

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 6, June 2026



CAM CORNER By Kristina Andersen, LCAM

Happy Father's Day!

May was a busy month, and June will be too. Projects currently planned or in progress are:

- Roof replacement continuation – start date May 26, 2026
- Fiber optic installation – construction stage completed- restoration stage entered
- Sod installation – First group almost complete
- Sod/Jasmine project – requests are being grouped
- Irrigation repairs continue
- Woodridge drainage project – start date May 18, 2026
- Annual tree trimming – June

The Atlantic Hurricane Season starts on June 1 and goes through November 30

The Weather Channel's (weather.com) latest forecast from The Weather Company and Atmospheric G2 is calling for a below-average hurricane season due to El Niño conditions and lukewarm Atlantic waters as key drivers. The National Hurricane Center's seasonal prediction is still pending. Please stay alert and prepare.

The Heart to Heart International (<https://www.hearttoheart.org/hurricanes/>) and the American Red Cross (<https://www.redcross.org/get-help/how-to-prepare-for-emergencies/types-of-emergencies/hurricane.html>) and other websites offer information to help prepare, get through, and clean up after a hurricane. If a hurricane is imminent, we will also email you helpful information. It is essential to have supplies on hand, including, but not limited to, water, non-perishable food, a manual can opener, cash, medication for you and your pets, a first aid kit, toiletries, clean clothes, gas, important papers, batteries, flashlights, chargers, and pet food.

Monthly Assessment and Waiver of Full Funding of the Reserves – Effective June 1, 2026 = \$280.65

The results of the May 12, 2026, meeting to determine Reserve Accounts funding were as follows:

Quorum Required: 160

Quorum Obtained: 310

Ballots Cast: 287

2/3rds required for vote to pass: 192

Total Votes Obtained for \$20.00 assessment increase: 223

The Coupon Books were ordered on May 13, 2026, and should be arriving in your mailboxes soon. **The new monthly assessment amount starting June 1, 2026, will be \$280.65.** We appreciate your patience and participation in this important vote.

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

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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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Anticipated Start Date	Buildings to be completed in order
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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. April & May late fees and interest have been waived for accounts current in payments as of March 31, 2026.

Landscaping: Sod/Jasmine/Trees

Thank you to all who signed up for sod, Jasmine, and trees. We are reviewing and sorting the many requests into groups for quoting and presentation to the board for approval. Please note that, 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.

REMINDERS

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MONEY MATTERS by Jo Elmlad

The summarized financial statements as of April 30, 2026, included the following Reserve Fund balances: Roof: \$1,401,376.62; R&R: \$342,838.75; Capital: \$254,233.19. The Operating fund balance at the end of April was \$270,689.37.

Monthly assessment receivables totaled \$78,724.19 (36 owners). \$6,500 Special Assessment collection receivables totaled \$52,296.34(10 owners.) and \$4,000 Special Assessment receivables total was \$844,636.53 (338 owners.) Receivables totals are slowly improving.

The Budget vs. Actual comparison for April, based on the Revenue & Expense report, shows monthly actual expenses of \$152,012.92, compared to a budget of \$143,534.69. However, our results are affected by not increasing the monthly assessment amount as of April 1. We did not collect the expected income for April and May, which affects our bottom line (\$4,184.07 less per month). Year-to-date (YTD) expenses totaled \$591,083.69, compared to a budget of \$576,796.58.

A few notable expenses for the month included legal expenses of \$17,679.17, due to continuing litigation, guidance on general meetings, reserves, and revisions to our rules and regulations; a pool permit for \$350; signs for \$1,577.42; bee removal for \$450; sod and mulch for \$5,962.69; and tree maintenance for \$2,920.33. Reserve fund spending in April included \$6,270 from the R&R Reserve fund for asphalt repairs.

The May 12 special meeting voting resulted in a change in our monthly assessment to \$280.65, effective June 1, 2026. The Roof Reserve Fund allocation for the balance of this year will be updated to reflect this change, with additional funds allocated to the roof reserve.

HIGHLIGHTS OF BOARD ACTIONS FROM THE APRIL 21, 2026, BOARD MEETING

- New committee members approved for Steering and Landscaping Committees
- Approved \$10,350 to be paid for estimates #2594 and #2597 from Total Sprinkler & Light (capital reserve expense).
- Two roof repairs totaling \$1,700 were approved. Approved standard motion for repairs up to \$3,000 on old roofs.
- Morning Dew estimate #45 for \$1,500 was approved for clean-up of freeze debris.
- New board meeting signs were approved, not to exceed \$762.04 plus tax.
- Amended creek shore maintenance contract from Aquatic Weeds using non-chemical removal (was \$275 per month, now \$175 per month).

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
Pride Day	June 12th – June 28th
July 4	June 27th – July 7th
Halloween	October 15th – November 3rd
Christmas/Hanukkah	November 22nd – January 10th of the following year



Social Sunshine Committee Events and Activities

FIRST FRIDAY – June 5, 2026, 5:30–7:00 p.m. at the clubhouse

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



And celebrate this memorable special “250” 4th of July weekend with your friends and neighbors, starting with **FIRST FRIDAY** July 3, 2026 5:30 – 7:00 p.m. Hot Dogs and fixings will be served. BYOB, setups provided. Sides and desserts are always welcome. Hosted by the Social Sunshine Committee

JUNE ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, June 8, 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.



BUNCO FUNCO! Let the good times roll on Saturday, June 13, 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



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, June 17, 5:30-7 p.m. \$5 per person

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



NOVEL PURSUITS BOOK CLUB Tuesday, June 30, 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: June-Lady Clementine by Marie Benedict; July-The Atomic City Girls by Janet Beard; Aug.-Ordinary Grace by Wm. Kent Krueger; Sept.-The Perfect Marriage by Jeneva Rose; and 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 (June 4 & 18)

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.

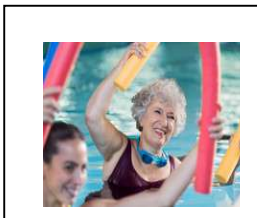
Bring your Bible and join us as we explore its wisdom and teachings. Questions? Contact Pamela Fendley: pfendley487@gmail.com.



Free TAI CHI classes meet 2nd and 4th Saturdays of the month (June 13 & 27).

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; and black Yamaha Motorcycle, Road Start XV 16A/At, 35,366 miles. Call: 407-468-3059

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

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



Medley Realty

Gary Medley,
Broker
407.463.5242

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

LOW Advertising Rates: Vendor advertising rates are posted on the LOW website under "Newsletter." <http://www.lakeofthewoodshoa.com/lowhanadvertisi ng.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 Elmlad, Chair 407-339-7249
Lauretta Lumkes, ex officio

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

Landscape: Wayne Stewart, Chair 407-340-8787
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 1 p.m.

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.

- 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.

JUNE 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
31	1 Water Aerobics 9:30-10:30 a.m.	2 Social Sunshine CMT 10:30 a.m. Buildings & Grounds CMT 7 p.m.	3 Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	4 Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	5 Can-Can 7:30 a.m. First Friday 5:30-7 p.m.	6 SEW-CIETY 10 a.m. AT&T Special Event 12-4 p.m.
7 AT&T Special Event 12-4 p.m.	8 Water Aerobics 9:30-10:30 a.m. BINGO 6 p.m.	9 Landscape CMT 6:30 p.m.	10 Water Aerobics 9:30-10:30 a.m.	11 Bible Study 10 a.m. Finance CMT 4 p.m.	12 Can-Can 7:30 a.m.	13 TAI-CHI 10-11 a.m. BUNCO 12:45 p.m.
14 FLAG DAY	15 Water Aerobics 9:30-10:30 a.m.	16 Board Meeting 7 p.m.	17 Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m. My Neighbor's Table 5:30-7 p.m.	18 Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	19 Juneteenth Can-Can 7:30 a.m.	20
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The Heart to Heart International (<https://www.hearttoheart.org/hurricanes/>) and the American Red Cross (<https://www.redcross.org/get-help/how-to-prepare-for-emergencies/types-of-emergencies/hurricane.html>) and other websites offer information to help prepare, get through, and clean up after a hurricane. If a hurricane is imminent, we will also email you helpful information. It is essential to have supplies on hand, including, but not limited to, water, non-perishable food, a manual can opener, cash, medication for you and your pets, a first aid kit, toiletries, clean clothes, gas, important papers, batteries, flashlights, chargers, and pet food.

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Lorna Rhagnanan Admin. Assistant

FrontDesk@lakeofthewoodshoa.com

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Seema Sernovitz, Editor

Seema.Sernovitz@Lakeofthewoodshoa.com

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May 1, 2026	\$333.33	\$2,333.35
June 1, 2026	\$333.33	\$2,000.02
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. April & May late fees and interest have been waived for accounts current in payments as of March 31, 2026.



MONEY MATTERS by Jo Elmlad

The summarized financial statements as of April 30, 2026, included the following Reserve Fund balances: Roof: \$1,401,376.62; R&R: \$342,838.75; Capital: \$254,233.19. The Operating fund balance at the end of April was \$270,689.37.

Monthly assessment receivables totaled \$78,724.19 (36 owners). \$6,500 Special Assessment collection receivables totaled \$52,296.34(10 owners.) and \$4,000 Special Assessment receivables total was \$844,636.53 (338 owners.) Receivables totals are slowly improving.

The Budget vs. Actual comparison for April, based on the Revenue & Expense report, shows monthly actual expenses of \$152,012.92, compared to a budget of \$143,534.69. However, our results are affected by not increasing the monthly assessment amount as of April 1. We did not collect the expected income for April and May, which affects our bottom line (\$4,184.07 less per month). Year-to-date (YTD) expenses totaled \$591,083.69, compared to a budget of \$576,796.58.

A few notable expenses for the month included legal expenses of \$17,679.17, due to continuing litigation, guidance on general meetings, reserves, and revisions to our rules and regulations; a pool permit for \$350; signs for \$1,577.42; bee removal for \$450; sod and mulch for \$5,962.69; and tree maintenance for \$2,920.33. Reserve fund spending in April included \$6,270 from the R&R Reserve fund for asphalt repairs.

The May 12 special meeting voting resulted in a change in our monthly assessment to \$280.65, effective June 1, 2026. The Roof Reserve Fund allocation for the balance of this year will be updated to reflect this change, with additional funds allocated to the roof reserve.

HIGHLIGHTS OF BOARD ACTIONS FROM THE APRIL 21, 2026, BOARD MEETING

- New committee members approved for Steering and Landscaping Committees
- Approved \$10,350 to be paid for estimates #2594 and #2597 from Total Sprinkler & Light (capital reserve expense).
- Two roof repairs totaling \$1,700 were approved. Approved standard motion for repairs up to \$3,000 on old roofs.
- Morning Dew estimate #45 for \$1,500 was approved for clean-up of freeze debris.
- New board meeting signs were approved, not to exceed \$762.04 plus tax.
- Amended creek shore maintenance contract from Aquatic Weeds using non-chemical removal (was \$275 per month, now \$175 per month).

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
Pride Day	June 12th – June 28th
July 4	June 27th – July 7th
Halloween	October 15th – November 3rd
Christmas/Hanukkah	November 22nd – January 10th of the following year



Social Sunshine Committee Events and Activities

FIRST FRIDAY – June 5, 2026, 5:30–7:00 p.m. at the clubhouse

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



And celebrate this memorable special “250” 4th of July weekend with your friends and neighbors, starting with **FIRST FRIDAY** July 3, 2026 5:30 – 7:00 p.m. Hot Dogs and fixings will be served. BYOB, setups provided. Sides and desserts are always welcome. Hosted by the Social Sunshine Committee

JUNE ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, June 8, 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.



BUNCO FUNCO! Let the good times roll on Saturday, June 13, 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



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, June 17, 5:30-7 p.m. \$5 per person

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



NOVEL PURSUITS BOOK CLUB Tuesday, June 30, 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: June-Lady Clementine by Marie Benedict; July-The Atomic City Girls by Janet Beard; Aug.-Ordinary Grace by Wm. Kent Krueger; Sept.-The Perfect Marriage by Jeneva Rose; and 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 (June 4 & 18)

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.

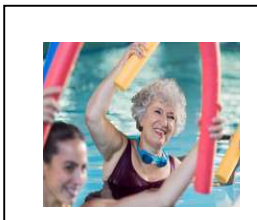
Bring your Bible and join us as we explore its wisdom and teachings. Questions? Contact Pamela Fendley: pfendley487@gmail.com.



Free TAI CHI classes meet 2nd and 4th Saturdays of the month (June 13 & 27).

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; and black Yamaha Motorcycle, Road Start XV 16A/At, 35,366 miles. Call: 407-468-3059

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

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



Medley Realty

Gary Medley,
Broker
407.463.5242

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

LOW Advertising Rates: Vendor advertising rates are posted on the LOW website under "Newsletter." <http://www.lakeofthewoodshoa.com/lowhanadvertisi ng.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 Elmlad, Chair 407-339-7249
Lauretta Lumkes, ex officio

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

Landscape: Wayne Stewart, Chair 407-340-8787
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 1 p.m.

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.

- 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.

JUNE 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
31	1 Water Aerobics 9:30-10:30 a.m.	2 Social Sunshine CMT 10:30 a.m. Buildings & Grounds CMT 7 p.m.	3 Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m.	4 Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	5 Can-Can 7:30 a.m. First Friday 5:30-7 p.m.	6 SEW-CIETY 10 a.m. AT&T Special Event 12-4 p.m.
7 AT&T Special Event 12-4 p.m.	8 Water Aerobics 9:30-10:30 a.m. BINGO 6 p.m.	9 Landscape CMT 6:30 p.m.	10 Water Aerobics 9:30-10:30 a.m.	11 Bible Study 10 a.m. Finance CMT 4 p.m.	12 Can-Can 7:30 a.m.	13 TAI-CHI 10-11 a.m. BUNCO 12:45 p.m.
14 FLAG DAY	15 Water Aerobics 9:30-10:30 a.m.	16 Board Meeting 7 p.m.	17 Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m. My Neighbor's Table 5:30-7 p.m.	18 Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	19 Juneteenth Can-Can 7:30 a.m.	20
21 FATHER'S DAY	22 Water Aerobics 9:30-10:30 a.m.	23 Steering CMT 1 p.m.	24 Water Aerobics 9:30-10:30 a.m.	25 Bible Study 10 a.m.	26 Can-Can 7:30 a.m.	27 TAI-CHI 10-11 a.m. PRIVATE EVENT
28	29 Water Aerobics 9:30-10:30 a.m. Ad Hoc Parking CMT 7 p.m.	30 Nove, Pursuits Book Club 7 p.m.	1	2	3 FIRST FRIDAY HOT DOG NITE 5:30-7 p.m. Sponsored by Social Sunshine	4 Social Sunshine Ice Cream Social 7 p.m.