

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 8, August 2026



CAM CORNER By Kristina Andersen, LCAM

We enjoyed the month-long decorations celebrating America's 250th birthday, but please remember all decorations must be removed no later than August 3. The next decoration period will be for Halloween 10/15-11/03/2026

Announcements

Lake of the Woods HOA will NOT be a polling location this year. Seminole County has determined that the library is a better fit as a voting location.

Roof Replacement, Refurbishing, Painting Project Schedule

There are five (5) roofs remaining in the roof replacement project. The included list reflects the order of completion and the start dates of the remaining buildings, subject to weather conditions. Ruth Painting will begin touch-up painting in August to seal all the newly installed wood and siding.

Landscaping Sod/Jasmine/Trees

The tree installation is progressing; twelve (12) trees have been installed so far. We anticipate continuing the sod and Jasmine project in the Fall, as Spring and Fall installations afford the new plantings the best chance of survival. Morning Dew Lawnscape is preparing by grouping the signed-up properties by the worst locations first. However, the irrigation must be fully operational at the chosen location, and residents will be asked to assist with watering the new landscaping for at least the first 30 days to ensure its survival. The Board will consider Morning Dew's proposals as soon as they are received.

Landscaping Reminders

- Mulch permitted: Cypress (Brown), Pine Bark, Pine Needles
- Edging/Border materials permitted: recycled rubber products designed for such purpose (colors white, green or red)
- Shrubs/Plants within 18" drip line, in rear of all units, <60" tall
- Steppingstones must be approved in advance and not used as an alternative to widening driveways.
- The association is only required to maintain developer-installed landscaping. Owner installed landscaping must be maintained by the owner.
- Trash cans must not be stored in view. Please store them out of sight. Open carports must only be used for storing the following: 1 recycle bin, 1 covered garbage can, and 1 neatly coiled garden hose.

Clubhouse Hours:

9:00 a.m.-9:00 p.m.

Clubhouse Office:

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

Kristina Andersen, Assn. Manager

Manager@lakeofthewoodshoa.com

Lorna Rhagnanan Admin. Assistant

FrontDesk@lakeofthewoodshoa.com

Board of Directors:

Board@lakeofthewoods.hoa.com

Seema Sernovitz, Editor

Seema.Sernovitz@Lakeofthewoodshoa.com

LOWHAN submission deadline:
3rd Wed. of the month.

Seminole County Sheriff Website

www.seminolesheriff.org

Non-Emergency Number:

407-665-6650

Health or Police Emergencies: Call 911

After Hours LOW Property or Safety
Emergencies:

Ann Honbarrier: 407-618-4248

Robert Hernandez: 407-341-4257

Remaining Roofs Scheduled for Completion

Anticipated Start Date	Buildings to be completed in order
07/27/2026	67. 1521-1539 Pickwood AVE
08/03/2026	68. 1550-1562 N. Carolwood BLVD
08/10/2026	69. 1533-1549 N. Carolwood BLVD
08/17/2026	70. 1522-1540 N. Carolwood BLVD
08/24/2026	70. 1522-1540 N. Carolwood BLVD

12-MONTH PAYMENT PLAN SCHEDULE FOR THE \$4,000 SPECIAL ASSESSMENT

DUE DATE	AMOUNT	MAX BALANCE ON YOUR ACCOUNT
August 1, 2026	\$333.33	\$1,333.36
September 1, 2026	\$333.33	\$1,000.03
October 1, 2026	\$333.33	\$666.70
November 1, 2026	\$333.33	\$333.37
December 1, 2026	\$333.37	\$0.00

Payment details: Payments are due on the 1st of each month and considered delinquent after the 10th. Late fees and interest are applied on the last day of the month.

Routine Maintenance

Our 10-year-old pressure washer broke this month, halting pressure washing. A new one was purchased, but was found to be defective. Another unit was received and broke within a few weeks. Yet another has been ordered, and pressure washing will resume as soon as it is received.

Wood repairs, roof, and gutter cleaning are moving along at normal speed. The maintenance crew is working its way through the community in a flowing route starting on the North side (complete), and then through the South side (2/5 complete).

Thank you to the newly established Ad Hoc Irrigation Committee for its hard work in completing wet checks, diagnosing, and documenting their findings. These efforts are very helpful in remedying our ongoing irrigation challenges.

Clubhouse, Pool and Common Facilities

The pool and clubhouse have been busy this summer. Although most residents are very respectful of other residents and staff, please note the usage rules for the recreational facilities (pool, clubhouse, playground, tennis court, and auditorium and cardroom rentals).

- **No alcohol is allowed** at the pool, pool area, or any other recreation center facilities, except for private events where no cost or entry fee is charged and Association BYOB events.
- Guests are limited to 4 per day and must be accompanied by a resident unless the guests are registered with the office.
- Age limits: Gym: 10 and older; Pool table: 10-15 supervised, 16 and older unsupervised; Ping-Pong: 8 and older unsupervised.
- Playground: open until dusk; tennis court: open until 10 pm. Minors under age 12 must be supervised.
- The Auditorium or Card Room may be reserved for exclusive use by a resident or non-resident for private social and business activities. Extended rental hours are available from 9 pm – 12 am for \$50 per hour. Staying after the scheduled end time will result in forfeiture of the deposit. Private use is restricted to the auditorium or card room, the kitchen (if requested), hallways, and restrooms. Guests may not use any other areas of the recreational complex or in any way interfere with the normal function of the facilities or homeowners' use of the facilities (refer to the operation manual for details). Misrepresenting usage may result in the immediate termination of activity, evacuation of the facility, and forfeiture of deposit, as well as consideration for future use. Damage to the recreation center or failure to clean up will result in withholding a portion of the deposit, the full deposit, or additional charges to cover repairs.
- Pool: Children under age 10 must be supervised by a person age 18 or over. Unsupervised minors ages 10–15 must demonstrate swimming proficiency to recreation staff before using the swimming pool. All persons use the pool at their own risk; there is no lifeguard. Please gather all belongings and dispose of trash properly before leaving the pool area.
- Prohibited: Horseplay, running, excessive splashing, and any other activity that could be considered dangerous or annoying to others, glass objects, pets, alcohol, and smoking, food or drinks in the pool or within three (3) feet of either pool's edge.
- Prohibited in large pool: Frisbees, balls, and other similar play objects. Flotation devices (rafts, etc.)
- Permitted in small pool: Small soft rubber or plastic toys. Permitted in large pool: Flotation devices attached to the arms. Noodles as flotation devices. Flotation devices for therapeutic or health reasons.
- **Required: Non-toilet trained children must wear waterproof pants.**
- Clubhouse: Per section II of the Rules, violations of the facilities rules will result in the violator being asked to leave the facilities and may result in suspension of the violator and his/her household. Residents found in an area considered closed will be fined and privileges suspended for 60 days.
- Attire: Clubhouse (game room, exercise room, auditorium, office): proper attire required, including shirts and footwear—no wet clothing of any kind permitted.

PARKING RULES REMINDER

Guest parking is provided at the end of several streets throughout the HOA. These spots are for community guests, not for general parking of owner or resident vehicles. Parking overnight without a guest parking permit is not permitted, and vehicles parked from 2:00 am through 7:00 am without a permit are subject to towing. Owners or residents can obtain a parking permit for their vehicles to park in the Clubhouse parking lot. Vehicles are subject to towing if parked at the Clubhouse from 2:00 am through 7:00 am without a permit. Owner- or resident-vehicles must be moved no later than 9:30 am the following morning. For more information about parking, please contact the HOA Office. We thank the owners and residents for their patience with limited parking during the re-roofing project currently underway.



Fund Balances as of June 30, 2026.

Balance Sheet Fund Totals		Reserve Fund Expense
1004 Schwab Operating	\$159,079.54	
1008 Truist Operating	\$282,029.35	
1009 Capital Reserve Fund	\$250,875.51	\$60.00 (check correction)
1010 R&R Reserve Fund	\$347,470.98	\$32,785.08 (Woodridge Drainage)
1011 Roof Reserve Fund	\$1,300,431.71	\$347,925.50 (Roof Replacement)

According to our AR aging report, 43 owners owed monthly assessment receivables of \$79,325.06 at month-end. Outstanding \$6,500 Special Assessment receivables totaled \$52,581.57 (10 owners). The past-due \$4,000 Special Assessment receivables totaled \$33,837.12 (36 owners). Our outstanding balance was only \$586,440.22, thanks to early payments from many owners. Payments receivable for the remainder of the year total \$586,440.22.

We continue to experience payroll and staffing budgeting challenges. Due to two open staff positions, maintenance and rec, covering clubhouse/pool entry, especially after 5:00 pm for both weekdays and weekends, is a problem. Legal fee expenses remain high in June, totaling \$26,386.06 compared to a budget of \$3,333.33. Year-to-date actual legal expenses were \$121,324.65, compared to a budget of \$19,999.98. Most additional expenditures comprised litigation, special assessment votes, and updates to our HOA documents. Onsite Maintenance payroll expenses were over budget for the month and year-to-date, \$8,700 and \$14,870.56, respectively.

Clubhouse fire extinguishers were inspected and updated in June (\$890.11). Ten trees were purchased for a total of \$937.32. The coupon cost, which was budgeted for earlier this year, was up for the month (\$2,744.95). The coupon order was delayed until the Special Assessment for Reserves was completed.

The actual June operating expenses were \$160,783.17 compared to a budget of \$151,860.91, resulting in an unfavorable variance of \$8,922.26. Year-to-date operating expenses totaled \$925,748.55, versus a budget of \$872,192.18, for an unfavorable variance of \$53,556.37. The financial schedules and many other HOA documents are available on the community portal website, lakeofthewoodshoa.com.

We welcomed four new owners who purchased properties during June.

Highlights of the *June 2026 Board Meeting

- Some Woodridge Water remediation problems will be addressed at the July board meeting.
- Steering will be tasked with reviewing the Ad hoc Parking and Buildings and Grounds suggested rule revisions.
- Kim Holland was approved for the Landscape Committee Chair position.
- The Ad hoc Irrigation Committee was established with Ernie Torres as ex officio.
- Several Landscape Committee projects were approved for a total of \$2,830.00.
- The Board will review the redline copy of the Rules and Regulations revisions.
- Legal counsel will review the draft of the 14th amendment.
- The Board approved the purchase of a new pressure washer.

*Pending approval of the June board meeting minutes at the July board meeting.



SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES

FIRST FRIDAY! CELEBRATE SUMMER WITH YOUR NEIGHBORS

AT FIRST FRIDAY - AUGUST 7, 2026, from 5:30 – 7:00 p.m.

Meet your friends and neighbors, enjoy delicious snacks, and listen 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!!!

Our annual Community Market/Rummage/Garage Sale is one of our most anticipated events, sponsored by the Lake of the Woods Social/Sunshine Committee. The market is a great opportunity to clean out your closets, garages, attics, and spare bedrooms and make a few dollars in the process.

This year's Community Market will be held on Saturday, **October 24th, from 8 am to 2 pm.**

Tables will go on sale at the clubhouse on Saturday, September 26th, at 9 am. The cost for each 6ft long table is \$15.00 (cash or check only). A floor plan will be available for you to choose the table location that best suits your needs. Outside community vendors are also welcome to purchase a table; those table sales begin at **11 am**. Tables sell out quickly; unfortunately, we cannot take early orders, so make arrangements with a friend or neighbor if you cannot attend the table sale in person.

Yummy donuts and coffee will be available for purchase. So, whether you purchase a table and become a vendor or wander down on the day of our sale, please stop by!



This month, we gratefully spotlight the **SOCIAL SUNSHINE COMMITTEE MEMBERS (SSC)** for their dedication, time, and energy in planning, orchestrating, and implementing almost all of the regular and special social events that Lake of the Woods residents enjoy throughout the year. From BINGO to BUNCO, WATER AEROBICS, MY NEIGHBOR'S TABLE, the COMMUNITY MARKET, CHRISTMAS, CHILI CONTEST, and JULY 4 PARTIES, FIRST FRIDAYS, FOYER DECORATIONS, and so much more, SSC members

strive to enhance our community experience. Did you know that the Community Market and the weekly CAN-CAN drive are the main SSC funding sources that underwrite these events? SSC's impact extends even further to individuals celebrating birthdays or sending get-well or condolence wishes. SSC members also deliver helpful WELCOME packets to new residents.

SSC is truly the heart of our community. It is a big heart, but there is always room for more members who would like to meet their neighbors, make new friends, and make a difference in our community. Everyone is welcome - no dues for membership. Please join us for a monthly meeting on the first Tuesday each month, at 10:30 am at the Clubhouse Card Room, or attend an event. We welcome new members and new ideas for interesting events that bring joy to our community.

AUGUST ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, August 10, at 6 pm.

Meet your neighbors, make new friends, and maybe 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.



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, August 19 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.



BUNCO FUNCO! Let the good times roll! Saturday, August 8, at 12:45 pm.

The cost is \$3. We also offer a 50/50 option: \$1 per ticket or \$2 for 3 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



NOVEL PURSUITS BOOK CLUB Tuesday, August 25, 7 pm. in the clubhouse

Please join us on the last Tuesday of each month at 7 pm in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: JAUG.-Ordinary Grace by Wm. Kent Krueger; Sept.-The Perfect Marriage by Jeneva Rose; Oct.-Winemaker's Wife by Kristin Harmel. For more information, call Janice at 407-558-0122 or Linda at 352-459-7838.



WORDS OF LIFE BIBLE STUDY Meets 1st & 3rd Thursdays (Aug 6 & 20)

6:30 pm - 8:30 pm in the clubhouse
Refreshments provided.

People of 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 at 407-595-7155 if you plan to attend.



THURSDAY MORNING BIBLE STUDY MEETS WEEKLY at 10 am.

Bring your Bible and join us as we explore its wisdom and teachings. Questions? Contact Pamela Fendley: pfendley487@gmail.com.



Free TAI CHI classes meet 2nd and 4th Saturdays of the month (Aug 8 & 22). From 10-11 am in the clubhouse conference room

Questions? Call Bill at 407-739-6570



GRAB YOUR WATER-WINGS FOR WATER AEROBICS EVERY MON. AND WED. THROUGH OCT. from 9:30 - 10:30 am.

The cost is \$5 per session (cash only). Kitra is our instructor. Please bring your own large water-aerobic noodle and weights to each session (Dollar Tree has noodles; Amazon has both). Poolside noodle storage is no longer available. Questions? Contact Theresa Decker, 405-650-9719 or terrydecker15@gmail.com. See you in the pool!

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. For more information. Special \$20 price for LOW residents. Call Sandra at 407-468-3059 to order. LOW resident.

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

For Sale: Benji Dog Wear Apparel: Always with an eye on style! Ben Evans, Owner. Website: benjiodogwearapparel.com. Email: 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

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 for 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 am, to teach Spanish to children aged 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. 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!

Bible teaching ministry: *Every Reason to Believe* produces free articles and resources about historical, biblical Christianity. Our content helps readers find answers to life's most important questions and shows how God has given us *every reason* to believe in him. Read more at: everyreasonobelieve.com

For Sale: Double mattress and box spring plus bed rails: \$50. Contact: Elsie Haight/Phone (407) 457-4311.

For Sale: One pr custom pinch-pleat drapes. Crimson, posh velvet 100 polyester, blackout lining. Each panel is 60" wide X 94 ¾" long. Good condition. Purchased from Shade Store, originally \$4,000; asking \$975 or best offer. Call/Text Judy Baker (405-443-4651).

FERN PARK Handyman Services offers professional home repairs & maintenance. Install fixtures and appliances, clean dryer vents, perform general maintenance, repair drywall and sliding glass doors, provide computer help and repair, and more. Quality, dependable work. Competitive rates. One call does it all! Call Ernie today for a free quote. 407-906-8827.

FOR SALE: 22" black & white Panasonic TV, good for gaming. Elsie Haight, 407-457-4311.



Medley Realty

Gary Medley,
Broker

407.463.5242

Specializing in Lake of the Woods Townhouses and the surrounding areas. A 38-year resident and a licensed Realtor since 1979. Over 50 units sold in LOW. Call for a free consultation or "Recent transaction List." 407.463.5242

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

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 pm 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 pm 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.

Lake of the Woods Board of Directors

Email: Board@lakeofthewoodshoa.com

All board members will be copied.

Board Member	Term Expires	Position	Contact Information
Ann Honbarrier	2027	President	Ann.Honbarrier@lakeofthewoodshoa.com Phone: 407-618-4248
Gregory Wallace	2027	Vice Pres.	Gregory.Wallace@lakeofthewoodshoa.com
Lauretta Lumkes	2028	Treasurer	Lauretta.Lumkes@lakeofthewoodshoa.com
Seema Sernovitz	2028	Secretary	Seema.Sernovitz@lakeofthewoodshoa.com
Benjamin Evans	2028	Director	Ben.Evans@lakeofthewoodshoa.com
Robert Hernandez	2027	Director	Robert.Hernandez@lakeofthewoodshoa.com Phone: 407-341-4257
Geoff Longley	2029	Director	Geoff.Longley@lakeofthewoodshoa.com
Ernie Torres	2029	Director	Ernie.Torres@lakeofthewoodshoa.com
Vacant	2029	Director	

Lake of the Woods Standing Committees

Committee Chairs: The deadline to submit the meeting packet and minutes is noon on Friday preceding the Board meeting.

Audit: Lauretta Lumkes, ex officio

Building & Grounds: Angie Walsh, Chair 407-461-8081
Geoff Longley, ex officio

Meets on the 1st Tuesday of the month at 7 pm.

Finance/Budget: Jo Elmlad, Chair 407-339-7249
Lauretta Lumkes, ex officio

Meets on the Thursday before the Board meeting at 4 pm.

Landscape: Kim Holland, Chair Email:
LC@lakeofthewoodshoa.com
Robert Hernandez, ex officio

Meets on the 2nd Tuesday of the month at 6:30 pm.

Ad Hoc Parking: Angie Walsh, Chair 407-461-8081
Greg Wallace, ex officio

Meets on the 4th Monday of each month at 7 pm.

Social/Sunshine: Alison Ware, Co-chair
Elaine Noel, Co-chair
Seema Sernovitz, ex officio

Meets on the 1st Tuesday of the month at 10:30 am.

Steering: Rotating Chairs; Ann Honbarrier, Ex-Officio

Meets on the 4th Tuesday of the month at 4 pm.

Ad Hoc Irrigation Committee: Tina Heil, Chair
Ernie Torres, ex officio.

TBA

Ad Hoc Water Remediation & Stormwater:
Vacant, Chair, Geoff Longley, ex officio

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. Overnight parking on the streets is prohibited at all times.

- A permit is required for parking from 2 am to 7 am. Fill out the permit form on the LOW website (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.

AUGUST 2026						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
						1 Sew-Ciety 10 am,
2	3 Water Aerobics 9:30 - 10:30 am.	4 Social Sunshine 10:30 am. Buildings & Grounds 7 pm.	5 Water Aerobics 9:30-10:30 am. Bridge Club 1 pm.	6 Bible Study 10 am. Words of Life Bible Study 6:30-8:30 pm.	7 CAN-CAN 7:30 am. FIRST FRIDAY 5:30-7 pm.	8 TAI-CHI 10-11 am. BUNCO 12:45 pm.
9 FAIRY HAIR 12-3 pm.	10 Water Aerobics 9:30-10:30 am. BINGO 6 pm. Private Event Card Room	11 Landscape CMT 6:30 pm.	12 Water Aerobics 9:30-10:30 am.	13 Bible Study 10 am. Finance CMT 4 pm.	14 CAN-CAN 7:30 am.	15
16	17 Water Aerobics 9:30-10:30 am.	18 Board MTG 7 pm.	19 Water Aerobics 9:30-10:30 am. Bridge Club 1 pm. My Neighbor's Table 5:30- 7 pm.	20 Bible Study 10 am. Words of Life Bible Study 6:30-8:30 pm.	21 CAN-CAN 7:30 am.	22 TAI-CHI 10-11 am.
23 Private Event	24 Water Aerobics 9:30-10:30 am. Ad Hoc Parking CMT 7 pm.	25 Steering CMT 4 pm. Novel Pursuits Book Club 7 pm.	26 Water Aerobics 9:30-10:30 am.	37 Bible Study 10 am.	28 CAN-CAN 7:30 am.	29 Private Event
30	31 Water Aerobics 9:30-10:30 am.					



WISHING A HAPPY, HEARTY, HEALTHY 103rd BIRTHDAY TO OUR LONG-TIME NEIGHBOR AND FRIEND, CAROLINE (KELLY) MCLAUREN, WITH LOVE AND ALL GOOD WISHES FROM THE ENTIRE LOW COMMUNITY!