

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

HAPPY INDEPENDENCE "250" DAY FOURTH OF JULY!

Assessments

Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

Landscaping: Sod/Jasmine/Trees

The tree installation is moving forward. Nine trees have been installed thus far. Sod has been installed at five locations. The best times to install sod are spring and fall, when survival rates are highest. However, we are continuing to prepare now for the fall installations. Morning Dew Lawnscape is reviewing the community and the requests received, and sorting them into small groups, with the worst locations placed at the top of the list. Please note that the irrigation must be fully operational at the chosen location and, as a resident, you will be requested to assist with watering the new landscaping for at least the first 30 days to ensure its survival. Once proposals have been received, they will be provided to the board for consideration.

Roof Replacement, Refurbishing, Painting Project Schedule (See chart on page 2)

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

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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

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3rd Wed. of the month.

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

DUE DATE	AMOUNT	BALANCE
		<u>ON YOUR ACCOUNT</u>
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 - f. Advanced practice registered nurses, licensed practical nurses, or registered nurses, as those terms are defined in 464.003.
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 - h. Federal law enforcement officers as defined in 18 U.S.C. s 115(c)(1).

Roof Completion Schedule

Anticipated Start Date	Buildings to be completed in order
05/26/2026	59. 1201-1209 Winterberry LA
06/01/2026	60. 1511-1515 Truewood LA
06/08/2026	61. 1501-1509 Truewood LA
06/15/2026	62. 1000-1018 Sherrywood ST
06/29/2026	63. 917-927 Wintergreen BLVD
07/06/2026	64. 133-145 Carolwood BLVD
07/13/2026	65. 1511-1529 N. Carolwood BLVD
07/20/2026	66. 1564-1580 N. Carolwood BLVD
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

Summarized financial statements highlights as of May 31, 2026.

Balance Sheet Fund Totals		May Reserve Fund Expense
1004 Schwab Operating	\$154,960.73	
1008 Truist Operating	\$118,489.22	
1009 Capital Reserve Fund	\$249,106.45	\$6,970.00 (Irrigation Repair)
1010 R&R Reserve Fund	\$361,554.70	
1011 Roof Reserve Fund	\$1,474,517.69	\$80,257.50 (50% roof deposit)
1012 Credit Memo	\$207.26	
Total	\$2,358,836.05	

The monthly assessment receivables totaled \$80,231.75 (45 owners). The \$6,500 Special Assessment collection receivables totaled \$52,581.57 (10 owners), and the \$4,000 Special Assessment receivables totaled \$718,314.49 (329 owners). We received a \$7,276.55 payoff for one delinquent account during the month. Four new owners bought properties in May.

Based on the Budget vs. Actual expense for May, the budget areas of concern included: Legal Fees of \$25,385.03 vs. budget of \$3,333.33; Onsite Maintenance \$23,605.73 vs. budget of \$13,520.

According to the Revenue & Expense report, the Budget vs. Actual comparison for the Operating Budget for May indicates an Actual monthly expense of \$173,881.69 vs. a budget of \$143,534.69, for a difference of \$30,347. YTD Actual is \$764,965.38, vs. Budget of \$720,331.27, for a difference of \$44,634.11. Our budget projection for the year has been updated to reflect the increase to the Roof Reserve fund, consistent with our reserve funding vote. The total for the monthly assessment for April and May was \$138,926.45, compared with a Budget of \$149,586.45. The income difference was due to a decision to delay increasing monthly assessments until the vote was finalized. The monthly assessment increased by \$20, effective June 1, 2026. Delaying the assessment increase until July 1, 2026, resulted in actual collections being \$21,200 under budget.

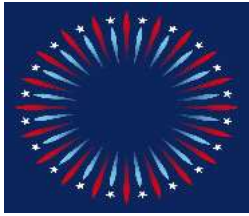
Our pool service vendor notified us that they would add a temporary fuel surcharge to our invoices, effective June 1, to offset rising energy costs. The surcharge on the June bill is \$49.01.

Highlights of the MAY 19, 2026, Board Meeting

- Work on Woodridge water remediation starts on May 18, 2026. Approved by the board for \$32,785.08
- Re-roofing start date: May 26, 2026.
- Allied roofing inspection schedule approved for \$19,840.00. Includes inspection of the four final buildings.
- Capital contribution language changed to 1/3 of the annual assessment. Approved by the board.
- The board approved a 3-month trial of the owner watering authorization form.



SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES



**YOU ARE INVITED
TO DOUBLE
YOUR
4TH OF JULY "250"
CELEBRATION**

**WITH FRIENDS AND
NEIGHBORS AT FIRST FRIDAY
JULY 3, 2026, 5:30 – 7:00 p.m.**

**Enjoy Hot Dogs and all the
fixings while listening to the
wonderful music of Paul Felter.**

BYOB, setups provided.

**Sides and desserts
are always welcome!**



**PLEASE COMPLY WITH THE HOLIDAY
DECORATION DATES BELOW:**

Holiday Decoration Period

Valentine's Day - February 1 – February 17

St. Patrick's Day - March 3 – March 20

Easter/Passover - Two weeks before to one
week after the holiday

Memorial Day – the holiday plus 3 days before and 3 days after

Pride Day - June 12th – June 28th

July 4 - June 27th – July 31*

Halloween October 15th – November 3rd

Veterans Day - the holiday plus 3 days before and 3 days after

Christmas/Hanukkah - November 22nd – January 10th of the following year

***NOTE: In honor of our "250th" year, please enjoy your July 4 decorations for the entire month of July!**



JULY ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, July 13, at 6 p.m.

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.



Congratulations to June's BINGO Winner, Pat Finch-Gore!



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, July 15 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, July 11, at 12:45 p.m.

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, July 28, 7 p.m. in the clubhouse

Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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 (July 2 & 16) 6:30 p.m. - 8:30 p.m. 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 a.m.

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 (July 11 & 25). From 10-11 a.m. 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 a.m.

The cost is \$5 per session (cash only). Kitra is our instructor. You must bring your own large water-aerobic noodle and weights (Dollar Tree has noodles; Amazon has both). Poolside noodle storage is no longer available, so please bring these items to each session. 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 Start 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 a.m., 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).



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 or the content of owner or vendor ads.

Trash & Recycling:

- Regular trash pickup: Tuesdays & Fridays. All waste placed outside for pickup must be contained in an enclosed container or garbage can. Do not place plastic bags or other loose waste at the curb.
- Recycling pickup is on Fridays. Contact Seminole County to request recycling bins at 407-665-2260.
- **Please separate aluminum cans only and place them in a bag for pickup on Fridays.**
- Yard trash is picked up on Wednesdays (debris must be in a container or tied in a bundle).
- **BULK ITEMS:** Schedule appliances and electronics in advance at 407-464-0664. Place them at the curb after 6 p.m. on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. No trash or bulk items can be put out before 6 p.m. on Thursday.

NON-RECYCLABLE ITEMS: plastic bags/cups, wax-lined cups/plates, drinking glassware, Styrofoam trays, egg cartons, light bulbs, milk cartons, shredded paper, aluminum foil pie plates, paint/pesticide/motor oil containers, cardboard larger than 3'x3', electronic devices.

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 the 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 p.m.

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

Meets on the Thursday before the Board meeting at 4 p.m.

Landscape: Kim Holland, Chair
Robert Hernandez, ex officio

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

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

Meets on the last Monday of each month at 7 p.m.

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 a.m.

Steering: Rotating Chairs; Ann Honbarrier, Ex-Officio

Meets on the 4th Tuesday of the month at 4 p.m.

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 a.m. to 7 a.m. 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.

JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
5	6	7	8	9	10	11
	Water Aerobics 9:30-10:30 a.m.	Social Sunshine 10:30 a.m. Buildings & Grounds 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. BUNCO 12:45 p.m.
12	13	14	15	16	17	18
	Water Aerobics 9:30-10:30 a.m. BINGO 6 p.m.	Landscape CMT 6:30 p.m.	Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m. My Neighbor's Table 5:30-7 p.m.	Bible Study 10 a.m. Finance CMT 4 p.m. Words of Life Bible Study 6:30-8:30 p.m.	Can-Can 7:30 a.m.	
19	20	21	22	23	24	25
	Water Aerobics 9:30-10:30 a.m.	Board Meeting 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. Private Event
26	27	28	29	30	31	
Private Event	Water Aerobics 9:30-10:30 a.m. Ad Hoc Parking CMT 7 p.m.	Steering CMT 4 p.m. Novel Pursuits Book Club 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	

SUMMER SAFETY REMINDER...

LOW neighbors are out and about enjoying the summer on their bicycles, scooters, electric bikes, and more. **PLEASE** – exercise caution when backing out of your driveway. Don't rely solely on your backup camera, as you may miss a rider or pedestrian in your path. Look all around and use your mirrors. Remember that the speed in the LOW complex is 10 mph. Please drive safely and be a thoughtful neighbor.

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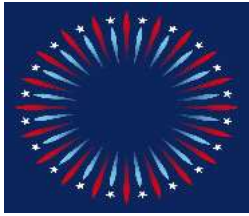
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Congratulations to June's BINGO Winner, Pat Finch-Gore!



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, July 15 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, July 11, at 12:45 p.m.

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, July 28, 7 p.m. in the clubhouse

Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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 (July 2 & 16) 6:30 p.m. - 8:30 p.m. 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 a.m.

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 (July 11 & 25). From 10-11 a.m. 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 a.m.

The cost is \$5 per session (cash only). Kitra is our instructor. You must bring your own large water-aerobic noodle and weights (Dollar Tree has noodles; Amazon has both). Poolside noodle storage is no longer available, so please bring these items to each session. 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 Start 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 a.m., 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).



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 or the content of owner or vendor ads.

Trash & Recycling:

- Regular trash pickup: Tuesdays & Fridays. All waste placed outside for pickup must be contained in an enclosed container or garbage can. Do not place plastic bags or other loose waste at the curb.
- Recycling pickup is on Fridays. Contact Seminole County to request recycling bins at 407-665-2260.
- **Please separate aluminum cans only and place them in a bag for pickup on Fridays.**
- Yard trash is picked up on Wednesdays (debris must be in a container or tied in a bundle).
- **BULK ITEMS:** Schedule appliances and electronics in advance at 407-464-0664. Place them at the curb after 6 p.m. on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. No trash or bulk items can be put out before 6 p.m. on Thursday.

NON-RECYCLABLE ITEMS: plastic bags/cups, wax-lined cups/plates, drinking glassware, Styrofoam trays, egg cartons, light bulbs, milk cartons, shredded paper, aluminum foil pie plates, paint/pesticide/motor oil containers, cardboard larger than 3'x3', electronic devices.

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 the 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 p.m.

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

Meets on the Thursday before the Board meeting at 4 p.m.

Landscape: Kim Holland, Chair
Robert Hernandez, ex officio

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

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

Meets on the last Monday of each month at 7 p.m.

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 a.m.

Steering: Rotating Chairs; Ann Honbarrier, Ex-Officio

Meets on the 4th Tuesday of the month at 4 p.m.

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 a.m. to 7 a.m. 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.

JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
5	6	7	8	9	10	11
	Water Aerobics 9:30-10:30 a.m.	Social Sunshine 10:30 a.m. Buildings & Grounds 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. BUNCO 12:45 p.m.
12	13	14	15	16	17	18
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19	20	21	22	23	24	25
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26	27	28	29	30	31	
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SUMMER SAFETY REMINDER...

LOW neighbors are out and about enjoying the summer on their bicycles, scooters, electric bikes, and more. PLEASE – exercise caution when backing out of your driveway. Don't rely solely on your backup camera, as you may miss a rider or pedestrian in your path. Look all around and use your mirrors. Remember that the speed in the LOW complex is 10 mph. Please drive safely and be a thoughtful neighbor.

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

HAPPY INDEPENDENCE "250" DAY FOURTH OF JULY!

Assessments

Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

Landscaping: Sod/Jasmine/Trees

The tree installation is moving forward. Nine trees have been installed thus far. Sod has been installed at five locations. The best times to install sod are spring and fall, when survival rates are highest. However, we are continuing to prepare now for the fall installations. Morning Dew Lawnscape is reviewing the community and the requests received, and sorting them into small groups, with the worst locations placed at the top of the list. Please note that the irrigation must be fully operational at the chosen location and, as a resident, you will be requested to assist with watering the new landscaping for at least the first 30 days to ensure its survival. Once proposals have been received, they will be provided to the board for consideration.

Roof Replacement, Refurbishing, Painting Project Schedule (See chart on page 2)

The roof replacement project for the remaining 12 buildings is in progress; the first four (4) buildings have been completed. Due to weather conditions, the schedule has fallen one (1) week behind, and the enclosed schedule has been updated to reflect the new estimated start dates. The list reflects the order of completion and the current anticipated start date for each, subject to weather conditions. Once all buildings have been re-roofed, Ruth Painting will touch up newly installed siding. The project will take approximately four (4) months to complete.

Routine Maintenance

Pressure washing was halted for about one month due to a failing pressure washer. Unrepairable, a new unit has been ordered. Pressure washing will continue upon receipt of the new machine.

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

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

DUE DATE	AMOUNT	BALANCE
		<u>ON YOUR ACCOUNT</u>
July 1, 2026	\$333.33	\$1,666.69
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.

While the pressure washer was out of commission, the maintenance crew's person-hours were reallocated to wood repairs, accelerating this project. Roof and gutter cleaning is progressing at a normal pace, and we look forward to returning to locations that already have debris.

Irrigation is up and running in many locations, but not all. We identified that a new clock and wiring are needed on Truewood to restore irrigation. This work is in progress. We are also investigating why the irrigation repairs at 81-99 Carolwood have failed. We are researching why the pressure is low at 200-216 Nettlewood and how to increase the pressure most economically to achieve a permanent solution. We continue to see valves getting stuck and experience mainline breaks. Irrigation repairs are an ongoing project, and we appreciate your reports when you notice breaks—please report issues as soon as you see them. We welcome the newly formed **Ad hoc Irrigation Committee**, chaired by Tina Heil, which will assist in reviewing and improving the irrigation system.

New Rules for Flag Display



Because of changes to Florida 720, rules governing residents' flag displays have changed. These changes will be reflected in the updated copy of our Rules and Regulations. While waiting for final approval, here are the rules as stated in Florida Statute 720.304:

- Any Homeowner may display respectfully up to two of the following portable, removable flags, not larger than 4 ½ ft by 6 ft:
1. The United States Flag.
 2. The official flag of the State of Florida.
 3. A flag that represents the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard.
 4. A POW-MIA flag.
 5. A first responder flag. A first responder flag may incorporate the design of any other flag permitted under this paragraph to form a combined flag. For purposes of this subsection, the term "first responder flag" means a flag that recognizes and honors the service of any of the following:
 - a. Law enforcement officers as defined in s. 943.10(1).
 - b. Firefighters as defined in s. 112.191(1).
 - c. Paramedics or emergency medical technicians, as those terms are defined in s. 112.1911(1).
 - d. Correctional officers as defined in s. 943.10(2).
 - e. 911 public safety telecommunicators as defined in s. 401.465(1).
 - f. Advanced practice registered nurses, licensed practical nurses, or registered nurses, as those terms are defined in 464.003.
 - g. Persons participating in a statewide urban search and rescue program developed by the Division of Emergency Management under s. 252.35
 - h. Federal law enforcement officers as defined in 18 U.S.C. s 115(c)(1).

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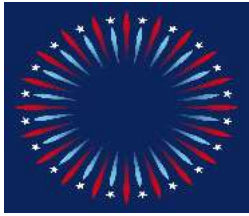
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BYOB, setups provided.

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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 or the content of owner or vendor ads.

Trash & Recycling:

- Regular trash pickup: Tuesdays & Fridays. All waste placed outside for pickup must be contained in an enclosed container or garbage can. Do not place plastic bags or other loose waste at the curb.
- Recycling pickup is on Fridays. Contact Seminole County to request recycling bins at 407-665-2260.
- **Please separate aluminum cans only and place them in a bag for pickup on Fridays.**
- Yard trash is picked up on Wednesdays (debris must be in a container or tied in a bundle).
- **BULK ITEMS:** Schedule appliances and electronics in advance at 407-464-0664. Place them at the curb after 6 p.m. on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. No trash or bulk items can be put out before 6 p.m. on Thursday.

NON-RECYCLABLE ITEMS: plastic bags/cups, wax-lined cups/plates, drinking glassware, Styrofoam trays, egg cartons, light bulbs, milk cartons, shredded paper, aluminum foil pie plates, paint/pesticide/motor oil containers, cardboard larger than 3'x3', electronic devices.

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 the 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 p.m.

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

Meets on the Thursday before the Board meeting at 4 p.m.

Landscape: Kim Holland, Chair
Robert Hernandez, ex officio

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

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

Meets on the last Monday of each month at 7 p.m.

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 a.m.

Steering: Rotating Chairs; Ann Honbarrier, Ex-Officio

Meets on the 4th Tuesday of the month at 4 p.m.

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 a.m. to 7 a.m. 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.

JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
5	6	7	8	9	10	11
	Water Aerobics 9:30-10:30 a.m.	Social Sunshine 10:30 a.m. Buildings & Grounds 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. BUNCO 12:45 p.m.
12	13	14	15	16	17	18
	Water Aerobics 9:30-10:30 a.m. BINGO 6 p.m.	Landscape CMT 6:30 p.m.	Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m. My Neighbor's Table 5:30-7 p.m.	Bible Study 10 a.m. Finance CMT 4 p.m. Words of Life Bible Study 6:30-8:30 p.m.	Can-Can 7:30 a.m.	
19	20	21	22	23	24	25
	Water Aerobics 9:30-10:30 a.m.	Board Meeting 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. Private Event
26	27	28	29	30	31	
Private Event	Water Aerobics 9:30-10:30 a.m. Ad Hoc Parking CMT 7 p.m.	Steering CMT 4 p.m. Novel Pursuits Book Club 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	

SUMMER SAFETY REMINDER...

LOW neighbors are out and about enjoying the summer on their bicycles, scooters, electric bikes, and more. **PLEASE** – exercise caution when backing out of your driveway. Don't rely solely on your backup camera, as you may miss a rider or pedestrian in your path. Look all around and use your mirrors. Remember that the speed in the LOW complex is 10 mph. Please drive safely and be a thoughtful neighbor.

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

HAPPY INDEPENDENCE "250" DAY FOURTH OF JULY!

Assessments

Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

Landscaping: Sod/Jasmine/Trees

The tree installation is moving forward. Nine trees have been installed thus far. Sod has been installed at five locations. The best times to install sod are spring and fall, when survival rates are highest. However, we are continuing to prepare now for the fall installations. Morning Dew Lawnscape is reviewing the community and the requests received, and sorting them into small groups, with the worst locations placed at the top of the list. Please note that the irrigation must be fully operational at the chosen location and, as a resident, you will be requested to assist with watering the new landscaping for at least the first 30 days to ensure its survival. Once proposals have been received, they will be provided to the board for consideration.

Roof Replacement, Refurbishing, Painting Project Schedule (See chart on page 2)

The roof replacement project for the remaining 12 buildings is in progress; the first four (4) buildings have been completed. Due to weather conditions, the schedule has fallen one (1) week behind, and the enclosed schedule has been updated to reflect the new estimated start dates. The list reflects the order of completion and the current anticipated start date for each, subject to weather conditions. Once all buildings have been re-roofed, Ruth Painting will touch up newly installed siding. The project will take approximately four (4) months to complete.

Routine Maintenance

Pressure washing was halted for about one month due to a failing pressure washer. Unrepairable, a new unit has been ordered. Pressure washing will continue upon receipt of the new machine.

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

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

DUE DATE	AMOUNT	BALANCE
		<u>ON YOUR ACCOUNT</u>
July 1, 2026	\$333.33	\$1,666.69
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.

While the pressure washer was out of commission, the maintenance crew's person-hours were reallocated to wood repairs, accelerating this project. Roof and gutter cleaning is progressing at a normal pace, and we look forward to returning to locations that already have debris.

Irrigation is up and running in many locations, but not all. We identified that a new clock and wiring are needed on Truewood to restore irrigation. This work is in progress. We are also investigating why the irrigation repairs at 81-99 Carolwood have failed. We are researching why the pressure is low at 200-216 Nettlewood and how to increase the pressure most economically to achieve a permanent solution. We continue to see valves getting stuck and experience mainline breaks. Irrigation repairs are an ongoing project, and we appreciate your reports when you notice breaks—please report issues as soon as you see them. We welcome the newly formed **Ad hoc Irrigation Committee**, chaired by Tina Heil, which will assist in reviewing and improving the irrigation system.

New Rules for Flag Display



Because of changes to Florida 720, rules governing residents' flag displays have changed. These changes will be reflected in the updated copy of our Rules and Regulations. While waiting for final approval, here are the rules as stated in Florida Statute 720.304:

Any Homeowner may display respectfully up to two of the following portable, removable flags, not larger than 4 ½ ft by 6 ft:

1. The United States Flag.
2. The official flag of the State of Florida.
3. A flag that represents the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard.
4. A POW-MIA flag.
5. A first responder flag. A first responder flag may incorporate the design of any other flag permitted under this paragraph to form a combined flag. For purposes of this subsection, the term "first responder flag" means a flag that recognizes and honors the service of any of the following:
 - a. Law enforcement officers as defined in s. 943.10(1).
 - b. Firefighters as defined in s. 112.191(1).
 - c. Paramedics or emergency medical technicians, as those terms are defined in s. 112.1911(1).
 - d. Correctional officers as defined in s. 943.10(2).
 - e. 911 public safety telecommunicators as defined in s. 401.465(1).
 - f. Advanced practice registered nurses, licensed practical nurses, or registered nurses, as those terms are defined in 464.003.
 - g. Persons participating in a statewide urban search and rescue program developed by the Division of Emergency Management under s. 252.35
 - h. Federal law enforcement officers as defined in 18 U.S.C. s 115(c)(1).

Roof Completion Schedule

Anticipated Start Date	Buildings to be completed in order
05/26/2026	59. 1201-1209 Winterberry LA
06/01/2026	60. 1511-1515 Truewood LA
06/08/2026	61. 1501-1509 Truewood LA
06/15/2026	62. 1000-1018 Sherrywood ST
06/29/2026	63. 917-927 Wintergreen BLVD
07/06/2026	64. 133-145 Carolwood BLVD
07/13/2026	65. 1511-1529 N. Carolwood BLVD
07/20/2026	66. 1564-1580 N. Carolwood BLVD
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

Summarized financial statements highlights as of May 31, 2026.

Balance Sheet Fund Totals		May Reserve Fund Expense
1004 Schwab Operating	\$154,960.73	
1008 Truist Operating	\$118,489.22	
1009 Capital Reserve Fund	\$249,106.45	\$6,970.00 (Irrigation Repair)
1010 R&R Reserve Fund	\$361,554.70	
1011 Roof Reserve Fund	\$1,474,517.69	\$80,257.50 (50% roof deposit)
1012 Credit Memo	\$207.26	
Total	\$2,358,836.05	

The monthly assessment receivables totaled \$80,231.75 (45 owners). The \$6,500 Special Assessment collection receivables totaled \$52,581.57 (10 owners), and the \$4,000 Special Assessment receivables totaled \$718,314.49 (329 owners). We received a \$7,276.55 payoff for one delinquent account during the month. Four new owners bought properties in May.

Based on the Budget vs. Actual expense for May, the budget areas of concern included: Legal Fees of \$25,385.03 vs. budget of \$3,333.33; Onsite Maintenance \$23,605.73 vs. budget of \$13,520.

According to the Revenue & Expense report, the Budget vs. Actual comparison for the Operating Budget for May indicates an Actual monthly expense of \$173,881.69 vs. a budget of \$143,534.69, for a difference of \$30,347. YTD Actual is \$764,965.38, vs. Budget of \$720,331.27, for a difference of \$44,634.11. Our budget projection for the year has been updated to reflect the increase to the Roof Reserve fund, consistent with our reserve funding vote. The total for the monthly assessment for April and May was \$138,926.45, compared with a Budget of \$149,586.45. The income difference was due to a decision to delay increasing monthly assessments until the vote was finalized. The monthly assessment increased by \$20, effective June 1, 2026. Delaying the assessment increase until July 1, 2026, resulted in actual collections being \$21,200 under budget.

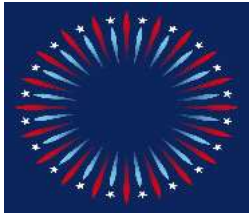
Our pool service vendor notified us that they would add a temporary fuel surcharge to our invoices, effective June 1, to offset rising energy costs. The surcharge on the June bill is \$49.01.

Highlights of the MAY 19, 2026, Board Meeting

- Work on Woodridge water remediation starts on May 18, 2026. Approved by the board for \$32,785.08
- Re-roofing start date: May 26, 2026.
- Allied roofing inspection schedule approved for \$19,840.00. Includes inspection of the four final buildings.
- Capital contribution language changed to 1/3 of the annual assessment. Approved by the board.
- The board approved a 3-month trial of the owner watering authorization form.



SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES



**YOU ARE INVITED
TO DOUBLE
YOUR
4TH OF JULY "250"
CELEBRATION**

**WITH FRIENDS AND
NEIGHBORS AT FIRST FRIDAY
JULY 3, 2026, 5:30 – 7:00 p.m.**

**Enjoy Hot Dogs and all the
fixings while listening to the
wonderful music of Paul Felter.**

BYOB, setups provided.

**Sides and desserts
are always welcome!**



**PLEASE COMPLY WITH THE HOLIDAY
DECORATION DATES BELOW:**

Holiday Decoration Period

Valentine's Day - February 1 – February 17

St. Patrick's Day - March 3 – March 20

Easter/Passover - Two weeks before to one
week after the holiday

Memorial Day – the holiday plus 3 days before and 3 days after

Pride Day - June 12th – June 28th

July 4 - June 27th – July 31*

Halloween October 15th – November 3rd

Veterans Day - the holiday plus 3 days before and 3 days after

Christmas/Hanukkah - November 22nd – January 10th of the following year

***NOTE: In honor of our "250th" year, please enjoy your July 4 decorations for the entire month of July!**



JULY ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, July 13, at 6 p.m.

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.



Congratulations to June's BINGO Winner, Pat Finch-Gore!



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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.



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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



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Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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.



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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

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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
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JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
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			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
5	6	7	8	9	10	11
	Water Aerobics 9:30-10:30 a.m.	Social Sunshine 10:30 a.m. Buildings & Grounds 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. BUNCO 12:45 p.m.
12	13	14	15	16	17	18
	Water Aerobics 9:30-10:30 a.m. BINGO 6 p.m.	Landscape CMT 6:30 p.m.	Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m. My Neighbor's Table 5:30-7 p.m.	Bible Study 10 a.m. Finance CMT 4 p.m. Words of Life Bible Study 6:30-8:30 p.m.	Can-Can 7:30 a.m.	
19	20	21	22	23	24	25
	Water Aerobics 9:30-10:30 a.m.	Board Meeting 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. Private Event
26	27	28	29	30	31	
Private Event	Water Aerobics 9:30-10:30 a.m. Ad Hoc Parking CMT 7 p.m.	Steering CMT 4 p.m. Novel Pursuits Book Club 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	

SUMMER SAFETY REMINDER...

LOW neighbors are out and about enjoying the summer on their bicycles, scooters, electric bikes, and more. **PLEASE** – exercise caution when backing out of your driveway. Don't rely solely on your backup camera, as you may miss a rider or pedestrian in your path. Look all around and use your mirrors. Remember that the speed in the LOW complex is 10 mph. Please drive safely and be a thoughtful neighbor.

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

HAPPY INDEPENDENCE "250" DAY FOURTH OF JULY!

Assessments

Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

Landscaping: Sod/Jasmine/Trees

The tree installation is moving forward. Nine trees have been installed thus far. Sod has been installed at five locations. The best times to install sod are spring and fall, when survival rates are highest. However, we are continuing to prepare now for the fall installations. Morning Dew Lawnscape is reviewing the community and the requests received, and sorting them into small groups, with the worst locations placed at the top of the list. Please note that the irrigation must be fully operational at the chosen location and, as a resident, you will be requested to assist with watering the new landscaping for at least the first 30 days to ensure its survival. Once proposals have been received, they will be provided to the board for consideration.

Roof Replacement, Refurbishing, Painting Project Schedule (See chart on page 2)

The roof replacement project for the remaining 12 buildings is in progress; the first four (4) buildings have been completed. Due to weather conditions, the schedule has fallen one (1) week behind, and the enclosed schedule has been updated to reflect the new estimated start dates. The list reflects the order of completion and the current anticipated start date for each, subject to weather conditions. Once all buildings have been re-roofed, Ruth Painting will touch up newly installed siding. The project will take approximately four (4) months to complete.

Routine Maintenance

Pressure washing was halted for about one month due to a failing pressure washer. Unrepairable, a new unit has been ordered. Pressure washing will continue upon receipt of the new machine.

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

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

DUE DATE	AMOUNT	BALANCE
		<u>ON YOUR ACCOUNT</u>
July 1, 2026	\$333.33	\$1,666.69
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.

While the pressure washer was out of commission, the maintenance crew's person-hours were reallocated to wood repairs, accelerating this project. Roof and gutter cleaning is progressing at a normal pace, and we look forward to returning to locations that already have debris.

Irrigation is up and running in many locations, but not all. We identified that a new clock and wiring are needed on Truewood to restore irrigation. This work is in progress. We are also investigating why the irrigation repairs at 81-99 Carolwood have failed. We are researching why the pressure is low at 200-216 Nettlewood and how to increase the pressure most economically to achieve a permanent solution. We continue to see valves getting stuck and experience mainline breaks. Irrigation repairs are an ongoing project, and we appreciate your reports when you notice breaks—please report issues as soon as you see them. We welcome the newly formed **Ad hoc Irrigation Committee**, chaired by Tina Heil, which will assist in reviewing and improving the irrigation system.

New Rules for Flag Display



Because of changes to Florida 720, rules governing residents' flag displays have changed. These changes will be reflected in the updated copy of our Rules and Regulations. While waiting for final approval, here are the rules as stated in Florida Statute 720.304:

- Any Homeowner may display respectfully up to two of the following portable, removable flags, not larger than 4 ½ ft by 6 ft:
1. The United States Flag.
 2. The official flag of the State of Florida.
 3. A flag that represents the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard.
 4. A POW-MIA flag.
 5. A first responder flag. A first responder flag may incorporate the design of any other flag permitted under this paragraph to form a combined flag. For purposes of this subsection, the term "first responder flag" means a flag that recognizes and honors the service of any of the following:
 - a. Law enforcement officers as defined in s. 943.10(1).
 - b. Firefighters as defined in s. 112.191(1).
 - c. Paramedics or emergency medical technicians, as those terms are defined in s. 112.1911(1).
 - d. Correctional officers as defined in s. 943.10(2).
 - e. 911 public safety telecommunicators as defined in s. 401.465(1).
 - f. Advanced practice registered nurses, licensed practical nurses, or registered nurses, as those terms are defined in 464.003.
 - g. Persons participating in a statewide urban search and rescue program developed by the Division of Emergency Management under s. 252.35
 - h. Federal law enforcement officers as defined in 18 U.S.C. s 115(c)(1).

Roof Completion Schedule

Anticipated Start Date	Buildings to be completed in order
05/26/2026	59. 1201-1209 Winterberry LA
06/01/2026	60. 1511-1515 Truewood LA
06/08/2026	61. 1501-1509 Truewood LA
06/15/2026	62. 1000-1018 Sherrywood ST
06/29/2026	63. 917-927 Wintergreen BLVD
07/06/2026	64. 133-145 Carolwood BLVD
07/13/2026	65. 1511-1529 N. Carolwood BLVD
07/20/2026	66. 1564-1580 N. Carolwood BLVD
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

Summarized financial statements highlights as of May 31, 2026.

Balance Sheet Fund Totals		May Reserve Fund Expense
1004 Schwab Operating	\$154,960.73	
1008 Truist Operating	\$118,489.22	
1009 Capital Reserve Fund	\$249,106.45	\$6,970.00 (Irrigation Repair)
1010 R&R Reserve Fund	\$361,554.70	
1011 Roof Reserve Fund	\$1,474,517.69	\$80,257.50 (50% roof deposit)
1012 Credit Memo	\$207.26	
Total	\$2,358,836.05	

The monthly assessment receivables totaled \$80,231.75 (45 owners). The \$6,500 Special Assessment collection receivables totaled \$52,581.57 (10 owners), and the \$4,000 Special Assessment receivables totaled \$718,314.49 (329 owners). We received a \$7,276.55 payoff for one delinquent account during the month. Four new owners bought properties in May.

Based on the Budget vs. Actual expense for May, the budget areas of concern included: Legal Fees of \$25,385.03 vs. budget of \$3,333.33; Onsite Maintenance \$23,605.73 vs. budget of \$13,520.

According to the Revenue & Expense report, the Budget vs. Actual comparison for the Operating Budget for May indicates an Actual monthly expense of \$173,881.69 vs. a budget of \$143,534.69, for a difference of \$30,347. YTD Actual is \$764,965.38, vs. Budget of \$720,331.27, for a difference of \$44,634.11. Our budget projection for the year has been updated to reflect the increase to the Roof Reserve fund, consistent with our reserve funding vote. The total for the monthly assessment for April and May was \$138,926.45, compared with a Budget of \$149,586.45. The income difference was due to a decision to delay increasing monthly assessments until the vote was finalized. The monthly assessment increased by \$20, effective June 1, 2026. Delaying the assessment increase until July 1, 2026, resulted in actual collections being \$21,200 under budget.

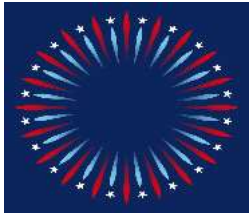
Our pool service vendor notified us that they would add a temporary fuel surcharge to our invoices, effective June 1, to offset rising energy costs. The surcharge on the June bill is \$49.01.

Highlights of the MAY 19, 2026, Board Meeting

- Work on Woodridge water remediation starts on May 18, 2026. Approved by the board for \$32,785.08
- Re-roofing start date: May 26, 2026.
- Allied roofing inspection schedule approved for \$19,840.00. Includes inspection of the four final buildings.
- Capital contribution language changed to 1/3 of the annual assessment. Approved by the board.
- The board approved a 3-month trial of the owner watering authorization form.



SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES



**YOU ARE INVITED
TO DOUBLE
YOUR
4TH OF JULY "250"
CELEBRATION**

**WITH FRIENDS AND
NEIGHBORS AT FIRST FRIDAY
JULY 3, 2026, 5:30 – 7:00 p.m.**

**Enjoy Hot Dogs and all the
fixings while listening to the
wonderful music of Paul Felter.**

BYOB, setups provided.

**Sides and desserts
are always welcome!**



**PLEASE COMPLY WITH THE HOLIDAY
DECORATION DATES BELOW:**

Holiday Decoration Period

Valentine's Day - February 1 – February 17

St. Patrick's Day - March 3 – March 20

Easter/Passover - Two weeks before to one
week after the holiday

Memorial Day – the holiday plus 3 days before and 3 days after

Pride Day - June 12th – June 28th

July 4 - June 27th – July 31*

Halloween October 15th – November 3rd

Veterans Day - the holiday plus 3 days before and 3 days after

Christmas/Hanukkah - November 22nd – January 10th of the following year

***NOTE: In honor of our "250th" year, please enjoy your July 4 decorations for the entire month of July!**



JULY ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, July 13, at 6 p.m.

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.



Congratulations to June's BINGO Winner, Pat Finch-Gore!



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, July 15 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, July 11, at 12:45 p.m.

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, July 28, 7 p.m. in the clubhouse

Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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 (July 2 & 16) 6:30 p.m. - 8:30 p.m. 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 a.m.

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 (July 11 & 25). From 10-11 a.m. 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 a.m.

The cost is \$5 per session (cash only). Kitra is our instructor. You must bring your own large water-aerobic noodle and weights (Dollar Tree has noodles; Amazon has both). Poolside noodle storage is no longer available, so please bring these items to each session. 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 Start 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 a.m., 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).



Medley Realty

Gary Medley,
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5	6	7	8	9	10	11
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Web: www.lakeofthewoodshoa.com Phone: 407-834-6828

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

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

DUE DATE	AMOUNT	BALANCE
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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.

While the pressure washer was out of commission, the maintenance crew's person-hours were reallocated to wood repairs, accelerating this project. Roof and gutter cleaning is progressing at a normal pace, and we look forward to returning to locations that already have debris.

Irrigation is up and running in many locations, but not all. We identified that a new clock and wiring are needed on Truewood to restore irrigation. This work is in progress. We are also investigating why the irrigation repairs at 81-99 Carolwood have failed. We are researching why the pressure is low at 200-216 Nettlewood and how to increase the pressure most economically to achieve a permanent solution. We continue to see valves getting stuck and experience mainline breaks. Irrigation repairs are an ongoing project, and we appreciate your reports when you notice breaks—please report issues as soon as you see them. We welcome the newly formed **Ad hoc Irrigation Committee**, chaired by Tina Heil, which will assist in reviewing and improving the irrigation system.

New Rules for Flag Display



Because of changes to Florida 720, rules governing residents' flag displays have changed. These changes will be reflected in the updated copy of our Rules and Regulations. While waiting for final approval, here are the rules as stated in Florida Statute 720.304:

- Any Homeowner may display respectfully up to two of the following portable, removable flags, not larger than 4 ½ ft by 6 ft:
1. The United States Flag.
 2. The official flag of the State of Florida.
 3. A flag that represents the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard.
 4. A POW-MIA flag.
 5. A first responder flag. A first responder flag may incorporate the design of any other flag permitted under this paragraph to form a combined flag. For purposes of this subsection, the term "first responder flag" means a flag that recognizes and honors the service of any of the following:
 - a. Law enforcement officers as defined in s. 943.10(1).
 - b. Firefighters as defined in s. 112.191(1).
 - c. Paramedics or emergency medical technicians, as those terms are defined in s. 112.1911(1).
 - d. Correctional officers as defined in s. 943.10(2).
 - e. 911 public safety telecommunicators as defined in s. 401.465(1).
 - f. Advanced practice registered nurses, licensed practical nurses, or registered nurses, as those terms are defined in 464.003.
 - g. Persons participating in a statewide urban search and rescue program developed by the Division of Emergency Management under s. 252.35
 - h. Federal law enforcement officers as defined in 18 U.S.C. s 115(c)(1).

Roof Completion Schedule

Anticipated Start Date	Buildings to be completed in order
05/26/2026	59. 1201-1209 Winterberry LA
06/01/2026	60. 1511-1515 Truewood LA
06/08/2026	61. 1501-1509 Truewood LA
06/15/2026	62. 1000-1018 Sherrywood ST
06/29/2026	63. 917-927 Wintergreen BLVD
07/06/2026	64. 133-145 Carolwood BLVD
07/13/2026	65. 1511-1529 N. Carolwood BLVD
07/20/2026	66. 1564-1580 N. Carolwood BLVD
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

Summarized financial statements highlights as of May 31, 2026.

Balance Sheet Fund Totals		May Reserve Fund Expense
1004 Schwab Operating	\$154,960.73	
1008 Truist Operating	\$118,489.22	
1009 Capital Reserve Fund	\$249,106.45	\$6,970.00 (Irrigation Repair)
1010 R&R Reserve Fund	\$361,554.70	
1011 Roof Reserve Fund	\$1,474,517.69	\$80,257.50 (50% roof deposit)
1012 Credit Memo	\$207.26	
Total	\$2,358,836.05	

The monthly assessment receivables totaled \$80,231.75 (45 owners). The \$6,500 Special Assessment collection receivables totaled \$52,581.57 (10 owners), and the \$4,000 Special Assessment receivables totaled \$718,314.49 (329 owners). We received a \$7,276.55 payoff for one delinquent account during the month. Four new owners bought properties in May.

Based on the Budget vs. Actual expense for May, the budget areas of concern included: Legal Fees of \$25,385.03 vs. budget of \$3,333.33; Onsite Maintenance \$23,605.73 vs. budget of \$13,520.

According to the Revenue & Expense report, the Budget vs. Actual comparison for the Operating Budget for May indicates an Actual monthly expense of \$173,881.69 vs. a budget of \$143,534.69, for a difference of \$30,347. YTD Actual is \$764,965.38, vs. Budget of \$720,331.27, for a difference of \$44,634.11. Our budget projection for the year has been updated to reflect the increase to the Roof Reserve fund, consistent with our reserve funding vote. The total for the monthly assessment for April and May was \$138,926.45, compared with a Budget of \$149,586.45. The income difference was due to a decision to delay increasing monthly assessments until the vote was finalized. The monthly assessment increased by \$20, effective June 1, 2026. Delaying the assessment increase until July 1, 2026, resulted in actual collections being \$21,200 under budget.

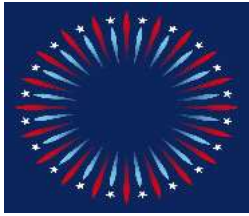
Our pool service vendor notified us that they would add a temporary fuel surcharge to our invoices, effective June 1, to offset rising energy costs. The surcharge on the June bill is \$49.01.

Highlights of the MAY 19, 2026, Board Meeting

- Work on Woodridge water remediation starts on May 18, 2026. Approved by the board for \$32,785.08
- Re-roofing start date: May 26, 2026.
- Allied roofing inspection schedule approved for \$19,840.00. Includes inspection of the four final buildings.
- Capital contribution language changed to 1/3 of the annual assessment. Approved by the board.
- The board approved a 3-month trial of the owner watering authorization form.



SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES



**YOU ARE INVITED
TO DOUBLE
YOUR
4TH OF JULY "250"
CELEBRATION**

**WITH FRIENDS AND
NEIGHBORS AT FIRST FRIDAY
JULY 3, 2026, 5:30 – 7:00 p.m.**

**Enjoy Hot Dogs and all the
fixings while listening to the
wonderful music of Paul Felter.**

BYOB, setups provided.

**Sides and desserts
are always welcome!**



**PLEASE COMPLY WITH THE HOLIDAY
DECORATION DATES BELOW:**

Holiday Decoration Period

Valentine's Day - February 1 – February 17

St. Patrick's Day - March 3 – March 20

Easter/Passover - Two weeks before to one
week after the holiday

Memorial Day – the holiday plus 3 days before and 3 days after

Pride Day - June 12th – June 28th

July 4 - June 27th – July 31*

Halloween October 15th – November 3rd

Veterans Day - the holiday plus 3 days before and 3 days after

Christmas/Hanukkah - November 22nd – January 10th of the following year

***NOTE: In honor of our "250th" year, please enjoy your July 4 decorations for the entire month of July!**



JULY ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, July 13, at 6 p.m.

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.



Congratulations to June's BINGO Winner, Pat Finch-Gore!



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, July 15 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, July 11, at 12:45 p.m.

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, July 28, 7 p.m. in the clubhouse

Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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 (July 2 & 16) 6:30 p.m. - 8:30 p.m. 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 a.m.

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 (July 11 & 25). From 10-11 a.m. 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 a.m.

The cost is \$5 per session (cash only). Kitra is our instructor. You must bring your own large water-aerobic noodle and weights (Dollar Tree has noodles; Amazon has both). Poolside noodle storage is no longer available, so please bring these items to each session. 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 Start 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 a.m., 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).



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 or the content of owner or vendor ads.

Trash & Recycling:

- Regular trash pickup: Tuesdays & Fridays. All waste placed outside for pickup must be contained in an enclosed container or garbage can. Do not place plastic bags or other loose waste at the curb.
- Recycling pickup is on Fridays. Contact Seminole County to request recycling bins at 407-665-2260.
- **Please separate aluminum cans only and place them in a bag for pickup on Fridays.**
- Yard trash is picked up on Wednesdays (debris must be in a container or tied in a bundle).
- **BULK ITEMS:** Schedule appliances and electronics in advance at 407-464-0664. Place them at the curb after 6 p.m. on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. No trash or bulk items can be put out before 6 p.m. on Thursday.

NON-RECYCLABLE ITEMS: plastic bags/cups, wax-lined cups/plates, drinking glassware, Styrofoam trays, egg cartons, light bulbs, milk cartons, shredded paper, aluminum foil pie plates, paint/pesticide/motor oil containers, cardboard larger than 3'x3', electronic devices.

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 the 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 p.m.

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

Meets on the Thursday before the Board meeting at 4 p.m.

Landscape: Kim Holland, Chair
Robert Hernandez, ex officio

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

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

Meets on the last Monday of each month at 7 p.m.

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 a.m.

Steering: Rotating Chairs; Ann Honbarrier, Ex-Officio

Meets on the 4th Tuesday of the month at 4 p.m.

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 a.m. to 7 a.m. 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.

JULY 2026

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Manager@lakeofthewoodshoa.com

Lorna Rhagnanan Admin. Assistant

FrontDesk@lakeofthewoodshoa.com

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Seema Sernovitz, Editor

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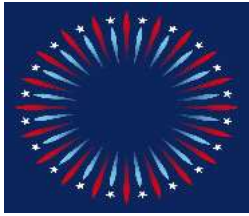
Our pool service vendor notified us that they would add a temporary fuel surcharge to our invoices, effective June 1, to offset rising energy costs. The surcharge on the June bill is \$49.01.

Highlights of the MAY 19, 2026, Board Meeting

- Work on Woodridge water remediation starts on May 18, 2026. Approved by the board for \$32,785.08
- Re-roofing start date: May 26, 2026.
- Allied roofing inspection schedule approved for \$19,840.00. Includes inspection of the four final buildings.
- Capital contribution language changed to 1/3 of the annual assessment. Approved by the board.
- The board approved a 3-month trial of the owner watering authorization form.



SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES



**YOU ARE INVITED
TO DOUBLE
YOUR
4TH OF JULY "250"
CELEBRATION**

**WITH FRIENDS AND
NEIGHBORS AT FIRST FRIDAY
JULY 3, 2026, 5:30 – 7:00 p.m.**

**Enjoy Hot Dogs and all the
fixings while listening to the
wonderful music of Paul Felter.**

BYOB, setups provided.

**Sides and desserts
are always welcome!**



**PLEASE COMPLY WITH THE HOLIDAY
DECORATION DATES BELOW:**

Holiday Decoration Period

Valentine's Day - February 1 – February 17

St. Patrick's Day - March 3 – March 20

Easter/Passover - Two weeks before to one
week after the holiday

Memorial Day – the holiday plus 3 days before and 3 days after

Pride Day - June 12th – June 28th

July 4 - June 27th – July 31*

Halloween October 15th – November 3rd

Veterans Day - the holiday plus 3 days before and 3 days after

Christmas/Hanukkah - November 22nd – January 10th of the following year

***NOTE: In honor of our "250th" year, please enjoy your July 4 decorations for the entire month of July!**



JULY ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, July 13, at 6 p.m.

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.



Congratulations to June's BINGO Winner, Pat Finch-Gore!



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, July 15 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, July 11, at 12:45 p.m.

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, July 28, 7 p.m. in the clubhouse

Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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 (July 2 & 16) 6:30 p.m. - 8:30 p.m. 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 a.m.

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 (July 11 & 25). From 10-11 a.m. 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 a.m.

The cost is \$5 per session (cash only). Kitra is our instructor. You must bring your own large water-aerobic noodle and weights (Dollar Tree has noodles; Amazon has both). Poolside noodle storage is no longer available, so please bring these items to each session. 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 Start 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 a.m., 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).



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 or the content of owner or vendor ads.

Trash & Recycling:

- Regular trash pickup: Tuesdays & Fridays. All waste placed outside for pickup must be contained in an enclosed container or garbage can. Do not place plastic bags or other loose waste at the curb.
- Recycling pickup is on Fridays. Contact Seminole County to request recycling bins at 407-665-2260.
- **Please separate aluminum cans only and place them in a bag for pickup on Fridays.**
- Yard trash is picked up on Wednesdays (debris must be in a container or tied in a bundle).
- **BULK ITEMS:** Schedule appliances and electronics in advance at 407-464-0664. Place them at the curb after 6 p.m. on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. No trash or bulk items can be put out before 6 p.m. on Thursday.

NON-RECYCLABLE ITEMS: plastic bags/cups, wax-lined cups/plates, drinking glassware, Styrofoam trays, egg cartons, light bulbs, milk cartons, shredded paper, aluminum foil pie plates, paint/pesticide/motor oil containers, cardboard larger than 3'x3', electronic devices.

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 the 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 p.m.

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

Meets on the Thursday before the Board meeting at 4 p.m.

Landscape: Kim Holland, Chair
Robert Hernandez, ex officio

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

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

Meets on the last Monday of each month at 7 p.m.

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 a.m.

Steering: Rotating Chairs; Ann Honbarrier, Ex-Officio

Meets on the 4th Tuesday of the month at 4 p.m.

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 a.m. to 7 a.m. 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.

JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
5	6	7	8	9	10	11
	Water Aerobics 9:30-10:30 a.m.	Social Sunshine 10:30 a.m. Buildings & Grounds 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. BUNCO 12:45 p.m.
12	13	14	15	16	17	18
	Water Aerobics 9:30-10:30 a.m. BINGO 6 p.m.	Landscape CMT 6:30 p.m.	Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m. My Neighbor's Table 5:30-7 p.m.	Bible Study 10 a.m. Finance CMT 4 p.m. Words of Life Bible Study 6:30-8:30 p.m.	Can-Can 7:30 a.m.	
19	20	21	22	23	24	25
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26	27	28	29	30	31	
Private Event	Water Aerobics 9:30-10:30 a.m. Ad Hoc Parking CMT 7 p.m.	Steering CMT 4 p.m. Novel Pursuits Book Club 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	

SUMMER SAFETY REMINDER...

LOW neighbors are out and about enjoying the summer on their bicycles, scooters, electric bikes, and more. PLEASE – exercise caution when backing out of your driveway. Don't rely solely on your backup camera, as you may miss a rider or pedestrian in your path. Look all around and use your mirrors. Remember that the speed in the LOW complex is 10 mph. Please drive safely and be a thoughtful neighbor.

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

HAPPY INDEPENDENCE "250" DAY FOURTH OF JULY!

Assessments

Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

Landscaping: Sod/Jasmine/Trees

The tree installation is moving forward. Nine trees have been installed thus far. Sod has been installed at five locations. The best times to install sod are spring and fall, when survival rates are highest. However, we are continuing to prepare now for the fall installations. Morning Dew Lawnscape is reviewing the community and the requests received, and sorting them into small groups, with the worst locations placed at the top of the list. Please note that the irrigation must be fully operational at the chosen location and, as a resident, you will be requested to assist with watering the new landscaping for at least the first 30 days to ensure its survival. Once proposals have been received, they will be provided to the board for consideration.

Roof Replacement, Refurbishing, Painting Project Schedule (See chart on page 2)

The roof replacement project for the remaining 12 buildings is in progress; the first four (4) buildings have been completed. Due to weather conditions, the schedule has fallen one (1) week behind, and the enclosed schedule has been updated to reflect the new estimated start dates. The list reflects the order of completion and the current anticipated start date for each, subject to weather conditions. Once all buildings have been re-roofed, Ruth Painting will touch up newly installed siding. The project will take approximately four (4) months to complete.

Routine Maintenance

Pressure washing was halted for about one month due to a failing pressure washer. Unrepairable, a new unit has been ordered. Pressure washing will continue upon receipt of the new machine.

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

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

DUE DATE	AMOUNT	BALANCE
		<u>ON YOUR ACCOUNT</u>
July 1, 2026	\$333.33	\$1,666.69
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

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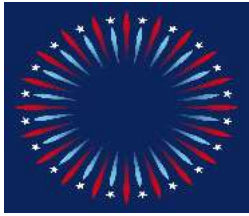
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GRAB YOUR WATER-WINGS FOR WATER AEROBICS EVERY MON. AND WED. THROUGH OCT. from 9:30 - 10:30 a.m.

The cost is \$5 per session (cash only). Kitra is our instructor. You must bring your own large water-aerobic noodle and weights (Dollar Tree has noodles; Amazon has both). Poolside noodle storage is no longer available, so please bring these items to each session. 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 Start 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 a.m., 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).



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 or the content of owner or vendor ads.

Trash & Recycling:

- Regular trash pickup: Tuesdays & Fridays. All waste placed outside for pickup must be contained in an enclosed container or garbage can. Do not place plastic bags or other loose waste at the curb.
- Recycling pickup is on Fridays. Contact Seminole County to request recycling bins at 407-665-2260.
- **Please separate aluminum cans only and place them in a bag for pickup on Fridays.**
- Yard trash is picked up on Wednesdays (debris must be in a container or tied in a bundle).
- **BULK ITEMS:** Schedule appliances and electronics in advance at 407-464-0664. Place them at the curb after 6 p.m. on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. No trash or bulk items can be put out before 6 p.m. on Thursday.

NON-RECYCLABLE ITEMS: plastic bags/cups, wax-lined cups/plates, drinking glassware, Styrofoam trays, egg cartons, light bulbs, milk cartons, shredded paper, aluminum foil pie plates, paint/pesticide/motor oil containers, cardboard larger than 3'x3', electronic devices.

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 the 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 p.m.

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

Meets on the Thursday before the Board meeting at 4 p.m.

Landscape: Kim Holland, Chair
Robert Hernandez, ex officio

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

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

Meets on the last Monday of each month at 7 p.m.

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 a.m.

Steering: Rotating Chairs; Ann Honbarrier, Ex-Officio

Meets on the 4th Tuesday of the month at 4 p.m.

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 a.m. to 7 a.m. 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.

JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
5	6	7	8	9	10	11
	Water Aerobics 9:30-10:30 a.m.	Social Sunshine 10:30 a.m. Buildings & Grounds 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. BUNCO 12:45 p.m.
12	13	14	15	16	17	18
	Water Aerobics 9:30-10:30 a.m. BINGO 6 p.m.	Landscape CMT 6:30 p.m.	Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m. My Neighbor's Table 5:30-7 p.m.	Bible Study 10 a.m. Finance CMT 4 p.m. Words of Life Bible Study 6:30-8:30 p.m.	Can-Can 7:30 a.m.	
19	20	21	22	23	24	25
	Water Aerobics 9:30-10:30 a.m.	Board Meeting 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. Private Event
26	27	28	29	30	31	
Private Event	Water Aerobics 9:30-10:30 a.m. Ad Hoc Parking CMT 7 p.m.	Steering CMT 4 p.m. Novel Pursuits Book Club 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	

SUMMER SAFETY REMINDER...

LOW neighbors are out and about enjoying the summer on their bicycles, scooters, electric bikes, and more. **PLEASE** – exercise caution when backing out of your driveway. Don't rely solely on your backup camera, as you may miss a rider or pedestrian in your path. Look all around and use your mirrors. Remember that the speed in the LOW complex is 10 mph. Please drive safely and be a thoughtful neighbor.

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

HAPPY INDEPENDENCE "250" DAY FOURTH OF JULY!

Assessments

Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

Landscaping: Sod/Jasmine/Trees

The tree installation is moving forward. Nine trees have been installed thus far. Sod has been installed at five locations. The best times to install sod are spring and fall, when survival rates are highest. However, we are continuing to prepare now for the fall installations. Morning Dew Lawnscape is reviewing the community and the requests received, and sorting them into small groups, with the worst locations placed at the top of the list. Please note that the irrigation must be fully operational at the chosen location and, as a resident, you will be requested to assist with watering the new landscaping for at least the first 30 days to ensure its survival. Once proposals have been received, they will be provided to the board for consideration.

Roof Replacement, Refurbishing, Painting Project Schedule (See chart on page 2)

The roof replacement project for the remaining 12 buildings is in progress; the first four (4) buildings have been completed. Due to weather conditions, the schedule has fallen one (1) week behind, and the enclosed schedule has been updated to reflect the new estimated start dates. The list reflects the order of completion and the current anticipated start date for each, subject to weather conditions. Once all buildings have been re-roofed, Ruth Painting will touch up newly installed siding. The project will take approximately four (4) months to complete.

Routine Maintenance

Pressure washing was halted for about one month due to a failing pressure washer. Unrepairable, a new unit has been ordered. Pressure washing will continue upon receipt of the new machine.

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

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

DUE DATE	AMOUNT	BALANCE
		ON YOUR ACCOUNT
July 1, 2026	\$333.33	\$1,666.69
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.

While the pressure washer was out of commission, the maintenance crew's person-hours were reallocated to wood repairs, accelerating this project. Roof and gutter cleaning is progressing at a normal pace, and we look forward to returning to locations that already have debris.

Irrigation is up and running in many locations, but not all. We identified that a new clock and wiring are needed on Truewood to restore irrigation. This work is in progress. We are also investigating why the irrigation repairs at 81-99 Carolwood have failed. We are researching why the pressure is low at 200-216 Nettlewood and how to increase the pressure most economically to achieve a permanent solution. We continue to see valves getting stuck and experience mainline breaks. Irrigation repairs are an ongoing project, and we appreciate your reports when you notice breaks—please report issues as soon as you see them. We welcome the newly formed **Ad hoc Irrigation Committee**, chaired by Tina Heil, which will assist in reviewing and improving the irrigation system.

New Rules for Flag Display



Because of changes to Florida 720, rules governing residents' flag displays have changed. These changes will be reflected in the updated copy of our Rules and Regulations. While waiting for final approval, here are the rules as stated in Florida Statute 720.304:

Any Homeowner may display respectfully up to two of the following portable, removable flags, not larger than 4 ½ ft by 6 ft:

1. The United States Flag.
2. The official flag of the State of Florida.
3. A flag that represents the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard.
4. A POW-MIA flag.
5. A first responder flag. A first responder flag may incorporate the design of any other flag permitted under this paragraph to form a combined flag. For purposes of this subsection, the term "first responder flag" means a flag that recognizes and honors the service of any of the following:
 - a. Law enforcement officers as defined in s. 943.10(1).
 - b. Firefighters as defined in s. 112.191(1).
 - c. Paramedics or emergency medical technicians, as those terms are defined in s. 112.1911(1).
 - d. Correctional officers as defined in s. 943.10(2).
 - e. 911 public safety telecommunicators as defined in s. 401.465(1).
 - f. Advanced practice registered nurses, licensed practical nurses, or registered nurses, as those terms are defined in 464.003.
 - g. Persons participating in a statewide urban search and rescue program developed by the Division of Emergency Management under s. 252.35
 - h. Federal law enforcement officers as defined in 18 U.S.C. s 115(c)(1).

Roof Completion Schedule

Anticipated Start Date	Buildings to be completed in order
05/26/2026	59. 1201-1209 Winterberry LA
06/01/2026	60. 1511-1515 Truewood LA
06/08/2026	61. 1501-1509 Truewood LA
06/15/2026	62. 1000-1018 Sherrywood ST
06/29/2026	63. 917-927 Wintergreen BLVD
07/06/2026	64. 133-145 Carolwood BLVD
07/13/2026	65. 1511-1529 N. Carolwood BLVD
07/20/2026	66. 1564-1580 N. Carolwood BLVD
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

Summarized financial statements highlights as of May 31, 2026.

Balance Sheet Fund Totals		May Reserve Fund Expense
1004 Schwab Operating	\$154,960.73	
1008 Truist Operating	\$118,489.22	
1009 Capital Reserve Fund	\$249,106.45	\$6,970.00 (Irrigation Repair)
1010 R&R Reserve Fund	\$361,554.70	
1011 Roof Reserve Fund	\$1,474,517.69	\$80,257.50 (50% roof deposit)
1012 Credit Memo	\$207.26	
Total	\$2,358,836.05	

The monthly assessment receivables totaled \$80,231.75 (45 owners). The \$6,500 Special Assessment collection receivables totaled \$52,581.57 (10 owners), and the \$4,000 Special Assessment receivables totaled \$718,314.49 (329 owners). We received a \$7,276.55 payoff for one delinquent account during the month. Four new owners bought properties in May.

Based on the Budget vs. Actual expense for May, the budget areas of concern included: Legal Fees of \$25,385.03 vs. budget of \$3,333.33; Onsite Maintenance \$23,605.73 vs. budget of \$13,520.

According to the Revenue & Expense report, the Budget vs. Actual comparison for the Operating Budget for May indicates an Actual monthly expense of \$173,881.69 vs. a budget of \$143,534.69, for a difference of \$30,347. YTD Actual is \$764,965.38, vs. Budget of \$720,331.27, for a difference of \$44,634.11. Our budget projection for the year has been updated to reflect the increase to the Roof Reserve fund, consistent with our reserve funding vote. The total for the monthly assessment for April and May was \$138,926.45, compared with a Budget of \$149,586.45. The income difference was due to a decision to delay increasing monthly assessments until the vote was finalized. The monthly assessment increased by \$20, effective June 1, 2026. Delaying the assessment increase until July 1, 2026, resulted in actual collections being \$21,200 under budget.

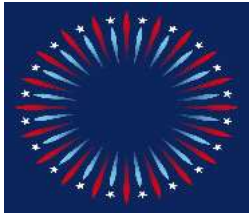
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Congratulations to June's BINGO Winner, Pat Finch-Gore!



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NOVEL PURSUITS BOOK CLUB Tuesday, July 28, 7 p.m. in the clubhouse

Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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 (July 2 & 16) 6:30 p.m. - 8:30 p.m. 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 a.m.

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 (July 11 & 25). From 10-11 a.m. 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 a.m.

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

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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 the 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 p.m.

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

Meets on the Thursday before the Board meeting at 4 p.m.

Landscape: Kim Holland, Chair
Robert Hernandez, ex officio

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

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

Meets on the last Monday of each month at 7 p.m.

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 a.m.

Steering: Rotating Chairs; Ann Honbarrier, Ex-Officio

Meets on the 4th Tuesday of the month at 4 p.m.

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 a.m. to 7 a.m. 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.

JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
5	6	7	8	9	10	11
	Water Aerobics 9:30-10:30 a.m.	Social Sunshine 10:30 a.m. Buildings & Grounds 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. BUNCO 12:45 p.m.
12	13	14	15	16	17	18
	Water Aerobics 9:30-10:30 a.m. BINGO 6 p.m.	Landscape CMT 6:30 p.m.	Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m. My Neighbor's Table 5:30-7 p.m.	Bible Study 10 a.m. Finance CMT 4 p.m. Words of Life Bible Study 6:30-8:30 p.m.	Can-Can 7:30 a.m.	
19	20	21	22	23	24	25
	Water Aerobics 9:30-10:30 a.m.	Board Meeting 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. Private Event
26	27	28	29	30	31	
Private Event	Water Aerobics 9:30-10:30 a.m. Ad Hoc Parking CMT 7 p.m.	Steering CMT 4 p.m. Novel Pursuits Book Club 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	

SUMMER SAFETY REMINDER...

LOW neighbors are out and about enjoying the summer on their bicycles, scooters, electric bikes, and more. **PLEASE** – exercise caution when backing out of your driveway. Don't rely solely on your backup camera, as you may miss a rider or pedestrian in your path. Look all around and use your mirrors. Remember that the speed in the LOW complex is 10 mph. Please drive safely and be a thoughtful neighbor.

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

HAPPY INDEPENDENCE "250" DAY FOURTH OF JULY!

Assessments

Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

Landscaping: Sod/Jasmine/Trees

The tree installation is moving forward. Nine trees have been installed thus far. Sod has been installed at five locations. The best times to install sod are spring and fall, when survival rates are highest. However, we are continuing to prepare now for the fall installations. Morning Dew Lawnscape is reviewing the community and the requests received, and sorting them into small groups, with the worst locations placed at the top of the list. Please note that the irrigation must be fully operational at the chosen location and, as a resident, you will be requested to assist with watering the new landscaping for at least the first 30 days to ensure its survival. Once proposals have been received, they will be provided to the board for consideration.

Roof Replacement, Refurbishing, Painting Project Schedule (See chart on page 2)

The roof replacement project for the remaining 12 buildings is in progress; the first four (4) buildings have been completed. Due to weather conditions, the schedule has fallen one (1) week behind, and the enclosed schedule has been updated to reflect the new estimated start dates. The list reflects the order of completion and the current anticipated start date for each, subject to weather conditions. Once all buildings have been re-roofed, Ruth Painting will touch up newly installed siding. The project will take approximately four (4) months to complete.

Routine Maintenance

Pressure washing was halted for about one month due to a failing pressure washer. Unrepairable, a new unit has been ordered. Pressure washing will continue upon receipt of the new machine.

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

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

DUE DATE	AMOUNT	BALANCE
		<u>ON YOUR ACCOUNT</u>
July 1, 2026	\$333.33	\$1,666.69
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.

While the pressure washer was out of commission, the maintenance crew's person-hours were reallocated to wood repairs, accelerating this project. Roof and gutter cleaning is progressing at a normal pace, and we look forward to returning to locations that already have debris.

Irrigation is up and running in many locations, but not all. We identified that a new clock and wiring are needed on Truewood to restore irrigation. This work is in progress. We are also investigating why the irrigation repairs at 81-99 Carolwood have failed. We are researching why the pressure is low at 200-216 Nettlewood and how to increase the pressure most economically to achieve a permanent solution. We continue to see valves getting stuck and experience mainline breaks. Irrigation repairs are an ongoing project, and we appreciate your reports when you notice breaks—please report issues as soon as you see them. We welcome the newly formed **Ad hoc Irrigation Committee**, chaired by Tina Heil, which will assist in reviewing and improving the irrigation system.

New Rules for Flag Display



Because of changes to Florida 720, rules governing residents' flag displays have changed. These changes will be reflected in the updated copy of our Rules and Regulations. While waiting for final approval, here are the rules as stated in Florida Statute 720.304:

Any Homeowner may display respectfully up to two of the following portable, removable flags, not larger than 4 ½ ft by 6 ft:

1. The United States Flag.
2. The official flag of the State of Florida.
3. A flag that represents the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard.
4. A POW-MIA flag.
5. A first responder flag. A first responder flag may incorporate the design of any other flag permitted under this paragraph to form a combined flag. For purposes of this subsection, the term "first responder flag" means a flag that recognizes and honors the service of any of the following:
 - a. Law enforcement officers as defined in s. 943.10(1).
 - b. Firefighters as defined in s. 112.191(1).
 - c. Paramedics or emergency medical technicians, as those terms are defined in s. 112.1911(1).
 - d. Correctional officers as defined in s. 943.10(2).
 - e. 911 public safety telecommunicators as defined in s. 401.465(1).
 - f. Advanced practice registered nurses, licensed practical nurses, or registered nurses, as those terms are defined in 464.003.
 - g. Persons participating in a statewide urban search and rescue program developed by the Division of Emergency Management under s. 252.35
 - h. Federal law enforcement officers as defined in 18 U.S.C. s 115(c)(1).

Roof Completion Schedule

Anticipated Start Date	Buildings to be completed in order
05/26/2026	59. 1201-1209 Winterberry LA
06/01/2026	60. 1511-1515 Truewood LA
06/08/2026	61. 1501-1509 Truewood LA
06/15/2026	62. 1000-1018 Sherrywood ST
06/29/2026	63. 917-927 Wintergreen BLVD
07/06/2026	64. 133-145 Carolwood BLVD
07/13/2026	65. 1511-1529 N. Carolwood BLVD
07/20/2026	66. 1564-1580 N. Carolwood BLVD
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

Summarized financial statements highlights as of May 31, 2026.

Balance Sheet Fund Totals		May Reserve Fund Expense
1004 Schwab Operating	\$154,960.73	
1008 Truist Operating	\$118,489.22	
1009 Capital Reserve Fund	\$249,106.45	\$6,970.00 (Irrigation Repair)
1010 R&R Reserve Fund	\$361,554.70	
1011 Roof Reserve Fund	\$1,474,517.69	\$80,257.50 (50% roof deposit)
1012 Credit Memo	\$207.26	
Total	\$2,358,836.05	

The monthly assessment receivables totaled \$80,231.75 (45 owners). The \$6,500 Special Assessment collection receivables totaled \$52,581.57 (10 owners), and the \$4,000 Special Assessment receivables totaled \$718,314.49 (329 owners). We received a \$7,276.55 payoff for one delinquent account during the month. Four new owners bought properties in May.

Based on the Budget vs. Actual expense for May, the budget areas of concern included: Legal Fees of \$25,385.03 vs. budget of \$3,333.33; Onsite Maintenance \$23,605.73 vs. budget of \$13,520.

According to the Revenue & Expense report, the Budget vs. Actual comparison for the Operating Budget for May indicates an Actual monthly expense of \$173,881.69 vs. a budget of \$143,534.69, for a difference of \$30,347. YTD Actual is \$764,965.38, vs. Budget of \$720,331.27, for a difference of \$44,634.11. Our budget projection for the year has been updated to reflect the increase to the Roof Reserve fund, consistent with our reserve funding vote. The total for the monthly assessment for April and May was \$138,926.45, compared with a Budget of \$149,586.45. The income difference was due to a decision to delay increasing monthly assessments until the vote was finalized. The monthly assessment increased by \$20, effective June 1, 2026. Delaying the assessment increase until July 1, 2026, resulted in actual collections being \$21,200 under budget.

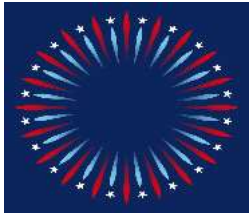
Our pool service vendor notified us that they would add a temporary fuel surcharge to our invoices, effective June 1, to offset rising energy costs. The surcharge on the June bill is \$49.01.

Highlights of the MAY 19, 2026, Board Meeting

- Work on Woodridge water remediation starts on May 18, 2026. Approved by the board for \$32,785.08
- Re-roofing start date: May 26, 2026.
- Allied roofing inspection schedule approved for \$19,840.00. Includes inspection of the four final buildings.
- Capital contribution language changed to 1/3 of the annual assessment. Approved by the board.
- The board approved a 3-month trial of the owner watering authorization form.



SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES



**YOU ARE INVITED
TO DOUBLE
YOUR
4TH OF JULY "250"
CELEBRATION**

**WITH FRIENDS AND
NEIGHBORS AT FIRST FRIDAY
JULY 3, 2026, 5:30 – 7:00 p.m.**

**Enjoy Hot Dogs and all the
fixings while listening to the
wonderful music of Paul Felter.**

BYOB, setups provided.

**Sides and desserts
are always welcome!**



**PLEASE COMPLY WITH THE HOLIDAY
DECORATION DATES BELOW:**

Holiday Decoration Period

Valentine's Day - February 1 – February 17

St. Patrick's Day - March 3 – March 20

Easter/Passover - Two weeks before to one
week after the holiday

Memorial Day – the holiday plus 3 days before and 3 days after

Pride Day - June 12th – June 28th

July 4 - June 27th – July 31*

Halloween October 15th – November 3rd

Veterans Day - the holiday plus 3 days before and 3 days after

Christmas/Hanukkah - November 22nd – January 10th of the following year

***NOTE: In honor of our "250th" year, please enjoy your July 4 decorations for the entire month of July!**



JULY ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, July 13, at 6 p.m.

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.



Congratulations to June's BINGO Winner, Pat Finch-Gore!



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, July 15 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, July 11, at 12:45 p.m.

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, July 28, 7 p.m. in the clubhouse

Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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 (July 2 & 16) 6:30 p.m. - 8:30 p.m. 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 a.m.

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 (July 11 & 25). From 10-11 a.m. 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 a.m.

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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 the Friday preceding the Board meeting.

Audit: Lauretta Lumkes, ex officio

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Meets on the 1st Tuesday of the month at 7 p.m.

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Ernie Torres, ex officio.

TBA

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JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
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			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
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The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

HAPPY INDEPENDENCE "250" DAY FOURTH OF JULY!

Assessments

Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

Landscaping: Sod/Jasmine/Trees

The tree installation is moving forward. Nine trees have been installed thus far. Sod has been installed at five locations. The best times to install sod are spring and fall, when survival rates are highest. However, we are continuing to prepare now for the fall installations. Morning Dew Lawnscape is reviewing the community and the requests received, and sorting them into small groups, with the worst locations placed at the top of the list. Please note that the irrigation must be fully operational at the chosen location and, as a resident, you will be requested to assist with watering the new landscaping for at least the first 30 days to ensure its survival. Once proposals have been received, they will be provided to the board for consideration.

Roof Replacement, Refurbishing, Painting Project Schedule (See chart on page 2)

The roof replacement project for the remaining 12 buildings is in progress; the first four (4) buildings have been completed. Due to weather conditions, the schedule has fallen one (1) week behind, and the enclosed schedule has been updated to reflect the new estimated start dates. The list reflects the order of completion and the current anticipated start date for each, subject to weather conditions. Once all buildings have been re-roofed, Ruth Painting will touch up newly installed siding. The project will take approximately four (4) months to complete.

Routine Maintenance

Pressure washing was halted for about one month due to a failing pressure washer. Unrepairable, a new unit has been ordered. Pressure washing will continue upon receipt of the new machine.

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

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

DUE DATE	AMOUNT	BALANCE
		<u>ON YOUR ACCOUNT</u>
July 1, 2026	\$333.33	\$1,666.69
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.

While the pressure washer was out of commission, the maintenance crew's person-hours were reallocated to wood repairs, accelerating this project. Roof and gutter cleaning is progressing at a normal pace, and we look forward to returning to locations that already have debris.

Irrigation is up and running in many locations, but not all. We identified that a new clock and wiring are needed on Truewood to restore irrigation. This work is in progress. We are also investigating why the irrigation repairs at 81-99 Carolwood have failed. We are researching why the pressure is low at 200-216 Nettlewood and how to increase the pressure most economically to achieve a permanent solution. We continue to see valves getting stuck and experience mainline breaks. Irrigation repairs are an ongoing project, and we appreciate your reports when you notice breaks—please report issues as soon as you see them. We welcome the newly formed **Ad hoc Irrigation Committee**, chaired by Tina Heil, which will assist in reviewing and improving the irrigation system.

New Rules for Flag Display



Because of changes to Florida 720, rules governing residents' flag displays have changed. These changes will be reflected in the updated copy of our Rules and Regulations. While waiting for final approval, here are the rules as stated in Florida Statute 720.304:

Any Homeowner may display respectfully up to two of the following portable, removable flags, not larger than 4 ½ ft by 6 ft:

1. The United States Flag.
2. The official flag of the State of Florida.
3. A flag that represents the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard.
4. A POW-MIA flag.
5. A first responder flag. A first responder flag may incorporate the design of any other flag permitted under this paragraph to form a combined flag. For purposes of this subsection, the term "first responder flag" means a flag that recognizes and honors the service of any of the following:
 - a. Law enforcement officers as defined in s. 943.10(1).
 - b. Firefighters as defined in s. 112.191(1).
 - c. Paramedics or emergency medical technicians, as those terms are defined in s. 112.1911(1).
 - d. Correctional officers as defined in s. 943.10(2).
 - e. 911 public safety telecommunicators as defined in s. 401.465(1).
 - f. Advanced practice registered nurses, licensed practical nurses, or registered nurses, as those terms are defined in 464.003.
 - g. Persons participating in a statewide urban search and rescue program developed by the Division of Emergency Management under s. 252.35
 - h. Federal law enforcement officers as defined in 18 U.S.C. s 115(c)(1).

Roof Completion Schedule

Anticipated Start Date	Buildings to be completed in order
05/26/2026	59. 1201-1209 Winterberry LA
06/01/2026	60. 1511-1515 Truewood LA
06/08/2026	61. 1501-1509 Truewood LA
06/15/2026	62. 1000-1018 Sherrywood ST
06/29/2026	63. 917-927 Wintergreen BLVD
07/06/2026	64. 133-145 Carolwood BLVD
07/13/2026	65. 1511-1529 N. Carolwood BLVD
07/20/2026	66. 1564-1580 N. Carolwood BLVD
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

Summarized financial statements highlights as of May 31, 2026.

Balance Sheet Fund Totals		May Reserve Fund Expense
1004 Schwab Operating	\$154,960.73	
1008 Truist Operating	\$118,489.22	
1009 Capital Reserve Fund	\$249,106.45	\$6,970.00 (Irrigation Repair)
1010 R&R Reserve Fund	\$361,554.70	
1011 Roof Reserve Fund	\$1,474,517.69	\$80,257.50 (50% roof deposit)
1012 Credit Memo	\$207.26	
Total	\$2,358,836.05	

The monthly assessment receivables totaled \$80,231.75 (45 owners). The \$6,500 Special Assessment collection receivables totaled \$52,581.57 (10 owners), and the \$4,000 Special Assessment receivables totaled \$718,314.49 (329 owners). We received a \$7,276.55 payoff for one delinquent account during the month. Four new owners bought properties in May.

Based on the Budget vs. Actual expense for May, the budget areas of concern included: Legal Fees of \$25,385.03 vs. budget of \$3,333.33; Onsite Maintenance \$23,605.73 vs. budget of \$13,520.

According to the Revenue & Expense report, the Budget vs. Actual comparison for the Operating Budget for May indicates an Actual monthly expense of \$173,881.69 vs. a budget of \$143,534.69, for a difference of \$30,347. YTD Actual is \$764,965.38, vs. Budget of \$720,331.27, for a difference of \$44,634.11. Our budget projection for the year has been updated to reflect the increase to the Roof Reserve fund, consistent with our reserve funding vote. The total for the monthly assessment for April and May was \$138,926.45, compared with a Budget of \$149,586.45. The income difference was due to a decision to delay increasing monthly assessments until the vote was finalized. The monthly assessment increased by \$20, effective June 1, 2026. Delaying the assessment increase until July 1, 2026, resulted in actual collections being \$21,200 under budget.

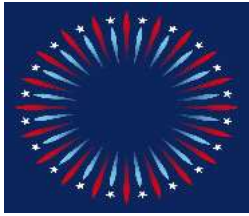
Our pool service vendor notified us that they would add a temporary fuel surcharge to our invoices, effective June 1, to offset rising energy costs. The surcharge on the June bill is \$49.01.

Highlights of the MAY 19, 2026, Board Meeting

- Work on Woodridge water remediation starts on May 18, 2026. Approved by the board for \$32,785.08
- Re-roofing start date: May 26, 2026.
- Allied roofing inspection schedule approved for \$19,840.00. Includes inspection of the four final buildings.
- Capital contribution language changed to 1/3 of the annual assessment. Approved by the board.
- The board approved a 3-month trial of the owner watering authorization form.



SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES



**YOU ARE INVITED
TO DOUBLE
YOUR
4TH OF JULY "250"
CELEBRATION**

**WITH FRIENDS AND
NEIGHBORS AT FIRST FRIDAY
JULY 3, 2026, 5:30 – 7:00 p.m.**

**Enjoy Hot Dogs and all the
fixings while listening to the
wonderful music of Paul Felter.**

BYOB, setups provided.

**Sides and desserts
are always welcome!**



**PLEASE COMPLY WITH THE HOLIDAY
DECORATION DATES BELOW:**

Holiday Decoration Period

Valentine's Day - February 1 – February 17

St. Patrick's Day - March 3 – March 20

Easter/Passover - Two weeks before to one
week after the holiday

Memorial Day – the holiday plus 3 days before and 3 days after

Pride Day - June 12th – June 28th

July 4 - June 27th – July 31*

Halloween October 15th – November 3rd

Veterans Day - the holiday plus 3 days before and 3 days after

Christmas/Hanukkah - November 22nd – January 10th of the following year

***NOTE: In honor of our "250th" year, please enjoy your July 4 decorations for the entire month of July!**



JULY ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, July 13, at 6 p.m.

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.



Congratulations to June's BINGO Winner, Pat Finch-Gore!



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, July 15 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, July 11, at 12:45 p.m.

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, July 28, 7 p.m. in the clubhouse

Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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 (July 2 & 16) 6:30 p.m. - 8:30 p.m. 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 a.m.

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 (July 11 & 25). From 10-11 a.m. 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 a.m.

The cost is \$5 per session (cash only). Kitra is our instructor. You must bring your own large water-aerobic noodle and weights (Dollar Tree has noodles; Amazon has both). Poolside noodle storage is no longer available, so please bring these items to each session. 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 Start 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 a.m., 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).



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 or the content of owner or vendor ads.

Trash & Recycling:

- Regular trash pickup: Tuesdays & Fridays. All waste placed outside for pickup must be contained in an enclosed container or garbage can. Do not place plastic bags or other loose waste at the curb.
- Recycling pickup is on Fridays. Contact Seminole County to request recycling bins at 407-665-2260.
- **Please separate aluminum cans only and place them in a bag for pickup on Fridays.**
- Yard trash is picked up on Wednesdays (debris must be in a container or tied in a bundle).
- **BULK ITEMS:** Schedule appliances and electronics in advance at 407-464-0664. Place them at the curb after 6 p.m. on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. No trash or bulk items can be put out before 6 p.m. on Thursday.

NON-RECYCLABLE ITEMS: plastic bags/cups, wax-lined cups/plates, drinking glassware, Styrofoam trays, egg cartons, light bulbs, milk cartons, shredded paper, aluminum foil pie plates, paint/pesticide/motor oil containers, cardboard larger than 3'x3', electronic devices.

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
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JULY 2026

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Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

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Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

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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:

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

DUE DATE	AMOUNT	BALANCE
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06/15/2026	62. 1000-1018 Sherrywood ST
06/29/2026	63. 917-927 Wintergreen BLVD
07/06/2026	64. 133-145 Carolwood BLVD
07/13/2026	65. 1511-1529 N. Carolwood BLVD
07/20/2026	66. 1564-1580 N. Carolwood BLVD
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

Summarized financial statements highlights as of May 31, 2026.

Balance Sheet Fund Totals		May Reserve Fund Expense
1004 Schwab Operating	\$154,960.73	
1008 Truist Operating	\$118,489.22	
1009 Capital Reserve Fund	\$249,106.45	\$6,970.00 (Irrigation Repair)
1010 R&R Reserve Fund	\$361,554.70	
1011 Roof Reserve Fund	\$1,474,517.69	\$80,257.50 (50% roof deposit)
1012 Credit Memo	\$207.26	
Total	\$2,358,836.05	

The monthly assessment receivables totaled \$80,231.75 (45 owners). The \$6,500 Special Assessment collection receivables totaled \$52,581.57 (10 owners), and the \$4,000 Special Assessment receivables totaled \$718,314.49 (329 owners). We received a \$7,276.55 payoff for one delinquent account during the month. Four new owners bought properties in May.

Based on the Budget vs. Actual expense for May, the budget areas of concern included: Legal Fees of \$25,385.03 vs. budget of \$3,333.33; Onsite Maintenance \$23,605.73 vs. budget of \$13,520.

According to the Revenue & Expense report, the Budget vs. Actual comparison for the Operating Budget for May indicates an Actual monthly expense of \$173,881.69 vs. a budget of \$143,534.69, for a difference of \$30,347. YTD Actual is \$764,965.38, vs. Budget of \$720,331.27, for a difference of \$44,634.11. Our budget projection for the year has been updated to reflect the increase to the Roof Reserve fund, consistent with our reserve funding vote. The total for the monthly assessment for April and May was \$138,926.45, compared with a Budget of \$149,586.45. The income difference was due to a decision to delay increasing monthly assessments until the vote was finalized. The monthly assessment increased by \$20, effective June 1, 2026. Delaying the assessment increase until July 1, 2026, resulted in actual collections being \$21,200 under budget.

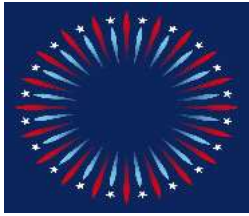
Our pool service vendor notified us that they would add a temporary fuel surcharge to our invoices, effective June 1, to offset rising energy costs. The surcharge on the June bill is \$49.01.

Highlights of the MAY 19, 2026, Board Meeting

- Work on Woodridge water remediation starts on May 18, 2026. Approved by the board for \$32,785.08
- Re-roofing start date: May 26, 2026.
- Allied roofing inspection schedule approved for \$19,840.00. Includes inspection of the four final buildings.
- Capital contribution language changed to 1/3 of the annual assessment. Approved by the board.
- The board approved a 3-month trial of the owner watering authorization form.



SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES



**YOU ARE INVITED
TO DOUBLE
YOUR
4TH OF JULY "250"
CELEBRATION**

**WITH FRIENDS AND
NEIGHBORS AT FIRST FRIDAY
JULY 3, 2026, 5:30 – 7:00 p.m.**

**Enjoy Hot Dogs and all the
fixings while listening to the
wonderful music of Paul Felter.**

BYOB, setups provided.

**Sides and desserts
are always welcome!**



**PLEASE COMPLY WITH THE HOLIDAY
DECORATION DATES BELOW:**

Holiday Decoration Period

Valentine's Day - February 1 – February 17

St. Patrick's Day - March 3 – March 20

Easter/Passover - Two weeks before to one
week after the holiday

Memorial Day – the holiday plus 3 days before and 3 days after

Pride Day - June 12th – June 28th

July 4 - June 27th – July 31*

Halloween October 15th – November 3rd

Veterans Day - the holiday plus 3 days before and 3 days after

Christmas/Hanukkah - November 22nd – January 10th of the following year

***NOTE: In honor of our "250th" year, please enjoy your July 4 decorations for the entire month of July!**



JULY ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, July 13, at 6 p.m.

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.



Congratulations to June's BINGO Winner, Pat Finch-Gore!



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, July 15 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, July 11, at 12:45 p.m.

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, July 28, 7 p.m. in the clubhouse

Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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 (July 2 & 16) 6:30 p.m. - 8:30 p.m. 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 a.m.

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 (July 11 & 25). From 10-11 a.m. 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 a.m.

The cost is \$5 per session (cash only). Kitra is our instructor. You must bring your own large water-aerobic noodle and weights (Dollar Tree has noodles; Amazon has both). Poolside noodle storage is no longer available, so please bring these items to each session. 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 Start 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 a.m., 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).



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 or the content of owner or vendor ads.

Trash & Recycling:

- Regular trash pickup: Tuesdays & Fridays. All waste placed outside for pickup must be contained in an enclosed container or garbage can. Do not place plastic bags or other loose waste at the curb.
- Recycling pickup is on Fridays. Contact Seminole County to request recycling bins at 407-665-2260.
- **Please separate aluminum cans only and place them in a bag for pickup on Fridays.**
- Yard trash is picked up on Wednesdays (debris must be in a container or tied in a bundle).
- **BULK ITEMS:** Schedule appliances and electronics in advance at 407-464-0664. Place them at the curb after 6 p.m. on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. No trash or bulk items can be put out before 6 p.m. on Thursday.

NON-RECYCLABLE ITEMS: plastic bags/cups, wax-lined cups/plates, drinking glassware, Styrofoam trays, egg cartons, light bulbs, milk cartons, shredded paper, aluminum foil pie plates, paint/pesticide/motor oil containers, cardboard larger than 3'x3', electronic devices.

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 the 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 p.m.

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

Meets on the Thursday before the Board meeting at 4 p.m.

Landscape: Kim Holland, Chair
Robert Hernandez, ex officio

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

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

Meets on the last Monday of each month at 7 p.m.

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 a.m.

Steering: Rotating Chairs; Ann Honbarrier, Ex-Officio

Meets on the 4th Tuesday of the month at 4 p.m.

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 a.m. to 7 a.m. 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.

JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
5	6	7	8	9	10	11
	Water Aerobics 9:30-10:30 a.m.	Social Sunshine 10:30 a.m. Buildings & Grounds 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. BUNCO 12:45 p.m.
12	13	14	15	16	17	18
	Water Aerobics 9:30-10:30 a.m. BINGO 6 p.m.	Landscape CMT 6:30 p.m.	Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m. My Neighbor's Table 5:30-7 p.m.	Bible Study 10 a.m. Finance CMT 4 p.m. Words of Life Bible Study 6:30-8:30 p.m.	Can-Can 7:30 a.m.	
19	20	21	22	23	24	25
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26	27	28	29	30	31	
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SUMMER SAFETY REMINDER...

LOW neighbors are out and about enjoying the summer on their bicycles, scooters, electric bikes, and more. **PLEASE** – exercise caution when backing out of your driveway. Don't rely solely on your backup camera, as you may miss a rider or pedestrian in your path. Look all around and use your mirrors. Remember that the speed in the LOW complex is 10 mph. Please drive safely and be a thoughtful neighbor.

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

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Manager@lakeofthewoodshoa.com

Lorna Rhagnanan Admin. Assistant

FrontDesk@lakeofthewoodshoa.com

Board of Directors:

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Seema Sernovitz, Editor

Seema.Sernovitz@Lakeofthewoodshoa.com

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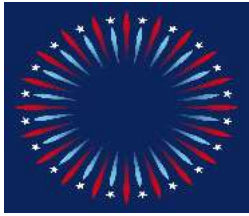
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BUNCO FUNCO! Let the good times roll! Saturday, July 11, at 12:45 p.m.

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, July 28, 7 p.m. in the clubhouse

Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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 (July 2 & 16) 6:30 p.m. - 8:30 p.m. 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 a.m.

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 (July 11 & 25). From 10-11 a.m. 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 a.m.

The cost is \$5 per session (cash only). Kitra is our instructor. You must bring your own large water-aerobic noodle and weights (Dollar Tree has noodles; Amazon has both). Poolside noodle storage is no longer available, so please bring these items to each session. 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 Start 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 a.m., 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).



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 or the content of owner or vendor ads.

Trash & Recycling:

- Regular trash pickup: Tuesdays & Fridays. All waste placed outside for pickup must be contained in an enclosed container or garbage can. Do not place plastic bags or other loose waste at the curb.
- Recycling pickup is on Fridays. Contact Seminole County to request recycling bins at 407-665-2260.
- **Please separate aluminum cans only and place them in a bag for pickup on Fridays.**
- Yard trash is picked up on Wednesdays (debris must be in a container or tied in a bundle).
- **BULK ITEMS:** Schedule appliances and electronics in advance at 407-464-0664. Place them at the curb after 6 p.m. on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. No trash or bulk items can be put out before 6 p.m. on Thursday.

NON-RECYCLABLE ITEMS: plastic bags/cups, wax-lined cups/plates, drinking glassware, Styrofoam trays, egg cartons, light bulbs, milk cartons, shredded paper, aluminum foil pie plates, paint/pesticide/motor oil containers, cardboard larger than 3'x3', electronic devices.

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 the 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 p.m.

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

Meets on the Thursday before the Board meeting at 4 p.m.

Landscape: Kim Holland, Chair
Robert Hernandez, ex officio

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

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

Meets on the last Monday of each month at 7 p.m.

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 a.m.

Steering: Rotating Chairs; Ann Honbarrier, Ex-Officio

Meets on the 4th Tuesday of the month at 4 p.m.

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 a.m. to 7 a.m. 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.

JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
5	6	7	8	9	10	11
	Water Aerobics 9:30-10:30 a.m.	Social Sunshine 10:30 a.m. Buildings & Grounds 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. BUNCO 12:45 p.m.
12	13	14	15	16	17	18
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19	20	21	22	23	24	25
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26	27	28	29	30	31	
Private Event	Water Aerobics 9:30-10:30 a.m. Ad Hoc Parking CMT 7 p.m.	Steering CMT 4 p.m. Novel Pursuits Book Club 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	

SUMMER SAFETY REMINDER...

LOW neighbors are out and about enjoying the summer on their bicycles, scooters, electric bikes, and more. **PLEASE** – exercise caution when backing out of your driveway. Don't rely solely on your backup camera, as you may miss a rider or pedestrian in your path. Look all around and use your mirrors. Remember that the speed in the LOW complex is 10 mph. Please drive safely and be a thoughtful neighbor.

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

HAPPY INDEPENDENCE "250" DAY FOURTH OF JULY!

Assessments

Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

Landscaping: Sod/Jasmine/Trees

The tree installation is moving forward. Nine trees have been installed thus far. Sod has been installed at five locations. The best times to install sod are spring and fall, when survival rates are highest. However, we are continuing to prepare now for the fall installations. Morning Dew Lawnscape is reviewing the community and the requests received, and sorting them into small groups, with the worst locations placed at the top of the list. Please note that the irrigation must be fully operational at the chosen location and, as a resident, you will be requested to assist with watering the new landscaping for at least the first 30 days to ensure its survival. Once proposals have been received, they will be provided to the board for consideration.

Roof Replacement, Refurbishing, Painting Project Schedule (See chart on page 2)

The roof replacement project for the remaining 12 buildings is in progress; the first four (4) buildings have been completed. Due to weather conditions, the schedule has fallen one (1) week behind, and the enclosed schedule has been updated to reflect the new estimated start dates. The list reflects the order of completion and the current anticipated start date for each, subject to weather conditions. Once all buildings have been re-roofed, Ruth Painting will touch up newly installed siding. The project will take approximately four (4) months to complete.

Routine Maintenance

Pressure washing was halted for about one month due to a failing pressure washer. Unrepairable, a new unit has been ordered. Pressure washing will continue upon receipt of the new machine.

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

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

DUE DATE	AMOUNT	BALANCE
		<u>ON YOUR ACCOUNT</u>
July 1, 2026	\$333.33	\$1,666.69
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.

While the pressure washer was out of commission, the maintenance crew's person-hours were reallocated to wood repairs, accelerating this project. Roof and gutter cleaning is progressing at a normal pace, and we look forward to returning to locations that already have debris.

Irrigation is up and running in many locations, but not all. We identified that a new clock and wiring are needed on Truewood to restore irrigation. This work is in progress. We are also investigating why the irrigation repairs at 81-99 Carolwood have failed. We are researching why the pressure is low at 200-216 Nettlewood and how to increase the pressure most economically to achieve a permanent solution. We continue to see valves getting stuck and experience mainline breaks. Irrigation repairs are an ongoing project, and we appreciate your reports when you notice breaks—please report issues as soon as you see them. We welcome the newly formed **Ad hoc Irrigation Committee**, chaired by Tina Heil, which will assist in reviewing and improving the irrigation system.

New Rules for Flag Display



Because of changes to Florida 720, rules governing residents' flag displays have changed. These changes will be reflected in the updated copy of our Rules and Regulations. While waiting for final approval, here are the rules as stated in Florida Statute 720.304:

Any Homeowner may display respectfully up to two of the following portable, removable flags, not larger than 4 ½ ft by 6 ft:

1. The United States Flag.
2. The official flag of the State of Florida.
3. A flag that represents the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard.
4. A POW-MIA flag.
5. A first responder flag. A first responder flag may incorporate the design of any other flag permitted under this paragraph to form a combined flag. For purposes of this subsection, the term "first responder flag" means a flag that recognizes and honors the service of any of the following:
 - a. Law enforcement officers as defined in s. 943.10(1).
 - b. Firefighters as defined in s. 112.191(1).
 - c. Paramedics or emergency medical technicians, as those terms are defined in s. 112.1911(1).
 - d. Correctional officers as defined in s. 943.10(2).
 - e. 911 public safety telecommunicators as defined in s. 401.465(1).
 - f. Advanced practice registered nurses, licensed practical nurses, or registered nurses, as those terms are defined in 464.003.
 - g. Persons participating in a statewide urban search and rescue program developed by the Division of Emergency Management under s. 252.35
 - h. Federal law enforcement officers as defined in 18 U.S.C. s 115(c)(1).

Roof Completion Schedule

Anticipated Start Date	Buildings to be completed in order
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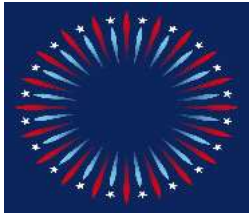
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BYOB, setups provided.

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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 or the content of owner or vendor ads.

Trash & Recycling:

- Regular trash pickup: Tuesdays & Fridays. All waste placed outside for pickup must be contained in an enclosed container or garbage can. Do not place plastic bags or other loose waste at the curb.
- Recycling pickup is on Fridays. Contact Seminole County to request recycling bins at 407-665-2260.
- **Please separate aluminum cans only and place them in a bag for pickup on Fridays.**
- Yard trash is picked up on Wednesdays (debris must be in a container or tied in a bundle).
- **BULK ITEMS:** Schedule appliances and electronics in advance at 407-464-0664. Place them at the curb after 6 p.m. on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. No trash or bulk items can be put out before 6 p.m. on Thursday.

NON-RECYCLABLE ITEMS: plastic bags/cups, wax-lined cups/plates, drinking glassware, Styrofoam trays, egg cartons, light bulbs, milk cartons, shredded paper, aluminum foil pie plates, paint/pesticide/motor oil containers, cardboard larger than 3'x3', electronic devices.

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 the 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 p.m.

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

Meets on the Thursday before the Board meeting at 4 p.m.

Landscape: Kim Holland, Chair
Robert Hernandez, ex officio

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

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

Meets on the last Monday of each month at 7 p.m.

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 a.m.

Steering: Rotating Chairs; Ann Honbarrier, Ex-Officio

Meets on the 4th Tuesday of the month at 4 p.m.

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 a.m. to 7 a.m. 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.

JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
5	6	7	8	9	10	11
	Water Aerobics 9:30-10:30 a.m.	Social Sunshine 10:30 a.m. Buildings & Grounds 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. BUNCO 12:45 p.m.
12	13	14	15	16	17	18
	Water Aerobics 9:30-10:30 a.m. BINGO 6 p.m.	Landscape CMT 6:30 p.m.	Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m. My Neighbor's Table 5:30-7 p.m.	Bible Study 10 a.m. Finance CMT 4 p.m. Words of Life Bible Study 6:30-8:30 p.m.	Can-Can 7:30 a.m.	
19	20	21	22	23	24	25
	Water Aerobics 9:30-10:30 a.m.	Board Meeting 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. Private Event
26	27	28	29	30	31	
Private Event	Water Aerobics 9:30-10:30 a.m. Ad Hoc Parking CMT 7 p.m.	Steering CMT 4 p.m. Novel Pursuits Book Club 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	

SUMMER SAFETY REMINDER...

LOW neighbors are out and about enjoying the summer on their bicycles, scooters, electric bikes, and more. PLEASE – exercise caution when backing out of your driveway. Don't rely solely on your backup camera, as you may miss a rider or pedestrian in your path. Look all around and use your mirrors. Remember that the speed in the LOW complex is 10 mph. Please drive safely and be a thoughtful neighbor.

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

HAPPY INDEPENDENCE "250" DAY FOURTH OF JULY!

Assessments

Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

Landscaping: Sod/Jasmine/Trees

The tree installation is moving forward. Nine trees have been installed thus far. Sod has been installed at five locations. The best times to install sod are spring and fall, when survival rates are highest. However, we are continuing to prepare now for the fall installations. Morning Dew Lawnscape is reviewing the community and the requests received, and sorting them into small groups, with the worst locations placed at the top of the list. Please note that the irrigation must be fully operational at the chosen location and, as a resident, you will be requested to assist with watering the new landscaping for at least the first 30 days to ensure its survival. Once proposals have been received, they will be provided to the board for consideration.

Roof Replacement, Refurbishing, Painting Project Schedule (See chart on page 2)

The roof replacement project for the remaining 12 buildings is in progress; the first four (4) buildings have been completed. Due to weather conditions, the schedule has fallen one (1) week behind, and the enclosed schedule has been updated to reflect the new estimated start dates. The list reflects the order of completion and the current anticipated start date for each, subject to weather conditions. Once all buildings have been re-roofed, Ruth Painting will touch up newly installed siding. The project will take approximately four (4) months to complete.

Routine Maintenance

Pressure washing was halted for about one month due to a failing pressure washer. Unrepairable, a new unit has been ordered. Pressure washing will continue upon receipt of the new machine.

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

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

DUE DATE	AMOUNT	BALANCE
		<u>ON YOUR ACCOUNT</u>
July 1, 2026	\$333.33	\$1,666.69
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.

While the pressure washer was out of commission, the maintenance crew's person-hours were reallocated to wood repairs, accelerating this project. Roof and gutter cleaning is progressing at a normal pace, and we look forward to returning to locations that already have debris.

Irrigation is up and running in many locations, but not all. We identified that a new clock and wiring are needed on Truewood to restore irrigation. This work is in progress. We are also investigating why the irrigation repairs at 81-99 Carolwood have failed. We are researching why the pressure is low at 200-216 Nettlewood and how to increase the pressure most economically to achieve a permanent solution. We continue to see valves getting stuck and experience mainline breaks. Irrigation repairs are an ongoing project, and we appreciate your reports when you notice breaks—please report issues as soon as you see them. We welcome the newly formed **Ad hoc Irrigation Committee**, chaired by Tina Heil, which will assist in reviewing and improving the irrigation system.

New Rules for Flag Display



Because of changes to Florida 720, rules governing residents' flag displays have changed. These changes will be reflected in the updated copy of our Rules and Regulations. While waiting for final approval, here are the rules as stated in Florida Statute 720.304:

- Any Homeowner may display respectfully up to two of the following portable, removable flags, not larger than 4 ½ ft by 6 ft:
1. The United States Flag.
 2. The official flag of the State of Florida.
 3. A flag that represents the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard.
 4. A POW-MIA flag.
 5. A first responder flag. A first responder flag may incorporate the design of any other flag permitted under this paragraph to form a combined flag. For purposes of this subsection, the term "first responder flag" means a flag that recognizes and honors the service of any of the following:
 - a. Law enforcement officers as defined in s. 943.10(1).
 - b. Firefighters as defined in s. 112.191(1).
 - c. Paramedics or emergency medical technicians, as those terms are defined in s. 112.1911(1).
 - d. Correctional officers as defined in s. 943.10(2).
 - e. 911 public safety telecommunicators as defined in s. 401.465(1).
 - f. Advanced practice registered nurses, licensed practical nurses, or registered nurses, as those terms are defined in 464.003.
 - g. Persons participating in a statewide urban search and rescue program developed by the Division of Emergency Management under s. 252.35
 - h. Federal law enforcement officers as defined in 18 U.S.C. s 115(c)(1).

Roof Completion Schedule

Anticipated Start Date	Buildings to be completed in order
05/26/2026	59. 1201-1209 Winterberry LA
06/01/2026	60. 1511-1515 Truewood LA
06/08/2026	61. 1501-1509 Truewood LA
06/15/2026	62. 1000-1018 Sherrywood ST
06/29/2026	63. 917-927 Wintergreen BLVD
07/06/2026	64. 133-145 Carolwood BLVD
07/13/2026	65. 1511-1529 N. Carolwood BLVD
07/20/2026	66. 1564-1580 N. Carolwood BLVD
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

Summarized financial statements highlights as of May 31, 2026.

Balance Sheet Fund Totals		May Reserve Fund Expense
1004 Schwab Operating	\$154,960.73	
1008 Truist Operating	\$118,489.22	
1009 Capital Reserve Fund	\$249,106.45	\$6,970.00 (Irrigation Repair)
1010 R&R Reserve Fund	\$361,554.70	
1011 Roof Reserve Fund	\$1,474,517.69	\$80,257.50 (50% roof deposit)
1012 Credit Memo	\$207.26	
Total	\$2,358,836.05	

The monthly assessment receivables totaled \$80,231.75 (45 owners). The \$6,500 Special Assessment collection receivables totaled \$52,581.57 (10 owners), and the \$4,000 Special Assessment receivables totaled \$718,314.49 (329 owners). We received a \$7,276.55 payoff for one delinquent account during the month. Four new owners bought properties in May.

Based on the Budget vs. Actual expense for May, the budget areas of concern included: Legal Fees of \$25,385.03 vs. budget of \$3,333.33; Onsite Maintenance \$23,605.73 vs. budget of \$13,520.

According to the Revenue & Expense report, the Budget vs. Actual comparison for the Operating Budget for May indicates an Actual monthly expense of \$173,881.69 vs. a budget of \$143,534.69, for a difference of \$30,347. YTD Actual is \$764,965.38, vs. Budget of \$720,331.27, for a difference of \$44,634.11. Our budget projection for the year has been updated to reflect the increase to the Roof Reserve fund, consistent with our reserve funding vote. The total for the monthly assessment for April and May was \$138,926.45, compared with a Budget of \$149,586.45. The income difference was due to a decision to delay increasing monthly assessments until the vote was finalized. The monthly assessment increased by \$20, effective June 1, 2026. Delaying the assessment increase until July 1, 2026, resulted in actual collections being \$21,200 under budget.

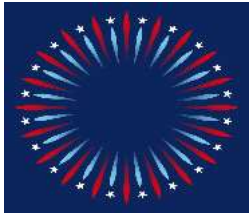
Our pool service vendor notified us that they would add a temporary fuel surcharge to our invoices, effective June 1, to offset rising energy costs. The surcharge on the June bill is \$49.01.

Highlights of the MAY 19, 2026, Board Meeting

- Work on Woodridge water remediation starts on May 18, 2026. Approved by the board for \$32,785.08
- Re-roofing start date: May 26, 2026.
- Allied roofing inspection schedule approved for \$19,840.00. Includes inspection of the four final buildings.
- Capital contribution language changed to 1/3 of the annual assessment. Approved by the board.
- The board approved a 3-month trial of the owner watering authorization form.



SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES



**YOU ARE INVITED
TO DOUBLE
YOUR
4TH OF JULY "250"
CELEBRATION**

**WITH FRIENDS AND
NEIGHBORS AT FIRST FRIDAY
JULY 3, 2026, 5:30 – 7:00 p.m.**

**Enjoy Hot Dogs and all the
fixings while listening to the
wonderful music of Paul Felter.**

BYOB, setups provided.

**Sides and desserts
are always welcome!**



**PLEASE COMPLY WITH THE HOLIDAY
DECORATION DATES BELOW:**

Holiday Decoration Period

Valentine's Day - February 1 – February 17

St. Patrick's Day - March 3 – March 20

Easter/Passover - Two weeks before to one
week after the holiday

Memorial Day – the holiday plus 3 days before and 3 days after

Pride Day - June 12th – June 28th

July 4 - June 27th – July 31*

Halloween October 15th – November 3rd

Veterans Day - the holiday plus 3 days before and 3 days after

Christmas/Hanukkah - November 22nd – January 10th of the following year

***NOTE: In honor of our "250th" year, please enjoy your July 4 decorations for the entire month of July!**



JULY ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, July 13, at 6 p.m.

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.



Congratulations to June's BINGO Winner, Pat Finch-Gore!



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, July 15 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.



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Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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.



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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
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TBA

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JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
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			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
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12	13	14	15	16	17	18
	Water Aerobics 9:30-10:30 a.m. BINGO 6 p.m.	Landscape CMT 6:30 p.m.	Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m. My Neighbor's Table 5:30-7 p.m.	Bible Study 10 a.m. Finance CMT 4 p.m. Words of Life Bible Study 6:30-8:30 p.m.	Can-Can 7:30 a.m.	
19	20	21	22	23	24	25
	Water Aerobics 9:30-10:30 a.m.	Board Meeting 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. Private Event
26	27	28	29	30	31	
Private Event	Water Aerobics 9:30-10:30 a.m. Ad Hoc Parking CMT 7 p.m.	Steering CMT 4 p.m. Novel Pursuits Book Club 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	

SUMMER SAFETY REMINDER...

LOW neighbors are out and about enjoying the summer on their bicycles, scooters, electric bikes, and more. **PLEASE** – exercise caution when backing out of your driveway. Don't rely solely on your backup camera, as you may miss a rider or pedestrian in your path. Look all around and use your mirrors. Remember that the speed in the LOW complex is 10 mph. Please drive safely and be a thoughtful neighbor.

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

HAPPY INDEPENDENCE "250" DAY FOURTH OF JULY!

Assessments

Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

Landscaping: Sod/Jasmine/Trees

The tree installation is moving forward. Nine trees have been installed thus far. Sod has been installed at five locations. The best times to install sod are spring and fall, when survival rates are highest. However, we are continuing to prepare now for the fall installations. Morning Dew Lawnscape is reviewing the community and the requests received, and sorting them into small groups, with the worst locations placed at the top of the list. Please note that the irrigation must be fully operational at the chosen location and, as a resident, you will be requested to assist with watering the new landscaping for at least the first 30 days to ensure its survival. Once proposals have been received, they will be provided to the board for consideration.

Roof Replacement, Refurbishing, Painting Project Schedule (See chart on page 2)

The roof replacement project for the remaining 12 buildings is in progress; the first four (4) buildings have been completed. Due to weather conditions, the schedule has fallen one (1) week behind, and the enclosed schedule has been updated to reflect the new estimated start dates. The list reflects the order of completion and the current anticipated start date for each, subject to weather conditions. Once all buildings have been re-roofed, Ruth Painting will touch up newly installed siding. The project will take approximately four (4) months to complete.

Routine Maintenance

Pressure washing was halted for about one month due to a failing pressure washer. Unrepairable, a new unit has been ordered. Pressure washing will continue upon receipt of the new machine.

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

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

DUE DATE	AMOUNT	BALANCE
		<u>ON YOUR ACCOUNT</u>
July 1, 2026	\$333.33	\$1,666.69
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.

While the pressure washer was out of commission, the maintenance crew's person-hours were reallocated to wood repairs, accelerating this project. Roof and gutter cleaning is progressing at a normal pace, and we look forward to returning to locations that already have debris.

Irrigation is up and running in many locations, but not all. We identified that a new clock and wiring are needed on Truewood to restore irrigation. This work is in progress. We are also investigating why the irrigation repairs at 81-99 Carolwood have failed. We are researching why the pressure is low at 200-216 Nettlewood and how to increase the pressure most economically to achieve a permanent solution. We continue to see valves getting stuck and experience mainline breaks. Irrigation repairs are an ongoing project, and we appreciate your reports when you notice breaks—please report issues as soon as you see them. We welcome the newly formed **Ad hoc Irrigation Committee**, chaired by Tina Heil, which will assist in reviewing and improving the irrigation system.

New Rules for Flag Display



Because of changes to Florida 720, rules governing residents' flag displays have changed. These changes will be reflected in the updated copy of our Rules and Regulations. While waiting for final approval, here are the rules as stated in Florida Statute 720.304:

- Any Homeowner may display respectfully up to two of the following portable, removable flags, not larger than 4 ½ ft by 6 ft:
1. The United States Flag.
 2. The official flag of the State of Florida.
 3. A flag that represents the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard.
 4. A POW-MIA flag.
 5. A first responder flag. A first responder flag may incorporate the design of any other flag permitted under this paragraph to form a combined flag. For purposes of this subsection, the term “first responder flag” means a flag that recognizes and honors the service of any of the following:
 - a. Law enforcement officers as defined in s. 943.10(1).
 - b. Firefighters as defined in s. 112.191(1).
 - c. Paramedics or emergency medical technicians, as those terms are defined in s. 112.1911(1).
 - d. Correctional officers as defined in s. 943.10(2).
 - e. 911 public safety telecommunicators as defined in s. 401.465(1).
 - f. Advanced practice registered nurses, licensed practical nurses, or registered nurses, as those terms are defined in 464.003.
 - g. Persons participating in a statewide urban search and rescue program developed by the Division of Emergency Management under s. 252.35
 - h. Federal law enforcement officers as defined in 18 U.S.C. s 115(c)(1).

Roof Completion Schedule

Anticipated Start Date	Buildings to be completed in order
05/26/2026	59. 1201-1209 Winterberry LA
06/01/2026	60. 1511-1515 Truewood LA
06/08/2026	61. 1501-1509 Truewood LA
06/15/2026	62. 1000-1018 Sherrywood ST
06/29/2026	63. 917-927 Wintergreen BLVD
07/06/2026	64. 133-145 Carolwood BLVD
07/13/2026	65. 1511-1529 N. Carolwood BLVD
07/20/2026	66. 1564-1580 N. Carolwood BLVD
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

Summarized financial statements highlights as of May 31, 2026.

Balance Sheet Fund Totals		May Reserve Fund Expense
1004 Schwab Operating	\$154,960.73	
1008 Truist Operating	\$118,489.22	
1009 Capital Reserve Fund	\$249,106.45	\$6,970.00 (Irrigation Repair)
1010 R&R Reserve Fund	\$361,554.70	
1011 Roof Reserve Fund	\$1,474,517.69	\$80,257.50 (50% roof deposit)
1012 Credit Memo	\$207.26	
Total	\$2,358,836.05	

The monthly assessment receivables totaled \$80,231.75 (45 owners). The \$6,500 Special Assessment collection receivables totaled \$52,581.57 (10 owners), and the \$4,000 Special Assessment receivables totaled \$718,314.49 (329 owners). We received a \$7,276.55 payoff for one delinquent account during the month. Four new owners bought properties in May.

Based on the Budget vs. Actual expense for May, the budget areas of concern included: Legal Fees of \$25,385.03 vs. budget of \$3,333.33; Onsite Maintenance \$23,605.73 vs. budget of \$13,520.

According to the Revenue & Expense report, the Budget vs. Actual comparison for the Operating Budget for May indicates an Actual monthly expense of \$173,881.69 vs. a budget of \$143,534.69, for a difference of \$30,347. YTD Actual is \$764,965.38, vs. Budget of \$720,331.27, for a difference of \$44,634.11. Our budget projection for the year has been updated to reflect the increase to the Roof Reserve fund, consistent with our reserve funding vote. The total for the monthly assessment for April and May was \$138,926.45, compared with a Budget of \$149,586.45. The income difference was due to a decision to delay increasing monthly assessments until the vote was finalized. The monthly assessment increased by \$20, effective June 1, 2026. Delaying the assessment increase until July 1, 2026, resulted in actual collections being \$21,200 under budget.

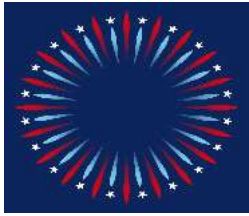
Our pool service vendor notified us that they would add a temporary fuel surcharge to our invoices, effective June 1, to offset rising energy costs. The surcharge on the June bill is \$49.01.

Highlights of the MAY 19, 2026, Board Meeting

- Work on Woodridge water remediation starts on May 18, 2026. Approved by the board for \$32,785.08
- Re-roofing start date: May 26, 2026.
- Allied roofing inspection schedule approved for \$19,840.00. Includes inspection of the four final buildings.
- Capital contribution language changed to 1/3 of the annual assessment. Approved by the board.
- The board approved a 3-month trial of the owner watering authorization form.



SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES



**YOU ARE INVITED
TO DOUBLE
YOUR
4TH OF JULY "250"
CELEBRATION**

**WITH FRIENDS AND
NEIGHBORS AT FIRST FRIDAY
JULY 3, 2026, 5:30 – 7:00 p.m.**

**Enjoy Hot Dogs and all the
fixings while listening to the
wonderful music of Paul Felter.**

BYOB, setups provided.

**Sides and desserts
are always welcome!**



**PLEASE COMPLY WITH THE HOLIDAY
DECORATION DATES BELOW:**

Holiday Decoration Period

Valentine's Day - February 1 – February 17

St. Patrick's Day - March 3 – March 20

Easter/Passover - Two weeks before to one
week after the holiday

Memorial Day – the holiday plus 3 days before and 3 days after

Pride Day - June 12th – June 28th

July 4 - June 27th – July 31*

Halloween October 15th – November 3rd

Veterans Day - the holiday plus 3 days before and 3 days after

Christmas/Hanukkah - November 22nd – January 10th of the following year

***NOTE: In honor of our "250th" year, please enjoy your July 4 decorations for the entire month of July!**



JULY ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, July 13, at 6 p.m.

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.



Congratulations to June's BINGO Winner, Pat Finch-Gore!



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, July 15 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, July 11, at 12:45 p.m.

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, July 28, 7 p.m. in the clubhouse

Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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 (July 2 & 16) 6:30 p.m. - 8:30 p.m. 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 a.m.

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 (July 11 & 25). From 10-11 a.m. 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 a.m.

The cost is \$5 per session (cash only). Kitra is our instructor. You must bring your own large water-aerobic noodle and weights (Dollar Tree has noodles; Amazon has both). Poolside noodle storage is no longer available, so please bring these items to each session. 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 Start 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 a.m., 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).



Medley Realty

Gary Medley,
Broker
407.463.5242

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5	6	7	8	9	10	11
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Web: www.lakeofthewoodshoa.com Phone: 407-834-6828

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

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

DUE DATE	AMOUNT	BALANCE
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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.

While the pressure washer was out of commission, the maintenance crew's person-hours were reallocated to wood repairs, accelerating this project. Roof and gutter cleaning is progressing at a normal pace, and we look forward to returning to locations that already have debris.

Irrigation is up and running in many locations, but not all. We identified that a new clock and wiring are needed on Truewood to restore irrigation. This work is in progress. We are also investigating why the irrigation repairs at 81-99 Carolwood have failed. We are researching why the pressure is low at 200-216 Nettlewood and how to increase the pressure most economically to achieve a permanent solution. We continue to see valves getting stuck and experience mainline breaks. Irrigation repairs are an ongoing project, and we appreciate your reports when you notice breaks—please report issues as soon as you see them. We welcome the newly formed **Ad hoc Irrigation Committee**, chaired by Tina Heil, which will assist in reviewing and improving the irrigation system.

New Rules for Flag Display



Because of changes to Florida 720, rules governing residents' flag displays have changed. These changes will be reflected in the updated copy of our Rules and Regulations. While waiting for final approval, here are the rules as stated in Florida Statute 720.304:

- Any Homeowner may display respectfully up to two of the following portable, removable flags, not larger than 4 ½ ft by 6 ft:
1. The United States Flag.
 2. The official flag of the State of Florida.
 3. A flag that represents the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard.
 4. A POW-MIA flag.
 5. A first responder flag. A first responder flag may incorporate the design of any other flag permitted under this paragraph to form a combined flag. For purposes of this subsection, the term "first responder flag" means a flag that recognizes and honors the service of any of the following:
 - a. Law enforcement officers as defined in s. 943.10(1).
 - b. Firefighters as defined in s. 112.191(1).
 - c. Paramedics or emergency medical technicians, as those terms are defined in s. 112.1911(1).
 - d. Correctional officers as defined in s. 943.10(2).
 - e. 911 public safety telecommunicators as defined in s. 401.465(1).
 - f. Advanced practice registered nurses, licensed practical nurses, or registered nurses, as those terms are defined in 464.003.
 - g. Persons participating in a statewide urban search and rescue program developed by the Division of Emergency Management under s. 252.35
 - h. Federal law enforcement officers as defined in 18 U.S.C. s 115(c)(1).

Roof Completion Schedule

Anticipated Start Date	Buildings to be completed in order
05/26/2026	59. 1201-1209 Winterberry LA
06/01/2026	60. 1511-1515 Truewood LA
06/08/2026	61. 1501-1509 Truewood LA
06/15/2026	62. 1000-1018 Sherrywood ST
06/29/2026	63. 917-927 Wintergreen BLVD
07/06/2026	64. 133-145 Carolwood BLVD
07/13/2026	65. 1511-1529 N. Carolwood BLVD
07/20/2026	66. 1564-1580 N. Carolwood BLVD
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

Summarized financial statements highlights as of May 31, 2026.

Balance Sheet Fund Totals		May Reserve Fund Expense
1004 Schwab Operating	\$154,960.73	
1008 Truist Operating	\$118,489.22	
1009 Capital Reserve Fund	\$249,106.45	\$6,970.00 (Irrigation Repair)
1010 R&R Reserve Fund	\$361,554.70	
1011 Roof Reserve Fund	\$1,474,517.69	\$80,257.50 (50% roof deposit)
1012 Credit Memo	\$207.26	
Total	\$2,358,836.05	

The monthly assessment receivables totaled \$80,231.75 (45 owners). The \$6,500 Special Assessment collection receivables totaled \$52,581.57 (10 owners), and the \$4,000 Special Assessment receivables totaled \$718,314.49 (329 owners). We received a \$7,276.55 payoff for one delinquent account during the month. Four new owners bought properties in May.

Based on the Budget vs. Actual expense for May, the budget areas of concern included: Legal Fees of \$25,385.03 vs. budget of \$3,333.33; Onsite Maintenance \$23,605.73 vs. budget of \$13,520.

According to the Revenue & Expense report, the Budget vs. Actual comparison for the Operating Budget for May indicates an Actual monthly expense of \$173,881.69 vs. a budget of \$143,534.69, for a difference of \$30,347. YTD Actual is \$764,965.38, vs. Budget of \$720,331.27, for a difference of \$44,634.11. Our budget projection for the year has been updated to reflect the increase to the Roof Reserve fund, consistent with our reserve funding vote. The total for the monthly assessment for April and May was \$138,926.45, compared with a Budget of \$149,586.45. The income difference was due to a decision to delay increasing monthly assessments until the vote was finalized. The monthly assessment increased by \$20, effective June 1, 2026. Delaying the assessment increase until July 1, 2026, resulted in actual collections being \$21,200 under budget.

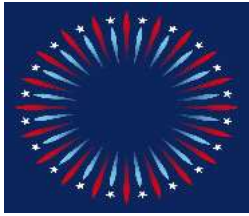
Our pool service vendor notified us that they would add a temporary fuel surcharge to our invoices, effective June 1, to offset rising energy costs. The surcharge on the June bill is \$49.01.

Highlights of the MAY 19, 2026, Board Meeting

- Work on Woodridge water remediation starts on May 18, 2026. Approved by the board for \$32,785.08
- Re-roofing start date: May 26, 2026.
- Allied roofing inspection schedule approved for \$19,840.00. Includes inspection of the four final buildings.
- Capital contribution language changed to 1/3 of the annual assessment. Approved by the board.
- The board approved a 3-month trial of the owner watering authorization form.



SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES



**YOU ARE INVITED
TO DOUBLE
YOUR
4TH OF JULY "250"
CELEBRATION**

**WITH FRIENDS AND
NEIGHBORS AT FIRST FRIDAY
JULY 3, 2026, 5:30 – 7:00 p.m.**

**Enjoy Hot Dogs and all the
fixings while listening to the
wonderful music of Paul Felter.**

BYOB, setups provided.

**Sides and desserts
are always welcome!**



**PLEASE COMPLY WITH THE HOLIDAY
DECORATION DATES BELOW:**

Holiday Decoration Period

Valentine's Day - February 1 – February 17

St. Patrick's Day - March 3 – March 20

Easter/Passover - Two weeks before to one
week after the holiday

Memorial Day – the holiday plus 3 days before and 3 days after

Pride Day - June 12th – June 28th

July 4 - June 27th – July 31*

Halloween October 15th – November 3rd

Veterans Day - the holiday plus 3 days before and 3 days after

Christmas/Hanukkah - November 22nd – January 10th of the following year

***NOTE: In honor of our "250th" year, please enjoy your July 4 decorations for the entire month of July!**



JULY ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, July 13, at 6 p.m.

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.



Congratulations to June's BINGO Winner, Pat Finch-Gore!



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, July 15 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, July 11, at 12:45 p.m.

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, July 28, 7 p.m. in the clubhouse

Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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 (July 2 & 16) 6:30 p.m. - 8:30 p.m. 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 a.m.

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 (July 11 & 25). From 10-11 a.m. 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 a.m.

The cost is \$5 per session (cash only). Kitra is our instructor. You must bring your own large water-aerobic noodle and weights (Dollar Tree has noodles; Amazon has both). Poolside noodle storage is no longer available, so please bring these items to each session. 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 Start 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 a.m., 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).



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 or the content of owner or vendor ads.

Trash & Recycling:

- Regular trash pickup: Tuesdays & Fridays. All waste placed outside for pickup must be contained in an enclosed container or garbage can. Do not place plastic bags or other loose waste at the curb.
- Recycling pickup is on Fridays. Contact Seminole County to request recycling bins at 407-665-2260.
- **Please separate aluminum cans only and place them in a bag for pickup on Fridays.**
- Yard trash is picked up on Wednesdays (debris must be in a container or tied in a bundle).
- **BULK ITEMS:** Schedule appliances and electronics in advance at 407-464-0664. Place them at the curb after 6 p.m. on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. No trash or bulk items can be put out before 6 p.m. on Thursday.

NON-RECYCLABLE ITEMS: plastic bags/cups, wax-lined cups/plates, drinking glassware, Styrofoam trays, egg cartons, light bulbs, milk cartons, shredded paper, aluminum foil pie plates, paint/pesticide/motor oil containers, cardboard larger than 3'x3', electronic devices.

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 the 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 p.m.

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

Meets on the Thursday before the Board meeting at 4 p.m.

Landscape: Kim Holland, Chair
Robert Hernandez, ex officio

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

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

Meets on the last Monday of each month at 7 p.m.

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 a.m.

Steering: Rotating Chairs; Ann Honbarrier, Ex-Officio

Meets on the 4th Tuesday of the month at 4 p.m.

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 a.m. to 7 a.m. 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.

JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
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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

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www.seminolesheriff.org

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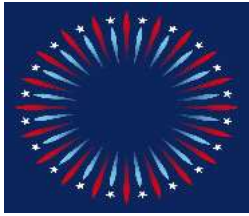
Our pool service vendor notified us that they would add a temporary fuel surcharge to our invoices, effective June 1, to offset rising energy costs. The surcharge on the June bill is \$49.01.

Highlights of the MAY 19, 2026, Board Meeting

- Work on Woodridge water remediation starts on May 18, 2026. Approved by the board for \$32,785.08
- Re-roofing start date: May 26, 2026.
- Allied roofing inspection schedule approved for \$19,840.00. Includes inspection of the four final buildings.
- Capital contribution language changed to 1/3 of the annual assessment. Approved by the board.
- The board approved a 3-month trial of the owner watering authorization form.



SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES



**YOU ARE INVITED
TO DOUBLE
YOUR
4TH OF JULY "250"
CELEBRATION**

**WITH FRIENDS AND
NEIGHBORS AT FIRST FRIDAY
JULY 3, 2026, 5:30 – 7:00 p.m.**

**Enjoy Hot Dogs and all the
fixings while listening to the
wonderful music of Paul Felter.**

BYOB, setups provided.

**Sides and desserts
are always welcome!**



**PLEASE COMPLY WITH THE HOLIDAY
DECORATION DATES BELOW:**

Holiday Decoration Period

Valentine's Day - February 1 – February 17

St. Patrick's Day - March 3 – March 20

Easter/Passover - Two weeks before to one
week after the holiday

Memorial Day – the holiday plus 3 days before and 3 days after

Pride Day - June 12th – June 28th

July 4 - June 27th – July 31*

Halloween October 15th – November 3rd

Veterans Day - the holiday plus 3 days before and 3 days after

Christmas/Hanukkah - November 22nd – January 10th of the following year

***NOTE: In honor of our "250th" year, please enjoy your July 4 decorations for the entire month of July!**



JULY ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, July 13, at 6 p.m.

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.



Congratulations to June's BINGO Winner, Pat Finch-Gore!



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, July 15 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, July 11, at 12:45 p.m.

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, July 28, 7 p.m. in the clubhouse

Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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 (July 2 & 16) 6:30 p.m. - 8:30 p.m. 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 a.m.

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 (July 11 & 25). From 10-11 a.m. 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 a.m.

The cost is \$5 per session (cash only). Kitra is our instructor. You must bring your own large water-aerobic noodle and weights (Dollar Tree has noodles; Amazon has both). Poolside noodle storage is no longer available, so please bring these items to each session. 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 Start 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 a.m., 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).



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 or the content of owner or vendor ads.

Trash & Recycling:

- Regular trash pickup: Tuesdays & Fridays. All waste placed outside for pickup must be contained in an enclosed container or garbage can. Do not place plastic bags or other loose waste at the curb.
- Recycling pickup is on Fridays. Contact Seminole County to request recycling bins at 407-665-2260.
- **Please separate aluminum cans only and place them in a bag for pickup on Fridays.**
- Yard trash is picked up on Wednesdays (debris must be in a container or tied in a bundle).
- **BULK ITEMS:** Schedule appliances and electronics in advance at 407-464-0664. Place them at the curb after 6 p.m. on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. No trash or bulk items can be put out before 6 p.m. on Thursday.

NON-RECYCLABLE ITEMS: plastic bags/cups, wax-lined cups/plates, drinking glassware, Styrofoam trays, egg cartons, light bulbs, milk cartons, shredded paper, aluminum foil pie plates, paint/pesticide/motor oil containers, cardboard larger than 3'x3', electronic devices.

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 the 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 p.m.

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

Meets on the Thursday before the Board meeting at 4 p.m.

Landscape: Kim Holland, Chair
Robert Hernandez, ex officio

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

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

Meets on the last Monday of each month at 7 p.m.

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 a.m.

Steering: Rotating Chairs; Ann Honbarrier, Ex-Officio

Meets on the 4th Tuesday of the month at 4 p.m.

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 a.m. to 7 a.m. 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.

JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
5	6	7	8	9	10	11
	Water Aerobics 9:30-10:30 a.m.	Social Sunshine 10:30 a.m. Buildings & Grounds 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. BUNCO 12:45 p.m.
12	13	14	15	16	17	18
	Water Aerobics 9:30-10:30 a.m. BINGO 6 p.m.	Landscape CMT 6:30 p.m.	Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m. My Neighbor's Table 5:30-7 p.m.	Bible Study 10 a.m. Finance CMT 4 p.m. Words of Life Bible Study 6:30-8:30 p.m.	Can-Can 7:30 a.m.	
19	20	21	22	23	24	25
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26	27	28	29	30	31	
Private Event	Water Aerobics 9:30-10:30 a.m. Ad Hoc Parking CMT 7 p.m.	Steering CMT 4 p.m. Novel Pursuits Book Club 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	

SUMMER SAFETY REMINDER...

LOW neighbors are out and about enjoying the summer on their bicycles, scooters, electric bikes, and more. PLEASE – exercise caution when backing out of your driveway. Don't rely solely on your backup camera, as you may miss a rider or pedestrian in your path. Look all around and use your mirrors. Remember that the speed in the LOW complex is 10 mph. Please drive safely and be a thoughtful neighbor.

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

HAPPY INDEPENDENCE "250" DAY FOURTH OF JULY!

Assessments

Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

Landscaping: Sod/Jasmine/Trees

The tree installation is moving forward. Nine trees have been installed thus far. Sod has been installed at five locations. The best times to install sod are spring and fall, when survival rates are highest. However, we are continuing to prepare now for the fall installations. Morning Dew Lawnscape is reviewing the community and the requests received, and sorting them into small groups, with the worst locations placed at the top of the list. Please note that the irrigation must be fully operational at the chosen location and, as a resident, you will be requested to assist with watering the new landscaping for at least the first 30 days to ensure its survival. Once proposals have been received, they will be provided to the board for consideration.

Roof Replacement, Refurbishing, Painting Project Schedule (See chart on page 2)

The roof replacement project for the remaining 12 buildings is in progress; the first four (4) buildings have been completed. Due to weather conditions, the schedule has fallen one (1) week behind, and the enclosed schedule has been updated to reflect the new estimated start dates. The list reflects the order of completion and the current anticipated start date for each, subject to weather conditions. Once all buildings have been re-roofed, Ruth Painting will touch up newly installed siding. The project will take approximately four (4) months to complete.

Routine Maintenance

Pressure washing was halted for about one month due to a failing pressure washer. Unrepairable, a new unit has been ordered. Pressure washing will continue upon receipt of the new machine.

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

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

DUE DATE	AMOUNT	BALANCE
		<u>ON YOUR ACCOUNT</u>
July 1, 2026	\$333.33	\$1,666.69
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

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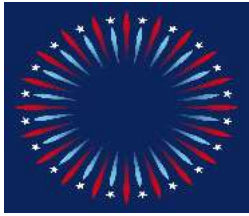
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GRAB YOUR WATER-WINGS FOR WATER AEROBICS EVERY MON. AND WED. THROUGH OCT. from 9:30 - 10:30 a.m.

The cost is \$5 per session (cash only). Kitra is our instructor. You must bring your own large water-aerobic noodle and weights (Dollar Tree has noodles; Amazon has both). Poolside noodle storage is no longer available, so please bring these items to each session. 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 Start 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 a.m., 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).



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 or the content of owner or vendor ads.

Trash & Recycling:

- Regular trash pickup: Tuesdays & Fridays. All waste placed outside for pickup must be contained in an enclosed container or garbage can. Do not place plastic bags or other loose waste at the curb.
- Recycling pickup is on Fridays. Contact Seminole County to request recycling bins at 407-665-2260.
- Please separate aluminum cans only and place them in a bag for pickup on Fridays.**
- Yard trash is picked up on Wednesdays (debris must be in a container or tied in a bundle).
- BULK ITEMS:** Schedule appliances and electronics in advance at 407-464-0664. Place them at the curb after 6 p.m. on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. No trash or bulk items can be put out before 6 p.m. on Thursday.

NON-RECYCLABLE ITEMS: plastic bags/cups, wax-lined cups/plates, drinking glassware, Styrofoam trays, egg cartons, light bulbs, milk cartons, shredded paper, aluminum foil pie plates, paint/pesticide/motor oil containers, cardboard larger than 3'x3', electronic devices.

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 the 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 p.m.

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

Meets on the Thursday before the Board meeting at 4 p.m.

Landscape: Kim Holland, Chair
Robert Hernandez, ex officio

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

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

Meets on the last Monday of each month at 7 p.m.

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 a.m.

Steering: Rotating Chairs; Ann Honbarrier, Ex-Officio

Meets on the 4th Tuesday of the month at 4 p.m.

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 a.m. to 7 a.m. 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.

JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
5	6	7	8	9	10	11
	Water Aerobics 9:30-10:30 a.m.	Social Sunshine 10:30 a.m. Buildings & Grounds 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. BUNCO 12:45 p.m.
12	13	14	15	16	17	18
	Water Aerobics 9:30-10:30 a.m. BINGO 6 p.m.	Landscape CMT 6:30 p.m.	Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m. My Neighbor's Table 5:30-7 p.m.	Bible Study 10 a.m. Finance CMT 4 p.m. Words of Life Bible Study 6:30-8:30 p.m.	Can-Can 7:30 a.m.	
19	20	21	22	23	24	25
	Water Aerobics 9:30-10:30 a.m.	Board Meeting 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. Private Event
26	27	28	29	30	31	
Private Event	Water Aerobics 9:30-10:30 a.m. Ad Hoc Parking CMT 7 p.m.	Steering CMT 4 p.m. Novel Pursuits Book Club 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	

SUMMER SAFETY REMINDER...

LOW neighbors are out and about enjoying the summer on their bicycles, scooters, electric bikes, and more. **PLEASE** – exercise caution when backing out of your driveway. Don't rely solely on your backup camera, as you may miss a rider or pedestrian in your path. Look all around and use your mirrors. Remember that the speed in the LOW complex is 10 mph. Please drive safely and be a thoughtful neighbor.

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

HAPPY INDEPENDENCE "250" DAY FOURTH OF JULY!

Assessments

Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

Landscaping: Sod/Jasmine/Trees

The tree installation is moving forward. Nine trees have been installed thus far. Sod has been installed at five locations. The best times to install sod are spring and fall, when survival rates are highest. However, we are continuing to prepare now for the fall installations. Morning Dew Lawnscape is reviewing the community and the requests received, and sorting them into small groups, with the worst locations placed at the top of the list. Please note that the irrigation must be fully operational at the chosen location and, as a resident, you will be requested to assist with watering the new landscaping for at least the first 30 days to ensure its survival. Once proposals have been received, they will be provided to the board for consideration.

Roof Replacement, Refurbishing, Painting Project Schedule (See chart on page 2)

The roof replacement project for the remaining 12 buildings is in progress; the first four (4) buildings have been completed. Due to weather conditions, the schedule has fallen one (1) week behind, and the enclosed schedule has been updated to reflect the new estimated start dates. The list reflects the order of completion and the current anticipated start date for each, subject to weather conditions. Once all buildings have been re-roofed, Ruth Painting will touch up newly installed siding. The project will take approximately four (4) months to complete.

Routine Maintenance

Pressure washing was halted for about one month due to a failing pressure washer. Unrepairable, a new unit has been ordered. Pressure washing will continue upon receipt of the new machine.

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

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

DUE DATE	AMOUNT	BALANCE
		<u>ON YOUR ACCOUNT</u>
July 1, 2026	\$333.33	\$1,666.69
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.

While the pressure washer was out of commission, the maintenance crew's person-hours were reallocated to wood repairs, accelerating this project. Roof and gutter cleaning is progressing at a normal pace, and we look forward to returning to locations that already have debris.

Irrigation is up and running in many locations, but not all. We identified that a new clock and wiring are needed on Truewood to restore irrigation. This work is in progress. We are also investigating why the irrigation repairs at 81-99 Carolwood have failed. We are researching why the pressure is low at 200-216 Nettlewood and how to increase the pressure most economically to achieve a permanent solution. We continue to see valves getting stuck and experience mainline breaks. Irrigation repairs are an ongoing project, and we appreciate your reports when you notice breaks—please report issues as soon as you see them. We welcome the newly formed **Ad hoc Irrigation Committee**, chaired by Tina Heil, which will assist in reviewing and improving the irrigation system.

New Rules for Flag Display



Because of changes to Florida 720, rules governing residents' flag displays have changed. These changes will be reflected in the updated copy of our Rules and Regulations. While waiting for final approval, here are the rules as stated in Florida Statute 720.304:

- Any Homeowner may display respectfully up to two of the following portable, removable flags, not larger than 4 ½ ft by 6 ft:
1. The United States Flag.
 2. The official flag of the State of Florida.
 3. A flag that represents the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard.
 4. A POW-MIA flag.
 5. A first responder flag. A first responder flag may incorporate the design of any other flag permitted under this paragraph to form a combined flag. For purposes of this subsection, the term "first responder flag" means a flag that recognizes and honors the service of any of the following:
 - a. Law enforcement officers as defined in s. 943.10(1).
 - b. Firefighters as defined in s. 112.191(1).
 - c. Paramedics or emergency medical technicians, as those terms are defined in s. 112.1911(1).
 - d. Correctional officers as defined in s. 943.10(2).
 - e. 911 public safety telecommunicators as defined in s. 401.465(1).
 - f. Advanced practice registered nurses, licensed practical nurses, or registered nurses, as those terms are defined in 464.003.
 - g. Persons participating in a statewide urban search and rescue program developed by the Division of Emergency Management under s. 252.35
 - h. Federal law enforcement officers as defined in 18 U.S.C. s 115(c)(1).

Roof Completion Schedule

Anticipated Start Date	Buildings to be completed in order
05/26/2026	59. 1201-1209 Winterberry LA
06/01/2026	60. 1511-1515 Truewood LA
06/08/2026	61. 1501-1509 Truewood LA
06/15/2026	62. 1000-1018 Sherrywood ST
06/29/2026	63. 917-927 Wintergreen BLVD
07/06/2026	64. 133-145 Carolwood BLVD
07/13/2026	65. 1511-1529 N. Carolwood BLVD
07/20/2026	66. 1564-1580 N. Carolwood BLVD
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

Summarized financial statements highlights as of May 31, 2026.

Balance Sheet Fund Totals		May Reserve Fund Expense
1004 Schwab Operating	\$154,960.73	
1008 Truist Operating	\$118,489.22	
1009 Capital Reserve Fund	\$249,106.45	\$6,970.00 (Irrigation Repair)
1010 R&R Reserve Fund	\$361,554.70	
1011 Roof Reserve Fund	\$1,474,517.69	\$80,257.50 (50% roof deposit)
1012 Credit Memo	\$207.26	
Total	\$2,358,836.05	

The monthly assessment receivables totaled \$80,231.75 (45 owners). The \$6,500 Special Assessment collection receivables totaled \$52,581.57 (10 owners), and the \$4,000 Special Assessment receivables totaled \$718,314.49 (329 owners). We received a \$7,276.55 payoff for one delinquent account during the month. Four new owners bought properties in May.

Based on the Budget vs. Actual expense for May, the budget areas of concern included: Legal Fees of \$25,385.03 vs. budget of \$3,333.33; Onsite Maintenance \$23,605.73 vs. budget of \$13,520.

According to the Revenue & Expense report, the Budget vs. Actual comparison for the Operating Budget for May indicates an Actual monthly expense of \$173,881.69 vs. a budget of \$143,534.69, for a difference of \$30,347. YTD Actual is \$764,965.38, vs. Budget of \$720,331.27, for a difference of \$44,634.11. Our budget projection for the year has been updated to reflect the increase to the Roof Reserve fund, consistent with our reserve funding vote. The total for the monthly assessment for April and May was \$138,926.45, compared with a Budget of \$149,586.45. The income difference was due to a decision to delay increasing monthly assessments until the vote was finalized. The monthly assessment increased by \$20, effective June 1, 2026. Delaying the assessment increase until July 1, 2026, resulted in actual collections being \$21,200 under budget.

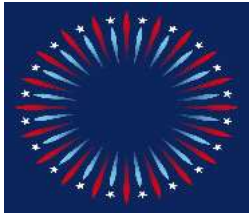
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Refreshments provided. People of all ages and faiths are invited to study the Bible, pray, and enjoy each other's company in a non-judgmental atmosphere. Contact Juan Ramirez at 407-595-7155 if you plan to attend.



THURSDAY MORNING BIBLE STUDY MEETS WEEKLY at 10 a.m.

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



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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 a.m.

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

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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 the 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 p.m.

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

Meets on the Thursday before the Board meeting at 4 p.m.

Landscape: Kim Holland, Chair
Robert Hernandez, ex officio

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

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

Meets on the last Monday of each month at 7 p.m.

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 a.m.

Steering: Rotating Chairs; Ann Honbarrier, Ex-Officio

Meets on the 4th Tuesday of the month at 4 p.m.

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 a.m. to 7 a.m. 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.

JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
5	6	7	8	9	10	11
	Water Aerobics 9:30-10:30 a.m.	Social Sunshine 10:30 a.m. Buildings & Grounds 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. BUNCO 12:45 p.m.
12	13	14	15	16	17	18
	Water Aerobics 9:30-10:30 a.m. BINGO 6 p.m.	Landscape CMT 6:30 p.m.	Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m. My Neighbor's Table 5:30-7 p.m.	Bible Study 10 a.m. Finance CMT 4 p.m. Words of Life Bible Study 6:30-8:30 p.m.	Can-Can 7:30 a.m.	
19	20	21	22	23	24	25
	Water Aerobics 9:30-10:30 a.m.	Board Meeting 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. Private Event
26	27	28	29	30	31	
Private Event	Water Aerobics 9:30-10:30 a.m. Ad Hoc Parking CMT 7 p.m.	Steering CMT 4 p.m. Novel Pursuits Book Club 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	

SUMMER SAFETY REMINDER...

LOW neighbors are out and about enjoying the summer on their bicycles, scooters, electric bikes, and more. **PLEASE** – exercise caution when backing out of your driveway. Don't rely solely on your backup camera, as you may miss a rider or pedestrian in your path. Look all around and use your mirrors. Remember that the speed in the LOW complex is 10 mph. Please drive safely and be a thoughtful neighbor.

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

HAPPY INDEPENDENCE "250" DAY FOURTH OF JULY!

Assessments

Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

Landscaping: Sod/Jasmine/Trees

The tree installation is moving forward. Nine trees have been installed thus far. Sod has been installed at five locations. The best times to install sod are spring and fall, when survival rates are highest. However, we are continuing to prepare now for the fall installations. Morning Dew Lawnscape is reviewing the community and the requests received, and sorting them into small groups, with the worst locations placed at the top of the list. Please note that the irrigation must be fully operational at the chosen location and, as a resident, you will be requested to assist with watering the new landscaping for at least the first 30 days to ensure its survival. Once proposals have been received, they will be provided to the board for consideration.

Roof Replacement, Refurbishing, Painting Project Schedule (See chart on page 2)

The roof replacement project for the remaining 12 buildings is in progress; the first four (4) buildings have been completed. Due to weather conditions, the schedule has fallen one (1) week behind, and the enclosed schedule has been updated to reflect the new estimated start dates. The list reflects the order of completion and the current anticipated start date for each, subject to weather conditions. Once all buildings have been re-roofed, Ruth Painting will touch up newly installed siding. The project will take approximately four (4) months to complete.

Routine Maintenance

Pressure washing was halted for about one month due to a failing pressure washer. Unrepairable, a new unit has been ordered. Pressure washing will continue upon receipt of the new machine.

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

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

DUE DATE	AMOUNT	BALANCE
		<u>ON YOUR ACCOUNT</u>
July 1, 2026	\$333.33	\$1,666.69
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.

While the pressure washer was out of commission, the maintenance crew's person-hours were reallocated to wood repairs, accelerating this project. Roof and gutter cleaning is progressing at a normal pace, and we look forward to returning to locations that already have debris.

Irrigation is up and running in many locations, but not all. We identified that a new clock and wiring are needed on Truewood to restore irrigation. This work is in progress. We are also investigating why the irrigation repairs at 81-99 Carolwood have failed. We are researching why the pressure is low at 200-216 Nettlewood and how to increase the pressure most economically to achieve a permanent solution. We continue to see valves getting stuck and experience mainline breaks. Irrigation repairs are an ongoing project, and we appreciate your reports when you notice breaks—please report issues as soon as you see them. We welcome the newly formed **Ad hoc Irrigation Committee**, chaired by Tina Heil, which will assist in reviewing and improving the irrigation system.

New Rules for Flag Display



Because of changes to Florida 720, rules governing residents' flag displays have changed. These changes will be reflected in the updated copy of our Rules and Regulations. While waiting for final approval, here are the rules as stated in Florida Statute 720.304:

- Any Homeowner may display respectfully up to two of the following portable, removable flags, not larger than 4 ½ ft by 6 ft:
1. The United States Flag.
 2. The official flag of the State of Florida.
 3. A flag that represents the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard.
 4. A POW-MIA flag.
 5. A first responder flag. A first responder flag may incorporate the design of any other flag permitted under this paragraph to form a combined flag. For purposes of this subsection, the term “first responder flag” means a flag that recognizes and honors the service of any of the following:
 - a. Law enforcement officers as defined in s. 943.10(1).
 - b. Firefighters as defined in s. 112.191(1).
 - c. Paramedics or emergency medical technicians, as those terms are defined in s. 112.1911(1).
 - d. Correctional officers as defined in s. 943.10(2).
 - e. 911 public safety telecommunicators as defined in s. 401.465(1).
 - f. Advanced practice registered nurses, licensed practical nurses, or registered nurses, as those terms are defined in 464.003.
 - g. Persons participating in a statewide urban search and rescue program developed by the Division of Emergency Management under s. 252.35
 - h. Federal law enforcement officers as defined in 18 U.S.C. s 115(c)(1).

Roof Completion Schedule

Anticipated Start Date	Buildings to be completed in order
05/26/2026	59. 1201-1209 Winterberry LA
06/01/2026	60. 1511-1515 Truewood LA
06/08/2026	61. 1501-1509 Truewood LA
06/15/2026	62. 1000-1018 Sherrywood ST
06/29/2026	63. 917-927 Wintergreen BLVD
07/06/2026	64. 133-145 Carolwood BLVD
07/13/2026	65. 1511-1529 N. Carolwood BLVD
07/20/2026	66. 1564-1580 N. Carolwood BLVD
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

Summarized financial statements highlights as of May 31, 2026.

Balance Sheet Fund Totals		May Reserve Fund Expense
1004 Schwab Operating	\$154,960.73	
1008 Truist Operating	\$118,489.22	
1009 Capital Reserve Fund	\$249,106.45	\$6,970.00 (Irrigation Repair)
1010 R&R Reserve Fund	\$361,554.70	
1011 Roof Reserve Fund	\$1,474,517.69	\$80,257.50 (50% roof deposit)
1012 Credit Memo	\$207.26	
Total	\$2,358,836.05	

The monthly assessment receivables totaled \$80,231.75 (45 owners). The \$6,500 Special Assessment collection receivables totaled \$52,581.57 (10 owners), and the \$4,000 Special Assessment receivables totaled \$718,314.49 (329 owners). We received a \$7,276.55 payoff for one delinquent account during the month. Four new owners bought properties in May.

Based on the Budget vs. Actual expense for May, the budget areas of concern included: Legal Fees of \$25,385.03 vs. budget of \$3,333.33; Onsite Maintenance \$23,605.73 vs. budget of \$13,520.

According to the Revenue & Expense report, the Budget vs. Actual comparison for the Operating Budget for May indicates an Actual monthly expense of \$173,881.69 vs. a budget of \$143,534.69, for a difference of \$30,347. YTD Actual is \$764,965.38, vs. Budget of \$720,331.27, for a difference of \$44,634.11. Our budget projection for the year has been updated to reflect the increase to the Roof Reserve fund, consistent with our reserve funding vote. The total for the monthly assessment for April and May was \$138,926.45, compared with a Budget of \$149,586.45. The income difference was due to a decision to delay increasing monthly assessments until the vote was finalized. The monthly assessment increased by \$20, effective June 1, 2026. Delaying the assessment increase until July 1, 2026, resulted in actual collections being \$21,200 under budget.

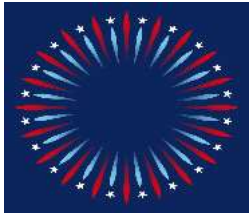
Our pool service vendor notified us that they would add a temporary fuel surcharge to our invoices, effective June 1, to offset rising energy costs. The surcharge on the June bill is \$49.01.

Highlights of the MAY 19, 2026, Board Meeting

- Work on Woodridge water remediation starts on May 18, 2026. Approved by the board for \$32,785.08
- Re-roofing start date: May 26, 2026.
- Allied roofing inspection schedule approved for \$19,840.00. Includes inspection of the four final buildings.
- Capital contribution language changed to 1/3 of the annual assessment. Approved by the board.
- The board approved a 3-month trial of the owner watering authorization form.



SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES



**YOU ARE INVITED
TO DOUBLE
YOUR
4TH OF JULY "250"
CELEBRATION**

**WITH FRIENDS AND
NEIGHBORS AT FIRST FRIDAY
JULY 3, 2026, 5:30 – 7:00 p.m.**

**Enjoy Hot Dogs and all the
fixings while listening to the
wonderful music of Paul Felter.**

BYOB, setups provided.

**Sides and desserts
are always welcome!**



**PLEASE COMPLY WITH THE HOLIDAY
DECORATION DATES BELOW:**

Holiday Decoration Period

Valentine's Day - February 1 – February 17

St. Patrick's Day - March 3 – March 20

Easter/Passover - Two weeks before to one
week after the holiday

Memorial Day – the holiday plus 3 days before and 3 days after

Pride Day - June 12th – June 28th

July 4 - June 27th – July 31*

Halloween October 15th – November 3rd

Veterans Day - the holiday plus 3 days before and 3 days after

Christmas/Hanukkah - November 22nd – January 10th of the following year

***NOTE: In honor of our "250th" year, please enjoy your July 4 decorations for the entire month of July!**



JULY ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, July 13, at 6 p.m.

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.



Congratulations to June's BINGO Winner, Pat Finch-Gore!



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, July 15 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, July 11, at 12:45 p.m.

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, July 28, 7 p.m. in the clubhouse

Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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 (July 2 & 16) 6:30 p.m. - 8:30 p.m. 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 a.m.

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 (July 11 & 25). From 10-11 a.m. 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 a.m.

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

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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 the Friday preceding the Board meeting.

Audit: Lauretta Lumkes, ex officio

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Meets on the 1st Tuesday of the month at 7 p.m.

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Ernie Torres, ex officio.

TBA

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JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
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			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
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The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

HAPPY INDEPENDENCE "250" DAY FOURTH OF JULY!

Assessments

Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

Landscaping: Sod/Jasmine/Trees

The tree installation is moving forward. Nine trees have been installed thus far. Sod has been installed at five locations. The best times to install sod are spring and fall, when survival rates are highest. However, we are continuing to prepare now for the fall installations. Morning Dew Lawnscape is reviewing the community and the requests received, and sorting them into small groups, with the worst locations placed at the top of the list. Please note that the irrigation must be fully operational at the chosen location and, as a resident, you will be requested to assist with watering the new landscaping for at least the first 30 days to ensure its survival. Once proposals have been received, they will be provided to the board for consideration.

Roof Replacement, Refurbishing, Painting Project Schedule (See chart on page 2)

The roof replacement project for the remaining 12 buildings is in progress; the first four (4) buildings have been completed. Due to weather conditions, the schedule has fallen one (1) week behind, and the enclosed schedule has been updated to reflect the new estimated start dates. The list reflects the order of completion and the current anticipated start date for each, subject to weather conditions. Once all buildings have been re-roofed, Ruth Painting will touch up newly installed siding. The project will take approximately four (4) months to complete.

Routine Maintenance

Pressure washing was halted for about one month due to a failing pressure washer. Unrepairable, a new unit has been ordered. Pressure washing will continue upon receipt of the new machine.

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

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

DUE DATE	AMOUNT	BALANCE
		<u>ON YOUR ACCOUNT</u>
July 1, 2026	\$333.33	\$1,666.69
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.

While the pressure washer was out of commission, the maintenance crew's person-hours were reallocated to wood repairs, accelerating this project. Roof and gutter cleaning is progressing at a normal pace, and we look forward to returning to locations that already have debris.

Irrigation is up and running in many locations, but not all. We identified that a new clock and wiring are needed on Truewood to restore irrigation. This work is in progress. We are also investigating why the irrigation repairs at 81-99 Carolwood have failed. We are researching why the pressure is low at 200-216 Nettlewood and how to increase the pressure most economically to achieve a permanent solution. We continue to see valves getting stuck and experience mainline breaks. Irrigation repairs are an ongoing project, and we appreciate your reports when you notice breaks—please report issues as soon as you see them. We welcome the newly formed **Ad hoc Irrigation Committee**, chaired by Tina Heil, which will assist in reviewing and improving the irrigation system.

New Rules for Flag Display



Because of changes to Florida 720, rules governing residents' flag displays have changed. These changes will be reflected in the updated copy of our Rules and Regulations. While waiting for final approval, here are the rules as stated in Florida Statute 720.304:

Any Homeowner may display respectfully up to two of the following portable, removable flags, not larger than 4 ½ ft by 6 ft:

1. The United States Flag.
2. The official flag of the State of Florida.
3. A flag that represents the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard.
4. A POW-MIA flag.
5. A first responder flag. A first responder flag may incorporate the design of any other flag permitted under this paragraph to form a combined flag. For purposes of this subsection, the term "first responder flag" means a flag that recognizes and honors the service of any of the following:
 - a. Law enforcement officers as defined in s. 943.10(1).
 - b. Firefighters as defined in s. 112.191(1).
 - c. Paramedics or emergency medical technicians, as those terms are defined in s. 112.1911(1).
 - d. Correctional officers as defined in s. 943.10(2).
 - e. 911 public safety telecommunicators as defined in s. 401.465(1).
 - f. Advanced practice registered nurses, licensed practical nurses, or registered nurses, as those terms are defined in 464.003.
 - g. Persons participating in a statewide urban search and rescue program developed by the Division of Emergency Management under s. 252.35
 - h. Federal law enforcement officers as defined in 18 U.S.C. s 115(c)(1).

Roof Completion Schedule

Anticipated Start Date	Buildings to be completed in order
05/26/2026	59. 1201-1209 Winterberry LA
06/01/2026	60. 1511-1515 Truewood LA
06/08/2026	61. 1501-1509 Truewood LA
06/15/2026	62. 1000-1018 Sherrywood ST
06/29/2026	63. 917-927 Wintergreen BLVD
07/06/2026	64. 133-145 Carolwood BLVD
07/13/2026	65. 1511-1529 N. Carolwood BLVD
07/20/2026	66. 1564-1580 N. Carolwood BLVD
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

Summarized financial statements highlights as of May 31, 2026.

Balance Sheet Fund Totals		May Reserve Fund Expense
1004 Schwab Operating	\$154,960.73	
1008 Truist Operating	\$118,489.22	
1009 Capital Reserve Fund	\$249,106.45	\$6,970.00 (Irrigation Repair)
1010 R&R Reserve Fund	\$361,554.70	
1011 Roof Reserve Fund	\$1,474,517.69	\$80,257.50 (50% roof deposit)
1012 Credit Memo	\$207.26	
Total	\$2,358,836.05	

The monthly assessment receivables totaled \$80,231.75 (45 owners). The \$6,500 Special Assessment collection receivables totaled \$52,581.57 (10 owners), and the \$4,000 Special Assessment receivables totaled \$718,314.49 (329 owners). We received a \$7,276.55 payoff for one delinquent account during the month. Four new owners bought properties in May.

Based on the Budget vs. Actual expense for May, the budget areas of concern included: Legal Fees of \$25,385.03 vs. budget of \$3,333.33; Onsite Maintenance \$23,605.73 vs. budget of \$13,520.

According to the Revenue & Expense report, the Budget vs. Actual comparison for the Operating Budget for May indicates an Actual monthly expense of \$173,881.69 vs. a budget of \$143,534.69, for a difference of \$30,347. YTD Actual is \$764,965.38, vs. Budget of \$720,331.27, for a difference of \$44,634.11. Our budget projection for the year has been updated to reflect the increase to the Roof Reserve fund, consistent with our reserve funding vote. The total for the monthly assessment for April and May was \$138,926.45, compared with a Budget of \$149,586.45. The income difference was due to a decision to delay increasing monthly assessments until the vote was finalized. The monthly assessment increased by \$20, effective June 1, 2026. Delaying the assessment increase until July 1, 2026, resulted in actual collections being \$21,200 under budget.

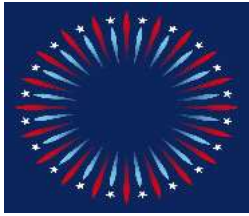
Our pool service vendor notified us that they would add a temporary fuel surcharge to our invoices, effective June 1, to offset rising energy costs. The surcharge on the June bill is \$49.01.

Highlights of the MAY 19, 2026, Board Meeting

- Work on Woodridge water remediation starts on May 18, 2026. Approved by the board for \$32,785.08
- Re-roofing start date: May 26, 2026.
- Allied roofing inspection schedule approved for \$19,840.00. Includes inspection of the four final buildings.
- Capital contribution language changed to 1/3 of the annual assessment. Approved by the board.
- The board approved a 3-month trial of the owner watering authorization form.



SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES



**YOU ARE INVITED
TO DOUBLE
YOUR
4TH OF JULY "250"
CELEBRATION**

**WITH FRIENDS AND
NEIGHBORS AT FIRST FRIDAY
JULY 3, 2026, 5:30 – 7:00 p.m.**

**Enjoy Hot Dogs and all the
fixings while listening to the
wonderful music of Paul Felter.**

BYOB, setups provided.

**Sides and desserts
are always welcome!**



**PLEASE COMPLY WITH THE HOLIDAY
DECORATION DATES BELOW:**

Holiday Decoration Period

Valentine's Day - February 1 – February 17

St. Patrick's Day - March 3 – March 20

Easter/Passover - Two weeks before to one
week after the holiday

Memorial Day – the holiday plus 3 days before and 3 days after

Pride Day - June 12th – June 28th

July 4 - June 27th – July 31*

Halloween October 15th – November 3rd

Veterans Day - the holiday plus 3 days before and 3 days after

Christmas/Hanukkah - November 22nd – January 10th of the following year

***NOTE: In honor of our "250th" year, please enjoy your July 4 decorations for the entire month of July!**



JULY ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, July 13, at 6 p.m.

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.



Congratulations to June's BINGO Winner, Pat Finch-Gore!



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, July 15 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, July 11, at 12:45 p.m.

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, July 28, 7 p.m. in the clubhouse

Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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 (July 2 & 16) 6:30 p.m. - 8:30 p.m. 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 a.m.

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 (July 11 & 25). From 10-11 a.m. 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 a.m.

The cost is \$5 per session (cash only). Kitra is our instructor. You must bring your own large water-aerobic noodle and weights (Dollar Tree has noodles; Amazon has both). Poolside noodle storage is no longer available, so please bring these items to each session. 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 Start 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 a.m., 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: everyreasontobelieve.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).



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 or the content of owner or vendor ads.

Trash & Recycling:

- Regular trash pickup: Tuesdays & Fridays. All waste placed outside for pickup must be contained in an enclosed container or garbage can. Do not place plastic bags or other loose waste at the curb.
- Recycling pickup is on Fridays. Contact Seminole County to request recycling bins at 407-665-2260.
- Please separate aluminum cans only and place them in a bag for pickup on Fridays.**
- Yard trash is picked up on Wednesdays (debris must be in a container or tied in a bundle).
- BULK ITEMS:** Schedule appliances and electronics in advance at 407-464-0664. Place them at the curb after 6 p.m. on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. No trash or bulk items can be put out before 6 p.m. on Thursday.

NON-RECYCLABLE ITEMS: plastic bags/cups, wax-lined cups/plates, drinking glassware, Styrofoam trays, egg cartons, light bulbs, milk cartons, shredded paper, aluminum foil pie plates, paint/pesticide/motor oil containers, cardboard larger than 3'x3', electronic devices.

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
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JULY 2026

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Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

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Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

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

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Kristina Andersen, Assn. Manager

Manager@lakeofthewoodshoa.com

Lorna Rhagnanan Admin. Assistant

FrontDesk@lakeofthewoodshoa.com

Board of Directors:

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

DUE DATE	AMOUNT	BALANCE
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06/08/2026	61. 1501-1509 Truewood LA
06/15/2026	62. 1000-1018 Sherrywood ST
06/29/2026	63. 917-927 Wintergreen BLVD
07/06/2026	64. 133-145 Carolwood BLVD
07/13/2026	65. 1511-1529 N. Carolwood BLVD
07/20/2026	66. 1564-1580 N. Carolwood BLVD
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

Summarized financial statements highlights as of May 31, 2026.

Balance Sheet Fund Totals		May Reserve Fund Expense
1004 Schwab Operating	\$154,960.73	
1008 Truist Operating	\$118,489.22	
1009 Capital Reserve Fund	\$249,106.45	\$6,970.00 (Irrigation Repair)
1010 R&R Reserve Fund	\$361,554.70	
1011 Roof Reserve Fund	\$1,474,517.69	\$80,257.50 (50% roof deposit)
1012 Credit Memo	\$207.26	
Total	\$2,358,836.05	

The monthly assessment receivables totaled \$80,231.75 (45 owners). The \$6,500 Special Assessment collection receivables totaled \$52,581.57 (10 owners), and the \$4,000 Special Assessment receivables totaled \$718,314.49 (329 owners). We received a \$7,276.55 payoff for one delinquent account during the month. Four new owners bought properties in May.

Based on the Budget vs. Actual expense for May, the budget areas of concern included: Legal Fees of \$25,385.03 vs. budget of \$3,333.33; Onsite Maintenance \$23,605.73 vs. budget of \$13,520.

According to the Revenue & Expense report, the Budget vs. Actual comparison for the Operating Budget for May indicates an Actual monthly expense of \$173,881.69 vs. a budget of \$143,534.69, for a difference of \$30,347. YTD Actual is \$764,965.38, vs. Budget of \$720,331.27, for a difference of \$44,634.11. Our budget projection for the year has been updated to reflect the increase to the Roof Reserve fund, consistent with our reserve funding vote. The total for the monthly assessment for April and May was \$138,926.45, compared with a Budget of \$149,586.45. The income difference was due to a decision to delay increasing monthly assessments until the vote was finalized. The monthly assessment increased by \$20, effective June 1, 2026. Delaying the assessment increase until July 1, 2026, resulted in actual collections being \$21,200 under budget.

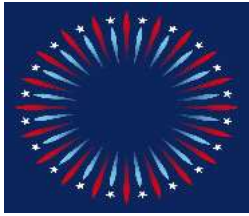
Our pool service vendor notified us that they would add a temporary fuel surcharge to our invoices, effective June 1, to offset rising energy costs. The surcharge on the June bill is \$49.01.

Highlights of the MAY 19, 2026, Board Meeting

- Work on Woodridge water remediation starts on May 18, 2026. Approved by the board for \$32,785.08
- Re-roofing start date: May 26, 2026.
- Allied roofing inspection schedule approved for \$19,840.00. Includes inspection of the four final buildings.
- Capital contribution language changed to 1/3 of the annual assessment. Approved by the board.
- The board approved a 3-month trial of the owner watering authorization form.



SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES



**YOU ARE INVITED
TO DOUBLE
YOUR
4TH OF JULY "250"
CELEBRATION**

**WITH FRIENDS AND
NEIGHBORS AT FIRST FRIDAY
JULY 3, 2026, 5:30 – 7:00 p.m.**

**Enjoy Hot Dogs and all the
fixings while listening to the
wonderful music of Paul Felter.**

BYOB, setups provided.

**Sides and desserts
are always welcome!**



**PLEASE COMPLY WITH THE HOLIDAY
DECORATION DATES BELOW:**

Holiday Decoration Period

Valentine's Day - February 1 – February 17

St. Patrick's Day - March 3 – March 20

Easter/Passover - Two weeks before to one
week after the holiday

Memorial Day – the holiday plus 3 days before and 3 days after

Pride Day - June 12th – June 28th

July 4 - June 27th – July 31*

Halloween October 15th – November 3rd

Veterans Day - the holiday plus 3 days before and 3 days after

Christmas/Hanukkah - November 22nd – January 10th of the following year

***NOTE: In honor of our "250th" year, please enjoy your July 4 decorations for the entire month of July!**



JULY ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, July 13, at 6 p.m.

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.



Congratulations to June's BINGO Winner, Pat Finch-Gore!



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, July 15 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, July 11, at 12:45 p.m.

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, July 28, 7 p.m. in the clubhouse

Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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 (July 2 & 16) 6:30 p.m. - 8:30 p.m. 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 a.m.

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 (July 11 & 25). From 10-11 a.m. 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 a.m.

The cost is \$5 per session (cash only). Kitra is our instructor. You must bring your own large water-aerobic noodle and weights (Dollar Tree has noodles; Amazon has both). Poolside noodle storage is no longer available, so please bring these items to each session. 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 Start 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 a.m., 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).



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 or the content of owner or vendor ads.

Trash & Recycling:

- Regular trash pickup: Tuesdays & Fridays. All waste placed outside for pickup must be contained in an enclosed container or garbage can. Do not place plastic bags or other loose waste at the curb.
- Recycling pickup is on Fridays. Contact Seminole County to request recycling bins at 407-665-2260.
- **Please separate aluminum cans only and place them in a bag for pickup on Fridays.**
- Yard trash is picked up on Wednesdays (debris must be in a container or tied in a bundle).
- **BULK ITEMS:** Schedule appliances and electronics in advance at 407-464-0664. Place them at the curb after 6 p.m. on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. No trash or bulk items can be put out before 6 p.m. on Thursday.

NON-RECYCLABLE ITEMS: plastic bags/cups, wax-lined cups/plates, drinking glassware, Styrofoam trays, egg cartons, light bulbs, milk cartons, shredded paper, aluminum foil pie plates, paint/pesticide/motor oil containers, cardboard larger than 3'x3', electronic devices.

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 the 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 p.m.

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

Meets on the Thursday before the Board meeting at 4 p.m.

Landscape: Kim Holland, Chair
Robert Hernandez, ex officio

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

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

Meets on the last Monday of each month at 7 p.m.

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 a.m.

Steering: Rotating Chairs; Ann Honbarrier, Ex-Officio

Meets on the 4th Tuesday of the month at 4 p.m.

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 a.m. to 7 a.m. 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.

JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
5	6	7	8	9	10	11
	Water Aerobics 9:30-10:30 a.m.	Social Sunshine 10:30 a.m. Buildings & Grounds 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. BUNCO 12:45 p.m.
12	13	14	15	16	17	18
	Water Aerobics 9:30-10:30 a.m. BINGO 6 p.m.	Landscape CMT 6:30 p.m.	Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m. My Neighbor's Table 5:30-7 p.m.	Bible Study 10 a.m. Finance CMT 4 p.m. Words of Life Bible Study 6:30-8:30 p.m.	Can-Can 7:30 a.m.	
19	20	21	22	23	24	25
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26	27	28	29	30	31	
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SUMMER SAFETY REMINDER...

LOW neighbors are out and about enjoying the summer on their bicycles, scooters, electric bikes, and more. **PLEASE** – exercise caution when backing out of your driveway. Don't rely solely on your backup camera, as you may miss a rider or pedestrian in your path. Look all around and use your mirrors. Remember that the speed in the LOW complex is 10 mph. Please drive safely and be a thoughtful neighbor.

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

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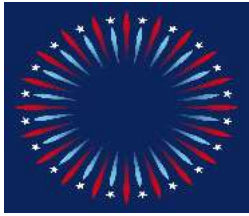
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**WITH FRIENDS AND
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Meet your neighbors, make new friends, and maybe win some cash. \$5 for a 10-game packet; an optional \$2 for a chance to win one or both end-of-evening jackpots. Light snacks 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.



Congratulations to June's BINGO Winner, Pat Finch-Gore!



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, July 15 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, July 11, at 12:45 p.m.

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, July 28, 7 p.m. in the clubhouse

Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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 (July 2 & 16) 6:30 p.m. - 8:30 p.m. 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 a.m.

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 (July 11 & 25). From 10-11 a.m. 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 a.m.

The cost is \$5 per session (cash only). Kitra is our instructor. You must bring your own large water-aerobic noodle and weights (Dollar Tree has noodles; Amazon has both). Poolside noodle storage is no longer available, so please bring these items to each session. 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 Start 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 a.m., 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).



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 or the content of owner or vendor ads.

Trash & Recycling:

- Regular trash pickup: Tuesdays & Fridays. All waste placed outside for pickup must be contained in an enclosed container or garbage can. Do not place plastic bags or other loose waste at the curb.
- Recycling pickup is on Fridays. Contact Seminole County to request recycling bins at 407-665-2260.
- **Please separate aluminum cans only and place them in a bag for pickup on Fridays.**
- Yard trash is picked up on Wednesdays (debris must be in a container or tied in a bundle).
- **BULK ITEMS:** Schedule appliances and electronics in advance at 407-464-0664. Place them at the curb after 6 p.m. on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. No trash or bulk items can be put out before 6 p.m. on Thursday.

NON-RECYCLABLE ITEMS: plastic bags/cups, wax-lined cups/plates, drinking glassware, Styrofoam trays, egg cartons, light bulbs, milk cartons, shredded paper, aluminum foil pie plates, paint/pesticide/motor oil containers, cardboard larger than 3'x3', electronic devices.

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 the 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 p.m.

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

Meets on the Thursday before the Board meeting at 4 p.m.

Landscape: Kim Holland, Chair
Robert Hernandez, ex officio

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

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

Meets on the last Monday of each month at 7 p.m.

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 a.m.

Steering: Rotating Chairs; Ann Honbarrier, Ex-Officio

Meets on the 4th Tuesday of the month at 4 p.m.

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 a.m. to 7 a.m. 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.

JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
5	6	7	8	9	10	11
	Water Aerobics 9:30-10:30 a.m.	Social Sunshine 10:30 a.m. Buildings & Grounds 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. BUNCO 12:45 p.m.
12	13	14	15	16	17	18
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19	20	21	22	23	24	25
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26	27	28	29	30	31	
Private Event	Water Aerobics 9:30-10:30 a.m. Ad Hoc Parking CMT 7 p.m.	Steering CMT 4 p.m. Novel Pursuits Book Club 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	

SUMMER SAFETY REMINDER...

LOW neighbors are out and about enjoying the summer on their bicycles, scooters, electric bikes, and more. PLEASE – exercise caution when backing out of your driveway. Don't rely solely on your backup camera, as you may miss a rider or pedestrian in your path. Look all around and use your mirrors. Remember that the speed in the LOW complex is 10 mph. Please drive safely and be a thoughtful neighbor.

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

HAPPY INDEPENDENCE "250" DAY FOURTH OF JULY!

Assessments

Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

Landscaping: Sod/Jasmine/Trees

The tree installation is moving forward. Nine trees have been installed thus far. Sod has been installed at five locations. The best times to install sod are spring and fall, when survival rates are highest. However, we are continuing to prepare now for the fall installations. Morning Dew Lawnscape is reviewing the community and the requests received, and sorting them into small groups, with the worst locations placed at the top of the list. Please note that the irrigation must be fully operational at the chosen location and, as a resident, you will be requested to assist with watering the new landscaping for at least the first 30 days to ensure its survival. Once proposals have been received, they will be provided to the board for consideration.

Roof Replacement, Refurbishing, Painting Project Schedule (See chart on page 2)

The roof replacement project for the remaining 12 buildings is in progress; the first four (4) buildings have been completed. Due to weather conditions, the schedule has fallen one (1) week behind, and the enclosed schedule has been updated to reflect the new estimated start dates. The list reflects the order of completion and the current anticipated start date for each, subject to weather conditions. Once all buildings have been re-roofed, Ruth Painting will touch up newly installed siding. The project will take approximately four (4) months to complete.

Routine Maintenance

Pressure washing was halted for about one month due to a failing pressure washer. Unrepairable, a new unit has been ordered. Pressure washing will continue upon receipt of the new machine.

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

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

DUE DATE	AMOUNT	BALANCE
		<u>ON YOUR ACCOUNT</u>
July 1, 2026	\$333.33	\$1,666.69
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.

While the pressure washer was out of commission, the maintenance crew's person-hours were reallocated to wood repairs, accelerating this project. Roof and gutter cleaning is progressing at a normal pace, and we look forward to returning to locations that already have debris.

Irrigation is up and running in many locations, but not all. We identified that a new clock and wiring are needed on Truewood to restore irrigation. This work is in progress. We are also investigating why the irrigation repairs at 81-99 Carolwood have failed. We are researching why the pressure is low at 200-216 Nettlewood and how to increase the pressure most economically to achieve a permanent solution. We continue to see valves getting stuck and experience mainline breaks. Irrigation repairs are an ongoing project, and we appreciate your reports when you notice breaks—please report issues as soon as you see them. We welcome the newly formed **Ad hoc Irrigation Committee**, chaired by Tina Heil, which will assist in reviewing and improving the irrigation system.

New Rules for Flag Display



Because of changes to Florida 720, rules governing residents' flag displays have changed. These changes will be reflected in the updated copy of our Rules and Regulations. While waiting for final approval, here are the rules as stated in Florida Statute 720.304:

Any Homeowner may display respectfully up to two of the following portable, removable flags, not larger than 4 ½ ft by 6 ft:

1. The United States Flag.
2. The official flag of the State of Florida.
3. A flag that represents the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard.
4. A POW-MIA flag.
5. A first responder flag. A first responder flag may incorporate the design of any other flag permitted under this paragraph to form a combined flag. For purposes of this subsection, the term "first responder flag" means a flag that recognizes and honors the service of any of the following:
 - a. Law enforcement officers as defined in s. 943.10(1).
 - b. Firefighters as defined in s. 112.191(1).
 - c. Paramedics or emergency medical technicians, as those terms are defined in s. 112.1911(1).
 - d. Correctional officers as defined in s. 943.10(2).
 - e. 911 public safety telecommunicators as defined in s. 401.465(1).
 - f. Advanced practice registered nurses, licensed practical nurses, or registered nurses, as those terms are defined in 464.003.
 - g. Persons participating in a statewide urban search and rescue program developed by the Division of Emergency Management under s. 252.35
 - h. Federal law enforcement officers as defined in 18 U.S.C. s 115(c)(1).

Roof Completion Schedule

Anticipated Start Date	Buildings to be completed in order
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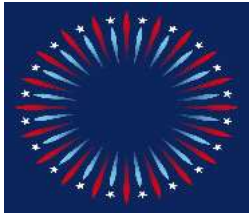
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**Enjoy Hot Dogs and all the
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wonderful music of Paul Felter.**

BYOB, setups provided.

**Sides and desserts
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July 4 - June 27th – July 31*

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Christmas/Hanukkah - November 22nd – January 10th of the following year

***NOTE: In honor of our "250th" year, please enjoy your July 4 decorations for the entire month of July!**



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Congratulations to June's BINGO Winner, Pat Finch-Gore!



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Gary Medley,
Broker
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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 or the content of owner or vendor ads.

Trash & Recycling:

- Regular trash pickup: Tuesdays & Fridays. All waste placed outside for pickup must be contained in an enclosed container or garbage can. Do not place plastic bags or other loose waste at the curb.
- Recycling pickup is on Fridays. Contact Seminole County to request recycling bins at 407-665-2260.
- **Please separate aluminum cans only and place them in a bag for pickup on Fridays.**
- Yard trash is picked up on Wednesdays (debris must be in a container or tied in a bundle).
- **BULK ITEMS:** Schedule appliances and electronics in advance at 407-464-0664. Place them at the curb after 6 p.m. on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. No trash or bulk items can be put out before 6 p.m. on Thursday.

NON-RECYCLABLE ITEMS: plastic bags/cups, wax-lined cups/plates, drinking glassware, Styrofoam trays, egg cartons, light bulbs, milk cartons, shredded paper, aluminum foil pie plates, paint/pesticide/motor oil containers, cardboard larger than 3'x3', electronic devices.

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 the 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 p.m.

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

Meets on the Thursday before the Board meeting at 4 p.m.

Landscape: Kim Holland, Chair
Robert Hernandez, ex officio

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

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

Meets on the last Monday of each month at 7 p.m.

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 a.m.

Steering: Rotating Chairs; Ann Honbarrier, Ex-Officio

Meets on the 4th Tuesday of the month at 4 p.m.

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 a.m. to 7 a.m. 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.

JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
5	6	7	8	9	10	11
	Water Aerobics 9:30-10:30 a.m.	Social Sunshine 10:30 a.m. Buildings & Grounds 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. BUNCO 12:45 p.m.
12	13	14	15	16	17	18
	Water Aerobics 9:30-10:30 a.m. BINGO 6 p.m.	Landscape CMT 6:30 p.m.	Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m. My Neighbor's Table 5:30-7 p.m.	Bible Study 10 a.m. Finance CMT 4 p.m. Words of Life Bible Study 6:30-8:30 p.m.	Can-Can 7:30 a.m.	
19	20	21	22	23	24	25
	Water Aerobics 9:30-10:30 a.m.	Board Meeting 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. Private Event
26	27	28	29	30	31	
Private Event	Water Aerobics 9:30-10:30 a.m. Ad Hoc Parking CMT 7 p.m.	Steering CMT 4 p.m. Novel Pursuits Book Club 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	

SUMMER SAFETY REMINDER...

LOW neighbors are out and about enjoying the summer on their bicycles, scooters, electric bikes, and more. **PLEASE** – exercise caution when backing out of your driveway. Don't rely solely on your backup camera, as you may miss a rider or pedestrian in your path. Look all around and use your mirrors. Remember that the speed in the LOW complex is 10 mph. Please drive safely and be a thoughtful neighbor.

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

HAPPY INDEPENDENCE "250" DAY FOURTH OF JULY!

Assessments

Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

Landscaping: Sod/Jasmine/Trees

The tree installation is moving forward. Nine trees have been installed thus far. Sod has been installed at five locations. The best times to install sod are spring and fall, when survival rates are highest. However, we are continuing to prepare now for the fall installations. Morning Dew Lawnscape is reviewing the community and the requests received, and sorting them into small groups, with the worst locations placed at the top of the list. Please note that the irrigation must be fully operational at the chosen location and, as a resident, you will be requested to assist with watering the new landscaping for at least the first 30 days to ensure its survival. Once proposals have been received, they will be provided to the board for consideration.

Roof Replacement, Refurbishing, Painting Project Schedule (See chart on page 2)

The roof replacement project for the remaining 12 buildings is in progress; the first four (4) buildings have been completed. Due to weather conditions, the schedule has fallen one (1) week behind, and the enclosed schedule has been updated to reflect the new estimated start dates. The list reflects the order of completion and the current anticipated start date for each, subject to weather conditions. Once all buildings have been re-roofed, Ruth Painting will touch up newly installed siding. The project will take approximately four (4) months to complete.

Routine Maintenance

Pressure washing was halted for about one month due to a failing pressure washer. Unrepairable, a new unit has been ordered. Pressure washing will continue upon receipt of the new machine.

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

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

DUE DATE	AMOUNT	BALANCE
		ON YOUR ACCOUNT
July 1, 2026	\$333.33	\$1,666.69
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.

While the pressure washer was out of commission, the maintenance crew's person-hours were reallocated to wood repairs, accelerating this project. Roof and gutter cleaning is progressing at a normal pace, and we look forward to returning to locations that already have debris.

Irrigation is up and running in many locations, but not all. We identified that a new clock and wiring are needed on Truewood to restore irrigation. This work is in progress. We are also investigating why the irrigation repairs at 81-99 Carolwood have failed. We are researching why the pressure is low at 200-216 Nettlewood and how to increase the pressure most economically to achieve a permanent solution. We continue to see valves getting stuck and experience mainline breaks. Irrigation repairs are an ongoing project, and we appreciate your reports when you notice breaks—please report issues as soon as you see them. We welcome the newly formed **Ad hoc Irrigation Committee**, chaired by Tina Heil, which will assist in reviewing and improving the irrigation system.

New Rules for Flag Display



Because of changes to Florida 720, rules governing residents' flag displays have changed. These changes will be reflected in the updated copy of our Rules and Regulations. While waiting for final approval, here are the rules as stated in Florida Statute 720.304:

- Any Homeowner may display respectfully up to two of the following portable, removable flags, not larger than 4 ½ ft by 6 ft:
1. The United States Flag.
 2. The official flag of the State of Florida.
 3. A flag that represents the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard.
 4. A POW-MIA flag.
 5. A first responder flag. A first responder flag may incorporate the design of any other flag permitted under this paragraph to form a combined flag. For purposes of this subsection, the term “first responder flag” means a flag that recognizes and honors the service of any of the following:
 - a. Law enforcement officers as defined in s. 943.10(1).
 - b. Firefighters as defined in s. 112.191(1).
 - c. Paramedics or emergency medical technicians, as those terms are defined in s. 112.1911(1).
 - d. Correctional officers as defined in s. 943.10(2).
 - e. 911 public safety telecommunicators as defined in s. 401.465(1).
 - f. Advanced practice registered nurses, licensed practical nurses, or registered nurses, as those terms are defined in 464.003.
 - g. Persons participating in a statewide urban search and rescue program developed by the Division of Emergency Management under s. 252.35
 - h. Federal law enforcement officers as defined in 18 U.S.C. s 115(c)(1).

Roof Completion Schedule

Anticipated Start Date	Buildings to be completed in order
05/26/2026	59. 1201-1209 Winterberry LA
06/01/2026	60. 1511-1515 Truewood LA
06/08/2026	61. 1501-1509 Truewood LA
06/15/2026	62. 1000-1018 Sherrywood ST
06/29/2026	63. 917-927 Wintergreen BLVD
07/06/2026	64. 133-145 Carolwood BLVD
07/13/2026	65. 1511-1529 N. Carolwood BLVD
07/20/2026	66. 1564-1580 N. Carolwood BLVD
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

Summarized financial statements highlights as of May 31, 2026.

Balance Sheet Fund Totals		May Reserve Fund Expense
1004 Schwab Operating	\$154,960.73	
1008 Truist Operating	\$118,489.22	
1009 Capital Reserve Fund	\$249,106.45	\$6,970.00 (Irrigation Repair)
1010 R&R Reserve Fund	\$361,554.70	
1011 Roof Reserve Fund	\$1,474,517.69	\$80,257.50 (50% roof deposit)
1012 Credit Memo	\$207.26	
Total	\$2,358,836.05	

The monthly assessment receivables totaled \$80,231.75 (45 owners). The \$6,500 Special Assessment collection receivables totaled \$52,581.57 (10 owners), and the \$4,000 Special Assessment receivables totaled \$718,314.49 (329 owners). We received a \$7,276.55 payoff for one delinquent account during the month. Four new owners bought properties in May.

Based on the Budget vs. Actual expense for May, the budget areas of concern included: Legal Fees of \$25,385.03 vs. budget of \$3,333.33; Onsite Maintenance \$23,605.73 vs. budget of \$13,520.

According to the Revenue & Expense report, the Budget vs. Actual comparison for the Operating Budget for May indicates an Actual monthly expense of \$173,881.69 vs. a budget of \$143,534.69, for a difference of \$30,347. YTD Actual is \$764,965.38, vs. Budget of \$720,331.27, for a difference of \$44,634.11. Our budget projection for the year has been updated to reflect the increase to the Roof Reserve fund, consistent with our reserve funding vote. The total for the monthly assessment for April and May was \$138,926.45, compared with a Budget of \$149,586.45. The income difference was due to a decision to delay increasing monthly assessments until the vote was finalized. The monthly assessment increased by \$20, effective June 1, 2026. Delaying the assessment increase until July 1, 2026, resulted in actual collections being \$21,200 under budget.

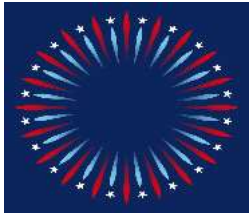
Our pool service vendor notified us that they would add a temporary fuel surcharge to our invoices, effective June 1, to offset rising energy costs. The surcharge on the June bill is \$49.01.

Highlights of the MAY 19, 2026, Board Meeting

- Work on Woodridge water remediation starts on May 18, 2026. Approved by the board for \$32,785.08
- Re-roofing start date: May 26, 2026.
- Allied roofing inspection schedule approved for \$19,840.00. Includes inspection of the four final buildings.
- Capital contribution language changed to 1/3 of the annual assessment. Approved by the board.
- The board approved a 3-month trial of the owner watering authorization form.



SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES



**YOU ARE INVITED
TO DOUBLE
YOUR
4TH OF JULY "250"
CELEBRATION**

**WITH FRIENDS AND
NEIGHBORS AT FIRST FRIDAY
JULY 3, 2026, 5:30 – 7:00 p.m.**

**Enjoy Hot Dogs and all the
fixings while listening to the
wonderful music of Paul Felter.**

BYOB, setups provided.

**Sides and desserts
are always welcome!**



**PLEASE COMPLY WITH THE HOLIDAY
DECORATION DATES BELOW:**

Holiday Decoration Period

Valentine's Day - February 1 – February 17

St. Patrick's Day - March 3 – March 20

Easter/Passover - Two weeks before to one
week after the holiday

Memorial Day – the holiday plus 3 days before and 3 days after

Pride Day - June 12th – June 28th

July 4 - June 27th – July 31*

Halloween October 15th – November 3rd

Veterans Day - the holiday plus 3 days before and 3 days after

Christmas/Hanukkah - November 22nd – January 10th of the following year

***NOTE: In honor of our "250th" year, please enjoy your July 4 decorations for the entire month of July!**



JULY ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, July 13, at 6 p.m.

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.



Congratulations to June's BINGO Winner, Pat Finch-Gore!



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, July 15 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, July 11, at 12:45 p.m.

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



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Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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.



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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.



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



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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 a.m.

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

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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
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TBA

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JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
5	6	7	8	9	10	11
	Water Aerobics 9:30-10:30 a.m.	Social Sunshine 10:30 a.m. Buildings & Grounds 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. BUNCO 12:45 p.m.
12	13	14	15	16	17	18
	Water Aerobics 9:30-10:30 a.m. BINGO 6 p.m.	Landscape CMT 6:30 p.m.	Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m. My Neighbor's Table 5:30-7 p.m.	Bible Study 10 a.m. Finance CMT 4 p.m. Words of Life Bible Study 6:30-8:30 p.m.	Can-Can 7:30 a.m.	
19	20	21	22	23	24	25
	Water Aerobics 9:30-10:30 a.m.	Board Meeting 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. Private Event
26	27	28	29	30	31	
Private Event	Water Aerobics 9:30-10:30 a.m. Ad Hoc Parking CMT 7 p.m.	Steering CMT 4 p.m. Novel Pursuits Book Club 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	

SUMMER SAFETY REMINDER...

LOW neighbors are out and about enjoying the summer on their bicycles, scooters, electric bikes, and more. **PLEASE** – exercise caution when backing out of your driveway. Don't rely solely on your backup camera, as you may miss a rider or pedestrian in your path. Look all around and use your mirrors. Remember that the speed in the LOW complex is 10 mph. Please drive safely and be a thoughtful neighbor.

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

HAPPY INDEPENDENCE "250" DAY FOURTH OF JULY!

Assessments

Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

Landscaping: Sod/Jasmine/Trees

The tree installation is moving forward. Nine trees have been installed thus far. Sod has been installed at five locations. The best times to install sod are spring and fall, when survival rates are highest. However, we are continuing to prepare now for the fall installations. Morning Dew Lawnscape is reviewing the community and the requests received, and sorting them into small groups, with the worst locations placed at the top of the list. Please note that the irrigation must be fully operational at the chosen location and, as a resident, you will be requested to assist with watering the new landscaping for at least the first 30 days to ensure its survival. Once proposals have been received, they will be provided to the board for consideration.

Roof Replacement, Refurbishing, Painting Project Schedule (See chart on page 2)

The roof replacement project for the remaining 12 buildings is in progress; the first four (4) buildings have been completed. Due to weather conditions, the schedule has fallen one (1) week behind, and the enclosed schedule has been updated to reflect the new estimated start dates. The list reflects the order of completion and the current anticipated start date for each, subject to weather conditions. Once all buildings have been re-roofed, Ruth Painting will touch up newly installed siding. The project will take approximately four (4) months to complete.

Routine Maintenance

Pressure washing was halted for about one month due to a failing pressure washer. Unrepairable, a new unit has been ordered. Pressure washing will continue upon receipt of the new machine.

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

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

DUE DATE	AMOUNT	BALANCE
		<u>ON YOUR ACCOUNT</u>
July 1, 2026	\$333.33	\$1,666.69
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.

While the pressure washer was out of commission, the maintenance crew's person-hours were reallocated to wood repairs, accelerating this project. Roof and gutter cleaning is progressing at a normal pace, and we look forward to returning to locations that already have debris.

Irrigation is up and running in many locations, but not all. We identified that a new clock and wiring are needed on Truewood to restore irrigation. This work is in progress. We are also investigating why the irrigation repairs at 81-99 Carolwood have failed. We are researching why the pressure is low at 200-216 Nettlewood and how to increase the pressure most economically to achieve a permanent solution. We continue to see valves getting stuck and experience mainline breaks. Irrigation repairs are an ongoing project, and we appreciate your reports when you notice breaks—please report issues as soon as you see them. We welcome the newly formed **Ad hoc Irrigation Committee**, chaired by Tina Heil, which will assist in reviewing and improving the irrigation system.

New Rules for Flag Display



Because of changes to Florida 720, rules governing residents' flag displays have changed. These changes will be reflected in the updated copy of our Rules and Regulations. While waiting for final approval, here are the rules as stated in Florida Statute 720.304:

- Any Homeowner may display respectfully up to two of the following portable, removable flags, not larger than 4 ½ ft by 6 ft:
1. The United States Flag.
 2. The official flag of the State of Florida.
 3. A flag that represents the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard.
 4. A POW-MIA flag.
 5. A first responder flag. A first responder flag may incorporate the design of any other flag permitted under this paragraph to form a combined flag. For purposes of this subsection, the term "first responder flag" means a flag that recognizes and honors the service of any of the following:
 - a. Law enforcement officers as defined in s. 943.10(1).
 - b. Firefighters as defined in s. 112.191(1).
 - c. Paramedics or emergency medical technicians, as those terms are defined in s. 112.1911(1).
 - d. Correctional officers as defined in s. 943.10(2).
 - e. 911 public safety telecommunicators as defined in s. 401.465(1).
 - f. Advanced practice registered nurses, licensed practical nurses, or registered nurses, as those terms are defined in 464.003.
 - g. Persons participating in a statewide urban search and rescue program developed by the Division of Emergency Management under s. 252.35
 - h. Federal law enforcement officers as defined in 18 U.S.C. s 115(c)(1).

Roof Completion Schedule

Anticipated Start Date	Buildings to be completed in order
05/26/2026	59. 1201-1209 Winterberry LA
06/01/2026	60. 1511-1515 Truewood LA
06/08/2026	61. 1501-1509 Truewood LA
06/15/2026	62. 1000-1018 Sherrywood ST
06/29/2026	63. 917-927 Wintergreen BLVD
07/06/2026	64. 133-145 Carolwood BLVD
07/13/2026	65. 1511-1529 N. Carolwood BLVD
07/20/2026	66. 1564-1580 N. Carolwood BLVD
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

Summarized financial statements highlights as of May 31, 2026.

Balance Sheet Fund Totals		May Reserve Fund Expense
1004 Schwab Operating	\$154,960.73	
1008 Truist Operating	\$118,489.22	
1009 Capital Reserve Fund	\$249,106.45	\$6,970.00 (Irrigation Repair)
1010 R&R Reserve Fund	\$361,554.70	
1011 Roof Reserve Fund	\$1,474,517.69	\$80,257.50 (50% roof deposit)
1012 Credit Memo	\$207.26	
Total	\$2,358,836.05	

The monthly assessment receivables totaled \$80,231.75 (45 owners). The \$6,500 Special Assessment collection receivables totaled \$52,581.57 (10 owners), and the \$4,000 Special Assessment receivables totaled \$718,314.49 (329 owners). We received a \$7,276.55 payoff for one delinquent account during the month. Four new owners bought properties in May.

Based on the Budget vs. Actual expense for May, the budget areas of concern included: Legal Fees of \$25,385.03 vs. budget of \$3,333.33; Onsite Maintenance \$23,605.73 vs. budget of \$13,520.

According to the Revenue & Expense report, the Budget vs. Actual comparison for the Operating Budget for May indicates an Actual monthly expense of \$173,881.69 vs. a budget of \$143,534.69, for a difference of \$30,347. YTD Actual is \$764,965.38, vs. Budget of \$720,331.27, for a difference of \$44,634.11. Our budget projection for the year has been updated to reflect the increase to the Roof Reserve fund, consistent with our reserve funding vote. The total for the monthly assessment for April and May was \$138,926.45, compared with a Budget of \$149,586.45. The income difference was due to a decision to delay increasing monthly assessments until the vote was finalized. The monthly assessment increased by \$20, effective June 1, 2026. Delaying the assessment increase until July 1, 2026, resulted in actual collections being \$21,200 under budget.

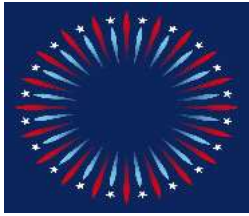
Our pool service vendor notified us that they would add a temporary fuel surcharge to our invoices, effective June 1, to offset rising energy costs. The surcharge on the June bill is \$49.01.

Highlights of the MAY 19, 2026, Board Meeting

- Work on Woodridge water remediation starts on May 18, 2026. Approved by the board for \$32,785.08
- Re-roofing start date: May 26, 2026.
- Allied roofing inspection schedule approved for \$19,840.00. Includes inspection of the four final buildings.
- Capital contribution language changed to 1/3 of the annual assessment. Approved by the board.
- The board approved a 3-month trial of the owner watering authorization form.



SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES



**YOU ARE INVITED
TO DOUBLE
YOUR
4TH OF JULY "250"
CELEBRATION**

**WITH FRIENDS AND
NEIGHBORS AT FIRST FRIDAY
JULY 3, 2026, 5:30 – 7:00 p.m.**

**Enjoy Hot Dogs and all the
fixings while listening to the
wonderful music of Paul Felter.**

BYOB, setups provided.

**Sides and desserts
are always welcome!**



**PLEASE COMPLY WITH THE HOLIDAY
DECORATION DATES BELOW:**

Holiday Decoration Period

Valentine's Day - February 1 – February 17

St. Patrick's Day - March 3 – March 20

Easter/Passover - Two weeks before to one
week after the holiday

Memorial Day – the holiday plus 3 days before and 3 days after

Pride Day - June 12th – June 28th

July 4 - June 27th – July 31*

Halloween October 15th – November 3rd

Veterans Day - the holiday plus 3 days before and 3 days after

Christmas/Hanukkah - November 22nd – January 10th of the following year

***NOTE: In honor of our "250th" year, please enjoy your July 4 decorations for the entire month of July!**



JULY ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, July 13, at 6 p.m.

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.



Congratulations to June's BINGO Winner, Pat Finch-Gore!



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, July 15 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, July 11, at 12:45 p.m.

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, July 28, 7 p.m. in the clubhouse

Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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 (July 2 & 16) 6:30 p.m. - 8:30 p.m. 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 a.m.

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 (July 11 & 25). From 10-11 a.m. 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 a.m.

The cost is \$5 per session (cash only). Kitra is our instructor. You must bring your own large water-aerobic noodle and weights (Dollar Tree has noodles; Amazon has both). Poolside noodle storage is no longer available, so please bring these items to each session. 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 Start 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 a.m., 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).



Medley Realty
Gary Medley,
Broker
407.463.5242

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5	6	7	8	9	10	11
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300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

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Assessments

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

DUE DATE	AMOUNT	BALANCE
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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.

While the pressure washer was out of commission, the maintenance crew's person-hours were reallocated to wood repairs, accelerating this project. Roof and gutter cleaning is progressing at a normal pace, and we look forward to returning to locations that already have debris.

Irrigation is up and running in many locations, but not all. We identified that a new clock and wiring are needed on Truewood to restore irrigation. This work is in progress. We are also investigating why the irrigation repairs at 81-99 Carolwood have failed. We are researching why the pressure is low at 200-216 Nettlewood and how to increase the pressure most economically to achieve a permanent solution. We continue to see valves getting stuck and experience mainline breaks. Irrigation repairs are an ongoing project, and we appreciate your reports when you notice breaks—please report issues as soon as you see them. We welcome the newly formed **Ad hoc Irrigation Committee**, chaired by Tina Heil, which will assist in reviewing and improving the irrigation system.

New Rules for Flag Display



Because of changes to Florida 720, rules governing residents' flag displays have changed. These changes will be reflected in the updated copy of our Rules and Regulations. While waiting for final approval, here are the rules as stated in Florida Statute 720.304:

- Any Homeowner may display respectfully up to two of the following portable, removable flags, not larger than 4 ½ ft by 6 ft:
1. The United States Flag.
 2. The official flag of the State of Florida.
 3. A flag that represents the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard.
 4. A POW-MIA flag.
 5. A first responder flag. A first responder flag may incorporate the design of any other flag permitted under this paragraph to form a combined flag. For purposes of this subsection, the term “first responder flag” means a flag that recognizes and honors the service of any of the following:
 - a. Law enforcement officers as defined in s. 943.10(1).
 - b. Firefighters as defined in s. 112.191(1).
 - c. Paramedics or emergency medical technicians, as those terms are defined in s. 112.1911(1).
 - d. Correctional officers as defined in s. 943.10(2).
 - e. 911 public safety telecommunicators as defined in s. 401.465(1).
 - f. Advanced practice registered nurses, licensed practical nurses, or registered nurses, as those terms are defined in 464.003.
 - g. Persons participating in a statewide urban search and rescue program developed by the Division of Emergency Management under s. 252.35
 - h. Federal law enforcement officers as defined in 18 U.S.C. s 115(c)(1).

Roof Completion Schedule

Anticipated Start Date	Buildings to be completed in order
05/26/2026	59. 1201-1209 Winterberry LA
06/01/2026	60. 1511-1515 Truewood LA
06/08/2026	61. 1501-1509 Truewood LA
06/15/2026	62. 1000-1018 Sherrywood ST
06/29/2026	63. 917-927 Wintergreen BLVD
07/06/2026	64. 133-145 Carolwood BLVD
07/13/2026	65. 1511-1529 N. Carolwood BLVD
07/20/2026	66. 1564-1580 N. Carolwood BLVD
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

Summarized financial statements highlights as of May 31, 2026.

Balance Sheet Fund Totals		May Reserve Fund Expense
1004 Schwab Operating	\$154,960.73	
1008 Truist Operating	\$118,489.22	
1009 Capital Reserve Fund	\$249,106.45	\$6,970.00 (Irrigation Repair)
1010 R&R Reserve Fund	\$361,554.70	
1011 Roof Reserve Fund	\$1,474,517.69	\$80,257.50 (50% roof deposit)
1012 Credit Memo	\$207.26	
Total	\$2,358,836.05	

The monthly assessment receivables totaled \$80,231.75 (45 owners). The \$6,500 Special Assessment collection receivables totaled \$52,581.57 (10 owners), and the \$4,000 Special Assessment receivables totaled \$718,314.49 (329 owners). We received a \$7,276.55 payoff for one delinquent account during the month. Four new owners bought properties in May.

Based on the Budget vs. Actual expense for May, the budget areas of concern included: Legal Fees of \$25,385.03 vs. budget of \$3,333.33; Onsite Maintenance \$23,605.73 vs. budget of \$13,520.

According to the Revenue & Expense report, the Budget vs. Actual comparison for the Operating Budget for May indicates an Actual monthly expense of \$173,881.69 vs. a budget of \$143,534.69, for a difference of \$30,347. YTD Actual is \$764,965.38, vs. Budget of \$720,331.27, for a difference of \$44,634.11. Our budget projection for the year has been updated to reflect the increase to the Roof Reserve fund, consistent with our reserve funding vote. The total for the monthly assessment for April and May was \$138,926.45, compared with a Budget of \$149,586.45. The income difference was due to a decision to delay increasing monthly assessments until the vote was finalized. The monthly assessment increased by \$20, effective June 1, 2026. Delaying the assessment increase until July 1, 2026, resulted in actual collections being \$21,200 under budget.

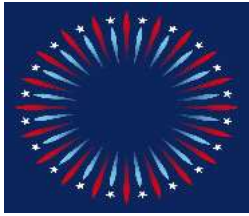
Our pool service vendor notified us that they would add a temporary fuel surcharge to our invoices, effective June 1, to offset rising energy costs. The surcharge on the June bill is \$49.01.

Highlights of the MAY 19, 2026, Board Meeting

- Work on Woodridge water remediation starts on May 18, 2026. Approved by the board for \$32,785.08
- Re-roofing start date: May 26, 2026.
- Allied roofing inspection schedule approved for \$19,840.00. Includes inspection of the four final buildings.
- Capital contribution language changed to 1/3 of the annual assessment. Approved by the board.
- The board approved a 3-month trial of the owner watering authorization form.



SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES



**YOU ARE INVITED
TO DOUBLE
YOUR
4TH OF JULY "250"
CELEBRATION**

**WITH FRIENDS AND
NEIGHBORS AT FIRST FRIDAY
JULY 3, 2026, 5:30 – 7:00 p.m.**

**Enjoy Hot Dogs and all the
fixings while listening to the
wonderful music of Paul Felter.**

BYOB, setups provided.

**Sides and desserts
are always welcome!**



**PLEASE COMPLY WITH THE HOLIDAY
DECORATION DATES BELOW:**

Holiday Decoration Period

Valentine's Day - February 1 – February 17

St. Patrick's Day - March 3 – March 20

Easter/Passover - Two weeks before to one
week after the holiday

Memorial Day – the holiday plus 3 days before and 3 days after

Pride Day - June 12th – June 28th

July 4 - June 27th – July 31*

Halloween October 15th – November 3rd

Veterans Day - the holiday plus 3 days before and 3 days after

Christmas/Hanukkah - November 22nd – January 10th of the following year

***NOTE: In honor of our "250th" year, please enjoy your July 4 decorations for the entire month of July!**



JULY ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, July 13, at 6 p.m.

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.



Congratulations to June's BINGO Winner, Pat Finch-Gore!



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, July 15 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, July 11, at 12:45 p.m.

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, July 28, 7 p.m. in the clubhouse

Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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 (July 2 & 16) 6:30 p.m. - 8:30 p.m. 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 a.m.

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 (July 11 & 25). From 10-11 a.m. 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 a.m.

The cost is \$5 per session (cash only). Kitra is our instructor. You must bring your own large water-aerobic noodle and weights (Dollar Tree has noodles; Amazon has both). Poolside noodle storage is no longer available, so please bring these items to each session. 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 Start 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 a.m., 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).



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 or the content of owner or vendor ads.

Trash & Recycling:

- Regular trash pickup: Tuesdays & Fridays. All waste placed outside for pickup must be contained in an enclosed container or garbage can. Do not place plastic bags or other loose waste at the curb.
- Recycling pickup is on Fridays. Contact Seminole County to request recycling bins at 407-665-2260.
- Please separate aluminum cans only and place them in a bag for pickup on Fridays.**
- Yard trash is picked up on Wednesdays (debris must be in a container or tied in a bundle).
- BULK ITEMS:** Schedule appliances and electronics in advance at 407-464-0664. Place them at the curb after 6 p.m. on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. No trash or bulk items can be put out before 6 p.m. on Thursday.

NON-RECYCLABLE ITEMS: plastic bags/cups, wax-lined cups/plates, drinking glassware, Styrofoam trays, egg cartons, light bulbs, milk cartons, shredded paper, aluminum foil pie plates, paint/pesticide/motor oil containers, cardboard larger than 3'x3', electronic devices.

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 the 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 p.m.

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

Meets on the Thursday before the Board meeting at 4 p.m.

Landscape: Kim Holland, Chair
Robert Hernandez, ex officio

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

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

Meets on the last Monday of each month at 7 p.m.

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 a.m.

Steering: Rotating Chairs; Ann Honbarrier, Ex-Officio

Meets on the 4th Tuesday of the month at 4 p.m.

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 a.m. to 7 a.m. 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.

JULY 2026

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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

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www.seminolesheriff.org

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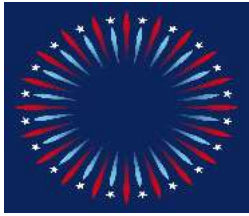
Our pool service vendor notified us that they would add a temporary fuel surcharge to our invoices, effective June 1, to offset rising energy costs. The surcharge on the June bill is \$49.01.

Highlights of the MAY 19, 2026, Board Meeting

- Work on Woodridge water remediation starts on May 18, 2026. Approved by the board for \$32,785.08
- Re-roofing start date: May 26, 2026.
- Allied roofing inspection schedule approved for \$19,840.00. Includes inspection of the four final buildings.
- Capital contribution language changed to 1/3 of the annual assessment. Approved by the board.
- The board approved a 3-month trial of the owner watering authorization form.



SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES



**YOU ARE INVITED
TO DOUBLE
YOUR
4TH OF JULY "250"
CELEBRATION**

**WITH FRIENDS AND
NEIGHBORS AT FIRST FRIDAY
JULY 3, 2026, 5:30 – 7:00 p.m.**

**Enjoy Hot Dogs and all the
fixings while listening to the
wonderful music of Paul Felter.**

BYOB, setups provided.

**Sides and desserts
are always welcome!**



**PLEASE COMPLY WITH THE HOLIDAY
DECORATION DATES BELOW:**

Holiday Decoration Period

Valentine's Day - February 1 – February 17

St. Patrick's Day - March 3 – March 20

Easter/Passover - Two weeks before to one
week after the holiday

Memorial Day – the holiday plus 3 days before and 3 days after

Pride Day - June 12th – June 28th

July 4 - June 27th – July 31*

Halloween October 15th – November 3rd

Veterans Day - the holiday plus 3 days before and 3 days after

Christmas/Hanukkah - November 22nd – January 10th of the following year

***NOTE: In honor of our "250th" year, please enjoy your July 4 decorations for the entire month of July!**



JULY ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, July 13, at 6 p.m.

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.



Congratulations to June's BINGO Winner, Pat Finch-Gore!



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, July 15 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, July 11, at 12:45 p.m.

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, July 28, 7 p.m. in the clubhouse

Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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 (July 2 & 16) 6:30 p.m. - 8:30 p.m. 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 a.m.

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 (July 11 & 25). From 10-11 a.m. 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 a.m.

The cost is \$5 per session (cash only). Kitra is our instructor. You must bring your own large water-aerobic noodle and weights (Dollar Tree has noodles; Amazon has both). Poolside noodle storage is no longer available, so please bring these items to each session. 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 Start 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 a.m., 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).



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 or the content of owner or vendor ads.

Trash & Recycling:

- Regular trash pickup: Tuesdays & Fridays. All waste placed outside for pickup must be contained in an enclosed container or garbage can. Do not place plastic bags or other loose waste at the curb.
- Recycling pickup is on Fridays. Contact Seminole County to request recycling bins at 407-665-2260.
- **Please separate aluminum cans only and place them in a bag for pickup on Fridays.**
- Yard trash is picked up on Wednesdays (debris must be in a container or tied in a bundle).
- **BULK ITEMS:** Schedule appliances and electronics in advance at 407-464-0664. Place them at the curb after 6 p.m. on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. No trash or bulk items can be put out before 6 p.m. on Thursday.

NON-RECYCLABLE ITEMS: plastic bags/cups, wax-lined cups/plates, drinking glassware, Styrofoam trays, egg cartons, light bulbs, milk cartons, shredded paper, aluminum foil pie plates, paint/pesticide/motor oil containers, cardboard larger than 3'x3', electronic devices.

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 the 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 p.m.

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

Meets on the Thursday before the Board meeting at 4 p.m.

Landscape: Kim Holland, Chair
Robert Hernandez, ex officio

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

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

Meets on the last Monday of each month at 7 p.m.

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 a.m.

Steering: Rotating Chairs; Ann Honbarrier, Ex-Officio

Meets on the 4th Tuesday of the month at 4 p.m.

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 a.m. to 7 a.m. 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.

JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
5	6	7	8	9	10	11
	Water Aerobics 9:30-10:30 a.m.	Social Sunshine 10:30 a.m. Buildings & Grounds 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. BUNCO 12:45 p.m.
12	13	14	15	16	17	18
	Water Aerobics 9:30-10:30 a.m. BINGO 6 p.m.	Landscape CMT 6:30 p.m.	Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m. My Neighbor's Table 5:30-7 p.m.	Bible Study 10 a.m. Finance CMT 4 p.m. Words of Life Bible Study 6:30-8:30 p.m.	Can-Can 7:30 a.m.	
19	20	21	22	23	24	25
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26	27	28	29	30	31	
Private Event	Water Aerobics 9:30-10:30 a.m. Ad Hoc Parking CMT 7 p.m.	Steering CMT 4 p.m. Novel Pursuits Book Club 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	

SUMMER SAFETY REMINDER...

LOW neighbors are out and about enjoying the summer on their bicycles, scooters, electric bikes, and more. **PLEASE** – exercise caution when backing out of your driveway. Don't rely solely on your backup camera, as you may miss a rider or pedestrian in your path. Look all around and use your mirrors. Remember that the speed in the LOW complex is 10 mph. Please drive safely and be a thoughtful neighbor.

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

HAPPY INDEPENDENCE "250" DAY FOURTH OF JULY!

Assessments

Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

Landscaping: Sod/Jasmine/Trees

The tree installation is moving forward. Nine trees have been installed thus far. Sod has been installed at five locations. The best times to install sod are spring and fall, when survival rates are highest. However, we are continuing to prepare now for the fall installations. Morning Dew Lawnscape is reviewing the community and the requests received, and sorting them into small groups, with the worst locations placed at the top of the list. Please note that the irrigation must be fully operational at the chosen location and, as a resident, you will be requested to assist with watering the new landscaping for at least the first 30 days to ensure its survival. Once proposals have been received, they will be provided to the board for consideration.

Roof Replacement, Refurbishing, Painting Project Schedule (See chart on page 2)

The roof replacement project for the remaining 12 buildings is in progress; the first four (4) buildings have been completed. Due to weather conditions, the schedule has fallen one (1) week behind, and the enclosed schedule has been updated to reflect the new estimated start dates. The list reflects the order of completion and the current anticipated start date for each, subject to weather conditions. Once all buildings have been re-roofed, Ruth Painting will touch up newly installed siding. The project will take approximately four (4) months to complete.

Routine Maintenance

Pressure washing was halted for about one month due to a failing pressure washer. Unrepairable, a new unit has been ordered. Pressure washing will continue upon receipt of the new machine.

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

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

DUE DATE	AMOUNT	BALANCE
		<u>ON YOUR ACCOUNT</u>
July 1, 2026	\$333.33	\$1,666.69
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

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 4. A POW-MIA flag.
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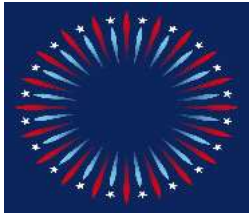
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GRAB YOUR WATER-WINGS FOR WATER AEROBICS EVERY MON. AND WED. THROUGH OCT. from 9:30 - 10:30 a.m.

The cost is \$5 per session (cash only). Kitra is our instructor. You must bring your own large water-aerobic noodle and weights (Dollar Tree has noodles; Amazon has both). Poolside noodle storage is no longer available, so please bring these items to each session. 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 Start 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 a.m., 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).



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 or the content of owner or vendor ads.

Trash & Recycling:

- Regular trash pickup: Tuesdays & Fridays. All waste placed outside for pickup must be contained in an enclosed container or garbage can. Do not place plastic bags or other loose waste at the curb.
- Recycling pickup is on Fridays. Contact Seminole County to request recycling bins at 407-665-2260.
- Please separate aluminum cans only and place them in a bag for pickup on Fridays.**
- Yard trash is picked up on Wednesdays (debris must be in a container or tied in a bundle).
- BULK ITEMS:** Schedule appliances and electronics in advance at 407-464-0664. Place them at the curb after 6 p.m. on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. No trash or bulk items can be put out before 6 p.m. on Thursday.

NON-RECYCLABLE ITEMS: plastic bags/cups, wax-lined cups/plates, drinking glassware, Styrofoam trays, egg cartons, light bulbs, milk cartons, shredded paper, aluminum foil pie plates, paint/pesticide/motor oil containers, cardboard larger than 3'x3', electronic devices.

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 the 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 p.m.

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

Meets on the Thursday before the Board meeting at 4 p.m.

Landscape: Kim Holland, Chair
Robert Hernandez, ex officio

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

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

Meets on the last Monday of each month at 7 p.m.

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 a.m.

Steering: Rotating Chairs; Ann Honbarrier, Ex-Officio

Meets on the 4th Tuesday of the month at 4 p.m.

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 a.m. to 7 a.m. 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.

JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
5	6	7	8	9	10	11
	Water Aerobics 9:30-10:30 a.m.	Social Sunshine 10:30 a.m. Buildings & Grounds 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. BUNCO 12:45 p.m.
12	13	14	15	16	17	18
	Water Aerobics 9:30-10:30 a.m. BINGO 6 p.m.	Landscape CMT 6:30 p.m.	Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m. My Neighbor's Table 5:30-7 p.m.	Bible Study 10 a.m. Finance CMT 4 p.m. Words of Life Bible Study 6:30-8:30 p.m.	Can-Can 7:30 a.m.	
19	20	21	22	23	24	25
	Water Aerobics 9:30-10:30 a.m.	Board Meeting 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. Private Event
26	27	28	29	30	31	
Private Event	Water Aerobics 9:30-10:30 a.m. Ad Hoc Parking CMT 7 p.m.	Steering CMT 4 p.m. Novel Pursuits Book Club 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	

SUMMER SAFETY REMINDER...

LOW neighbors are out and about enjoying the summer on their bicycles, scooters, electric bikes, and more. **PLEASE** – exercise caution when backing out of your driveway. Don't rely solely on your backup camera, as you may miss a rider or pedestrian in your path. Look all around and use your mirrors. Remember that the speed in the LOW complex is 10 mph. Please drive safely and be a thoughtful neighbor.

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

HAPPY INDEPENDENCE "250" DAY FOURTH OF JULY!

Assessments

Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

Landscaping: Sod/Jasmine/Trees

The tree installation is moving forward. Nine trees have been installed thus far. Sod has been installed at five locations. The best times to install sod are spring and fall, when survival rates are highest. However, we are continuing to prepare now for the fall installations. Morning Dew Lawnscape is reviewing the community and the requests received, and sorting them into small groups, with the worst locations placed at the top of the list. Please note that the irrigation must be fully operational at the chosen location and, as a resident, you will be requested to assist with watering the new landscaping for at least the first 30 days to ensure its survival. Once proposals have been received, they will be provided to the board for consideration.

Roof Replacement, Refurbishing, Painting Project Schedule (See chart on page 2)

The roof replacement project for the remaining 12 buildings is in progress; the first four (4) buildings have been completed. Due to weather conditions, the schedule has fallen one (1) week behind, and the enclosed schedule has been updated to reflect the new estimated start dates. The list reflects the order of completion and the current anticipated start date for each, subject to weather conditions. Once all buildings have been re-roofed, Ruth Painting will touch up newly installed siding. The project will take approximately four (4) months to complete.

Routine Maintenance

Pressure washing was halted for about one month due to a failing pressure washer. Unrepairable, a new unit has been ordered. Pressure washing will continue upon receipt of the new machine.

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

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

DUE DATE	AMOUNT	BALANCE
		<u>ON YOUR ACCOUNT</u>
July 1, 2026	\$333.33	\$1,666.69
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.

While the pressure washer was out of commission, the maintenance crew's person-hours were reallocated to wood repairs, accelerating this project. Roof and gutter cleaning is progressing at a normal pace, and we look forward to returning to locations that already have debris.

Irrigation is up and running in many locations, but not all. We identified that a new clock and wiring are needed on Truewood to restore irrigation. This work is in progress. We are also investigating why the irrigation repairs at 81-99 Carolwood have failed. We are researching why the pressure is low at 200-216 Nettlewood and how to increase the pressure most economically to achieve a permanent solution. We continue to see valves getting stuck and experience mainline breaks. Irrigation repairs are an ongoing project, and we appreciate your reports when you notice breaks—please report issues as soon as you see them. We welcome the newly formed **Ad hoc Irrigation Committee**, chaired by Tina Heil, which will assist in reviewing and improving the irrigation system.

New Rules for Flag Display



Because of changes to Florida 720, rules governing residents' flag displays have changed. These changes will be reflected in the updated copy of our Rules and Regulations. While waiting for final approval, here are the rules as stated in Florida Statute 720.304:

- Any Homeowner may display respectfully up to two of the following portable, removable flags, not larger than 4 ½ ft by 6 ft:
1. The United States Flag.
 2. The official flag of the State of Florida.
 3. A flag that represents the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard.
 4. A POW-MIA flag.
 5. A first responder flag. A first responder flag may incorporate the design of any other flag permitted under this paragraph to form a combined flag. For purposes of this subsection, the term “first responder flag” means a flag that recognizes and honors the service of any of the following:
 - a. Law enforcement officers as defined in s. 943.10(1).
 - b. Firefighters as defined in s. 112.191(1).
 - c. Paramedics or emergency medical technicians, as those terms are defined in s. 112.1911(1).
 - d. Correctional officers as defined in s. 943.10(2).
 - e. 911 public safety telecommunicators as defined in s. 401.465(1).
 - f. Advanced practice registered nurses, licensed practical nurses, or registered nurses, as those terms are defined in 464.003.
 - g. Persons participating in a statewide urban search and rescue program developed by the Division of Emergency Management under s. 252.35
 - h. Federal law enforcement officers as defined in 18 U.S.C. s 115(c)(1).

Roof Completion Schedule

Anticipated Start Date	Buildings to be completed in order
05/26/2026	59. 1201-1209 Winterberry LA
06/01/2026	60. 1511-1515 Truewood LA
06/08/2026	61. 1501-1509 Truewood LA
06/15/2026	62. 1000-1018 Sherrywood ST
06/29/2026	63. 917-927 Wintergreen BLVD
07/06/2026	64. 133-145 Carolwood BLVD
07/13/2026	65. 1511-1529 N. Carolwood BLVD
07/20/2026	66. 1564-1580 N. Carolwood BLVD
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

Summarized financial statements highlights as of May 31, 2026.

Balance Sheet Fund Totals		May Reserve Fund Expense
1004 Schwab Operating	\$154,960.73	
1008 Truist Operating	\$118,489.22	
1009 Capital Reserve Fund	\$249,106.45	\$6,970.00 (Irrigation Repair)
1010 R&R Reserve Fund	\$361,554.70	
1011 Roof Reserve Fund	\$1,474,517.69	\$80,257.50 (50% roof deposit)
1012 Credit Memo	\$207.26	
Total	\$2,358,836.05	

The monthly assessment receivables totaled \$80,231.75 (45 owners). The \$6,500 Special Assessment collection receivables totaled \$52,581.57 (10 owners), and the \$4,000 Special Assessment receivables totaled \$718,314.49 (329 owners). We received a \$7,276.55 payoff for one delinquent account during the month. Four new owners bought properties in May.

Based on the Budget vs. Actual expense for May, the budget areas of concern included: Legal Fees of \$25,385.03 vs. budget of \$3,333.33; Onsite Maintenance \$23,605.73 vs. budget of \$13,520.

According to the Revenue & Expense report, the Budget vs. Actual comparison for the Operating Budget for May indicates an Actual monthly expense of \$173,881.69 vs. a budget of \$143,534.69, for a difference of \$30,347. YTD Actual is \$764,965.38, vs. Budget of \$720,331.27, for a difference of \$44,634.11. Our budget projection for the year has been updated to reflect the increase to the Roof Reserve fund, consistent with our reserve funding vote. The total for the monthly assessment for April and May was \$138,926.45, compared with a Budget of \$149,586.45. The income difference was due to a decision to delay increasing monthly assessments until the vote was finalized. The monthly assessment increased by \$20, effective June 1, 2026. Delaying the assessment increase until July 1, 2026, resulted in actual collections being \$21,200 under budget.

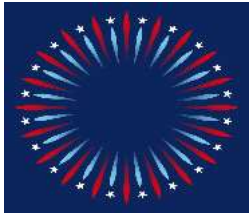
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Refreshments provided. People of all ages and faiths are invited to study the Bible, pray, and enjoy each other's company in a non-judgmental atmosphere. Contact Juan Ramirez at 407-595-7155 if you plan to attend.



THURSDAY MORNING BIBLE STUDY MEETS WEEKLY at 10 a.m.

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



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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 a.m.

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

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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 the 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 p.m.

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

Meets on the Thursday before the Board meeting at 4 p.m.

Landscape: Kim Holland, Chair
Robert Hernandez, ex officio

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

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

Meets on the last Monday of each month at 7 p.m.

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 a.m.

Steering: Rotating Chairs; Ann Honbarrier, Ex-Officio

Meets on the 4th Tuesday of the month at 4 p.m.

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 a.m. to 7 a.m. 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.

JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
5	6	7	8	9	10	11
	Water Aerobics 9:30-10:30 a.m.	Social Sunshine 10:30 a.m. Buildings & Grounds 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. BUNCO 12:45 p.m.
12	13	14	15	16	17	18
	Water Aerobics 9:30-10:30 a.m. BINGO 6 p.m.	Landscape CMT 6:30 p.m.	Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m. My Neighbor's Table 5:30-7 p.m.	Bible Study 10 a.m. Finance CMT 4 p.m. Words of Life Bible Study 6:30-8:30 p.m.	Can-Can 7:30 a.m.	
19	20	21	22	23	24	25
	Water Aerobics 9:30-10:30 a.m.	Board Meeting 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. Private Event
26	27	28	29	30	31	
Private Event	Water Aerobics 9:30-10:30 a.m. Ad Hoc Parking CMT 7 p.m.	Steering CMT 4 p.m. Novel Pursuits Book Club 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	

SUMMER SAFETY REMINDER...

LOW neighbors are out and about enjoying the summer on their bicycles, scooters, electric bikes, and more. PLEASE – exercise caution when backing out of your driveway. Don't rely solely on your backup camera, as you may miss a rider or pedestrian in your path. Look all around and use your mirrors. Remember that the speed in the LOW complex is 10 mph. Please drive safely and be a thoughtful neighbor.

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

HAPPY INDEPENDENCE "250" DAY FOURTH OF JULY!

Assessments

Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

Landscaping: Sod/Jasmine/Trees

The tree installation is moving forward. Nine trees have been installed thus far. Sod has been installed at five locations. The best times to install sod are spring and fall, when survival rates are highest. However, we are continuing to prepare now for the fall installations. Morning Dew Lawnscape is reviewing the community and the requests received, and sorting them into small groups, with the worst locations placed at the top of the list. Please note that the irrigation must be fully operational at the chosen location and, as a resident, you will be requested to assist with watering the new landscaping for at least the first 30 days to ensure its survival. Once proposals have been received, they will be provided to the board for consideration.

Roof Replacement, Refurbishing, Painting Project Schedule (See chart on page 2)

The roof replacement project for the remaining 12 buildings is in progress; the first four (4) buildings have been completed. Due to weather conditions, the schedule has fallen one (1) week behind, and the enclosed schedule has been updated to reflect the new estimated start dates. The list reflects the order of completion and the current anticipated start date for each, subject to weather conditions. Once all buildings have been re-roofed, Ruth Painting will touch up newly installed siding. The project will take approximately four (4) months to complete.

Routine Maintenance

Pressure washing was halted for about one month due to a failing pressure washer. Unrepairable, a new unit has been ordered. Pressure washing will continue upon receipt of the new machine.

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

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

DUE DATE	AMOUNT	BALANCE
		<u>ON YOUR ACCOUNT</u>
July 1, 2026	\$333.33	\$1,666.69
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.

While the pressure washer was out of commission, the maintenance crew's person-hours were reallocated to wood repairs, accelerating this project. Roof and gutter cleaning is progressing at a normal pace, and we look forward to returning to locations that already have debris.

Irrigation is up and running in many locations, but not all. We identified that a new clock and wiring are needed on Truewood to restore irrigation. This work is in progress. We are also investigating why the irrigation repairs at 81-99 Carolwood have failed. We are researching why the pressure is low at 200-216 Nettlewood and how to increase the pressure most economically to achieve a permanent solution. We continue to see valves getting stuck and experience mainline breaks. Irrigation repairs are an ongoing project, and we appreciate your reports when you notice breaks—please report issues as soon as you see them. We welcome the newly formed **Ad hoc Irrigation Committee**, chaired by Tina Heil, which will assist in reviewing and improving the irrigation system.

New Rules for Flag Display



Because of changes to Florida 720, rules governing residents' flag displays have changed. These changes will be reflected in the updated copy of our Rules and Regulations. While waiting for final approval, here are the rules as stated in Florida Statute 720.304:

Any Homeowner may display respectfully up to two of the following portable, removable flags, not larger than 4 ½ ft by 6 ft:

1. The United States Flag.
2. The official flag of the State of Florida.
3. A flag that represents the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard.
4. A POW-MIA flag.
5. A first responder flag. A first responder flag may incorporate the design of any other flag permitted under this paragraph to form a combined flag. For purposes of this subsection, the term "first responder flag" means a flag that recognizes and honors the service of any of the following:
 - a. Law enforcement officers as defined in s. 943.10(1).
 - b. Firefighters as defined in s. 112.191(1).
 - c. Paramedics or emergency medical technicians, as those terms are defined in s. 112.1911(1).
 - d. Correctional officers as defined in s. 943.10(2).
 - e. 911 public safety telecommunicators as defined in s. 401.465(1).
 - f. Advanced practice registered nurses, licensed practical nurses, or registered nurses, as those terms are defined in 464.003.
 - g. Persons participating in a statewide urban search and rescue program developed by the Division of Emergency Management under s. 252.35
 - h. Federal law enforcement officers as defined in 18 U.S.C. s 115(c)(1).

Roof Completion Schedule

Anticipated Start Date	Buildings to be completed in order
05/26/2026	59. 1201-1209 Winterberry LA
06/01/2026	60. 1511-1515 Truewood LA
06/08/2026	61. 1501-1509 Truewood LA
06/15/2026	62. 1000-1018 Sherrywood ST
06/29/2026	63. 917-927 Wintergreen BLVD
07/06/2026	64. 133-145 Carolwood BLVD
07/13/2026	65. 1511-1529 N. Carolwood BLVD
07/20/2026	66. 1564-1580 N. Carolwood BLVD
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

Summarized financial statements highlights as of May 31, 2026.

Balance Sheet Fund Totals		May Reserve Fund Expense
1004 Schwab Operating	\$154,960.73	
1008 Truist Operating	\$118,489.22	
1009 Capital Reserve Fund	\$249,106.45	\$6,970.00 (Irrigation Repair)
1010 R&R Reserve Fund	\$361,554.70	
1011 Roof Reserve Fund	\$1,474,517.69	\$80,257.50 (50% roof deposit)
1012 Credit Memo	\$207.26	
Total	\$2,358,836.05	

The monthly assessment receivables totaled \$80,231.75 (45 owners). The \$6,500 Special Assessment collection receivables totaled \$52,581.57 (10 owners), and the \$4,000 Special Assessment receivables totaled \$718,314.49 (329 owners). We received a \$7,276.55 payoff for one delinquent account during the month. Four new owners bought properties in May.

Based on the Budget vs. Actual expense for May, the budget areas of concern included: Legal Fees of \$25,385.03 vs. budget of \$3,333.33; Onsite Maintenance \$23,605.73 vs. budget of \$13,520.

According to the Revenue & Expense report, the Budget vs. Actual comparison for the Operating Budget for May indicates an Actual monthly expense of \$173,881.69 vs. a budget of \$143,534.69, for a difference of \$30,347. YTD Actual is \$764,965.38, vs. Budget of \$720,331.27, for a difference of \$44,634.11. Our budget projection for the year has been updated to reflect the increase to the Roof Reserve fund, consistent with our reserve funding vote. The total for the monthly assessment for April and May was \$138,926.45, compared with a Budget of \$149,586.45. The income difference was due to a decision to delay increasing monthly assessments until the vote was finalized. The monthly assessment increased by \$20, effective June 1, 2026. Delaying the assessment increase until July 1, 2026, resulted in actual collections being \$21,200 under budget.

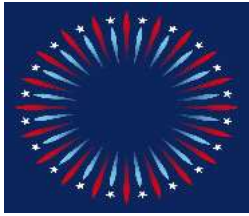
Our pool service vendor notified us that they would add a temporary fuel surcharge to our invoices, effective June 1, to offset rising energy costs. The surcharge on the June bill is \$49.01.

Highlights of the MAY 19, 2026, Board Meeting

- Work on Woodridge water remediation starts on May 18, 2026. Approved by the board for \$32,785.08
- Re-roofing start date: May 26, 2026.
- Allied roofing inspection schedule approved for \$19,840.00. Includes inspection of the four final buildings.
- Capital contribution language changed to 1/3 of the annual assessment. Approved by the board.
- The board approved a 3-month trial of the owner watering authorization form.



SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES



**YOU ARE INVITED
TO DOUBLE
YOUR
4TH OF JULY "250"
CELEBRATION**

**WITH FRIENDS AND
NEIGHBORS AT FIRST FRIDAY
JULY 3, 2026, 5:30 – 7:00 p.m.**

**Enjoy Hot Dogs and all the
fixings while listening to the
wonderful music of Paul Felter.**

BYOB, setups provided.

**Sides and desserts
are always welcome!**



**PLEASE COMPLY WITH THE HOLIDAY
DECORATION DATES BELOW:**

Holiday Decoration Period

Valentine's Day - February 1 – February 17

St. Patrick's Day - March 3 – March 20

Easter/Passover - Two weeks before to one
week after the holiday

Memorial Day – the holiday plus 3 days before and 3 days after

Pride Day - June 12th – June 28th

July 4 - June 27th – July 31*

Halloween October 15th – November 3rd

Veterans Day - the holiday plus 3 days before and 3 days after

Christmas/Hanukkah - November 22nd – January 10th of the following year

***NOTE: In honor of our "250th" year, please enjoy your July 4 decorations for the entire month of July!**



JULY ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, July 13, at 6 p.m.

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.



Congratulations to June's BINGO Winner, Pat Finch-Gore!



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, July 15 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, July 11, at 12:45 p.m.

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, July 28, 7 p.m. in the clubhouse

Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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 (July 2 & 16) 6:30 p.m. - 8:30 p.m. 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 a.m.

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 (July 11 & 25). From 10-11 a.m. 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 a.m.

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

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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 the Friday preceding the Board meeting.

Audit: Lauretta Lumkes, ex officio

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Meets on the 1st Tuesday of the month at 7 p.m.

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Greg Wallace, ex officio

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Ernie Torres, ex officio.

TBA

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JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
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			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
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The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

HAPPY INDEPENDENCE "250" DAY FOURTH OF JULY!

Assessments

Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

Landscaping: Sod/Jasmine/Trees

The tree installation is moving forward. Nine trees have been installed thus far. Sod has been installed at five locations. The best times to install sod are spring and fall, when survival rates are highest. However, we are continuing to prepare now for the fall installations. Morning Dew Lawnscape is reviewing the community and the requests received, and sorting them into small groups, with the worst locations placed at the top of the list. Please note that the irrigation must be fully operational at the chosen location and, as a resident, you will be requested to assist with watering the new landscaping for at least the first 30 days to ensure its survival. Once proposals have been received, they will be provided to the board for consideration.

Roof Replacement, Refurbishing, Painting Project Schedule (See chart on page 2)

The roof replacement project for the remaining 12 buildings is in progress; the first four (4) buildings have been completed. Due to weather conditions, the schedule has fallen one (1) week behind, and the enclosed schedule has been updated to reflect the new estimated start dates. The list reflects the order of completion and the current anticipated start date for each, subject to weather conditions. Once all buildings have been re-roofed, Ruth Painting will touch up newly installed siding. The project will take approximately four (4) months to complete.

Routine Maintenance

Pressure washing was halted for about one month due to a failing pressure washer. Unrepairable, a new unit has been ordered. Pressure washing will continue upon receipt of the new machine.

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

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

DUE DATE	AMOUNT	BALANCE
		<u>ON YOUR ACCOUNT</u>
July 1, 2026	\$333.33	\$1,666.69
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.

While the pressure washer was out of commission, the maintenance crew's person-hours were reallocated to wood repairs, accelerating this project. Roof and gutter cleaning is progressing at a normal pace, and we look forward to returning to locations that already have debris.

Irrigation is up and running in many locations, but not all. We identified that a new clock and wiring are needed on Truewood to restore irrigation. This work is in progress. We are also investigating why the irrigation repairs at 81-99 Carolwood have failed. We are researching why the pressure is low at 200-216 Nettlewood and how to increase the pressure most economically to achieve a permanent solution. We continue to see valves getting stuck and experience mainline breaks. Irrigation repairs are an ongoing project, and we appreciate your reports when you notice breaks—please report issues as soon as you see them. We welcome the newly formed **Ad hoc Irrigation Committee**, chaired by Tina Heil, which will assist in reviewing and improving the irrigation system.

New Rules for Flag Display



Because of changes to Florida 720, rules governing residents' flag displays have changed. These changes will be reflected in the updated copy of our Rules and Regulations. While waiting for final approval, here are the rules as stated in Florida Statute 720.304:

- Any Homeowner may display respectfully up to two of the following portable, removable flags, not larger than 4 ½ ft by 6 ft:
1. The United States Flag.
 2. The official flag of the State of Florida.
 3. A flag that represents the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard.
 4. A POW-MIA flag.
 5. A first responder flag. A first responder flag may incorporate the design of any other flag permitted under this paragraph to form a combined flag. For purposes of this subsection, the term “first responder flag” means a flag that recognizes and honors the service of any of the following:
 - a. Law enforcement officers as defined in s. 943.10(1).
 - b. Firefighters as defined in s. 112.191(1).
 - c. Paramedics or emergency medical technicians, as those terms are defined in s. 112.1911(1).
 - d. Correctional officers as defined in s. 943.10(2).
 - e. 911 public safety telecommunicators as defined in s. 401.465(1).
 - f. Advanced practice registered nurses, licensed practical nurses, or registered nurses, as those terms are defined in 464.003.
 - g. Persons participating in a statewide urban search and rescue program developed by the Division of Emergency Management under s. 252.35
 - h. Federal law enforcement officers as defined in 18 U.S.C. s 115(c)(1).

Roof Completion Schedule

Anticipated Start Date	Buildings to be completed in order
05/26/2026	59. 1201-1209 Winterberry LA
06/01/2026	60. 1511-1515 Truewood LA
06/08/2026	61. 1501-1509 Truewood LA
06/15/2026	62. 1000-1018 Sherrywood ST
06/29/2026	63. 917-927 Wintergreen BLVD
07/06/2026	64. 133-145 Carolwood BLVD
07/13/2026	65. 1511-1529 N. Carolwood BLVD
07/20/2026	66. 1564-1580 N. Carolwood BLVD
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

Summarized financial statements highlights as of May 31, 2026.

Balance Sheet Fund Totals		May Reserve Fund Expense
1004 Schwab Operating	\$154,960.73	
1008 Truist Operating	\$118,489.22	
1009 Capital Reserve Fund	\$249,106.45	\$6,970.00 (Irrigation Repair)
1010 R&R Reserve Fund	\$361,554.70	
1011 Roof Reserve Fund	\$1,474,517.69	\$80,257.50 (50% roof deposit)
1012 Credit Memo	\$207.26	
Total	\$2,358,836.05	

The monthly assessment receivables totaled \$80,231.75 (45 owners). The \$6,500 Special Assessment collection receivables totaled \$52,581.57 (10 owners), and the \$4,000 Special Assessment receivables totaled \$718,314.49 (329 owners). We received a \$7,276.55 payoff for one delinquent account during the month. Four new owners bought properties in May.

Based on the Budget vs. Actual expense for May, the budget areas of concern included: Legal Fees of \$25,385.03 vs. budget of \$3,333.33; Onsite Maintenance \$23,605.73 vs. budget of \$13,520.

According to the Revenue & Expense report, the Budget vs. Actual comparison for the Operating Budget for May indicates an Actual monthly expense of \$173,881.69 vs. a budget of \$143,534.69, for a difference of \$30,347. YTD Actual is \$764,965.38, vs. Budget of \$720,331.27, for a difference of \$44,634.11. Our budget projection for the year has been updated to reflect the increase to the Roof Reserve fund, consistent with our reserve funding vote. The total for the monthly assessment for April and May was \$138,926.45, compared with a Budget of \$149,586.45. The income difference was due to a decision to delay increasing monthly assessments until the vote was finalized. The monthly assessment increased by \$20, effective June 1, 2026. Delaying the assessment increase until July 1, 2026, resulted in actual collections being \$21,200 under budget.

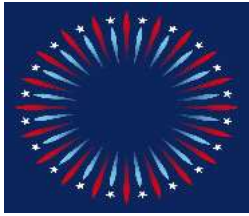
Our pool service vendor notified us that they would add a temporary fuel surcharge to our invoices, effective June 1, to offset rising energy costs. The surcharge on the June bill is \$49.01.

Highlights of the MAY 19, 2026, Board Meeting

- Work on Woodridge water remediation starts on May 18, 2026. Approved by the board for \$32,785.08
- Re-roofing start date: May 26, 2026.
- Allied roofing inspection schedule approved for \$19,840.00. Includes inspection of the four final buildings.
- Capital contribution language changed to 1/3 of the annual assessment. Approved by the board.
- The board approved a 3-month trial of the owner watering authorization form.



SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES



**YOU ARE INVITED
TO DOUBLE
YOUR
4TH OF JULY "250"
CELEBRATION**

**WITH FRIENDS AND
NEIGHBORS AT FIRST FRIDAY
JULY 3, 2026, 5:30 – 7:00 p.m.**

**Enjoy Hot Dogs and all the
fixings while listening to the
wonderful music of Paul Felter.**

BYOB, setups provided.

**Sides and desserts
are always welcome!**



**PLEASE COMPLY WITH THE HOLIDAY
DECORATION DATES BELOW:**

Holiday Decoration Period

Valentine's Day - February 1 – February 17

St. Patrick's Day - March 3 – March 20

Easter/Passover - Two weeks before to one
week after the holiday

Memorial Day – the holiday plus 3 days before and 3 days after

Pride Day - June 12th – June 28th

July 4 - June 27th – July 31*

Halloween October 15th – November 3rd

Veterans Day - the holiday plus 3 days before and 3 days after

Christmas/Hanukkah - November 22nd – January 10th of the following year

***NOTE: In honor of our "250th" year, please enjoy your July 4 decorations for the entire month of July!**



JULY ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, July 13, at 6 p.m.

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.



Congratulations to June's BINGO Winner, Pat Finch-Gore!



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, July 15 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, July 11, at 12:45 p.m.

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, July 28, 7 p.m. in the clubhouse

Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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 (July 2 & 16) 6:30 p.m. - 8:30 p.m. 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 a.m.

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 (July 11 & 25). From 10-11 a.m. 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 a.m.

The cost is \$5 per session (cash only). Kitra is our instructor. You must bring your own large water-aerobic noodle and weights (Dollar Tree has noodles; Amazon has both). Poolside noodle storage is no longer available, so please bring these items to each session. 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 Start 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 a.m., 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).



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 or the content of owner or vendor ads.

Trash & Recycling:

- Regular trash pickup: Tuesdays & Fridays. All waste placed outside for pickup must be contained in an enclosed container or garbage can. Do not place plastic bags or other loose waste at the curb.
- Recycling pickup is on Fridays. Contact Seminole County to request recycling bins at 407-665-2260.
- **Please separate aluminum cans only and place them in a bag for pickup on Fridays.**
- Yard trash is picked up on Wednesdays (debris must be in a container or tied in a bundle).
- **BULK ITEMS:** Schedule appliances and electronics in advance at 407-464-0664. Place them at the curb after 6 p.m. on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. No trash or bulk items can be put out before 6 p.m. on Thursday.

NON-RECYCLABLE ITEMS: plastic bags/cups, wax-lined cups/plates, drinking glassware, Styrofoam trays, egg cartons, light bulbs, milk cartons, shredded paper, aluminum foil pie plates, paint/pesticide/motor oil containers, cardboard larger than 3'x3', electronic devices.

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
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JULY 2026

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Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

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Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

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

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Kristina Andersen, Assn. Manager

Manager@lakeofthewoodshoa.com

Lorna Rhagnanan Admin. Assistant

FrontDesk@lakeofthewoodshoa.com

Board of Directors:

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

DUE DATE	AMOUNT	BALANCE
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Roof Completion Schedule

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06/15/2026	62. 1000-1018 Sherrywood ST
06/29/2026	63. 917-927 Wintergreen BLVD
07/06/2026	64. 133-145 Carolwood BLVD
07/13/2026	65. 1511-1529 N. Carolwood BLVD
07/20/2026	66. 1564-1580 N. Carolwood BLVD
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

Summarized financial statements highlights as of May 31, 2026.

Balance Sheet Fund Totals		May Reserve Fund Expense
1004 Schwab Operating	\$154,960.73	
1008 Truist Operating	\$118,489.22	
1009 Capital Reserve Fund	\$249,106.45	\$6,970.00 (Irrigation Repair)
1010 R&R Reserve Fund	\$361,554.70	
1011 Roof Reserve Fund	\$1,474,517.69	\$80,257.50 (50% roof deposit)
1012 Credit Memo	\$207.26	
Total	\$2,358,836.05	

The monthly assessment receivables totaled \$80,231.75 (45 owners). The \$6,500 Special Assessment collection receivables totaled \$52,581.57 (10 owners), and the \$4,000 Special Assessment receivables totaled \$718,314.49 (329 owners). We received a \$7,276.55 payoff for one delinquent account during the month. Four new owners bought properties in May.

Based on the Budget vs. Actual expense for May, the budget areas of concern included: Legal Fees of \$25,385.03 vs. budget of \$3,333.33; Onsite Maintenance \$23,605.73 vs. budget of \$13,520.

According to the Revenue & Expense report, the Budget vs. Actual comparison for the Operating Budget for May indicates an Actual monthly expense of \$173,881.69 vs. a budget of \$143,534.69, for a difference of \$30,347. YTD Actual is \$764,965.38, vs. Budget of \$720,331.27, for a difference of \$44,634.11. Our budget projection for the year has been updated to reflect the increase to the Roof Reserve fund, consistent with our reserve funding vote. The total for the monthly assessment for April and May was \$138,926.45, compared with a Budget of \$149,586.45. The income difference was due to a decision to delay increasing monthly assessments until the vote was finalized. The monthly assessment increased by \$20, effective June 1, 2026. Delaying the assessment increase until July 1, 2026, resulted in actual collections being \$21,200 under budget.

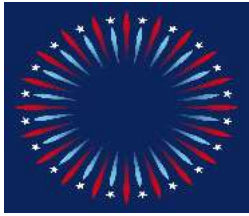
Our pool service vendor notified us that they would add a temporary fuel surcharge to our invoices, effective June 1, to offset rising energy costs. The surcharge on the June bill is \$49.01.

Highlights of the MAY 19, 2026, Board Meeting

- Work on Woodridge water remediation starts on May 18, 2026. Approved by the board for \$32,785.08
- Re-roofing start date: May 26, 2026.
- Allied roofing inspection schedule approved for \$19,840.00. Includes inspection of the four final buildings.
- Capital contribution language changed to 1/3 of the annual assessment. Approved by the board.
- The board approved a 3-month trial of the owner watering authorization form.



SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES



**YOU ARE INVITED
TO DOUBLE
YOUR
4TH OF JULY "250"
CELEBRATION**

**WITH FRIENDS AND
NEIGHBORS AT FIRST FRIDAY
JULY 3, 2026, 5:30 – 7:00 p.m.**

**Enjoy Hot Dogs and all the
fixings while listening to the
wonderful music of Paul Felter.**

BYOB, setups provided.

**Sides and desserts
are always welcome!**



**PLEASE COMPLY WITH THE HOLIDAY
DECORATION DATES BELOW:**

Holiday Decoration Period

Valentine's Day - February 1 – February 17

St. Patrick's Day - March 3 – March 20

Easter/Passover - Two weeks before to one
week after the holiday

Memorial Day – the holiday plus 3 days before and 3 days after

Pride Day - June 12th – June 28th

July 4 - June 27th – July 31*

Halloween October 15th – November 3rd

Veterans Day - the holiday plus 3 days before and 3 days after

Christmas/Hanukkah - November 22nd – January 10th of the following year

***NOTE: In honor of our "250th" year, please enjoy your July 4 decorations for the entire month of July!**



JULY ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, July 13, at 6 p.m.

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.



Congratulations to June's BINGO Winner, Pat Finch-Gore!



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, July 15 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, July 11, at 12:45 p.m.

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, July 28, 7 p.m. in the clubhouse

Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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 (July 2 & 16) 6:30 p.m. - 8:30 p.m. 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 a.m.

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 (July 11 & 25). From 10-11 a.m. 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 a.m.

The cost is \$5 per session (cash only). Kitra is our instructor. You must bring your own large water-aerobic noodle and weights (Dollar Tree has noodles; Amazon has both). Poolside noodle storage is no longer available, so please bring these items to each session. 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 Start 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 a.m., 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).



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 or the content of owner or vendor ads.

Trash & Recycling:

- Regular trash pickup: Tuesdays & Fridays. All waste placed outside for pickup must be contained in an enclosed container or garbage can. Do not place plastic bags or other loose waste at the curb.
- Recycling pickup is on Fridays. Contact Seminole County to request recycling bins at 407-665-2260.
- **Please separate aluminum cans only and place them in a bag for pickup on Fridays.**
- Yard trash is picked up on Wednesdays (debris must be in a container or tied in a bundle).
- **BULK ITEMS:** Schedule appliances and electronics in advance at 407-464-0664. Place them at the curb after 6 p.m. on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. No trash or bulk items can be put out before 6 p.m. on Thursday.

NON-RECYCLABLE ITEMS: plastic bags/cups, wax-lined cups/plates, drinking glassware, Styrofoam trays, egg cartons, light bulbs, milk cartons, shredded paper, aluminum foil pie plates, paint/pesticide/motor oil containers, cardboard larger than 3'x3', electronic devices.

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 the 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 p.m.

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

Meets on the Thursday before the Board meeting at 4 p.m.

Landscape: Kim Holland, Chair
Robert Hernandez, ex officio

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

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

Meets on the last Monday of each month at 7 p.m.

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 a.m.

Steering: Rotating Chairs; Ann Honbarrier, Ex-Officio

Meets on the 4th Tuesday of the month at 4 p.m.

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 a.m. to 7 a.m. 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.

JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
5	6	7	8	9	10	11
	Water Aerobics 9:30-10:30 a.m.	Social Sunshine 10:30 a.m. Buildings & Grounds 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. BUNCO 12:45 p.m.
12	13	14	15	16	17	18
	Water Aerobics 9:30-10:30 a.m. BINGO 6 p.m.	Landscape CMT 6:30 p.m.	Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m. My Neighbor's Table 5:30-7 p.m.	Bible Study 10 a.m. Finance CMT 4 p.m. Words of Life Bible Study 6:30-8:30 p.m.	Can-Can 7:30 a.m.	
19	20	21	22	23	24	25
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26	27	28	29	30	31	
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SUMMER SAFETY REMINDER...

LOW neighbors are out and about enjoying the summer on their bicycles, scooters, electric bikes, and more. **PLEASE** – exercise caution when backing out of your driveway. Don't rely solely on your backup camera, as you may miss a rider or pedestrian in your path. Look all around and use your mirrors. Remember that the speed in the LOW complex is 10 mph. Please drive safely and be a thoughtful neighbor.

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

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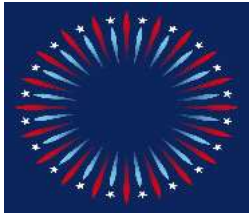
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Congratulations to June's BINGO Winner, Pat Finch-Gore!



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, July 15 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, July 11, at 12:45 p.m.

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, July 28, 7 p.m. in the clubhouse

Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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 (July 2 & 16) 6:30 p.m. - 8:30 p.m. 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 a.m.

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 (July 11 & 25). From 10-11 a.m. 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 a.m.

The cost is \$5 per session (cash only). Kitra is our instructor. You must bring your own large water-aerobic noodle and weights (Dollar Tree has noodles; Amazon has both). Poolside noodle storage is no longer available, so please bring these items to each session. 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 Start 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 a.m., 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).



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 or the content of owner or vendor ads.

Trash & Recycling:

- Regular trash pickup: Tuesdays & Fridays. All waste placed outside for pickup must be contained in an enclosed container or garbage can. Do not place plastic bags or other loose waste at the curb.
- Recycling pickup is on Fridays. Contact Seminole County to request recycling bins at 407-665-2260.
- Please separate aluminum cans only and place them in a bag for pickup on Fridays.**
- Yard trash is picked up on Wednesdays (debris must be in a container or tied in a bundle).
- BULK ITEMS:** Schedule appliances and electronics in advance at 407-464-0664. Place them at the curb after 6 p.m. on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. No trash or bulk items can be put out before 6 p.m. on Thursday.

NON-RECYCLABLE ITEMS: plastic bags/cups, wax-lined cups/plates, drinking glassware, Styrofoam trays, egg cartons, light bulbs, milk cartons, shredded paper, aluminum foil pie plates, paint/pesticide/motor oil containers, cardboard larger than 3'x3', electronic devices.

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 the 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 p.m.

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

Meets on the Thursday before the Board meeting at 4 p.m.

Landscape: Kim Holland, Chair
Robert Hernandez, ex officio

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

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

Meets on the last Monday of each month at 7 p.m.

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 a.m.

Steering: Rotating Chairs; Ann Honbarrier, Ex-Officio

Meets on the 4th Tuesday of the month at 4 p.m.

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 a.m. to 7 a.m. 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.

JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
5	6	7	8	9	10	11
	Water Aerobics 9:30-10:30 a.m.	Social Sunshine 10:30 a.m. Buildings & Grounds 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. BUNCO 12:45 p.m.
12	13	14	15	16	17	18
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19	20	21	22	23	24	25
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26	27	28	29	30	31	
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SUMMER SAFETY REMINDER...

LOW neighbors are out and about enjoying the summer on their bicycles, scooters, electric bikes, and more. **PLEASE** – exercise caution when backing out of your driveway. Don't rely solely on your backup camera, as you may miss a rider or pedestrian in your path. Look all around and use your mirrors. Remember that the speed in the LOW complex is 10 mph. Please drive safely and be a thoughtful neighbor.

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

HAPPY INDEPENDENCE "250" DAY FOURTH OF JULY!

Assessments

Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

Landscaping: Sod/Jasmine/Trees

The tree installation is moving forward. Nine trees have been installed thus far. Sod has been installed at five locations. The best times to install sod are spring and fall, when survival rates are highest. However, we are continuing to prepare now for the fall installations. Morning Dew Lawnscape is reviewing the community and the requests received, and sorting them into small groups, with the worst locations placed at the top of the list. Please note that the irrigation must be fully operational at the chosen location and, as a resident, you will be requested to assist with watering the new landscaping for at least the first 30 days to ensure its survival. Once proposals have been received, they will be provided to the board for consideration.

Roof Replacement, Refurbishing, Painting Project Schedule (See chart on page 2)

The roof replacement project for the remaining 12 buildings is in progress; the first four (4) buildings have been completed. Due to weather conditions, the schedule has fallen one (1) week behind, and the enclosed schedule has been updated to reflect the new estimated start dates. The list reflects the order of completion and the current anticipated start date for each, subject to weather conditions. Once all buildings have been re-roofed, Ruth Painting will touch up newly installed siding. The project will take approximately four (4) months to complete.

Routine Maintenance

Pressure washing was halted for about one month due to a failing pressure washer. Unrepairable, a new unit has been ordered. Pressure washing will continue upon receipt of the new machine.

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

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

DUE DATE	AMOUNT	BALANCE
		<u>ON YOUR ACCOUNT</u>
July 1, 2026	\$333.33	\$1,666.69
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.

While the pressure washer was out of commission, the maintenance crew's person-hours were reallocated to wood repairs, accelerating this project. Roof and gutter cleaning is progressing at a normal pace, and we look forward to returning to locations that already have debris.

Irrigation is up and running in many locations, but not all. We identified that a new clock and wiring are needed on Truewood to restore irrigation. This work is in progress. We are also investigating why the irrigation repairs at 81-99 Carolwood have failed. We are researching why the pressure is low at 200-216 Nettlewood and how to increase the pressure most economically to achieve a permanent solution. We continue to see valves getting stuck and experience mainline breaks. Irrigation repairs are an ongoing project, and we appreciate your reports when you notice breaks—please report issues as soon as you see them. We welcome the newly formed **Ad hoc Irrigation Committee**, chaired by Tina Heil, which will assist in reviewing and improving the irrigation system.

New Rules for Flag Display



Because of changes to Florida 720, rules governing residents' flag displays have changed. These changes will be reflected in the updated copy of our Rules and Regulations. While waiting for final approval, here are the rules as stated in Florida Statute 720.304:

- Any Homeowner may display respectfully up to two of the following portable, removable flags, not larger than 4 ½ ft by 6 ft:
1. The United States Flag.
 2. The official flag of the State of Florida.
 3. A flag that represents the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard.
 4. A POW-MIA flag.
 5. A first responder flag. A first responder flag may incorporate the design of any other flag permitted under this paragraph to form a combined flag. For purposes of this subsection, the term "first responder flag" means a flag that recognizes and honors the service of any of the following:
 - a. Law enforcement officers as defined in s. 943.10(1).
 - b. Firefighters as defined in s. 112.191(1).
 - c. Paramedics or emergency medical technicians, as those terms are defined in s. 112.1911(1).
 - d. Correctional officers as defined in s. 943.10(2).
 - e. 911 public safety telecommunicators as defined in s. 401.465(1).
 - f. Advanced practice registered nurses, licensed practical nurses, or registered nurses, as those terms are defined in 464.003.
 - g. Persons participating in a statewide urban search and rescue program developed by the Division of Emergency Management under s. 252.35
 - h. Federal law enforcement officers as defined in 18 U.S.C. s 115(c)(1).

Roof Completion Schedule

Anticipated Start Date	Buildings to be completed in order
05/26/2026	59. 1201-1209 Winterberry LA
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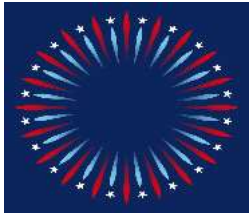
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BYOB, setups provided.

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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 or the content of owner or vendor ads.

Trash & Recycling:

- Regular trash pickup: Tuesdays & Fridays. All waste placed outside for pickup must be contained in an enclosed container or garbage can. Do not place plastic bags or other loose waste at the curb.
- Recycling pickup is on Fridays. Contact Seminole County to request recycling bins at 407-665-2260.
- **Please separate aluminum cans only and place them in a bag for pickup on Fridays.**
- Yard trash is picked up on Wednesdays (debris must be in a container or tied in a bundle).
- **BULK ITEMS:** Schedule appliances and electronics in advance at 407-464-0664. Place them at the curb after 6 p.m. on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. No trash or bulk items can be put out before 6 p.m. on Thursday.

NON-RECYCLABLE ITEMS: plastic bags/cups, wax-lined cups/plates, drinking glassware, Styrofoam trays, egg cartons, light bulbs, milk cartons, shredded paper, aluminum foil pie plates, paint/pesticide/motor oil containers, cardboard larger than 3'x3', electronic devices.

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 the 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 p.m.

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

Meets on the Thursday before the Board meeting at 4 p.m.

Landscape: Kim Holland, Chair
Robert Hernandez, ex officio

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

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

Meets on the last Monday of each month at 7 p.m.

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 a.m.

Steering: Rotating Chairs; Ann Honbarrier, Ex-Officio

Meets on the 4th Tuesday of the month at 4 p.m.

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 a.m. to 7 a.m. 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.

JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
5	6	7	8	9	10	11
	Water Aerobics 9:30-10:30 a.m.	Social Sunshine 10:30 a.m. Buildings & Grounds 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. BUNCO 12:45 p.m.
12	13	14	15	16	17	18
	Water Aerobics 9:30-10:30 a.m. BINGO 6 p.m.	Landscape CMT 6:30 p.m.	Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m. My Neighbor's Table 5:30-7 p.m.	Bible Study 10 a.m. Finance CMT 4 p.m. Words of Life Bible Study 6:30-8:30 p.m.	Can-Can 7:30 a.m.	
19	20	21	22	23	24	25
	Water Aerobics 9:30-10:30 a.m.	Board Meeting 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. Private Event
26	27	28	29	30	31	
Private Event	Water Aerobics 9:30-10:30 a.m. Ad Hoc Parking CMT 7 p.m.	Steering CMT 4 p.m. Novel Pursuits Book Club 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	

SUMMER SAFETY REMINDER...

LOW neighbors are out and about enjoying the summer on their bicycles, scooters, electric bikes, and more. **PLEASE** – exercise caution when backing out of your driveway. Don't rely solely on your backup camera, as you may miss a rider or pedestrian in your path. Look all around and use your mirrors. Remember that the speed in the LOW complex is 10 mph. Please drive safely and be a thoughtful neighbor.

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

HAPPY INDEPENDENCE "250" DAY FOURTH OF JULY!

Assessments

Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

Landscaping: Sod/Jasmine/Trees

The tree installation is moving forward. Nine trees have been installed thus far. Sod has been installed at five locations. The best times to install sod are spring and fall, when survival rates are highest. However, we are continuing to prepare now for the fall installations. Morning Dew Lawnscape is reviewing the community and the requests received, and sorting them into small groups, with the worst locations placed at the top of the list. Please note that the irrigation must be fully operational at the chosen location and, as a resident, you will be requested to assist with watering the new landscaping for at least the first 30 days to ensure its survival. Once proposals have been received, they will be provided to the board for consideration.

Roof Replacement, Refurbishing, Painting Project Schedule (See chart on page 2)

The roof replacement project for the remaining 12 buildings is in progress; the first four (4) buildings have been completed. Due to weather conditions, the schedule has fallen one (1) week behind, and the enclosed schedule has been updated to reflect the new estimated start dates. The list reflects the order of completion and the current anticipated start date for each, subject to weather conditions. Once all buildings have been re-roofed, Ruth Painting will touch up newly installed siding. The project will take approximately four (4) months to complete.

Routine Maintenance

Pressure washing was halted for about one month due to a failing pressure washer. Unrepairable, a new unit has been ordered. Pressure washing will continue upon receipt of the new machine.

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

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

DUE DATE	AMOUNT	BALANCE
		<u>ON YOUR ACCOUNT</u>
July 1, 2026	\$333.33	\$1,666.69
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.

While the pressure washer was out of commission, the maintenance crew's person-hours were reallocated to wood repairs, accelerating this project. Roof and gutter cleaning is progressing at a normal pace, and we look forward to returning to locations that already have debris.

Irrigation is up and running in many locations, but not all. We identified that a new clock and wiring are needed on Truewood to restore irrigation. This work is in progress. We are also investigating why the irrigation repairs at 81-99 Carolwood have failed. We are researching why the pressure is low at 200-216 Nettlewood and how to increase the pressure most economically to achieve a permanent solution. We continue to see valves getting stuck and experience mainline breaks. Irrigation repairs are an ongoing project, and we appreciate your reports when you notice breaks—please report issues as soon as you see them. We welcome the newly formed **Ad hoc Irrigation Committee**, chaired by Tina Heil, which will assist in reviewing and improving the irrigation system.

New Rules for Flag Display



Because of changes to Florida 720, rules governing residents' flag displays have changed. These changes will be reflected in the updated copy of our Rules and Regulations. While waiting for final approval, here are the rules as stated in Florida Statute 720.304:

- Any Homeowner may display respectfully up to two of the following portable, removable flags, not larger than 4 ½ ft by 6 ft:
1. The United States Flag.
 2. The official flag of the State of Florida.
 3. A flag that represents the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard.
 4. A POW-MIA flag.
 5. A first responder flag. A first responder flag may incorporate the design of any other flag permitted under this paragraph to form a combined flag. For purposes of this subsection, the term "first responder flag" means a flag that recognizes and honors the service of any of the following:
 - a. Law enforcement officers as defined in s. 943.10(1).
 - b. Firefighters as defined in s. 112.191(1).
 - c. Paramedics or emergency medical technicians, as those terms are defined in s. 112.1911(1).
 - d. Correctional officers as defined in s. 943.10(2).
 - e. 911 public safety telecommunicators as defined in s. 401.465(1).
 - f. Advanced practice registered nurses, licensed practical nurses, or registered nurses, as those terms are defined in 464.003.
 - g. Persons participating in a statewide urban search and rescue program developed by the Division of Emergency Management under s. 252.35
 - h. Federal law enforcement officers as defined in 18 U.S.C. s 115(c)(1).

Roof Completion Schedule

Anticipated Start Date	Buildings to be completed in order
05/26/2026	59. 1201-1209 Winterberry LA
06/01/2026	60. 1511-1515 Truewood LA
06/08/2026	61. 1501-1509 Truewood LA
06/15/2026	62. 1000-1018 Sherrywood ST
06/29/2026	63. 917-927 Wintergreen BLVD
07/06/2026	64. 133-145 Carolwood BLVD
07/13/2026	65. 1511-1529 N. Carolwood BLVD
07/20/2026	66. 1564-1580 N. Carolwood BLVD
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

Summarized financial statements highlights as of May 31, 2026.

Balance Sheet Fund Totals		May Reserve Fund Expense
1004 Schwab Operating	\$154,960.73	
1008 Truist Operating	\$118,489.22	
1009 Capital Reserve Fund	\$249,106.45	\$6,970.00 (Irrigation Repair)
1010 R&R Reserve Fund	\$361,554.70	
1011 Roof Reserve Fund	\$1,474,517.69	\$80,257.50 (50% roof deposit)
1012 Credit Memo	\$207.26	
Total	\$2,358,836.05	

The monthly assessment receivables totaled \$80,231.75 (45 owners). The \$6,500 Special Assessment collection receivables totaled \$52,581.57 (10 owners), and the \$4,000 Special Assessment receivables totaled \$718,314.49 (329 owners). We received a \$7,276.55 payoff for one delinquent account during the month. Four new owners bought properties in May.

Based on the Budget vs. Actual expense for May, the budget areas of concern included: Legal Fees of \$25,385.03 vs. budget of \$3,333.33; Onsite Maintenance \$23,605.73 vs. budget of \$13,520.

According to the Revenue & Expense report, the Budget vs. Actual comparison for the Operating Budget for May indicates an Actual monthly expense of \$173,881.69 vs. a budget of \$143,534.69, for a difference of \$30,347. YTD Actual is \$764,965.38, vs. Budget of \$720,331.27, for a difference of \$44,634.11. Our budget projection for the year has been updated to reflect the increase to the Roof Reserve fund, consistent with our reserve funding vote. The total for the monthly assessment for April and May was \$138,926.45, compared with a Budget of \$149,586.45. The income difference was due to a decision to delay increasing monthly assessments until the vote was finalized. The monthly assessment increased by \$20, effective June 1, 2026. Delaying the assessment increase until July 1, 2026, resulted in actual collections being \$21,200 under budget.

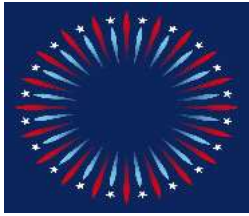
Our pool service vendor notified us that they would add a temporary fuel surcharge to our invoices, effective June 1, to offset rising energy costs. The surcharge on the June bill is \$49.01.

Highlights of the MAY 19, 2026, Board Meeting

- Work on Woodridge water remediation starts on May 18, 2026. Approved by the board for \$32,785.08
- Re-roofing start date: May 26, 2026.
- Allied roofing inspection schedule approved for \$19,840.00. Includes inspection of the four final buildings.
- Capital contribution language changed to 1/3 of the annual assessment. Approved by the board.
- The board approved a 3-month trial of the owner watering authorization form.



SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES



**YOU ARE INVITED
TO DOUBLE
YOUR
4TH OF JULY "250"
CELEBRATION**

**WITH FRIENDS AND
NEIGHBORS AT FIRST FRIDAY
JULY 3, 2026, 5:30 – 7:00 p.m.**

**Enjoy Hot Dogs and all the
fixings while listening to the
wonderful music of Paul Felter.**

BYOB, setups provided.

**Sides and desserts
are always welcome!**



**PLEASE COMPLY WITH THE HOLIDAY
DECORATION DATES BELOW:**

Holiday Decoration Period

Valentine's Day - February 1 – February 17

St. Patrick's Day - March 3 – March 20

Easter/Passover - Two weeks before to one
week after the holiday

Memorial Day – the holiday plus 3 days before and 3 days after

Pride Day - June 12th – June 28th

July 4 - June 27th – July 31*

Halloween October 15th – November 3rd

Veterans Day - the holiday plus 3 days before and 3 days after

Christmas/Hanukkah - November 22nd – January 10th of the following year

***NOTE: In honor of our "250th" year, please enjoy your July 4 decorations for the entire month of July!**



JULY ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, July 13, at 6 p.m.

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.



Congratulations to June's BINGO Winner, Pat Finch-Gore!



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, July 15 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.



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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



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Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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.



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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
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TBA

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JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
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	Water Aerobics 9:30-10:30 a.m.	Social Sunshine 10:30 a.m. Buildings & Grounds 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. BUNCO 12:45 p.m.
12	13	14	15	16	17	18
	Water Aerobics 9:30-10:30 a.m. BINGO 6 p.m.	Landscape CMT 6:30 p.m.	Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m. My Neighbor's Table 5:30-7 p.m.	Bible Study 10 a.m. Finance CMT 4 p.m. Words of Life Bible Study 6:30-8:30 p.m.	Can-Can 7:30 a.m.	
19	20	21	22	23	24	25
	Water Aerobics 9:30-10:30 a.m.	Board Meeting 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. Private Event
26	27	28	29	30	31	
Private Event	Water Aerobics 9:30-10:30 a.m. Ad Hoc Parking CMT 7 p.m.	Steering CMT 4 p.m. Novel Pursuits Book Club 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	

SUMMER SAFETY REMINDER...

LOW neighbors are out and about enjoying the summer on their bicycles, scooters, electric bikes, and more. **PLEASE** – exercise caution when backing out of your driveway. Don't rely solely on your backup camera, as you may miss a rider or pedestrian in your path. Look all around and use your mirrors. Remember that the speed in the LOW complex is 10 mph. Please drive safely and be a thoughtful neighbor.

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

HAPPY INDEPENDENCE "250" DAY FOURTH OF JULY!

Assessments

Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

Landscaping: Sod/Jasmine/Trees

The tree installation is moving forward. Nine trees have been installed thus far. Sod has been installed at five locations. The best times to install sod are spring and fall, when survival rates are highest. However, we are continuing to prepare now for the fall installations. Morning Dew Lawnscape is reviewing the community and the requests received, and sorting them into small groups, with the worst locations placed at the top of the list. Please note that the irrigation must be fully operational at the chosen location and, as a resident, you will be requested to assist with watering the new landscaping for at least the first 30 days to ensure its survival. Once proposals have been received, they will be provided to the board for consideration.

Roof Replacement, Refurbishing, Painting Project Schedule (See chart on page 2)

The roof replacement project for the remaining 12 buildings is in progress; the first four (4) buildings have been completed. Due to weather conditions, the schedule has fallen one (1) week behind, and the enclosed schedule has been updated to reflect the new estimated start dates. The list reflects the order of completion and the current anticipated start date for each, subject to weather conditions. Once all buildings have been re-roofed, Ruth Painting will touch up newly installed siding. The project will take approximately four (4) months to complete.

Routine Maintenance

Pressure washing was halted for about one month due to a failing pressure washer. Unrepairable, a new unit has been ordered. Pressure washing will continue upon receipt of the new machine.

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

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

DUE DATE	AMOUNT	BALANCE
		<u>ON YOUR ACCOUNT</u>
July 1, 2026	\$333.33	\$1,666.69
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.

While the pressure washer was out of commission, the maintenance crew's person-hours were reallocated to wood repairs, accelerating this project. Roof and gutter cleaning is progressing at a normal pace, and we look forward to returning to locations that already have debris.

Irrigation is up and running in many locations, but not all. We identified that a new clock and wiring are needed on Truewood to restore irrigation. This work is in progress. We are also investigating why the irrigation repairs at 81-99 Carolwood have failed. We are researching why the pressure is low at 200-216 Nettlewood and how to increase the pressure most economically to achieve a permanent solution. We continue to see valves getting stuck and experience mainline breaks. Irrigation repairs are an ongoing project, and we appreciate your reports when you notice breaks—please report issues as soon as you see them. We welcome the newly formed **Ad hoc Irrigation Committee**, chaired by Tina Heil, which will assist in reviewing and improving the irrigation system.

New Rules for Flag Display



Because of changes to Florida 720, rules governing residents' flag displays have changed. These changes will be reflected in the updated copy of our Rules and Regulations. While waiting for final approval, here are the rules as stated in Florida Statute 720.304:

- Any Homeowner may display respectfully up to two of the following portable, removable flags, not larger than 4 ½ ft by 6 ft:
1. The United States Flag.
 2. The official flag of the State of Florida.
 3. A flag that represents the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard.
 4. A POW-MIA flag.
 5. A first responder flag. A first responder flag may incorporate the design of any other flag permitted under this paragraph to form a combined flag. For purposes of this subsection, the term “first responder flag” means a flag that recognizes and honors the service of any of the following:
 - a. Law enforcement officers as defined in s. 943.10(1).
 - b. Firefighters as defined in s. 112.191(1).
 - c. Paramedics or emergency medical technicians, as those terms are defined in s. 112.1911(1).
 - d. Correctional officers as defined in s. 943.10(2).
 - e. 911 public safety telecommunicators as defined in s. 401.465(1).
 - f. Advanced practice registered nurses, licensed practical nurses, or registered nurses, as those terms are defined in 464.003.
 - g. Persons participating in a statewide urban search and rescue program developed by the Division of Emergency Management under s. 252.35
 - h. Federal law enforcement officers as defined in 18 U.S.C. s 115(c)(1).

Roof Completion Schedule

Anticipated Start Date	Buildings to be completed in order
05/26/2026	59. 1201-1209 Winterberry LA
06/01/2026	60. 1511-1515 Truewood LA
06/08/2026	61. 1501-1509 Truewood LA
06/15/2026	62. 1000-1018 Sherrywood ST
06/29/2026	63. 917-927 Wintergreen BLVD
07/06/2026	64. 133-145 Carolwood BLVD
07/13/2026	65. 1511-1529 N. Carolwood BLVD
07/20/2026	66. 1564-1580 N. Carolwood BLVD
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

Summarized financial statements highlights as of May 31, 2026.

Balance Sheet Fund Totals		May Reserve Fund Expense
1004 Schwab Operating	\$154,960.73	
1008 Truist Operating	\$118,489.22	
1009 Capital Reserve Fund	\$249,106.45	\$6,970.00 (Irrigation Repair)
1010 R&R Reserve Fund	\$361,554.70	
1011 Roof Reserve Fund	\$1,474,517.69	\$80,257.50 (50% roof deposit)
1012 Credit Memo	\$207.26	
Total	\$2,358,836.05	

The monthly assessment receivables totaled \$80,231.75 (45 owners). The \$6,500 Special Assessment collection receivables totaled \$52,581.57 (10 owners), and the \$4,000 Special Assessment receivables totaled \$718,314.49 (329 owners). We received a \$7,276.55 payoff for one delinquent account during the month. Four new owners bought properties in May.

Based on the Budget vs. Actual expense for May, the budget areas of concern included: Legal Fees of \$25,385.03 vs. budget of \$3,333.33; Onsite Maintenance \$23,605.73 vs. budget of \$13,520.

According to the Revenue & Expense report, the Budget vs. Actual comparison for the Operating Budget for May indicates an Actual monthly expense of \$173,881.69 vs. a budget of \$143,534.69, for a difference of \$30,347. YTD Actual is \$764,965.38, vs. Budget of \$720,331.27, for a difference of \$44,634.11. Our budget projection for the year has been updated to reflect the increase to the Roof Reserve fund, consistent with our reserve funding vote. The total for the monthly assessment for April and May was \$138,926.45, compared with a Budget of \$149,586.45. The income difference was due to a decision to delay increasing monthly assessments until the vote was finalized. The monthly assessment increased by \$20, effective June 1, 2026. Delaying the assessment increase until July 1, 2026, resulted in actual collections being \$21,200 under budget.

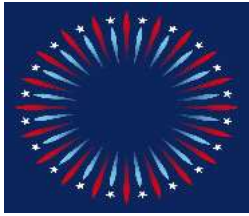
Our pool service vendor notified us that they would add a temporary fuel surcharge to our invoices, effective June 1, to offset rising energy costs. The surcharge on the June bill is \$49.01.

Highlights of the MAY 19, 2026, Board Meeting

- Work on Woodridge water remediation starts on May 18, 2026. Approved by the board for \$32,785.08
- Re-roofing start date: May 26, 2026.
- Allied roofing inspection schedule approved for \$19,840.00. Includes inspection of the four final buildings.
- Capital contribution language changed to 1/3 of the annual assessment. Approved by the board.
- The board approved a 3-month trial of the owner watering authorization form.



SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES



**YOU ARE INVITED
TO DOUBLE
YOUR
4TH OF JULY "250"
CELEBRATION**

**WITH FRIENDS AND
NEIGHBORS AT FIRST FRIDAY
JULY 3, 2026, 5:30 – 7:00 p.m.**

**Enjoy Hot Dogs and all the
fixings while listening to the
wonderful music of Paul Felter.**

BYOB, setups provided.

**Sides and desserts
are always welcome!**



**PLEASE COMPLY WITH THE HOLIDAY
DECORATION DATES BELOW:**

Holiday Decoration Period

Valentine's Day - February 1 – February 17

St. Patrick's Day - March 3 – March 20

Easter/Passover - Two weeks before to one
week after the holiday

Memorial Day – the holiday plus 3 days before and 3 days after

Pride Day - June 12th – June 28th

July 4 - June 27th – July 31*

Halloween October 15th – November 3rd

Veterans Day - the holiday plus 3 days before and 3 days after

Christmas/Hanukkah - November 22nd – January 10th of the following year

***NOTE: In honor of our "250th" year, please enjoy your July 4 decorations for the entire month of July!**



JULY ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, July 13, at 6 p.m.

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.



Congratulations to June's BINGO Winner, Pat Finch-Gore!



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, July 15 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, July 11, at 12:45 p.m.

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, July 28, 7 p.m. in the clubhouse

Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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 (July 2 & 16) 6:30 p.m. - 8:30 p.m. 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 a.m.

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 (July 11 & 25). From 10-11 a.m. 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 a.m.

The cost is \$5 per session (cash only). Kitra is our instructor. You must bring your own large water-aerobic noodle and weights (Dollar Tree has noodles; Amazon has both). Poolside noodle storage is no longer available, so please bring these items to each session. 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 Start 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 a.m., 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).



Medley Realty

Gary Medley,
Broker
407.463.5242

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5	6	7	8	9	10	11
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Web: www.lakeofthewoodshoa.com Phone: 407-834-6828

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

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

DUE DATE	AMOUNT	BALANCE
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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.

While the pressure washer was out of commission, the maintenance crew's person-hours were reallocated to wood repairs, accelerating this project. Roof and gutter cleaning is progressing at a normal pace, and we look forward to returning to locations that already have debris.

Irrigation is up and running in many locations, but not all. We identified that a new clock and wiring are needed on Truewood to restore irrigation. This work is in progress. We are also investigating why the irrigation repairs at 81-99 Carolwood have failed. We are researching why the pressure is low at 200-216 Nettlewood and how to increase the pressure most economically to achieve a permanent solution. We continue to see valves getting stuck and experience mainline breaks. Irrigation repairs are an ongoing project, and we appreciate your reports when you notice breaks—please report issues as soon as you see them. We welcome the newly formed **Ad hoc Irrigation Committee**, chaired by Tina Heil, which will assist in reviewing and improving the irrigation system.

New Rules for Flag Display



Because of changes to Florida 720, rules governing residents' flag displays have changed. These changes will be reflected in the updated copy of our Rules and Regulations. While waiting for final approval, here are the rules as stated in Florida Statute 720.304:

- Any Homeowner may display respectfully up to two of the following portable, removable flags, not larger than 4 ½ ft by 6 ft:
1. The United States Flag.
 2. The official flag of the State of Florida.
 3. A flag that represents the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard.
 4. A POW-MIA flag.
 5. A first responder flag. A first responder flag may incorporate the design of any other flag permitted under this paragraph to form a combined flag. For purposes of this subsection, the term "first responder flag" means a flag that recognizes and honors the service of any of the following:
 - a. Law enforcement officers as defined in s. 943.10(1).
 - b. Firefighters as defined in s. 112.191(1).
 - c. Paramedics or emergency medical technicians, as those terms are defined in s. 112.1911(1).
 - d. Correctional officers as defined in s. 943.10(2).
 - e. 911 public safety telecommunicators as defined in s. 401.465(1).
 - f. Advanced practice registered nurses, licensed practical nurses, or registered nurses, as those terms are defined in 464.003.
 - g. Persons participating in a statewide urban search and rescue program developed by the Division of Emergency Management under s. 252.35
 - h. Federal law enforcement officers as defined in 18 U.S.C. s 115(c)(1).

Roof Completion Schedule

Anticipated Start Date	Buildings to be completed in order
05/26/2026	59. 1201-1209 Winterberry LA
06/01/2026	60. 1511-1515 Truewood LA
06/08/2026	61. 1501-1509 Truewood LA
06/15/2026	62. 1000-1018 Sherrywood ST
06/29/2026	63. 917-927 Wintergreen BLVD
07/06/2026	64. 133-145 Carolwood BLVD
07/13/2026	65. 1511-1529 N. Carolwood BLVD
07/20/2026	66. 1564-1580 N. Carolwood BLVD
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

Summarized financial statements highlights as of May 31, 2026.

Balance Sheet Fund Totals		May Reserve Fund Expense
1004 Schwab Operating	\$154,960.73	
1008 Truist Operating	\$118,489.22	
1009 Capital Reserve Fund	\$249,106.45	\$6,970.00 (Irrigation Repair)
1010 R&R Reserve Fund	\$361,554.70	
1011 Roof Reserve Fund	\$1,474,517.69	\$80,257.50 (50% roof deposit)
1012 Credit Memo	\$207.26	
Total	\$2,358,836.05	

The monthly assessment receivables totaled \$80,231.75 (45 owners). The \$6,500 Special Assessment collection receivables totaled \$52,581.57 (10 owners), and the \$4,000 Special Assessment receivables totaled \$718,314.49 (329 owners). We received a \$7,276.55 payoff for one delinquent account during the month. Four new owners bought properties in May.

Based on the Budget vs. Actual expense for May, the budget areas of concern included: Legal Fees of \$25,385.03 vs. budget of \$3,333.33; Onsite Maintenance \$23,605.73 vs. budget of \$13,520.

According to the Revenue & Expense report, the Budget vs. Actual comparison for the Operating Budget for May indicates an Actual monthly expense of \$173,881.69 vs. a budget of \$143,534.69, for a difference of \$30,347. YTD Actual is \$764,965.38, vs. Budget of \$720,331.27, for a difference of \$44,634.11. Our budget projection for the year has been updated to reflect the increase to the Roof Reserve fund, consistent with our reserve funding vote. The total for the monthly assessment for April and May was \$138,926.45, compared with a Budget of \$149,586.45. The income difference was due to a decision to delay increasing monthly assessments until the vote was finalized. The monthly assessment increased by \$20, effective June 1, 2026. Delaying the assessment increase until July 1, 2026, resulted in actual collections being \$21,200 under budget.

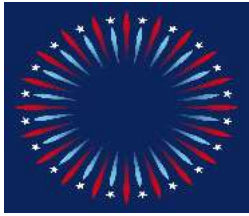
Our pool service vendor notified us that they would add a temporary fuel surcharge to our invoices, effective June 1, to offset rising energy costs. The surcharge on the June bill is \$49.01.

Highlights of the MAY 19, 2026, Board Meeting

- Work on Woodridge water remediation starts on May 18, 2026. Approved by the board for \$32,785.08
- Re-roofing start date: May 26, 2026.
- Allied roofing inspection schedule approved for \$19,840.00. Includes inspection of the four final buildings.
- Capital contribution language changed to 1/3 of the annual assessment. Approved by the board.
- The board approved a 3-month trial of the owner watering authorization form.



SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES



**YOU ARE INVITED
TO DOUBLE
YOUR
4TH OF JULY "250"
CELEBRATION**

**WITH FRIENDS AND
NEIGHBORS AT FIRST FRIDAY
JULY 3, 2026, 5:30 – 7:00 p.m.**

**Enjoy Hot Dogs and all the
fixings while listening to the
wonderful music of Paul Felter.**

BYOB, setups provided.

**Sides and desserts
are always welcome!**



**PLEASE COMPLY WITH THE HOLIDAY
DECORATION DATES BELOW:**

Holiday Decoration Period

Valentine's Day - February 1 – February 17

St. Patrick's Day - March 3 – March 20

Easter/Passover - Two weeks before to one
week after the holiday

Memorial Day – the holiday plus 3 days before and 3 days after

Pride Day - June 12th – June 28th

July 4 - June 27th – July 31*

Halloween October 15th – November 3rd

Veterans Day - the holiday plus 3 days before and 3 days after

Christmas/Hanukkah - November 22nd – January 10th of the following year

***NOTE: In honor of our "250th" year, please enjoy your July 4 decorations for the entire month of July!**



JULY ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, July 13, at 6 p.m.

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.



Congratulations to June's BINGO Winner, Pat Finch-Gore!



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, July 15 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, July 11, at 12:45 p.m.

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, July 28, 7 p.m. in the clubhouse

Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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 (July 2 & 16) 6:30 p.m. - 8:30 p.m. 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 a.m.

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 (July 11 & 25). From 10-11 a.m. 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 a.m.

The cost is \$5 per session (cash only). Kitra is our instructor. You must bring your own large water-aerobic noodle and weights (Dollar Tree has noodles; Amazon has both). Poolside noodle storage is no longer available, so please bring these items to each session. 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 Start 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 a.m., 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: everyreasontobelieve.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).



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 or the content of owner or vendor ads.

Trash & Recycling:

- Regular trash pickup: Tuesdays & Fridays. All waste placed outside for pickup must be contained in an enclosed container or garbage can. Do not place plastic bags or other loose waste at the curb.
- Recycling pickup is on Fridays. Contact Seminole County to request recycling bins at 407-665-2260.
- **Please separate aluminum cans only and place them in a bag for pickup on Fridays.**
- Yard trash is picked up on Wednesdays (debris must be in a container or tied in a bundle).
- **BULK ITEMS:** Schedule appliances and electronics in advance at 407-464-0664. Place them at the curb after 6 p.m. on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. No trash or bulk items can be put out before 6 p.m. on Thursday.

NON-RECYCLABLE ITEMS: plastic bags/cups, wax-lined cups/plates, drinking glassware, Styrofoam trays, egg cartons, light bulbs, milk cartons, shredded paper, aluminum foil pie plates, paint/pesticide/motor oil containers, cardboard larger than 3'x3', electronic devices.

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 the 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 p.m.

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

Meets on the Thursday before the Board meeting at 4 p.m.

Landscape: Kim Holland, Chair
Robert Hernandez, ex officio

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

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

Meets on the last Monday of each month at 7 p.m.

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 a.m.

Steering: Rotating Chairs; Ann Honbarrier, Ex-Officio

Meets on the 4th Tuesday of the month at 4 p.m.

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 a.m. to 7 a.m. 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.

JULY 2026

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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

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3rd Wed. of the month.

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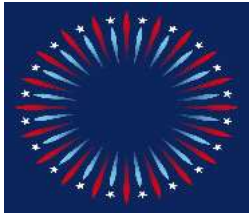
Our pool service vendor notified us that they would add a temporary fuel surcharge to our invoices, effective June 1, to offset rising energy costs. The surcharge on the June bill is \$49.01.

Highlights of the MAY 19, 2026, Board Meeting

- Work on Woodridge water remediation starts on May 18, 2026. Approved by the board for \$32,785.08
- Re-roofing start date: May 26, 2026.
- Allied roofing inspection schedule approved for \$19,840.00. Includes inspection of the four final buildings.
- Capital contribution language changed to 1/3 of the annual assessment. Approved by the board.
- The board approved a 3-month trial of the owner watering authorization form.



SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES



**YOU ARE INVITED
TO DOUBLE
YOUR
4TH OF JULY "250"
CELEBRATION**

**WITH FRIENDS AND
NEIGHBORS AT FIRST FRIDAY
JULY 3, 2026, 5:30 – 7:00 p.m.**

**Enjoy Hot Dogs and all the
fixings while listening to the
wonderful music of Paul Felter.**

BYOB, setups provided.

**Sides and desserts
are always welcome!**



**PLEASE COMPLY WITH THE HOLIDAY
DECORATION DATES BELOW:**

Holiday Decoration Period

Valentine's Day - February 1 – February 17

St. Patrick's Day - March 3 – March 20

Easter/Passover - Two weeks before to one
week after the holiday

Memorial Day – the holiday plus 3 days before and 3 days after

Pride Day - June 12th – June 28th

July 4 - June 27th – July 31*

Halloween October 15th – November 3rd

Veterans Day - the holiday plus 3 days before and 3 days after

Christmas/Hanukkah - November 22nd – January 10th of the following year

***NOTE: In honor of our "250th" year, please enjoy your July 4 decorations for the entire month of July!**



JULY ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, July 13, at 6 p.m.

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.



Congratulations to June's BINGO Winner, Pat Finch-Gore!



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, July 15 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, July 11, at 12:45 p.m.

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, July 28, 7 p.m. in the clubhouse

Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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 (July 2 & 16) 6:30 p.m. - 8:30 p.m. 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 a.m.

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 (July 11 & 25). From 10-11 a.m. 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 a.m.

The cost is \$5 per session (cash only). Kitra is our instructor. You must bring your own large water-aerobic noodle and weights (Dollar Tree has noodles; Amazon has both). Poolside noodle storage is no longer available, so please bring these items to each session. 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 Start 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 a.m., 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).



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 or the content of owner or vendor ads.

Trash & Recycling:

- Regular trash pickup: Tuesdays & Fridays. All waste placed outside for pickup must be contained in an enclosed container or garbage can. Do not place plastic bags or other loose waste at the curb.
- Recycling pickup is on Fridays. Contact Seminole County to request recycling bins at 407-665-2260.
- **Please separate aluminum cans only and place them in a bag for pickup on Fridays.**
- Yard trash is picked up on Wednesdays (debris must be in a container or tied in a bundle).
- **BULK ITEMS:** Schedule appliances and electronics in advance at 407-464-0664. Place them at the curb after 6 p.m. on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. No trash or bulk items can be put out before 6 p.m. on Thursday.

NON-RECYCLABLE ITEMS: plastic bags/cups, wax-lined cups/plates, drinking glassware, Styrofoam trays, egg cartons, light bulbs, milk cartons, shredded paper, aluminum foil pie plates, paint/pesticide/motor oil containers, cardboard larger than 3'x3', electronic devices.

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 the 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 p.m.

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

Meets on the Thursday before the Board meeting at 4 p.m.

Landscape: Kim Holland, Chair
Robert Hernandez, ex officio

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

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

Meets on the last Monday of each month at 7 p.m.

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 a.m.

Steering: Rotating Chairs; Ann Honbarrier, Ex-Officio

Meets on the 4th Tuesday of the month at 4 p.m.

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 a.m. to 7 a.m. 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.

JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
5	6	7	8	9	10	11
	Water Aerobics 9:30-10:30 a.m.	Social Sunshine 10:30 a.m. Buildings & Grounds 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. BUNCO 12:45 p.m.
12	13	14	15	16	17	18
	Water Aerobics 9:30-10:30 a.m. BINGO 6 p.m.	Landscape CMT 6:30 p.m.	Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m. My Neighbor's Table 5:30-7 p.m.	Bible Study 10 a.m. Finance CMT 4 p.m. Words of Life Bible Study 6:30-8:30 p.m.	Can-Can 7:30 a.m.	
19	20	21	22	23	24	25
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26	27	28	29	30	31	
Private Event	Water Aerobics 9:30-10:30 a.m. Ad Hoc Parking CMT 7 p.m.	Steering CMT 4 p.m. Novel Pursuits Book Club 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	

SUMMER SAFETY REMINDER...

LOW neighbors are out and about enjoying the summer on their bicycles, scooters, electric bikes, and more. PLEASE – exercise caution when backing out of your driveway. Don't rely solely on your backup camera, as you may miss a rider or pedestrian in your path. Look all around and use your mirrors. Remember that the speed in the LOW complex is 10 mph. Please drive safely and be a thoughtful neighbor.

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

HAPPY INDEPENDENCE "250" DAY FOURTH OF JULY!

Assessments

Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

Landscaping: Sod/Jasmine/Trees

The tree installation is moving forward. Nine trees have been installed thus far. Sod has been installed at five locations. The best times to install sod are spring and fall, when survival rates are highest. However, we are continuing to prepare now for the fall installations. Morning Dew Lawnscape is reviewing the community and the requests received, and sorting them into small groups, with the worst locations placed at the top of the list. Please note that the irrigation must be fully operational at the chosen location and, as a resident, you will be requested to assist with watering the new landscaping for at least the first 30 days to ensure its survival. Once proposals have been received, they will be provided to the board for consideration.

Roof Replacement, Refurbishing, Painting Project Schedule (See chart on page 2)

The roof replacement project for the remaining 12 buildings is in progress; the first four (4) buildings have been completed. Due to weather conditions, the schedule has fallen one (1) week behind, and the enclosed schedule has been updated to reflect the new estimated start dates. The list reflects the order of completion and the current anticipated start date for each, subject to weather conditions. Once all buildings have been re-roofed, Ruth Painting will touch up newly installed siding. The project will take approximately four (4) months to complete.

Routine Maintenance

Pressure washing was halted for about one month due to a failing pressure washer. Unrepairable, a new unit has been ordered. Pressure washing will continue upon receipt of the new machine.

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

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

DUE DATE	AMOUNT	BALANCE
		<u>ON YOUR ACCOUNT</u>
July 1, 2026	\$333.33	\$1,666.69
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

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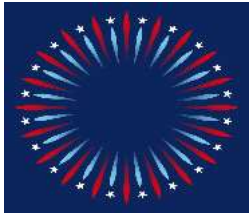
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GRAB YOUR WATER-WINGS FOR WATER AEROBICS EVERY MON. AND WED. THROUGH OCT. from 9:30 - 10:30 a.m.

The cost is \$5 per session (cash only). Kitra is our instructor. You must bring your own large water-aerobic noodle and weights (Dollar Tree has noodles; Amazon has both). Poolside noodle storage is no longer available, so please bring these items to each session. 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 Start 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 a.m., 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).



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 or the content of owner or vendor ads.

Trash & Recycling:

- Regular trash pickup: Tuesdays & Fridays. All waste placed outside for pickup must be contained in an enclosed container or garbage can. Do not place plastic bags or other loose waste at the curb.
- Recycling pickup is on Fridays. Contact Seminole County to request recycling bins at 407-665-2260.
- **Please separate aluminum cans only and place them in a bag for pickup on Fridays.**
- Yard trash is picked up on Wednesdays (debris must be in a container or tied in a bundle).
- **BULK ITEMS:** Schedule appliances and electronics in advance at 407-464-0664. Place them at the curb after 6 p.m. on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. No trash or bulk items can be put out before 6 p.m. on Thursday.

NON-RECYCLABLE ITEMS: plastic bags/cups, wax-lined cups/plates, drinking glassware, Styrofoam trays, egg cartons, light bulbs, milk cartons, shredded paper, aluminum foil pie plates, paint/pesticide/motor oil containers, cardboard larger than 3'x3', electronic devices.

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 the 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 p.m.

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

Meets on the Thursday before the Board meeting at 4 p.m.

Landscape: Kim Holland, Chair
Robert Hernandez, ex officio

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

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

Meets on the last Monday of each month at 7 p.m.

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 a.m.

Steering: Rotating Chairs; Ann Honbarrier, Ex-Officio

Meets on the 4th Tuesday of the month at 4 p.m.

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 a.m. to 7 a.m. 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.

JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
5	6	7	8	9	10	11
	Water Aerobics 9:30-10:30 a.m.	Social Sunshine 10:30 a.m. Buildings & Grounds 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. BUNCO 12:45 p.m.
12	13	14	15	16	17	18
	Water Aerobics 9:30-10:30 a.m. BINGO 6 p.m.	Landscape CMT 6:30 p.m.	Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m. My Neighbor's Table 5:30-7 p.m.	Bible Study 10 a.m. Finance CMT 4 p.m. Words of Life Bible Study 6:30-8:30 p.m.	Can-Can 7:30 a.m.	
19	20	21	22	23	24	25
	Water Aerobics 9:30-10:30 a.m.	Board Meeting 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. Private Event
26	27	28	29	30	31	
Private Event	Water Aerobics 9:30-10:30 a.m. Ad Hoc Parking CMT 7 p.m.	Steering CMT 4 p.m. Novel Pursuits Book Club 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	

SUMMER SAFETY REMINDER...

LOW neighbors are out and about enjoying the summer on their bicycles, scooters, electric bikes, and more. **PLEASE** – exercise caution when backing out of your driveway. Don't rely solely on your backup camera, as you may miss a rider or pedestrian in your path. Look all around and use your mirrors. Remember that the speed in the LOW complex is 10 mph. Please drive safely and be a thoughtful neighbor.

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

HAPPY INDEPENDENCE "250" DAY FOURTH OF JULY!

Assessments

Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

Landscaping: Sod/Jasmine/Trees

The tree installation is moving forward. Nine trees have been installed thus far. Sod has been installed at five locations. The best times to install sod are spring and fall, when survival rates are highest. However, we are continuing to prepare now for the fall installations. Morning Dew Lawnscape is reviewing the community and the requests received, and sorting them into small groups, with the worst locations placed at the top of the list. Please note that the irrigation must be fully operational at the chosen location and, as a resident, you will be requested to assist with watering the new landscaping for at least the first 30 days to ensure its survival. Once proposals have been received, they will be provided to the board for consideration.

Roof Replacement, Refurbishing, Painting Project Schedule (See chart on page 2)

The roof replacement project for the remaining 12 buildings is in progress; the first four (4) buildings have been completed. Due to weather conditions, the schedule has fallen one (1) week behind, and the enclosed schedule has been updated to reflect the new estimated start dates. The list reflects the order of completion and the current anticipated start date for each, subject to weather conditions. Once all buildings have been re-roofed, Ruth Painting will touch up newly installed siding. The project will take approximately four (4) months to complete.

Routine Maintenance

Pressure washing was halted for about one month due to a failing pressure washer. Unrepairable, a new unit has been ordered. Pressure washing will continue upon receipt of the new machine.

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

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

DUE DATE	AMOUNT	BALANCE
		<u>ON YOUR ACCOUNT</u>
July 1, 2026	\$333.33	\$1,666.69
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.

While the pressure washer was out of commission, the maintenance crew's person-hours were reallocated to wood repairs, accelerating this project. Roof and gutter cleaning is progressing at a normal pace, and we look forward to returning to locations that already have debris.

Irrigation is up and running in many locations, but not all. We identified that a new clock and wiring are needed on Truewood to restore irrigation. This work is in progress. We are also investigating why the irrigation repairs at 81-99 Carolwood have failed. We are researching why the pressure is low at 200-216 Nettlewood and how to increase the pressure most economically to achieve a permanent solution. We continue to see valves getting stuck and experience mainline breaks. Irrigation repairs are an ongoing project, and we appreciate your reports when you notice breaks—please report issues as soon as you see them. We welcome the newly formed **Ad hoc Irrigation Committee**, chaired by Tina Heil, which will assist in reviewing and improving the irrigation system.

New Rules for Flag Display



Because of changes to Florida 720, rules governing residents' flag displays have changed. These changes will be reflected in the updated copy of our Rules and Regulations. While waiting for final approval, here are the rules as stated in Florida Statute 720.304:

- Any Homeowner may display respectfully up to two of the following portable, removable flags, not larger than 4 ½ ft by 6 ft:
1. The United States Flag.
 2. The official flag of the State of Florida.
 3. A flag that represents the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard.
 4. A POW-MIA flag.
 5. A first responder flag. A first responder flag may incorporate the design of any other flag permitted under this paragraph to form a combined flag. For purposes of this subsection, the term “first responder flag” means a flag that recognizes and honors the service of any of the following:
 - a. Law enforcement officers as defined in s. 943.10(1).
 - b. Firefighters as defined in s. 112.191(1).
 - c. Paramedics or emergency medical technicians, as those terms are defined in s. 112.1911(1).
 - d. Correctional officers as defined in s. 943.10(2).
 - e. 911 public safety telecommunicators as defined in s. 401.465(1).
 - f. Advanced practice registered nurses, licensed practical nurses, or registered nurses, as those terms are defined in 464.003.
 - g. Persons participating in a statewide urban search and rescue program developed by the Division of Emergency Management under s. 252.35
 - h. Federal law enforcement officers as defined in 18 U.S.C. s 115(c)(1).

Roof Completion Schedule

Anticipated Start Date	Buildings to be completed in order
05/26/2026	59. 1201-1209 Winterberry LA
06/01/2026	60. 1511-1515 Truewood LA
06/08/2026	61. 1501-1509 Truewood LA
06/15/2026	62. 1000-1018 Sherrywood ST
06/29/2026	63. 917-927 Wintergreen BLVD
07/06/2026	64. 133-145 Carolwood BLVD
07/13/2026	65. 1511-1529 N. Carolwood BLVD
07/20/2026	66. 1564-1580 N. Carolwood BLVD
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

Summarized financial statements highlights as of May 31, 2026.

Balance Sheet Fund Totals		May Reserve Fund Expense
1004 Schwab Operating	\$154,960.73	
1008 Truist Operating	\$118,489.22	
1009 Capital Reserve Fund	\$249,106.45	\$6,970.00 (Irrigation Repair)
1010 R&R Reserve Fund	\$361,554.70	
1011 Roof Reserve Fund	\$1,474,517.69	\$80,257.50 (50% roof deposit)
1012 Credit Memo	\$207.26	
Total	\$2,358,836.05	

The monthly assessment receivables totaled \$80,231.75 (45 owners). The \$6,500 Special Assessment collection receivables totaled \$52,581.57 (10 owners), and the \$4,000 Special Assessment receivables totaled \$718,314.49 (329 owners). We received a \$7,276.55 payoff for one delinquent account during the month. Four new owners bought properties in May.

Based on the Budget vs. Actual expense for May, the budget areas of concern included: Legal Fees of \$25,385.03 vs. budget of \$3,333.33; Onsite Maintenance \$23,605.73 vs. budget of \$13,520.

According to the Revenue & Expense report, the Budget vs. Actual comparison for the Operating Budget for May indicates an Actual monthly expense of \$173,881.69 vs. a budget of \$143,534.69, for a difference of \$30,347. YTD Actual is \$764,965.38, vs. Budget of \$720,331.27, for a difference of \$44,634.11. Our budget projection for the year has been updated to reflect the increase to the Roof Reserve fund, consistent with our reserve funding vote. The total for the monthly assessment for April and May was \$138,926.45, compared with a Budget of \$149,586.45. The income difference was due to a decision to delay increasing monthly assessments until the vote was finalized. The monthly assessment increased by \$20, effective June 1, 2026. Delaying the assessment increase until July 1, 2026, resulted in actual collections being \$21,200 under budget.

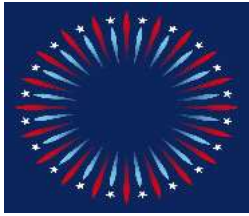
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Refreshments provided. People of all ages and faiths are invited to study the Bible, pray, and enjoy each other's company in a non-judgmental atmosphere. Contact Juan Ramirez at 407-595-7155 if you plan to attend.



THURSDAY MORNING BIBLE STUDY MEETS WEEKLY at 10 a.m.

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



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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 a.m.

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

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Gary Medley,
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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 the 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 p.m.

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

Meets on the Thursday before the Board meeting at 4 p.m.

Landscape: Kim Holland, Chair
Robert Hernandez, ex officio

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

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

Meets on the last Monday of each month at 7 p.m.

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 a.m.

Steering: Rotating Chairs; Ann Honbarrier, Ex-Officio

Meets on the 4th Tuesday of the month at 4 p.m.

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 a.m. to 7 a.m. 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.

JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
5	6	7	8	9	10	11
	Water Aerobics 9:30-10:30 a.m.	Social Sunshine 10:30 a.m. Buildings & Grounds 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. BUNCO 12:45 p.m.
12	13	14	15	16	17	18
	Water Aerobics 9:30-10:30 a.m. BINGO 6 p.m.	Landscape CMT 6:30 p.m.	Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m. My Neighbor's Table 5:30-7 p.m.	Bible Study 10 a.m. Finance CMT 4 p.m. Words of Life Bible Study 6:30-8:30 p.m.	Can-Can 7:30 a.m.	
19	20	21	22	23	24	25
	Water Aerobics 9:30-10:30 a.m.	Board Meeting 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. Private Event
26	27	28	29	30	31	
Private Event	Water Aerobics 9:30-10:30 a.m. Ad Hoc Parking CMT 7 p.m.	Steering CMT 4 p.m. Novel Pursuits Book Club 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	

SUMMER SAFETY REMINDER...

LOW neighbors are out and about enjoying the summer on their bicycles, scooters, electric bikes, and more. **PLEASE** – exercise caution when backing out of your driveway. Don't rely solely on your backup camera, as you may miss a rider or pedestrian in your path. Look all around and use your mirrors. Remember that the speed in the LOW complex is 10 mph. Please drive safely and be a thoughtful neighbor.

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

HAPPY INDEPENDENCE "250" DAY FOURTH OF JULY!

Assessments

Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

Landscaping: Sod/Jasmine/Trees

The tree installation is moving forward. Nine trees have been installed thus far. Sod has been installed at five locations. The best times to install sod are spring and fall, when survival rates are highest. However, we are continuing to prepare now for the fall installations. Morning Dew Lawnscape is reviewing the community and the requests received, and sorting them into small groups, with the worst locations placed at the top of the list. Please note that the irrigation must be fully operational at the chosen location and, as a resident, you will be requested to assist with watering the new landscaping for at least the first 30 days to ensure its survival. Once proposals have been received, they will be provided to the board for consideration.

Roof Replacement, Refurbishing, Painting Project Schedule (See chart on page 2)

The roof replacement project for the remaining 12 buildings is in progress; the first four (4) buildings have been completed. Due to weather conditions, the schedule has fallen one (1) week behind, and the enclosed schedule has been updated to reflect the new estimated start dates. The list reflects the order of completion and the current anticipated start date for each, subject to weather conditions. Once all buildings have been re-roofed, Ruth Painting will touch up newly installed siding. The project will take approximately four (4) months to complete.

Routine Maintenance

Pressure washing was halted for about one month due to a failing pressure washer. Unrepairable, a new unit has been ordered. Pressure washing will continue upon receipt of the new machine.

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

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

DUE DATE	AMOUNT	BALANCE
		<u>ON YOUR ACCOUNT</u>
July 1, 2026	\$333.33	\$1,666.69
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.

While the pressure washer was out of commission, the maintenance crew's person-hours were reallocated to wood repairs, accelerating this project. Roof and gutter cleaning is progressing at a normal pace, and we look forward to returning to locations that already have debris.

Irrigation is up and running in many locations, but not all. We identified that a new clock and wiring are needed on Truewood to restore irrigation. This work is in progress. We are also investigating why the irrigation repairs at 81-99 Carolwood have failed. We are researching why the pressure is low at 200-216 Nettlewood and how to increase the pressure most economically to achieve a permanent solution. We continue to see valves getting stuck and experience mainline breaks. Irrigation repairs are an ongoing project, and we appreciate your reports when you notice breaks—please report issues as soon as you see them. We welcome the newly formed **Ad hoc Irrigation Committee**, chaired by Tina Heil, which will assist in reviewing and improving the irrigation system.

New Rules for Flag Display



Because of changes to Florida 720, rules governing residents' flag displays have changed. These changes will be reflected in the updated copy of our Rules and Regulations. While waiting for final approval, here are the rules as stated in Florida Statute 720.304:

Any Homeowner may display respectfully up to two of the following portable, removable flags, not larger than 4 ½ ft by 6 ft:

1. The United States Flag.
2. The official flag of the State of Florida.
3. A flag that represents the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard.
4. A POW-MIA flag.
5. A first responder flag. A first responder flag may incorporate the design of any other flag permitted under this paragraph to form a combined flag. For purposes of this subsection, the term "first responder flag" means a flag that recognizes and honors the service of any of the following:
 - a. Law enforcement officers as defined in s. 943.10(1).
 - b. Firefighters as defined in s. 112.191(1).
 - c. Paramedics or emergency medical technicians, as those terms are defined in s. 112.1911(1).
 - d. Correctional officers as defined in s. 943.10(2).
 - e. 911 public safety telecommunicators as defined in s. 401.465(1).
 - f. Advanced practice registered nurses, licensed practical nurses, or registered nurses, as those terms are defined in 464.003.
 - g. Persons participating in a statewide urban search and rescue program developed by the Division of Emergency Management under s. 252.35
 - h. Federal law enforcement officers as defined in 18 U.S.C. s 115(c)(1).

Roof Completion Schedule

Anticipated Start Date	Buildings to be completed in order
05/26/2026	59. 1201-1209 Winterberry LA
06/01/2026	60. 1511-1515 Truewood LA
06/08/2026	61. 1501-1509 Truewood LA
06/15/2026	62. 1000-1018 Sherrywood ST
06/29/2026	63. 917-927 Wintergreen BLVD
07/06/2026	64. 133-145 Carolwood BLVD
07/13/2026	65. 1511-1529 N. Carolwood BLVD
07/20/2026	66. 1564-1580 N. Carolwood BLVD
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

Summarized financial statements highlights as of May 31, 2026.

Balance Sheet Fund Totals		May Reserve Fund Expense
1004 Schwab Operating	\$154,960.73	
1008 Truist Operating	\$118,489.22	
1009 Capital Reserve Fund	\$249,106.45	\$6,970.00 (Irrigation Repair)
1010 R&R Reserve Fund	\$361,554.70	
1011 Roof Reserve Fund	\$1,474,517.69	\$80,257.50 (50% roof deposit)
1012 Credit Memo	\$207.26	
Total	\$2,358,836.05	

The monthly assessment receivables totaled \$80,231.75 (45 owners). The \$6,500 Special Assessment collection receivables totaled \$52,581.57 (10 owners), and the \$4,000 Special Assessment receivables totaled \$718,314.49 (329 owners). We received a \$7,276.55 payoff for one delinquent account during the month. Four new owners bought properties in May.

Based on the Budget vs. Actual expense for May, the budget areas of concern included: Legal Fees of \$25,385.03 vs. budget of \$3,333.33; Onsite Maintenance \$23,605.73 vs. budget of \$13,520.

According to the Revenue & Expense report, the Budget vs. Actual comparison for the Operating Budget for May indicates an Actual monthly expense of \$173,881.69 vs. a budget of \$143,534.69, for a difference of \$30,347. YTD Actual is \$764,965.38, vs. Budget of \$720,331.27, for a difference of \$44,634.11. Our budget projection for the year has been updated to reflect the increase to the Roof Reserve fund, consistent with our reserve funding vote. The total for the monthly assessment for April and May was \$138,926.45, compared with a Budget of \$149,586.45. The income difference was due to a decision to delay increasing monthly assessments until the vote was finalized. The monthly assessment increased by \$20, effective June 1, 2026. Delaying the assessment increase until July 1, 2026, resulted in actual collections being \$21,200 under budget.

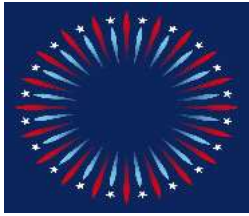
Our pool service vendor notified us that they would add a temporary fuel surcharge to our invoices, effective June 1, to offset rising energy costs. The surcharge on the June bill is \$49.01.

Highlights of the MAY 19, 2026, Board Meeting

- Work on Woodridge water remediation starts on May 18, 2026. Approved by the board for \$32,785.08
- Re-roofing start date: May 26, 2026.
- Allied roofing inspection schedule approved for \$19,840.00. Includes inspection of the four final buildings.
- Capital contribution language changed to 1/3 of the annual assessment. Approved by the board.
- The board approved a 3-month trial of the owner watering authorization form.



SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES



**YOU ARE INVITED
TO DOUBLE
YOUR
4TH OF JULY "250"
CELEBRATION**

**WITH FRIENDS AND
NEIGHBORS AT FIRST FRIDAY
JULY 3, 2026, 5:30 – 7:00 p.m.**

**Enjoy Hot Dogs and all the
fixings while listening to the
wonderful music of Paul Felter.**

BYOB, setups provided.

**Sides and desserts
are always welcome!**



**PLEASE COMPLY WITH THE HOLIDAY
DECORATION DATES BELOW:**

Holiday Decoration Period

Valentine's Day - February 1 – February 17

St. Patrick's Day - March 3 – March 20

Easter/Passover - Two weeks before to one
week after the holiday

Memorial Day – the holiday plus 3 days before and 3 days after

Pride Day - June 12th – June 28th

July 4 - June 27th – July 31*

Halloween October 15th – November 3rd

Veterans Day - the holiday plus 3 days before and 3 days after

Christmas/Hanukkah - November 22nd – January 10th of the following year

***NOTE: In honor of our "250th" year, please enjoy your July 4 decorations for the entire month of July!**



JULY ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, July 13, at 6 p.m.

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.



Congratulations to June's BINGO Winner, Pat Finch-Gore!



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, July 15 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, July 11, at 12:45 p.m.

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, July 28, 7 p.m. in the clubhouse

Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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 (July 2 & 16)

6:30 p.m. - 8:30 p.m. 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 a.m.

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 (July 11 & 25).

From 10-11 a.m. 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 a.m.

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

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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 the Friday preceding the Board meeting.

Audit: Lauretta Lumkes, ex officio

Building & Grounds: Angie Walsh, Chair 407-461-8081
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Meets on the 1st Tuesday of the month at 7 p.m.

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

Meets on the Thursday before the Board meeting at 4 p.m.

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Robert Hernandez, ex officio

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Greg Wallace, ex officio

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Elaine Noel, Co-chair,
Seema Sernovitz, ex officio

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

Steering: Rotating Chairs; Ann Honbarrier, Ex-Officio

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Ernie Torres, ex officio.

TBA

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Vacant, Chair, Geoff Longley, ex officio

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- A permit is required for parking from 2 a.m. to 7 a.m. Fill out the permit form on the LOW website (www.lakeofthewoodshoa.com).
- 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.

JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
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			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
5	6	7	8	9	10	11
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SUMMER SAFETY REMINDER...

LOW neighbors are out and about enjoying the summer on their bicycles, scooters, electric bikes, and more. **PLEASE** – exercise caution when backing out of your driveway. Don't rely solely on your backup camera, as you may miss a rider or pedestrian in your path. Look all around and use your mirrors. Remember that the speed in the LOW complex is 10 mph. Please drive safely and be a thoughtful neighbor.

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

HAPPY INDEPENDENCE "250" DAY FOURTH OF JULY!

Assessments

Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

Landscaping: Sod/Jasmine/Trees

The tree installation is moving forward. Nine trees have been installed thus far. Sod has been installed at five locations. The best times to install sod are spring and fall, when survival rates are highest. However, we are continuing to prepare now for the fall installations. Morning Dew Lawnscape is reviewing the community and the requests received, and sorting them into small groups, with the worst locations placed at the top of the list. Please note that the irrigation must be fully operational at the chosen location and, as a resident, you will be requested to assist with watering the new landscaping for at least the first 30 days to ensure its survival. Once proposals have been received, they will be provided to the board for consideration.

Roof Replacement, Refurbishing, Painting Project Schedule (See chart on page 2)

The roof replacement project for the remaining 12 buildings is in progress; the first four (4) buildings have been completed. Due to weather conditions, the schedule has fallen one (1) week behind, and the enclosed schedule has been updated to reflect the new estimated start dates. The list reflects the order of completion and the current anticipated start date for each, subject to weather conditions. Once all buildings have been re-roofed, Ruth Painting will touch up newly installed siding. The project will take approximately four (4) months to complete.

Routine Maintenance

Pressure washing was halted for about one month due to a failing pressure washer. Unrepairable, a new unit has been ordered. Pressure washing will continue upon receipt of the new machine.

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

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

DUE DATE	AMOUNT	BALANCE
		<u>ON YOUR ACCOUNT</u>
July 1, 2026	\$333.33	\$1,666.69
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.

While the pressure washer was out of commission, the maintenance crew's person-hours were reallocated to wood repairs, accelerating this project. Roof and gutter cleaning is progressing at a normal pace, and we look forward to returning to locations that already have debris.

Irrigation is up and running in many locations, but not all. We identified that a new clock and wiring are needed on Truewood to restore irrigation. This work is in progress. We are also investigating why the irrigation repairs at 81-99 Carolwood have failed. We are researching why the pressure is low at 200-216 Nettlewood and how to increase the pressure most economically to achieve a permanent solution. We continue to see valves getting stuck and experience mainline breaks. Irrigation repairs are an ongoing project, and we appreciate your reports when you notice breaks—please report issues as soon as you see them. We welcome the newly formed **Ad hoc Irrigation Committee**, chaired by Tina Heil, which will assist in reviewing and improving the irrigation system.

New Rules for Flag Display



Because of changes to Florida 720, rules governing residents' flag displays have changed. These changes will be reflected in the updated copy of our Rules and Regulations. While waiting for final approval, here are the rules as stated in Florida Statute 720.304:

- Any Homeowner may display respectfully up to two of the following portable, removable flags, not larger than 4 ½ ft by 6 ft:
1. The United States Flag.
 2. The official flag of the State of Florida.
 3. A flag that represents the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard.
 4. A POW-MIA flag.
 5. A first responder flag. A first responder flag may incorporate the design of any other flag permitted under this paragraph to form a combined flag. For purposes of this subsection, the term “first responder flag” means a flag that recognizes and honors the service of any of the following:
 - a. Law enforcement officers as defined in s. 943.10(1).
 - b. Firefighters as defined in s. 112.191(1).
 - c. Paramedics or emergency medical technicians, as those terms are defined in s. 112.1911(1).
 - d. Correctional officers as defined in s. 943.10(2).
 - e. 911 public safety telecommunicators as defined in s. 401.465(1).
 - f. Advanced practice registered nurses, licensed practical nurses, or registered nurses, as those terms are defined in 464.003.
 - g. Persons participating in a statewide urban search and rescue program developed by the Division of Emergency Management under s. 252.35
 - h. Federal law enforcement officers as defined in 18 U.S.C. s 115(c)(1).

Roof Completion Schedule

Anticipated Start Date	Buildings to be completed in order
05/26/2026	59. 1201-1209 Winterberry LA
06/01/2026	60. 1511-1515 Truewood LA
06/08/2026	61. 1501-1509 Truewood LA
06/15/2026	62. 1000-1018 Sherrywood ST
06/29/2026	63. 917-927 Wintergreen BLVD
07/06/2026	64. 133-145 Carolwood BLVD
07/13/2026	65. 1511-1529 N. Carolwood BLVD
07/20/2026	66. 1564-1580 N. Carolwood BLVD
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

Summarized financial statements highlights as of May 31, 2026.

Balance Sheet Fund Totals		May Reserve Fund Expense
1004 Schwab Operating	\$154,960.73	
1008 Truist Operating	\$118,489.22	
1009 Capital Reserve Fund	\$249,106.45	\$6,970.00 (Irrigation Repair)
1010 R&R Reserve Fund	\$361,554.70	
1011 Roof Reserve Fund	\$1,474,517.69	\$80,257.50 (50% roof deposit)
1012 Credit Memo	\$207.26	
Total	\$2,358,836.05	

The monthly assessment receivables totaled \$80,231.75 (45 owners). The \$6,500 Special Assessment collection receivables totaled \$52,581.57 (10 owners), and the \$4,000 Special Assessment receivables totaled \$718,314.49 (329 owners). We received a \$7,276.55 payoff for one delinquent account during the month. Four new owners bought properties in May.

Based on the Budget vs. Actual expense for May, the budget areas of concern included: Legal Fees of \$25,385.03 vs. budget of \$3,333.33; Onsite Maintenance \$23,605.73 vs. budget of \$13,520.

According to the Revenue & Expense report, the Budget vs. Actual comparison for the Operating Budget for May indicates an Actual monthly expense of \$173,881.69 vs. a budget of \$143,534.69, for a difference of \$30,347. YTD Actual is \$764,965.38, vs. Budget of \$720,331.27, for a difference of \$44,634.11. Our budget projection for the year has been updated to reflect the increase to the Roof Reserve fund, consistent with our reserve funding vote. The total for the monthly assessment for April and May was \$138,926.45, compared with a Budget of \$149,586.45. The income difference was due to a decision to delay increasing monthly assessments until the vote was finalized. The monthly assessment increased by \$20, effective June 1, 2026. Delaying the assessment increase until July 1, 2026, resulted in actual collections being \$21,200 under budget.

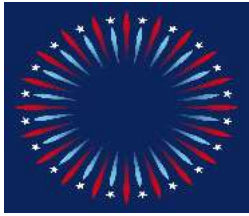
Our pool service vendor notified us that they would add a temporary fuel surcharge to our invoices, effective June 1, to offset rising energy costs. The surcharge on the June bill is \$49.01.

Highlights of the MAY 19, 2026, Board Meeting

- Work on Woodridge water remediation starts on May 18, 2026. Approved by the board for \$32,785.08
- Re-roofing start date: May 26, 2026.
- Allied roofing inspection schedule approved for \$19,840.00. Includes inspection of the four final buildings.
- Capital contribution language changed to 1/3 of the annual assessment. Approved by the board.
- The board approved a 3-month trial of the owner watering authorization form.



SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES



**YOU ARE INVITED
TO DOUBLE
YOUR
4TH OF JULY "250"
CELEBRATION**

**WITH FRIENDS AND
NEIGHBORS AT FIRST FRIDAY
JULY 3, 2026, 5:30 – 7:00 p.m.**

**Enjoy Hot Dogs and all the
fixings while listening to the
wonderful music of Paul Felter.**

BYOB, setups provided.

**Sides and desserts
are always welcome!**



**PLEASE COMPLY WITH THE HOLIDAY
DECORATION DATES BELOW:**

Holiday Decoration Period

Valentine's Day - February 1 – February 17

St. Patrick's Day - March 3 – March 20

Easter/Passover - Two weeks before to one
week after the holiday

Memorial Day – the holiday plus 3 days before and 3 days after

Pride Day - June 12th – June 28th

July 4 - June 27th – July 31*

Halloween October 15th – November 3rd

Veterans Day - the holiday plus 3 days before and 3 days after

Christmas/Hanukkah - November 22nd – January 10th of the following year

***NOTE: In honor of our "250th" year, please enjoy your July 4 decorations for the entire month of July!**



JULY ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, July 13, at 6 p.m.

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.



Congratulations to
June's BINGO
Winner, Pat Finch-
Gore!



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, July 15 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, July 11, at 12:45 p.m.

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, July 28, 7 p.m. in the clubhouse

Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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 (July 2 & 16)

6:30 p.m. - 8:30 p.m. 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 a.m.

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 (July 11 & 25).

From 10–11 a.m. 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 a.m.

The cost is \$5 per session (cash only). Kitra is our instructor. You must bring your own large water-aerobic noodle and weights (Dollar Tree has noodles; Amazon has both). Poolside noodle storage is no longer available, so please bring these items to each session. 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 Start 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 a.m., 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).



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 or the content of owner or vendor ads.

Trash & Recycling:

- Regular trash pickup: Tuesdays & Fridays. All waste placed outside for pickup must be contained in an enclosed container or garbage can. Do not place plastic bags or other loose waste at the curb.
- Recycling pickup is on Fridays. Contact Seminole County to request recycling bins at 407-665-2260.
- **Please separate aluminum cans only and place them in a bag for pickup on Fridays.**
- Yard trash is picked up on Wednesdays (debris must be in a container or tied in a bundle).
- **BULK ITEMS:** Schedule appliances and electronics in advance at 407-464-0664. Place them at the curb after 6 p.m. on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. No trash or bulk items can be put out before 6 p.m. on Thursday.

NON-RECYCLABLE ITEMS: plastic bags/cups, wax-lined cups/plates, drinking glassware, Styrofoam trays, egg cartons, light bulbs, milk cartons, shredded paper, aluminum foil pie plates, paint/pesticide/motor oil containers, cardboard larger than 3'x3', electronic devices.

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
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JULY 2026

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Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

HAPPY INDEPENDENCE "250" DAY FOURTH OF JULY!

Assessments

Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

Landscaping: Sod/Jasmine/Trees

The tree installation is moving forward. Nine trees have been installed thus far. Sod has been installed at five locations. The best times to install sod are spring and fall, when survival rates are highest. However, we are continuing to prepare now for the fall installations. Morning Dew Lawnscape is reviewing the community and the requests received, and sorting them into small groups, with the worst locations placed at the top of the list. Please note that the irrigation must be fully operational at the chosen location and, as a resident, you will be requested to assist with watering the new landscaping for at least the first 30 days to ensure its survival. Once proposals have been received, they will be provided to the board for consideration.

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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

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3rd Wed. of the month.

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

DUE DATE	AMOUNT	BALANCE
		<u>ON YOUR ACCOUNT</u>
July 1, 2026	\$333.33	\$1,666.69
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 2. The official flag of the State of Florida.
 3. A flag that represents the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard.
 4. A POW-MIA flag.
 5. A first responder flag. A first responder flag may incorporate the design of any other flag permitted under this paragraph to form a combined flag. For purposes of this subsection, the term "first responder flag" means a flag that recognizes and honors the service of any of the following:
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Roof Completion Schedule

Anticipated Start Date	Buildings to be completed in order
05/26/2026	59. 1201-1209 Winterberry LA
06/01/2026	60. 1511-1515 Truewood LA
06/08/2026	61. 1501-1509 Truewood LA
06/15/2026	62. 1000-1018 Sherrywood ST
06/29/2026	63. 917-927 Wintergreen BLVD
07/06/2026	64. 133-145 Carolwood BLVD
07/13/2026	65. 1511-1529 N. Carolwood BLVD
07/20/2026	66. 1564-1580 N. Carolwood BLVD
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

Summarized financial statements highlights as of May 31, 2026.

Balance Sheet Fund Totals		May Reserve Fund Expense
1004 Schwab Operating	\$154,960.73	
1008 Truist Operating	\$118,489.22	
1009 Capital Reserve Fund	\$249,106.45	\$6,970.00 (Irrigation Repair)
1010 R&R Reserve Fund	\$361,554.70	
1011 Roof Reserve Fund	\$1,474,517.69	\$80,257.50 (50% roof deposit)
1012 Credit Memo	\$207.26	
Total	\$2,358,836.05	

The monthly assessment receivables totaled \$80,231.75 (45 owners). The \$6,500 Special Assessment collection receivables totaled \$52,581.57 (10 owners), and the \$4,000 Special Assessment receivables totaled \$718,314.49 (329 owners). We received a \$7,276.55 payoff for one delinquent account during the month. Four new owners bought properties in May.

Based on the Budget vs. Actual expense for May, the budget areas of concern included: Legal Fees of \$25,385.03 vs. budget of \$3,333.33; Onsite Maintenance \$23,605.73 vs. budget of \$13,520.

According to the Revenue & Expense report, the Budget vs. Actual comparison for the Operating Budget for May indicates an Actual monthly expense of \$173,881.69 vs. a budget of \$143,534.69, for a difference of \$30,347. YTD Actual is \$764,965.38, vs. Budget of \$720,331.27, for a difference of \$44,634.11. Our budget projection for the year has been updated to reflect the increase to the Roof Reserve fund, consistent with our reserve funding vote. The total for the monthly assessment for April and May was \$138,926.45, compared with a Budget of \$149,586.45. The income difference was due to a decision to delay increasing monthly assessments until the vote was finalized. The monthly assessment increased by \$20, effective June 1, 2026. Delaying the assessment increase until July 1, 2026, resulted in actual collections being \$21,200 under budget.

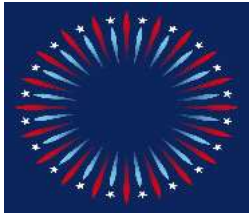
Our pool service vendor notified us that they would add a temporary fuel surcharge to our invoices, effective June 1, to offset rising energy costs. The surcharge on the June bill is \$49.01.

Highlights of the MAY 19, 2026, Board Meeting

- Work on Woodridge water remediation starts on May 18, 2026. Approved by the board for \$32,785.08
- Re-roofing start date: May 26, 2026.
- Allied roofing inspection schedule approved for \$19,840.00. Includes inspection of the four final buildings.
- Capital contribution language changed to 1/3 of the annual assessment. Approved by the board.
- The board approved a 3-month trial of the owner watering authorization form.



SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES



**YOU ARE INVITED
TO DOUBLE
YOUR
4TH OF JULY "250"
CELEBRATION**

**WITH FRIENDS AND
NEIGHBORS AT FIRST FRIDAY
JULY 3, 2026, 5:30 – 7:00 p.m.**

**Enjoy Hot Dogs and all the
fixings while listening to the
wonderful music of Paul Felter.**

BYOB, setups provided.

**Sides and desserts
are always welcome!**



**PLEASE COMPLY WITH THE HOLIDAY
DECORATION DATES BELOW:**

Holiday Decoration Period

Valentine's Day - February 1 – February 17

St. Patrick's Day - March 3 – March 20

Easter/Passover - Two weeks before to one
week after the holiday

Memorial Day – the holiday plus 3 days before and 3 days after

Pride Day - June 12th – June 28th

July 4 - June 27th – July 31*

Halloween October 15th – November 3rd

Veterans Day - the holiday plus 3 days before and 3 days after

Christmas/Hanukkah - November 22nd – January 10th of the following year

***NOTE: In honor of our "250th" year, please enjoy your July 4 decorations for the entire month of July!**



JULY ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, July 13, at 6 p.m.

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.



Congratulations to June's BINGO Winner, Pat Finch-Gore!



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, July 15 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, July 11, at 12:45 p.m.

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, July 28, 7 p.m. in the clubhouse

Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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 (July 2 & 16) 6:30 p.m. - 8:30 p.m. 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 a.m.

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 (July 11 & 25).

From 10-11 a.m. 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 a.m.

The cost is \$5 per session (cash only). Kitra is our instructor. You must bring your own large water-aerobic noodle and weights (Dollar Tree has noodles; Amazon has both). Poolside noodle storage is no longer available, so please bring these items to each session. 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 Start 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 a.m., 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).



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 or the content of owner or vendor ads.

Trash & Recycling:

- Regular trash pickup: Tuesdays & Fridays. All waste placed outside for pickup must be contained in an enclosed container or garbage can. Do not place plastic bags or other loose waste at the curb.
- Recycling pickup is on Fridays. Contact Seminole County to request recycling bins at 407-665-2260.
- **Please separate aluminum cans only and place them in a bag for pickup on Fridays.**
- Yard trash is picked up on Wednesdays (debris must be in a container or tied in a bundle).
- **BULK ITEMS:** Schedule appliances and electronics in advance at 407-464-0664. Place them at the curb after 6 p.m. on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. No trash or bulk items can be put out before 6 p.m. on Thursday.

NON-RECYCLABLE ITEMS: plastic bags/cups, wax-lined cups/plates, drinking glassware, Styrofoam trays, egg cartons, light bulbs, milk cartons, shredded paper, aluminum foil pie plates, paint/pesticide/motor oil containers, cardboard larger than 3'x3', electronic devices.

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 the 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 p.m.

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

Meets on the Thursday before the Board meeting at 4 p.m.

Landscape: Kim Holland, Chair
Robert Hernandez, ex officio

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

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

Meets on the last Monday of each month at 7 p.m.

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 a.m.

Steering: Rotating Chairs; Ann Honbarrier, Ex-Officio

Meets on the 4th Tuesday of the month at 4 p.m.

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 a.m. to 7 a.m. 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.

JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
5	6	7	8	9	10	11
	Water Aerobics 9:30-10:30 a.m.	Social Sunshine 10:30 a.m. Buildings & Grounds 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. BUNCO 12:45 p.m.
12	13	14	15	16	17	18
	Water Aerobics 9:30-10:30 a.m. BINGO 6 p.m.	Landscape CMT 6:30 p.m.	Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m. My Neighbor's Table 5:30-7 p.m.	Bible Study 10 a.m. Finance CMT 4 p.m. Words of Life Bible Study 6:30-8:30 p.m.	Can-Can 7:30 a.m.	
19	20	21	22	23	24	25
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26	27	28	29	30	31	
Private Event	Water Aerobics 9:30-10:30 a.m. Ad Hoc Parking CMT 7 p.m.	Steering CMT 4 p.m. Novel Pursuits Book Club 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	

SUMMER SAFETY REMINDER...

LOW neighbors are out and about enjoying the summer on their bicycles, scooters, electric bikes, and more. **PLEASE** – exercise caution when backing out of your driveway. Don't rely solely on your backup camera, as you may miss a rider or pedestrian in your path. Look all around and use your mirrors. Remember that the speed in the LOW complex is 10 mph. Please drive safely and be a thoughtful neighbor.

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

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Seema Sernovitz, Editor

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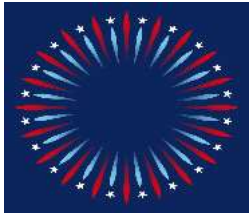
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Congratulations to June's BINGO Winner, Pat Finch-Gore!



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, July 15 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, July 11, at 12:45 p.m.

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, July 28, 7 p.m. in the clubhouse

Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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 (July 2 & 16) 6:30 p.m. - 8:30 p.m. 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 a.m.

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 (July 11 & 25). From 10-11 a.m. 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 a.m.

The cost is \$5 per session (cash only). Kitra is our instructor. You must bring your own large water-aerobic noodle and weights (Dollar Tree has noodles; Amazon has both). Poolside noodle storage is no longer available, so please bring these items to each session. 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 Start 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 a.m., 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).



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 or the content of owner or vendor ads.

Trash & Recycling:

- Regular trash pickup: Tuesdays & Fridays. All waste placed outside for pickup must be contained in an enclosed container or garbage can. Do not place plastic bags or other loose waste at the curb.
- Recycling pickup is on Fridays. Contact Seminole County to request recycling bins at 407-665-2260.
- **Please separate aluminum cans only and place them in a bag for pickup on Fridays.**
- Yard trash is picked up on Wednesdays (debris must be in a container or tied in a bundle).
- **BULK ITEMS:** Schedule appliances and electronics in advance at 407-464-0664. Place them at the curb after 6 p.m. on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. No trash or bulk items can be put out before 6 p.m. on Thursday.

NON-RECYCLABLE ITEMS: plastic bags/cups, wax-lined cups/plates, drinking glassware, Styrofoam trays, egg cartons, light bulbs, milk cartons, shredded paper, aluminum foil pie plates, paint/pesticide/motor oil containers, cardboard larger than 3'x3', electronic devices.

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 the 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 p.m.

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

Meets on the Thursday before the Board meeting at 4 p.m.

Landscape: Kim Holland, Chair
Robert Hernandez, ex officio

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

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

Meets on the last Monday of each month at 7 p.m.

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 a.m.

Steering: Rotating Chairs; Ann Honbarrier, Ex-Officio

Meets on the 4th Tuesday of the month at 4 p.m.

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 a.m. to 7 a.m. 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.

JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
5	6	7	8	9	10	11
	Water Aerobics 9:30-10:30 a.m.	Social Sunshine 10:30 a.m. Buildings & Grounds 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. BUNCO 12:45 p.m.
12	13	14	15	16	17	18
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19	20	21	22	23	24	25
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26	27	28	29	30	31	
Private Event	Water Aerobics 9:30-10:30 a.m. Ad Hoc Parking CMT 7 p.m.	Steering CMT 4 p.m. Novel Pursuits Book Club 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	

SUMMER SAFETY REMINDER...

LOW neighbors are out and about enjoying the summer on their bicycles, scooters, electric bikes, and more. **PLEASE** – exercise caution when backing out of your driveway. Don't rely solely on your backup camera, as you may miss a rider or pedestrian in your path. Look all around and use your mirrors. Remember that the speed in the LOW complex is 10 mph. Please drive safely and be a thoughtful neighbor.

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

HAPPY INDEPENDENCE "250" DAY FOURTH OF JULY!

Assessments

Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

Landscaping: Sod/Jasmine/Trees

The tree installation is moving forward. Nine trees have been installed thus far. Sod has been installed at five locations. The best times to install sod are spring and fall, when survival rates are highest. However, we are continuing to prepare now for the fall installations. Morning Dew Lawnscape is reviewing the community and the requests received, and sorting them into small groups, with the worst locations placed at the top of the list. Please note that the irrigation must be fully operational at the chosen location and, as a resident, you will be requested to assist with watering the new landscaping for at least the first 30 days to ensure its survival. Once proposals have been received, they will be provided to the board for consideration.

Roof Replacement, Refurbishing, Painting Project Schedule (See chart on page 2)

The roof replacement project for the remaining 12 buildings is in progress; the first four (4) buildings have been completed. Due to weather conditions, the schedule has fallen one (1) week behind, and the enclosed schedule has been updated to reflect the new estimated start dates. The list reflects the order of completion and the current anticipated start date for each, subject to weather conditions. Once all buildings have been re-roofed, Ruth Painting will touch up newly installed siding. The project will take approximately four (4) months to complete.

Routine Maintenance

Pressure washing was halted for about one month due to a failing pressure washer. Unrepairable, a new unit has been ordered. Pressure washing will continue upon receipt of the new machine.

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

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

DUE DATE	AMOUNT	BALANCE
		<u>ON YOUR ACCOUNT</u>
July 1, 2026	\$333.33	\$1,666.69
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.

While the pressure washer was out of commission, the maintenance crew's person-hours were reallocated to wood repairs, accelerating this project. Roof and gutter cleaning is progressing at a normal pace, and we look forward to returning to locations that already have debris.

Irrigation is up and running in many locations, but not all. We identified that a new clock and wiring are needed on Truewood to restore irrigation. This work is in progress. We are also investigating why the irrigation repairs at 81-99 Carolwood have failed. We are researching why the pressure is low at 200-216 Nettlewood and how to increase the pressure most economically to achieve a permanent solution. We continue to see valves getting stuck and experience mainline breaks. Irrigation repairs are an ongoing project, and we appreciate your reports when you notice breaks—please report issues as soon as you see them. We welcome the newly formed **Ad hoc Irrigation Committee**, chaired by Tina Heil, which will assist in reviewing and improving the irrigation system.

New Rules for Flag Display



Because of changes to Florida 720, rules governing residents' flag displays have changed. These changes will be reflected in the updated copy of our Rules and Regulations. While waiting for final approval, here are the rules as stated in Florida Statute 720.304:

- Any Homeowner may display respectfully up to two of the following portable, removable flags, not larger than 4 ½ ft by 6 ft:
1. The United States Flag.
 2. The official flag of the State of Florida.
 3. A flag that represents the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard.
 4. A POW-MIA flag.
 5. A first responder flag. A first responder flag may incorporate the design of any other flag permitted under this paragraph to form a combined flag. For purposes of this subsection, the term "first responder flag" means a flag that recognizes and honors the service of any of the following:
 - a. Law enforcement officers as defined in s. 943.10(1).
 - b. Firefighters as defined in s. 112.191(1).
 - c. Paramedics or emergency medical technicians, as those terms are defined in s. 112.1911(1).
 - d. Correctional officers as defined in s. 943.10(2).
 - e. 911 public safety telecommunicators as defined in s. 401.465(1).
 - f. Advanced practice registered nurses, licensed practical nurses, or registered nurses, as those terms are defined in 464.003.
 - g. Persons participating in a statewide urban search and rescue program developed by the Division of Emergency Management under s. 252.35
 - h. Federal law enforcement officers as defined in 18 U.S.C. s 115(c)(1).

Roof Completion Schedule

Anticipated Start Date	Buildings to be completed in order
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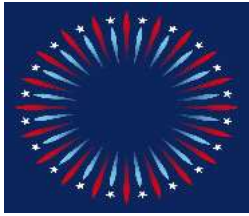
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BYOB, setups provided.

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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 or the content of owner or vendor ads.

Trash & Recycling:

- Regular trash pickup: Tuesdays & Fridays. All waste placed outside for pickup must be contained in an enclosed container or garbage can. Do not place plastic bags or other loose waste at the curb.
- Recycling pickup is on Fridays. Contact Seminole County to request recycling bins at 407-665-2260.
- **Please separate aluminum cans only and place them in a bag for pickup on Fridays.**
- Yard trash is picked up on Wednesdays (debris must be in a container or tied in a bundle).
- **BULK ITEMS:** Schedule appliances and electronics in advance at 407-464-0664. Place them at the curb after 6 p.m. on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. No trash or bulk items can be put out before 6 p.m. on Thursday.

NON-RECYCLABLE ITEMS: plastic bags/cups, wax-lined cups/plates, drinking glassware, Styrofoam trays, egg cartons, light bulbs, milk cartons, shredded paper, aluminum foil pie plates, paint/pesticide/motor oil containers, cardboard larger than 3'x3', electronic devices.

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 the 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 p.m.

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

Meets on the Thursday before the Board meeting at 4 p.m.

Landscape: Kim Holland, Chair
Robert Hernandez, ex officio

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

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

Meets on the last Monday of each month at 7 p.m.

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 a.m.

Steering: Rotating Chairs; Ann Honbarrier, Ex-Officio

Meets on the 4th Tuesday of the month at 4 p.m.

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 a.m. to 7 a.m. 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.

JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
5	6	7	8	9	10	11
	Water Aerobics 9:30-10:30 a.m.	Social Sunshine 10:30 a.m. Buildings & Grounds 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. BUNCO 12:45 p.m.
12	13	14	15	16	17	18
	Water Aerobics 9:30-10:30 a.m. BINGO 6 p.m.	Landscape CMT 6:30 p.m.	Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m. My Neighbor's Table 5:30-7 p.m.	Bible Study 10 a.m. Finance CMT 4 p.m. Words of Life Bible Study 6:30-8:30 p.m.	Can-Can 7:30 a.m.	
19	20	21	22	23	24	25
	Water Aerobics 9:30-10:30 a.m.	Board Meeting 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. Private Event
26	27	28	29	30	31	
Private Event	Water Aerobics 9:30-10:30 a.m. Ad Hoc Parking CMT 7 p.m.	Steering CMT 4 p.m. Novel Pursuits Book Club 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	

SUMMER SAFETY REMINDER...

LOW neighbors are out and about enjoying the summer on their bicycles, scooters, electric bikes, and more. **PLEASE** – exercise caution when backing out of your driveway. Don't rely solely on your backup camera, as you may miss a rider or pedestrian in your path. Look all around and use your mirrors. Remember that the speed in the LOW complex is 10 mph. Please drive safely and be a thoughtful neighbor.

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

HAPPY INDEPENDENCE "250" DAY FOURTH OF JULY!

Assessments

Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

Landscaping: Sod/Jasmine/Trees

The tree installation is moving forward. Nine trees have been installed thus far. Sod has been installed at five locations. The best times to install sod are spring and fall, when survival rates are highest. However, we are continuing to prepare now for the fall installations. Morning Dew Lawnscape is reviewing the community and the requests received, and sorting them into small groups, with the worst locations placed at the top of the list. Please note that the irrigation must be fully operational at the chosen location and, as a resident, you will be requested to assist with watering the new landscaping for at least the first 30 days to ensure its survival. Once proposals have been received, they will be provided to the board for consideration.

Roof Replacement, Refurbishing, Painting Project Schedule (See chart on page 2)

The roof replacement project for the remaining 12 buildings is in progress; the first four (4) buildings have been completed. Due to weather conditions, the schedule has fallen one (1) week behind, and the enclosed schedule has been updated to reflect the new estimated start dates. The list reflects the order of completion and the current anticipated start date for each, subject to weather conditions. Once all buildings have been re-roofed, Ruth Painting will touch up newly installed siding. The project will take approximately four (4) months to complete.

Routine Maintenance

Pressure washing was halted for about one month due to a failing pressure washer. Unrepairable, a new unit has been ordered. Pressure washing will continue upon receipt of the new machine.

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

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

DUE DATE	AMOUNT	BALANCE
		<u>ON YOUR ACCOUNT</u>
July 1, 2026	\$333.33	\$1,666.69
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.

While the pressure washer was out of commission, the maintenance crew's person-hours were reallocated to wood repairs, accelerating this project. Roof and gutter cleaning is progressing at a normal pace, and we look forward to returning to locations that already have debris.

Irrigation is up and running in many locations, but not all. We identified that a new clock and wiring are needed on Truewood to restore irrigation. This work is in progress. We are also investigating why the irrigation repairs at 81-99 Carolwood have failed. We are researching why the pressure is low at 200-216 Nettlewood and how to increase the pressure most economically to achieve a permanent solution. We continue to see valves getting stuck and experience mainline breaks. Irrigation repairs are an ongoing project, and we appreciate your reports when you notice breaks—please report issues as soon as you see them. We welcome the newly formed **Ad hoc Irrigation Committee**, chaired by Tina Heil, which will assist in reviewing and improving the irrigation system.

New Rules for Flag Display



Because of changes to Florida 720, rules governing residents' flag displays have changed. These changes will be reflected in the updated copy of our Rules and Regulations. While waiting for final approval, here are the rules as stated in Florida Statute 720.304:

- Any Homeowner may display respectfully up to two of the following portable, removable flags, not larger than 4 ½ ft by 6 ft:
1. The United States Flag.
 2. The official flag of the State of Florida.
 3. A flag that represents the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard.
 4. A POW-MIA flag.
 5. A first responder flag. A first responder flag may incorporate the design of any other flag permitted under this paragraph to form a combined flag. For purposes of this subsection, the term “first responder flag” means a flag that recognizes and honors the service of any of the following:
 - a. Law enforcement officers as defined in s. 943.10(1).
 - b. Firefighters as defined in s. 112.191(1).
 - c. Paramedics or emergency medical technicians, as those terms are defined in s. 112.1911(1).
 - d. Correctional officers as defined in s. 943.10(2).
 - e. 911 public safety telecommunicators as defined in s. 401.465(1).
 - f. Advanced practice registered nurses, licensed practical nurses, or registered nurses, as those terms are defined in 464.003.
 - g. Persons participating in a statewide urban search and rescue program developed by the Division of Emergency Management under s. 252.35
 - h. Federal law enforcement officers as defined in 18 U.S.C. s 115(c)(1).

Roof Completion Schedule

Anticipated Start Date	Buildings to be completed in order
05/26/2026	59. 1201-1209 Winterberry LA
06/01/2026	60. 1511-1515 Truewood LA
06/08/2026	61. 1501-1509 Truewood LA
06/15/2026	62. 1000-1018 Sherrywood ST
06/29/2026	63. 917-927 Wintergreen BLVD
07/06/2026	64. 133-145 Carolwood BLVD
07/13/2026	65. 1511-1529 N. Carolwood BLVD
07/20/2026	66. 1564-1580 N. Carolwood BLVD
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

Summarized financial statements highlights as of May 31, 2026.

Balance Sheet Fund Totals		May Reserve Fund Expense
1004 Schwab Operating	\$154,960.73	
1008 Truist Operating	\$118,489.22	
1009 Capital Reserve Fund	\$249,106.45	\$6,970.00 (Irrigation Repair)
1010 R&R Reserve Fund	\$361,554.70	
1011 Roof Reserve Fund	\$1,474,517.69	\$80,257.50 (50% roof deposit)
1012 Credit Memo	\$207.26	
Total	\$2,358,836.05	

The monthly assessment receivables totaled \$80,231.75 (45 owners). The \$6,500 Special Assessment collection receivables totaled \$52,581.57 (10 owners), and the \$4,000 Special Assessment receivables totaled \$718,314.49 (329 owners). We received a \$7,276.55 payoff for one delinquent account during the month. Four new owners bought properties in May.

Based on the Budget vs. Actual expense for May, the budget areas of concern included: Legal Fees of \$25,385.03 vs. budget of \$3,333.33; Onsite Maintenance \$23,605.73 vs. budget of \$13,520.

According to the Revenue & Expense report, the Budget vs. Actual comparison for the Operating Budget for May indicates an Actual monthly expense of \$173,881.69 vs. a budget of \$143,534.69, for a difference of \$30,347. YTD Actual is \$764,965.38, vs. Budget of \$720,331.27, for a difference of \$44,634.11. Our budget projection for the year has been updated to reflect the increase to the Roof Reserve fund, consistent with our reserve funding vote. The total for the monthly assessment for April and May was \$138,926.45, compared with a Budget of \$149,586.45. The income difference was due to a decision to delay increasing monthly assessments until the vote was finalized. The monthly assessment increased by \$20, effective June 1, 2026. Delaying the assessment increase until July 1, 2026, resulted in actual collections being \$21,200 under budget.

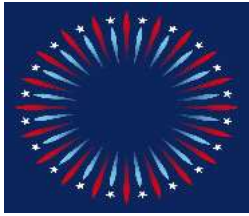
Our pool service vendor notified us that they would add a temporary fuel surcharge to our invoices, effective June 1, to offset rising energy costs. The surcharge on the June bill is \$49.01.

Highlights of the MAY 19, 2026, Board Meeting

- Work on Woodridge water remediation starts on May 18, 2026. Approved by the board for \$32,785.08
- Re-roofing start date: May 26, 2026.
- Allied roofing inspection schedule approved for \$19,840.00. Includes inspection of the four final buildings.
- Capital contribution language changed to 1/3 of the annual assessment. Approved by the board.
- The board approved a 3-month trial of the owner watering authorization form.



SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES



**YOU ARE INVITED
TO DOUBLE
YOUR
4TH OF JULY "250"
CELEBRATION**

**WITH FRIENDS AND
NEIGHBORS AT FIRST FRIDAY
JULY 3, 2026, 5:30 – 7:00 p.m.**

**Enjoy Hot Dogs and all the
fixings while listening to the
wonderful music of Paul Felter.**

BYOB, setups provided.

**Sides and desserts
are always welcome!**



**PLEASE COMPLY WITH THE HOLIDAY
DECORATION DATES BELOW:**

Holiday Decoration Period

Valentine's Day - February 1 – February 17

St. Patrick's Day - March 3 – March 20

Easter/Passover - Two weeks before to one
week after the holiday

Memorial Day – the holiday plus 3 days before and 3 days after

Pride Day - June 12th – June 28th

July 4 - June 27th – July 31*

Halloween October 15th – November 3rd

Veterans Day - the holiday plus 3 days before and 3 days after

Christmas/Hanukkah - November 22nd – January 10th of the following year

***NOTE: In honor of our "250th" year, please enjoy your July 4 decorations for the entire month of July!**



JULY ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, July 13, at 6 p.m.

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.



Congratulations to June's BINGO Winner, Pat Finch-Gore!



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, July 15 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.



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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



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Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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.



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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
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TBA

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JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
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			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
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12	13	14	15	16	17	18
	Water Aerobics 9:30-10:30 a.m. BINGO 6 p.m.	Landscape CMT 6:30 p.m.	Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m. My Neighbor's Table 5:30-7 p.m.	Bible Study 10 a.m. Finance CMT 4 p.m. Words of Life Bible Study 6:30-8:30 p.m.	Can-Can 7:30 a.m.	
19	20	21	22	23	24	25
	Water Aerobics 9:30-10:30 a.m.	Board Meeting 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	TAI-CHI 10-11 a.m. Private Event
26	27	28	29	30	31	
Private Event	Water Aerobics 9:30-10:30 a.m. Ad Hoc Parking CMT 7 p.m.	Steering CMT 4 p.m. Novel Pursuits Book Club 7 p.m.	Water Aerobics 9:30-10:30 a.m.	Bible Study 10 a.m.	Can-Can 7:30 a.m.	

SUMMER SAFETY REMINDER...

LOW neighbors are out and about enjoying the summer on their bicycles, scooters, electric bikes, and more. **PLEASE** – exercise caution when backing out of your driveway. Don't rely solely on your backup camera, as you may miss a rider or pedestrian in your path. Look all around and use your mirrors. Remember that the speed in the LOW complex is 10 mph. Please drive safely and be a thoughtful neighbor.

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

HAPPY INDEPENDENCE "250" DAY FOURTH OF JULY!

Assessments

Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

Landscaping: Sod/Jasmine/Trees

The tree installation is moving forward. Nine trees have been installed thus far. Sod has been installed at five locations. The best times to install sod are spring and fall, when survival rates are highest. However, we are continuing to prepare now for the fall installations. Morning Dew Lawnscape is reviewing the community and the requests received, and sorting them into small groups, with the worst locations placed at the top of the list. Please note that the irrigation must be fully operational at the chosen location and, as a resident, you will be requested to assist with watering the new landscaping for at least the first 30 days to ensure its survival. Once proposals have been received, they will be provided to the board for consideration.

Roof Replacement, Refurbishing, Painting Project Schedule (See chart on page 2)

The roof replacement project for the remaining 12 buildings is in progress; the first four (4) buildings have been completed. Due to weather conditions, the schedule has fallen one (1) week behind, and the enclosed schedule has been updated to reflect the new estimated start dates. The list reflects the order of completion and the current anticipated start date for each, subject to weather conditions. Once all buildings have been re-roofed, Ruth Painting will touch up newly installed siding. The project will take approximately four (4) months to complete.

Routine Maintenance

Pressure washing was halted for about one month due to a failing pressure washer. Unrepairable, a new unit has been ordered. Pressure washing will continue upon receipt of the new machine.

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

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

DUE DATE	AMOUNT	BALANCE
		<u>ON YOUR ACCOUNT</u>
July 1, 2026	\$333.33	\$1,666.69
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.

While the pressure washer was out of commission, the maintenance crew's person-hours were reallocated to wood repairs, accelerating this project. Roof and gutter cleaning is progressing at a normal pace, and we look forward to returning to locations that already have debris.

Irrigation is up and running in many locations, but not all. We identified that a new clock and wiring are needed on Truewood to restore irrigation. This work is in progress. We are also investigating why the irrigation repairs at 81-99 Carolwood have failed. We are researching why the pressure is low at 200-216 Nettlewood and how to increase the pressure most economically to achieve a permanent solution. We continue to see valves getting stuck and experience mainline breaks. Irrigation repairs are an ongoing project, and we appreciate your reports when you notice breaks—please report issues as soon as you see them. We welcome the newly formed **Ad hoc Irrigation Committee**, chaired by Tina Heil, which will assist in reviewing and improving the irrigation system.

New Rules for Flag Display



Because of changes to Florida 720, rules governing residents' flag displays have changed. These changes will be reflected in the updated copy of our Rules and Regulations. While waiting for final approval, here are the rules as stated in Florida Statute 720.304:

Any Homeowner may display respectfully up to two of the following portable, removable flags, not larger than 4 ½ ft by 6 ft:

1. The United States Flag.
2. The official flag of the State of Florida.
3. A flag that represents the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard.
4. A POW-MIA flag.
5. A first responder flag. A first responder flag may incorporate the design of any other flag permitted under this paragraph to form a combined flag. For purposes of this subsection, the term "first responder flag" means a flag that recognizes and honors the service of any of the following:
 - a. Law enforcement officers as defined in s. 943.10(1).
 - b. Firefighters as defined in s. 112.191(1).
 - c. Paramedics or emergency medical technicians, as those terms are defined in s. 112.1911(1).
 - d. Correctional officers as defined in s. 943.10(2).
 - e. 911 public safety telecommunicators as defined in s. 401.465(1).
 - f. Advanced practice registered nurses, licensed practical nurses, or registered nurses, as those terms are defined in 464.003.
 - g. Persons participating in a statewide urban search and rescue program developed by the Division of Emergency Management under s. 252.35
 - h. Federal law enforcement officers as defined in 18 U.S.C. s 115(c)(1).

Roof Completion Schedule

Anticipated Start Date	Buildings to be completed in order
05/26/2026	59. 1201-1209 Winterberry LA
06/01/2026	60. 1511-1515 Truewood LA
06/08/2026	61. 1501-1509 Truewood LA
06/15/2026	62. 1000-1018 Sherrywood ST
06/29/2026	63. 917-927 Wintergreen BLVD
07/06/2026	64. 133-145 Carolwood BLVD
07/13/2026	65. 1511-1529 N. Carolwood BLVD
07/20/2026	66. 1564-1580 N. Carolwood BLVD
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

Summarized financial statements highlights as of May 31, 2026.

Balance Sheet Fund Totals		May Reserve Fund Expense
1004 Schwab Operating	\$154,960.73	
1008 Truist Operating	\$118,489.22	
1009 Capital Reserve Fund	\$249,106.45	\$6,970.00 (Irrigation Repair)
1010 R&R Reserve Fund	\$361,554.70	
1011 Roof Reserve Fund	\$1,474,517.69	\$80,257.50 (50% roof deposit)
1012 Credit Memo	\$207.26	
Total	\$2,358,836.05	

The monthly assessment receivables totaled \$80,231.75 (45 owners). The \$6,500 Special Assessment collection receivables totaled \$52,581.57 (10 owners), and the \$4,000 Special Assessment receivables totaled \$718,314.49 (329 owners). We received a \$7,276.55 payoff for one delinquent account during the month. Four new owners bought properties in May.

Based on the Budget vs. Actual expense for May, the budget areas of concern included: Legal Fees of \$25,385.03 vs. budget of \$3,333.33; Onsite Maintenance \$23,605.73 vs. budget of \$13,520.

According to the Revenue & Expense report, the Budget vs. Actual comparison for the Operating Budget for May indicates an Actual monthly expense of \$173,881.69 vs. a budget of \$143,534.69, for a difference of \$30,347. YTD Actual is \$764,965.38, vs. Budget of \$720,331.27, for a difference of \$44,634.11. Our budget projection for the year has been updated to reflect the increase to the Roof Reserve fund, consistent with our reserve funding vote. The total for the monthly assessment for April and May was \$138,926.45, compared with a Budget of \$149,586.45. The income difference was due to a decision to delay increasing monthly assessments until the vote was finalized. The monthly assessment increased by \$20, effective June 1, 2026. Delaying the assessment increase until July 1, 2026, resulted in actual collections being \$21,200 under budget.

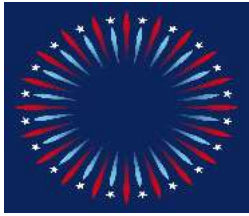
Our pool service vendor notified us that they would add a temporary fuel surcharge to our invoices, effective June 1, to offset rising energy costs. The surcharge on the June bill is \$49.01.

Highlights of the MAY 19, 2026, Board Meeting

- Work on Woodridge water remediation starts on May 18, 2026. Approved by the board for \$32,785.08
- Re-roofing start date: May 26, 2026.
- Allied roofing inspection schedule approved for \$19,840.00. Includes inspection of the four final buildings.
- Capital contribution language changed to 1/3 of the annual assessment. Approved by the board.
- The board approved a 3-month trial of the owner watering authorization form.



SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES



**YOU ARE INVITED
TO DOUBLE
YOUR
4TH OF JULY "250"
CELEBRATION**

**WITH FRIENDS AND
NEIGHBORS AT FIRST FRIDAY
JULY 3, 2026, 5:30 – 7:00 p.m.**

**Enjoy Hot Dogs and all the
fixings while listening to the
wonderful music of Paul Felter.**

BYOB, setups provided.

**Sides and desserts
are always welcome!**



**PLEASE COMPLY WITH THE HOLIDAY
DECORATION DATES BELOW:**

Holiday Decoration Period

Valentine's Day - February 1 – February 17

St. Patrick's Day - March 3 – March 20

Easter/Passover - Two weeks before to one
week after the holiday

Memorial Day – the holiday plus 3 days before and 3 days after

Pride Day - June 12th – June 28th

July 4 - June 27th – July 31*

Halloween October 15th – November 3rd

Veterans Day - the holiday plus 3 days before and 3 days after

Christmas/Hanukkah - November 22nd – January 10th of the following year

***NOTE: In honor of our "250th" year, please enjoy your July 4 decorations for the entire month of July!**



JULY ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, July 13, at 6 p.m.

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.



Congratulations to June's BINGO Winner, Pat Finch-Gore!



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, July 15 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, July 11, at 12:45 p.m.

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, July 28, 7 p.m. in the clubhouse

Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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 (July 2 & 16) 6:30 p.m. - 8:30 p.m. 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 a.m.

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 (July 11 & 25). From 10-11 a.m. 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 a.m.

The cost is \$5 per session (cash only). Kitra is our instructor. You must bring your own large water-aerobic noodle and weights (Dollar Tree has noodles; Amazon has both). Poolside noodle storage is no longer available, so please bring these items to each session. 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 Start 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 a.m., 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).



Medley Realty
Gary Medley,
Broker
407.463.5242

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5	6	7	8	9	10	11
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SUMMER SAFETY REMINDER...

LOW neighbors are out and about enjoying the summer on their bicycles, scooters, electric bikes, and more. **PLEASE** – exercise caution when backing out of your driveway. Don't rely solely on your backup camera, as you may miss a rider or pedestrian in your path. Look all around and use your mirrors. Remember that the speed in the LOW complex is 10 mph. Please drive safely and be a thoughtful neighbor.

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 7, July 2026



CAM CORNER By Kristina Andersen, LCAM

HAPPY INDEPENDENCE "250" DAY FOURTH OF JULY!

Assessments

Per the community vote, the monthly assessment rate is \$280.65, effective June 1, 2026.

The Special Assessment payment plan reflects the remaining payments due through December 1. Thank you for remaining current on your payments or for paying your assessment in full.

Landscaping: Sod/Jasmine/Trees

The tree installation is moving forward. Nine trees have been installed thus far. Sod has been installed at five locations. The best times to install sod are spring and fall, when survival rates are highest. However, we are continuing to prepare now for the fall installations. Morning Dew Lawnscape is reviewing the community and the requests received, and sorting them into small groups, with the worst locations placed at the top of the list. Please note that the irrigation must be fully operational at the chosen location and, as a resident, you will be requested to assist with watering the new landscaping for at least the first 30 days to ensure its survival. Once proposals have been received, they will be provided to the board for consideration.

Roof Replacement, Refurbishing, Painting Project Schedule (See chart on page 2)

The roof replacement project for the remaining 12 buildings is in progress; the first four (4) buildings have been completed. Due to weather conditions, the schedule has fallen one (1) week behind, and the enclosed schedule has been updated to reflect the new estimated start dates. The list reflects the order of completion and the current anticipated start date for each, subject to weather conditions. Once all buildings have been re-roofed, Ruth Painting will touch up newly installed siding. The project will take approximately four (4) months to complete.

Routine Maintenance

Pressure washing was halted for about one month due to a failing pressure washer. Unrepairable, a new unit has been ordered. Pressure washing will continue upon receipt of the new machine.

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

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

DUE DATE	AMOUNT	BALANCE
		<u>ON YOUR ACCOUNT</u>
July 1, 2026	\$333.33	\$1,666.69
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.

While the pressure washer was out of commission, the maintenance crew's person-hours were reallocated to wood repairs, accelerating this project. Roof and gutter cleaning is progressing at a normal pace, and we look forward to returning to locations that already have debris.

Irrigation is up and running in many locations, but not all. We identified that a new clock and wiring are needed on Truewood to restore irrigation. This work is in progress. We are also investigating why the irrigation repairs at 81-99 Carolwood have failed. We are researching why the pressure is low at 200-216 Nettlewood and how to increase the pressure most economically to achieve a permanent solution. We continue to see valves getting stuck and experience mainline breaks. Irrigation repairs are an ongoing project, and we appreciate your reports when you notice breaks—please report issues as soon as you see them. We welcome the newly formed **Ad hoc Irrigation Committee**, chaired by Tina Heil, which will assist in reviewing and improving the irrigation system.

New Rules for Flag Display



Because of changes to Florida 720, rules governing residents' flag displays have changed. These changes will be reflected in the updated copy of our Rules and Regulations. While waiting for final approval, here are the rules as stated in Florida Statute 720.304:

Any Homeowner may display respectfully up to two of the following portable, removable flags, not larger than 4 ½ ft by 6 ft:

1. The United States Flag.
2. The official flag of the State of Florida.
3. A flag that represents the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard.
4. A POW-MIA flag.
5. A first responder flag. A first responder flag may incorporate the design of any other flag permitted under this paragraph to form a combined flag. For purposes of this subsection, the term "first responder flag" means a flag that recognizes and honors the service of any of the following:
 - a. Law enforcement officers as defined in s. 943.10(1).
 - b. Firefighters as defined in s. 112.191(1).
 - c. Paramedics or emergency medical technicians, as those terms are defined in s. 112.1911(1).
 - d. Correctional officers as defined in s. 943.10(2).
 - e. 911 public safety telecommunicators as defined in s. 401.465(1).
 - f. Advanced practice registered nurses, licensed practical nurses, or registered nurses, as those terms are defined in 464.003.
 - g. Persons participating in a statewide urban search and rescue program developed by the Division of Emergency Management under s. 252.35
 - h. Federal law enforcement officers as defined in 18 U.S.C. s 115(c)(1).

Roof Completion Schedule

Anticipated Start Date	Buildings to be completed in order
05/26/2026	59. 1201-1209 Winterberry LA
06/01/2026	60. 1511-1515 Truewood LA
06/08/2026	61. 1501-1509 Truewood LA
06/15/2026	62. 1000-1018 Sherrywood ST
06/29/2026	63. 917-927 Wintergreen BLVD
07/06/2026	64. 133-145 Carolwood BLVD
07/13/2026	65. 1511-1529 N. Carolwood BLVD
07/20/2026	66. 1564-1580 N. Carolwood BLVD
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

Summarized financial statements highlights as of May 31, 2026.

Balance Sheet Fund Totals		May Reserve Fund Expense
1004 Schwab Operating	\$154,960.73	
1008 Truist Operating	\$118,489.22	
1009 Capital Reserve Fund	\$249,106.45	\$6,970.00 (Irrigation Repair)
1010 R&R Reserve Fund	\$361,554.70	
1011 Roof Reserve Fund	\$1,474,517.69	\$80,257.50 (50% roof deposit)
1012 Credit Memo	\$207.26	
Total	\$2,358,836.05	

The monthly assessment receivables totaled \$80,231.75 (45 owners). The \$6,500 Special Assessment collection receivables totaled \$52,581.57 (10 owners), and the \$4,000 Special Assessment receivables totaled \$718,314.49 (329 owners). We received a \$7,276.55 payoff for one delinquent account during the month. Four new owners bought properties in May.

Based on the Budget vs. Actual expense for May, the budget areas of concern included: Legal Fees of \$25,385.03 vs. budget of \$3,333.33; Onsite Maintenance \$23,605.73 vs. budget of \$13,520.

According to the Revenue & Expense report, the Budget vs. Actual comparison for the Operating Budget for May indicates an Actual monthly expense of \$173,881.69 vs. a budget of \$143,534.69, for a difference of \$30,347. YTD Actual is \$764,965.38, vs. Budget of \$720,331.27, for a difference of \$44,634.11. Our budget projection for the year has been updated to reflect the increase to the Roof Reserve fund, consistent with our reserve funding vote. The total for the monthly assessment for April and May was \$138,926.45, compared with a Budget of \$149,586.45. The income difference was due to a decision to delay increasing monthly assessments until the vote was finalized. The monthly assessment increased by \$20, effective June 1, 2026. Delaying the assessment increase until July 1, 2026, resulted in actual collections being \$21,200 under budget.

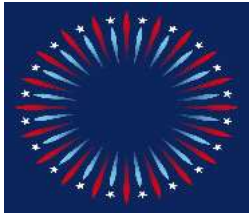
Our pool service vendor notified us that they would add a temporary fuel surcharge to our invoices, effective June 1, to offset rising energy costs. The surcharge on the June bill is \$49.01.

Highlights of the MAY 19, 2026, Board Meeting

- Work on Woodridge water remediation starts on May 18, 2026. Approved by the board for \$32,785.08
- Re-roofing start date: May 26, 2026.
- Allied roofing inspection schedule approved for \$19,840.00. Includes inspection of the four final buildings.
- Capital contribution language changed to 1/3 of the annual assessment. Approved by the board.
- The board approved a 3-month trial of the owner watering authorization form.



SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES



**YOU ARE INVITED
TO DOUBLE
YOUR
4TH OF JULY "250"
CELEBRATION**

**WITH FRIENDS AND
NEIGHBORS AT FIRST FRIDAY
JULY 3, 2026, 5:30 – 7:00 p.m.**

**Enjoy Hot Dogs and all the
fixings while listening to the
wonderful music of Paul Felter.**

BYOB, setups provided.

**Sides and desserts
are always welcome!**



**PLEASE COMPLY WITH THE HOLIDAY
DECORATION DATES BELOW:**

Holiday Decoration Period

Valentine's Day - February 1 – February 17

St. Patrick's Day - March 3 – March 20

Easter/Passover - Two weeks before to one
week after the holiday

Memorial Day – the holiday plus 3 days before and 3 days after

Pride Day - June 12th – June 28th

July 4 - June 27th – July 31*

Halloween October 15th – November 3rd

Veterans Day - the holiday plus 3 days before and 3 days after

Christmas/Hanukkah - November 22nd – January 10th of the following year

***NOTE: In honor of our "250th" year, please enjoy your July 4 decorations for the entire month of July!**



JULY ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, July 13, at 6 p.m.

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.



Congratulations to June's BINGO Winner, Pat Finch-Gore!



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, July 15 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, July 11, at 12:45 p.m.

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, July 28, 7 p.m. in the clubhouse

Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections: July-The Atomic City Girls by Janet Beard; Aug.-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 (July 2 & 16) 6:30 p.m. - 8:30 p.m. 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 a.m.

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 (July 11 & 25). From 10-11 a.m. 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 a.m.

The cost is \$5 per session (cash only). Kitra is our instructor. You must bring your own large water-aerobic noodle and weights (Dollar Tree has noodles; Amazon has both). Poolside noodle storage is no longer available, so please bring these items to each session. 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 Start 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 a.m., 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).



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 or the content of owner or vendor ads.

Trash & Recycling:

- Regular trash pickup: Tuesdays & Fridays. All waste placed outside for pickup must be contained in an enclosed container or garbage can. Do not place plastic bags or other loose waste at the curb.
- Recycling pickup is on Fridays. Contact Seminole County to request recycling bins at 407-665-2260.
- **Please separate aluminum cans only and place them in a bag for pickup on Fridays.**
- Yard trash is picked up on Wednesdays (debris must be in a container or tied in a bundle).
- **BULK ITEMS:** Schedule appliances and electronics in advance at 407-464-0664. Place them at the curb after 6 p.m. on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. No trash or bulk items can be put out before 6 p.m. on Thursday.

NON-RECYCLABLE ITEMS: plastic bags/cups, wax-lined cups/plates, drinking glassware, Styrofoam trays, egg cartons, light bulbs, milk cartons, shredded paper, aluminum foil pie plates, paint/pesticide/motor oil containers, cardboard larger than 3'x3', electronic devices.

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 the 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 p.m.

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

Meets on the Thursday before the Board meeting at 4 p.m.

Landscape: Kim Holland, Chair
Robert Hernandez, ex officio

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

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

Meets on the last Monday of each month at 7 p.m.

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 a.m.

Steering: Rotating Chairs; Ann Honbarrier, Ex-Officio

Meets on the 4th Tuesday of the month at 4 p.m.

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 a.m. to 7 a.m. 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.

JULY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
			Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	OFFICE CLOSED Can-Can 7:30 a.m. SSC FIRST FRIDAY HOT DOG NITE 5:30-7 p.m.	HAPPY 4 TH of JULY! SOCIAL SUNSHINE ICE CREAM SOCIAL 7 p.m.
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