

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 3, March 2026



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

Seminole County Sheriff Website

www.seminolesheriff.org

Non-Emergency Number:

407-665-6650

Board of Directors:

Board@lakeofthewoods.hoa.com

Seema Sernovitz, Editor

Seema.Sernovitz@lakeofthewoodshoa.com

LOWHAN submission deadline:

3rd Wed. of the month.



CAM CORNER By Kristina Andersen, LCAM

Happy Saint Patrick's Day!

Roofing

Preparations for the continuation of the roof replacement project are underway, and we are looking to resume in May. We will establish a start date once we know the delivery and mobilization dates for the materials. The project is estimated to take approximately four months to complete. The owners will be notified before the work starts in their building. Before the commencement of each building, the owners in that building will be notified. If your unit has unique features, e.g., spiked gutters, solar panels, etc., contact the office to obtain a form indicating how to address these items for your unit. Thank you for being so patient in the interim.

Annual Membership Meeting - March 10, 2026

The Annual Meeting notice and information, including a proxy, were emailed and mailed to owners on February 20. Please review, sign, and return the proxy to help us establish a quorum at the meeting. Since only two eligible candidates are running to fill three seats on the board, we will automatically elect and welcome back Geoffrey Longley, and welcome Ernie Torres as a new board member.

Special Membership Meeting - March 24, 2026 - Reserve Funding Assessment Vote

A Special Membership Meeting will be held on March 24, 2026. The meeting notice and information were emailed and mailed to owners on February 20, and a Limited Proxy was included. **For Question 1**, check the box if you wish to waive full funding of the reserves. Fully funding the reserves will result in a \$68.62 increase in our monthly assessment, effective April 1, 2026. **If you voted to waive full funding in Question 1, please check one of the two options offered in Question 2.**

In Question 2, the top box is a vote to raise the regular monthly assessment by \$20.00 (includes \$6.22 CPI), and the bottom box is a vote to raise it only by CPI (\$6.22); either choice will take effect on April 1, 2026. **DO NOT** check any boxes if you prefer to fully fund the reserves, which will increase the monthly assessment by \$68.62 (includes CPI). **Please sign and return your proxy.** If a partial waiver of the reserves does not pass at the March 24 meeting, full funding will be implemented, and your monthly assessment will increase to \$329.27.

Order of Buildings Scheduled
59. 1201-1209 Winterberry LA
60. 1511-1515 Truewood LA
61. 1501-1509 Truewood LA
62. 1000-1018 Sherrywood ST
63. 917-927 Wintergreen BLVD
64. 131-145 Carolwood BLVD
65. 1511-1529 N. Carolwood BLVD
66. 1564-1580 N. Carolwood BLVD
67. 1521-1539 Pickwood AVE
68. 1550-1562 N. Carolwood BLVD
69. 1533-1549 N. Carolwood BLVD
70. 1522-1540 N. Carolwood BLVD

Fiber Optic installation by GigaPower – Service provider AT&T

Fiber-optic lines will be installed in the community soon. Locating underground utilities and white lining the grounds are in progress in preparation for the installation. Once the locating and white lining are complete, a start date will be scheduled, and an email will be sent to the community with an update. If you do not currently receive emails from the association, send us your email address and add info@andersenmanagementsvcs.com to your contacts. The project is estimated to take 4-6 weeks to complete. AT&T, the first provider of fiber-optic services on these newly installed lines, will host an event at the clubhouse to present its services and packages. This new system provides our community with an additional internet and streaming option, but you do not have to switch to these fiber-optic services if you are satisfied with your current provider. It is your choice!

Landscaping

The Crepe Myrtle Tree trimming is nearly complete. A Budget Tree Service is engaged in its annual tree assessment. Morning Dew Lawnscape is trimming at the sides and backs of the buildings to ensure the plants remain healthy. If you do want Morning Dew to trim your plants, please put out a sign in the morning of your designated trimming day and remove it again at the end of the day. Please remember that plants must be trimmed away from the building and cannot exceed 60” in height. This winter’s freezing temperatures have damaged the state's landscaping; Saint Augustine grass has gone dormant. We will monitor the sod, plants, shrubs, trees, and bushes for several months to determine what has survived. Dead material will be removed, and we will assess how to move forward with replacements.

Irrigation, Sod, and Jasmine.

Last month, we restored irrigation to 11 locations that had been without water for a prolonged period. We are working diligently to repair damage now visible in these locations and elsewhere. If you see a leak or if the irrigation is not working in your area, please submit a work order. At the March board meeting, we will be considering proposals we received to replace sod at various locations. However, no installations will occur unless the irrigation is fully functioning in these areas and the risk of freezing has passed. We have obtained a proposal for sod and jasmine replacement of clocks 6 and 7 at the front of the buildings, as needed, but due to the cost involved, this project will need further assessment.

Street/Asphalt Repairs

We have obtained proposals for asphalt repairs on Carolwood, Nettlewood, Woodridge, Drywood, and the Clubhouse parking lot, which will be on the March board meeting agenda. Meanwhile, maintenance is patching potholes throughout the community and will continue to paint street markings when the weather permits.

General Update

We have now repaired or replaced the 11 electrical panel enclosures throughout the community, and resumed routine maintenance (e.g., pressure washing and roof and gutter cleaning). We anticipate completing the Northside soon and then moving to the Southside. We will notify you a few days before we start working on your building.

12-MONTH PAYMENT PLAN SCHEDULE FOR THE \$4,000 SPECIAL ASSESSMENT		
<u>DUE DATE</u>	<u>AMOUNT</u>	<u>BALANCE</u>
		<u>ON YOUR ACCOUNT</u>
January 1, 2026	\$333.33	3,666.67
February 1, 2026	\$333.33	\$3,333.34
March 1, 2026	\$333.33	3,000.01
April 1, 2026	\$333.33	\$2,666.68
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.

ANNUAL MEETING

Tuesday, March 10, 2026, at the Clubhouse

Registration Opens at 6:15 p.m. Meeting Begins at 7:00 p.m. Quorum required.

The March Annual Meeting and Election is your opportunity to select directors for our Board. Please ensure your vote is valid by completing the two documents that were included in the packet mailed to you last month.

DESIGNATED VOTER CERTIFICATE: If there is more than one owner on a Deed, Warranty Deed, or Trust, you must designate the owner who will represent all the owners of the property in this election. This designation must be completed for Jointly Owned and Trust-Owned units. If the unit is named as a Corporation or LLC, the bottom section of the form should be completed. This section requires information about the legal entity and the signatures of the officers of the Corporation or LLC as specified on the form.

PROXY VOTING: This form must be completed if, for any reason, you wish another person to stand in as your proxy for voting. The proxy identifies for the HOA the person who will cast your vote on your behalf. This proxy is only valid for no more than ninety (90) days from the date of the original meeting for which it was given. Additionally, you must complete and submit a proxy form with your ballot if you are unable to attend the Annual Meeting in person. **If you send in a ballot only and are not present at the meeting, your vote will not be counted.** Each unit in the HOA is entitled to 1 vote. If you own more than 1 unit, you are entitled to 1 vote for each unit. For example, if you own 3 units, then you are entitled to 3 votes, one per unit. Questions? Please contact the LOW office. We hope everyone will participate in this election!

This year's annual meeting and election will be different from the customary ones. Only two (2) candidates qualified for the three open seats on the board; thus, these two candidates will be elected automatically to serve for three-year terms, 2026-2029. The candidates are Geoff Longley and Ernie Torres.

Although no election is necessary, YOUR PROXY IS STILL NEEDED to establish a quorum of the membership present in person or by proxy to hold the meeting or 1/5 (107) of all designated owners (homes). Without meeting this requirement, we can talk, but no official business except for the election may be conducted. WE will introduce the candidates during the election portion of the meeting. NOTE: With only two qualified candidates running for election this year, Meet the Candidate Night, previously scheduled for March 3 at 7 p.m., is cancelled.



MONEY MATTERS by Jo Elmlad

The January 2026 summary financial statements included month-end Reserve Fund balances for Roof: \$785,977.16; R&R: \$301,980.67; and Capital: \$243,433.17, according to our Balance Sheet. The Operating fund balance at the end of January was \$309,764.62.

The AR Aging report showed monthly assessment receivables totaling \$81,033.48 (47 owners) compared to \$75,765.71 (52 owners) at year-end. The \$6,500 Special Assessment collection receivables totaled \$57,212.64 (12 owners). The \$4,000 Special Assessment total was \$1,366,168.44 (399 owners). 134 owners have already paid the full amount. According to a summary report from Kristina, we have collected a total of \$745,897.45 of the second special assessment funds as of January 31, 2026

The Budget vs. Actual comparison for January shows a budget of \$143,534.69 compared to actual expenses of \$150,558.76. We started the year off with Legal Fees expense of \$33,941.86 for the month. Our **annual** budget for this item is \$40,000. Some operating budget categories may need adjustment as changes in staff and structure have occurred since the operating budget was developed. Salaries and insurance expenses will likely need to be adjusted. Depending on the result of the community vote on full or partial reserve funding, changes will be needed for reserve fund allocations. Our recent hard freeze has damaged a good portion of our plants and shrubs. Allowing some time for recovery, sod and landscape work will be evaluated and scheduled. Any replacement of sod, plants, or trees will include verification that irrigation is working and can sustain new plantings. We are still behind on replacing the trees that were removed. The Landscape Committee is developing a planned tree replacement effort with quarterly goals.

The January reserve expense was \$7,385 from the R&R fund for the Drywood sewer line repair.

Last month, you received information and a ballot regarding the reserve funding question. **Please vote.** Without sufficient votes to meet the quorum requirements, the reserve funds will have to be fully funded, thus requiring a significant increase over the regular CPI in our monthly assessment

⚡ SOCIAL SUNSHINE COMMITTEE PRESENTS ⚡
CHILI
COOK-OFF

March 6, 2026 5:30-7:00 PM

In conjunction with First Friday/BYOB...

Come and taste multiple chili entries and
vote for your favorite chili.

Winner will have braggin' rights as having the

Best Darn Chili in LOW!



CHILI MAVENS!
Contest entries are
still welcome!
Bring your chili in a
slow cooker. Fixings
welcome.
We'll supply the
tasting spoons and
bowls. Questions?
Contact
Elaine Noel
407-766-5660

➡ P.S.
Special this year -
A \$25 gift card will
be awarded to the
winner!! ⬅



The Social Sunshine Committee proudly honors another well-deserving member of our community, **Doris Huskey**. Doris was born in Georgia to a farming family, traveled to California in her 1963 VW Bug after high school, and returned to Georgia several years later- she was homesick!

After graduating from nursing school in Jacksonville, she settled in Orlando to begin her nursing career. Doris has two wonderful children: Josh, who works in finance and lives in Lake of the Woods, and Abi, a fashion designer in California. You can often spot Josh (or Doris) walking Josh's adorable Schnauzer around the community.

A Lake of the Woods resident since 2001, Doris has devoted much of her time to serving on many committees, including Landscape, Social Sunshine, and Nominating, to name a few, and has also served as a director on the Board. When she is not doing LOW community work, Doris keeps busy with her many art-related hobbies: ceramics, clay pottery classes, painting, and cross-stitching. She is currently decoupage shells for another project that is in the works.

Although Doris is passionate about travel and has had many enjoyable opportunities over the years, she treasures her time living at Lake of the Woods, particularly when she chaired the Social Sunshine Committee and enjoyed all the fun SSC activities.

Doris says, "Lake of the Woods is a wonderful place to live, with plenty of opportunities to volunteer your time. If you love Lake of the Woods as I do, please get out and volunteer." On behalf of the Social Sunshine Committee, thank you, Doris, for your countless hours of dedication and service in making our community a better place in which to live.

March ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT Monday, March 9, 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 our February BINGO winners!



BUNCO FUNCO! Let the good times roll on Saturday, March 14, at 12:45 p.m.

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



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE

Wednesday, March 18, 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, March 24, 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 are March: The Last Days of Night (Graham Moore); April: The Boys in the Boat (Daniel James Brown); May: The Choice (Dr. Edith Eger). June-December selections will be announced in future LOWHANs. For more information, call Janice at 407-558-0122 or Linda at 352-459-7838.



WORDS OF LIFE BIBLE STUDY

Meets first and third

Thursdays (March 5 & 19)

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 are held on the 2nd and 4th Saturday of the month (March 14 & 28).

From 10-11 a.m in the clubhouse
Conference Room

Questions? Call Bill at 407-739-6570

LOW Classified Sales & Services Offered:

FREE TO A GOOD HOME: Two adult female orange spayed Tabby cats. Tabby and Cleo must relocate due to family health issues. Call, text, or email Suzanne McGovern, 407-716-7320, suzannemcgovern3@gmail.com

For Sale: Thanks to a generous donor, the Social Sunshine Committee is selling an Invacare XL In-Home Oxygen Concentrator. Sold new for \$1400; used posts for \$422. Weighs 53 lbs. Can be delivered. Make an offer. Call Elaine, 407-766-5660.

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 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



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.



You're Invited To A Fun Community Trivia Night



You Don't Need TO BE
A TRIVIA MASTER to Win!!

Prizes and Mocktails

The entire LOW community is invited.

Sponsored By

Ronda Christiansen

Date: March 13, 2026

Time: 6:30 p.m.-9:00 p.m.

Location: Lake of the Woods Clubhouse

RSVP with the number of
people on your team.

Ronda Christiansen

407-924-9520

rondachristiansen@kw.com

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

Lake of the Woods Standing Committees	Committee Chairs: The deadline to submit the meeting packet and minutes is noon on the Friday preceding the Board meeting.
Audit: Lauretta Lumkes, ex officio	
Building & Grounds: Angie Walsh, Chair 407-461-8081 Geoff Longley, ex officio	Meets on the 1 st 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 ex officio to be appointed	Meets on the 2 nd Tuesday of the month at 6:30 p.m.
Ad Hoc Parking: Angie Walsh, Chair 407-461-8081	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 1 st Tuesday of the month at 10:30 a.m.
Steering: Rotating Chairs; Ann Honbarrier, Ex-Officio	Meets on the 4 th Tuesday of the month at 1 p.m.
Ad Hoc Water Remediation & Stormwater: Ernie Torres, 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.

MARCH 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3 Social Sunshine 10:30 a.m. Building & Grounds 7 p.m.	4 Bridge Club 1 p.m.	5 Bible Study 10 a.m. Words of Life 6:30 – 8:30 p.m.	6 CAN-CAN 7:30 a.m. First Friday CHILI FEST 5:30 p.m.	7 Sew-Ciety 10 a.m.
8 Daylight Saving Time Begins! Hooray!!!	9 BINGO 6 p.m.	10 Annual Meeting & Election Doors open at 6:15 p.m. Meeting at 7 p.m. Attend in person or by proxy	11 Landscape Mtg 6:30 p.m. (Rescheduled from March 10)	12 Bible Study 10 a.m. Finance CMT 4 p.m.	13 CAN-CAN 7:30 a.m. Trivia Night 6:30 p.m.	14 TAI CHI 10 a.m. BUNCO 12:45 p.m.
15	16	17 Board Meeting 7 p.m. St. Patrick's Day	18 Bridge Club 1 p.m. My Neighbor's Table 5:30 p.m.	19 Bible Study 10 a.m. Words of Life 6:30 – 8:30 p.m.	20 CAN-CAN 7:30 a.m.	21
22	23	24 Steering CMT 1 p.m. Reserve Fund Special Membership Meeting to Count Ballots & Proxies 7 p.m.	25	26 Bible Study 10 a.m.	27 CAN-CAN 7:30 a.m.	28 TAI CHI 10 a.m. Private Event- All Day
29 Palm Sunday	30 AD Hoc Parking 7 p.m.	31 Novel Pursuits Book Club 7 p.m.				

PLEASE COMPLY WITH THE HOLIDAY DECORATION DATES BELOW:

Holiday	Decoration Period
St. Patrick's Day	March 3 – March 20
Easter/Passover	Two weeks before to one week after the holiday
Pride Day	June 12 – June 28
July 4	June 27 – July 7

Condolences

The LOW community extends heartfelt condolences to the family and friends of Carol Rackley, who passed away on February 10 at a local nursing facility. Carol was an active member of our community for many years, serving on several committees and as a board member. She will be remembered fondly by her friends at Lake of the Woods.