: _____

4) I am the Trustee of the Trust/Estate named _____
which / who owns the above parcel.

Trustee: _____

DESIGNATED VOTER CERTIFICATE INSTRUCTIONS

INSTRUCTIONS

This voting certificate DOES NOT have to be completed IF

The title to your property is in your name only and you are the only owner shown on your warranty/property deed and/or shown on the Seminole County Property Appraisers records as the only owner. As the sole owner of the property, you are the designated voter for that property until such time a change is file with the Association's Secretary at the Association's Office for designated voter of the property.

This voting certificate DOES have to be completed IF

The title to your property is held in two or more names and as shown in the property/warranty deed and/or is shown on the Seminole County Property Appraisers records. A designated voter (only one person) must be on record with the Association's Secretary in the Association's Office.

OR IF

Title to the property is in the name of a corporation, partnership, or trust/estate.

OR IF

You have filed a Voting certificate before, and you wish to change the designated authorized voter.

THEN you must complete the Voting Certificate per the instructions shown on the Certificate and return the Certificate to the Association's Office **no later than Tuesday, March 14, 2023**

LAKE OF THE WOODS HOMEOWNERS' ASSOCIATION, INC

P R O X Y

ANNUAL MEMBERS MEETING / ELECTIONS

March 14, 2023

(Property Owner- Print Name) _____ **KNOWN ALL MEN BY THESE PRESENT, that the above hereby appoints a member of the Board of Directors or a registered home owner, with the power of substitution for and in the name, place and stead of the undersigned, to vote as proxy at the Meeting of the Association to be held on Tuesday, March 14, 2023, at 7:00 P.M., at the Club House, 300 Carolwood Point, Fern Park, Florida 32730, and any lawful adjournment thereof.**

DATED this _____ day of _____, 2023.

Property Owner Signature: _____

PROPERTY OWNER ADDRESS: _____
Fern Park, FL 32730

DESIGNATED VOTER'S SIGNATURE (*Designated Voter is the person chosen as the voter for the household on the Designated Voter Form*).

PRINT DESIGNATED VOTER'S NAME

ONLY IF DESIGNATED VOTER ABOVE CAN NOT VOTE

SUBSTITUTION OF PROXY

The undersigned, appointed as proxy above, does hereby designate the person below to substitute for me in the proxy set forth.

Name of person designated to vote in your stead

DATED: _____, 2023

PROXY'S SIGNATURE

This proxy is revocable by the unit owner and is valid only for the meeting for which it is given and any lawful adjournment. In no event is the proxy valid for more than ninety (90) days from the date of the original meeting for which it was given.