

LOWHAN NEWS

300 Carolwood Point, Fern Park, FL 32730

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

Volume 41, Issue 10, October 2025



CAM CORNER By Kristina Andersen, LCAM

Annual Audit

The 2024 Annual Audit has been finalized, and a copy is available to owners at no cost. Please note that Audits are available on the portal and at the clubhouse lobby. If you would like a copy emailed or mailed to you, please submit your request to frontdesk@lakeofthewoodshoa.com and include your name, property address, and your preferred method of delivery (email or mail).

Special Assessment Update

A Special Membership Meeting is being scheduled to vote on the special assessment again. The association has a fiduciary responsibility to maintain the property, which includes completing the roof replacement project. Once a date has been established, a notice of the meeting and vote will be sent to all owners.

Roofing and Painting

The roof replacement project has entered its scheduled break, with 12 buildings remaining to be completed. We are now scheduling the touch-up painting for the last five buildings for which roofing and siding have been completed. We look forward to continuing the project, pending the passing of the second assessment.

Clubhouse Restoration

The clubhouse restoration is progressing. The electrical rough-in, insulation, and drywall installation have been completed. We look forward to starting the painting and installing the light fixtures. We can open the doors as soon as the floors are installed; however, the Gym will not be reopened until we have tested and serviced the equipment. The Grand reopening is scheduled for November 7, 2025.

Volunteers Needed

The Nominating Committee for the March 2026 Board of Directors election will be established at the October 21, 2025, Board meeting. The role of the Nominating Committee is to publicize and facilitate recruitment of



Clubhouse Hours:

9 a.m.-9 p.m.

Clubhouse Office:

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

Kristina Andersen, Assn. Manager

Manager@lakeofthewoodshoa.com

Robert Jontes, Office Manager

officemanager@lakeofthewoodshoa.com

Francesca Gonzalez, 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

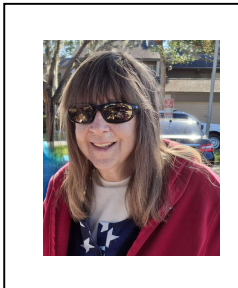
LOWHAN submission deadline: 3rd Wed. of the month.

Roof Replacement Schedule (Bolded buildings have been completed.) You will receive an email from the office when your building is scheduled for reroofing.

1. 201-219 Nettlewood Lane	25. 481-499 Meadowood BLVD	49. 601-619 Woodridge DR
2. 200-218 Nettlewood Lane	26. 1001-1019 Sherrywood DT	50. 650-6660 Woodridge DR
3. 1500-1518 Truewood Lane	27. 411-419 Meadowood BLVD	51. 440-446 Meadowood BLVD
4. 900-910 Wintergreen BLVD	28. 701-711 Drywood AVE	52. 801-819 Westwind LA
5. 901-915 Wintergreen BLVD	29. 600-618 Woodridge DR	53. 800-818 Westwind LA
6. 1101-1119 Woodbine ST	30. 100-118 Carolwood BLVD	54. 1400-1410 Fair Oaks PL
7. 637-653 Woodridge DR	31. 146-154 Carolwood BLVD	55. 1526-1540 Pickwood AVE
8. 671-689 Woodridge DR	32. 156-166 Carolwood DR	56. 1211-1219 Winterberry LA
9. 81-99 Carolwood BLVD	33. 469-479 Meadowood BLVD	57. 150-160 Fallwood ST
10. 120-130 Carolwood BLVD	34. 121-131 Teriwood ST	58. 1200-1214 Winterberry LA
11. 151-169 Fallwood ST	35. 100-118 Eastwind LA	59. 1201-1209 Winterberry LA
12. 1112-1118 Woodbine CT	36. 301-315 Dryberry Way	60. 1511-1515 Truewood LA
13. 1020-1038 Sherrywood CT	37. 300 Carolwood Point Clubhouse	61. 1501-1509 Truewood LA
14. 120-130 Teriwood ST	38. 405-409 Meadowood BLVD	62. 1000-1018 Sherrywood ST
15. 132-146 Teriwood CT	39. 132-140 Carolwood BLVD	63. 917-927 Wintergreen BLVD
16. 501-519 Goodridge LA	40. 317-331 Dryberry Way	64. 131-145 Carolwood BLVD
17. 147-165 Carolwood BLVD	41. 448-466 Meadowood BLVD	65. 1511-1529 N. Carolwood BLVD
18. 632-648 Woodridge DR	42. 453-467 Meadowood BLVD	66. 1564-1580 N. Carolwood BLVD
19. 400-414 Meadowood BLVD	43. 437-451 Meadowood BLVD	67. 1521-1539 Pickwood AVE
20. 421-435 Meadowood BLVD	44. 661-669 Woodridge DR	68. 1550-1562 N. Carolwood BLVD
21. 1100-1110 Woodbine ST	45. 621-635 Woodridge DR	69. 1533-1549 N. Carolwood BLVD
22. 1401-1419 Pylewood ST	46. 700-714 Drywood AVE	70. 1522-1540 N. Carolwood BLVD
23. 101-119 Eastwood LA	47. 510-518 Goodridge LA	
24. 1501-1509 N. Carolwood BLVD	48. 500-508 Goodridge LA	



MONEY MATTERS is on hiatus this month. Watch for the next feature in November.



The entire LOW community extends heartfelt condolences to Jo Elmlad on the recent passing of her sister, and our neighbor and friend, Heather Campbell, on September 8. Heather was well-known at LOW for her patriotism and great respect for the U.S. flag. Her annual program to collect and properly dispose of worn flags was designed to encourage others to do the same and to express gratitude to local law enforcement and first responders for their service. These efforts were built upon her initial work in law enforcement, followed by a 27-year career working for the FBI's narcotics division and later as the first female DEA special agent. She worked at numerous locations, including New York and San Francisco, where she helped develop training programs for the FBI

and was commended for her assistance in upgrading the FBI's fleet operations, providing vehicles for undercover operations.

After retiring to Florida, Heather worked for several years conducting federal background checks. She enjoyed community events, was an avid Bingo player, and loved her dogs. Everyone appreciated her yard art, which varied with the seasons.

In addition to her sister, Jo, Heather is survived by her brother, Frank Campbell, and his wife, Sunny, as well as several nieces and nephews. She will be dearly missed by everyone who knew her.



Social Sunshine Committee Events and Activities

FIRST FRIDAY – October 3, 2025, 5:30–7:00 p.m. at the clubhouse

Meet your friends and neighbors and enjoy delicious snacks while listening to the upbeat music of Paul Felter. Snacks to share are always welcome. BYOB setups are provided—many thanks to the Thursday evening Words of Life Bible Study group for sponsoring this event. 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.

LAKE OF THE WOODS
ANNUAL COMMUNITY MARKET

DONUTS RUMMAGE VENDORS

FREE ADMISSION

The Social/Sunshine Committee will be hosting a table selling a variety of goods at great prices! If you have items you no longer want or need, but perhaps not enough to buy a table, contact Paula at 407-695-2415, Elaine at 407-766-5660, or Allison at 407-766-2475. We'll be glad to take it for our table. No furniture, please!

INDOOR COMFORT

SATURDAY NOV. 1ST

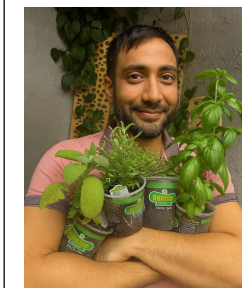
8am-2pm

300 CAROLWOOD POINT, FERN PARK

VENDORS: For information regarding table sales, please contact Paula @ 407-695-2415.

IN THE SSC SPOTLIGHT

This month, we salute **Ernie Torres**, who moved to LOW in 2024 with his darling wife, Alex, to gain a greater sense of



community. Ernie describes himself as a sailor (he lived on a sailboat for a few years, not as a pirate), a professional learner, a retired soccer player, and a UF alum. After 15 years working as a researcher and designer of human trauma devices, Ernie is seeking new career adventures, including renovating his home, volunteering at LOW, expanding his woodworking shop, and writing his first sci-fi book. The LOW community has been the biggest beneficiary of Ernie's many talents as an employee, supervising and training the maintenance crew, and as a volunteer, on the water remediation and stormwater project, and the second special assessment roof finance commission. Whether presenting a Town Hall PowerPoint, fixing sprinkler geysers on a Friday night, or hand-digging swales with Alex to avert future flooding, Ernie (and Alex) have already enlightened us as models of volunteerism and kindness we could all be proud to emulate. We hope that Ernie and Alex will remain vital members of our community for many years to come.



OCTOBER ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT on

Monday, October 13, at 6 p.m. Meet your neighbors, make new friends, and get the chance to 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, October 11, 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, October 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.



NOVEL PURSUITS BOOKS CLUB – Meets the last Tuesday of the month

(October 28) at 7 p.m. Questions? Contact Janice Barr, mamaj433@gmail.com.

October Read: "The Story of Arthur Trulov" by Elizabeth Berg. Host: Faye Tambrino



**TAI CHI Free classes every 2nd & 4th
Tuesday 10-11 a.m**

Questions? Call Bill at 407-739-6570



The Sewing Sew-Ciety

First Saturday, October 4, at 10 a.m.



**THURSDAY MORNING
BIBLE STUDY (meets weekly)
Thursdays at 10 a.m.**

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



**WORDS OF LIFE BIBLE STUDY
Meets first and third Thursdays
(October 2 & 16) from 7–8:30**

p.m. Refreshments provided. 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 if you plan to attend, 407-595-7155.

Reminder: The Water Aerobics Class season-end party is scheduled for October 1.

READY REFERENCE...

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.

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.

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 Star 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

Transparent Retirement Solutions: Is your money working for you in retirement? Are you receiving all the benefits to which you are entitled? Do you qualify for extra help? Questions? Contact me.

My goal is to help you save money on Medicare, financial planning, long-term care, life insurance, dental insurance, and vision insurance. Contact TRAVIS JAHNKE, 407-860-0297, www.trsbroker.com.

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 ages 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: everyreasonbelieve.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
Richard Mercer	2026	Secretary	Richard.Mercer@lakeofthewoodshoa.com
Lauretta Lumkes	2028	Treasurer	Lauretta.Lumkes@lakeofthewoodshoa.com
Benjamin Evans	2028	Director	Ben. Evans@lakeofthewoodshoa.com
Ann Honbarrier	2027	Director	Ann.Honbarrier@lakeofthewoodshoa.com
Robert Hernandez	2027	Director	Robert.Hernandez@lakeofthewoodshoa.com
Vacant	2027	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 Elmsblad, 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 Richard Mercer, ex officio	Meets on the 2 nd Tuesday of the month at 6:30 p.m.
Ad Hoc Parking: Angie Walsh, Chair 407-461-8081	
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: Pamela Fendley, Chair, 407-462-5947 Richard Mercer, ex officio	Meets on the 4 th Tuesday of the month at 1 p.m.
Ad Hoc Records: Kent Fockler, Chair Ann Honbarrier, ex officio	
Ad Hoc Water Remediation & Stormwater: Ernie Torres, Co-chair Julia Felter, Co-chair Geoff Longley, ex officio	



Gary Medley
Broker-Realtor
Venture 1
Properties
407-463-5242

Specializing in Lake of the Woods, Seminole, and N Orange County. A 32 yr. Resident of LOW and a licensed Realtor since 1979. Over 30 units sold in LOW. Call for the "Recent Transaction" list or a free consultation.

Email: garymedley@ymail.com

Website: www.garymedley.com

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.

<div> ◀ September <div>October 2025</div> November ▶ </div>						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1 WATER AEROBICS End-of-Season Party Bridge Club 1 p.m.	2 Bible Study 10 a.m. Words of Life Bible Study 7 p.m.	3 7:30 a.m. Can-Can Recycling FIRST FRIDAY 5:30 p.m.	4 Sew-Ciety 10 a.m.
5	6	7 Social Sunshine Committee 10:30 a.m. Building & Grounds Committee 7 p.m.	8	9 Bible Study 10 a.m. Finance Committee 4 p.m.	10 7:30 a.m. Can-Can Recycling Private Event – all day	11 BUNCO 12:45 p.m.
12 Fairy Hair Noon-2 p.m.	13 BINGO 6 p.m.	14 TAI CHI 10 a.m. Landscape Committee 6:30 p.m.	15 Bridge Club 1 p.m. My Neighbor's Table 5:30 p.m.	16 Bible Study 10 a.m. Finance Committee 4 p.m. Words of Life Bible Study 7 p.m.	17 7:30 a.m. Can-Can Recycling	18 Lake Cleanup 7 a.m.-Noon Private Event – all day
19	20 Ad Hoc Parking 7 p.m.	21 BOARD MEETING 7 p.m.	22	23 Bible study 10 a.m. Ad Hoc Parking Committee 7 p.m.	24 7:30 a.m. Can-Can Recycling	25
26	27	28 TAI CHI 10 a.m. Steering Committee 1 p.m. Novel Pursuits Book Club 7 p.m.	29	30 Bible Study 10 a.m.	31 7:30 a.m. Can-Can Recycling HALLOWEEN	NOV. 1 Community Market 8 a.m.-2 p.m.



Annual Lake Cleanup, October 18, from 7 a.m. to noon

More than 50 people are volunteering to help with the annual Lake of the Woods cleanup on October 18. Please come down to the lake between 7 a.m. and noon to express your gratitude for their hard work in removing undesirable plants and debris from our lake, which helps keep it pristine.

FAIRY HAIR WITH TIA IS BACK!
SUNDAY, OCTOBER 12 FROM NOON-2 PM
GET YOUR GLAM ON!