

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 9, September 2026



CAM CORNER By Kristina Andersen, LCAM

Annual Palm Tree Trimming -September 14 - 21, 2026

Annual Palm Tree Trimming will begin Monday, September 14, 2026, and continue through Monday, September 21, 2026. Below is a route map for the trimming; please note that the days are subject to weather conditions. We respectfully ask you to prepare at least one day in advance as follows:

- Move all personal items around or near Palm trees.
- Move all personal items in courtyards if a Palm tree is nearby.
- Unlock your gate to allow the crew to clean up anything that falls into your courtyard. If you prefer not to leave your gate unlocked, bring any debris that has fallen into your courtyard to the front of your property by the evening before the scheduled trimming for pickup.
- Move vehicles away from Palm trees before trimming begins. We cannot trim palms near your driveway when vehicles are present.
- Do not put personal belongings back in place until the entire project is complete. We will complete any missed trimmings due to weather or other reasons at the end of the project. In case of weather delays or missed trimmings being completed at the end of the project. **For your safety, please keep your distance when trimming is underway.**
- If vehicles or items are not moved away from trees, the Palms will not be trimmed due to potential damage to personal property. Please note that once the contractor completes the trimming project, they will not return to trim a tree if the area was not properly prepared.

Monday, Sept. 14: Fair Oaks, N Carolwood, Pickwood, Pylewood, Truewood
Tuesday, Sept. 15: Carolwood, Dryberry, Goodridge, Nettlewood, Meadowood (400-419)
Wednesday, Sept. 16: Meadowood (440-466), Wintergreen, Sherrywood, Winterberry, Woodbine
Thursday, Sept. 17: Fallwood, Drywood, Woodridge
Friday, Sept. 18: Meadowood (465-499), Westwind, Eastwind, Teriwood
Saturday - Monday, Sept. 19-21: Utilized for weather delays and missed Palm trees

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:

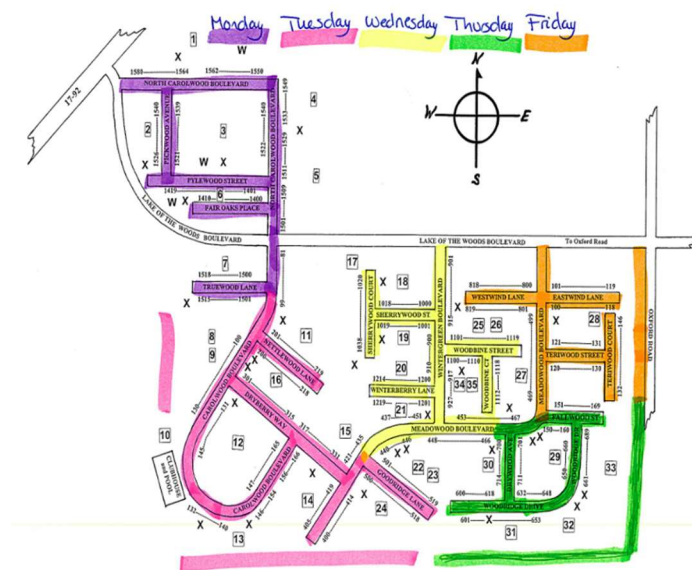
407-665-6650

Health or Police Emergencies: Call 911

After Hours LOW Property or Safety
Emergencies:

Ann Honbarrier: 407-618-4248

Robert Hernandez: 407-341-4257



Labor Day is September 7, 2025. We honor all the working people with a well-deserved day off!

The next decoration period will be for Halloween, 10/15-11/03/2026. Thank you for holding off on the spookiness until then.

Roof Replacement, Refurbishing, Painting Project Schedule

The roof replacement project is nearing completion. This project has been exciting, but it will be wonderful to close the books on it. New chapters are always ahead, and we look forward to the next project as we work to maintain and improve property values and your enjoyment of your home.

We are working on the last four (4) buildings. The start dates for each, subject to weather conditions, are noted in the schedule. Ruth Painting will finish the touch-up painting of new siding after all roofs are completed.

Landscaping: Sod/Jasmine

The sod and Jasmine project is scheduled to continue this fall, as spring and fall installations afford the new plantings the best chance of survival. Morning Dew Lawnscape is grouping the signed-up properties, starting with the worst locations.

Please note that irrigation must be fully functioning in the chosen location, and as a resident, you will be asked to help water 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.

Routine Maintenance

Routine maintenance includes pressure washing walkways and driveways, reviewing concrete condition, cleaning gutters, blowing off the roof, wood/siding repairs and caulking, checking underground drain lines and grates, and addressing open work orders. The routine maintenance route through the community is as follows: Fair Oaks, N. Carolwood, Pickwood, Pylewood, Truewood, Carolwood, Nettlewood, Carolwood (continued), Dryberry, Meadowood, Goodridge, Meadowood (continued), Westwind, Eastwind, Teriwood, Fallwood, Woodridge, Wintergreen, Winterberry, Woodbine, Sherrywood. We are working a flowing route through the community, starting on the North side (completed) and moving through the South side about 1/2 way done.

Clubhouse/Pool

Please remember to close the umbrellas before you leave the pool area. We are experiencing breakage due to wind flow when the umbrellas are left open.

We had a pool leak two years ago, and sadly, we are experiencing leaks again. We are actively working on repairs and appreciate your patience while we complete them. We recently treated the pool for black algae, which requires pool closure for safety while the treatment is in progress. Once the pool leak repairs are completed, we will apply another round of algae treatment. Watch your email for a notice when the treatment dates are confirmed.

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

DUE DATE	AMOUNT	MAX BALANCE
		ON YOUR ACCOUNT
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.

Anticipated Start Date	Buildings to be completed in order
09/03/2026	67. 1521-1539 Pickwood AVE
09/14/2026	70. 1522-1540 N. Carolwood BLVD

Fund totals as of July 31, 2026

Balance Sheet Fund Totals		Reserve Fund Expense
1004 Schwab Operating	\$159,074.34	
1008 Truist Operating	\$113,378.12	
1009 Capital Reserve Fund	\$250,937.28	\$1,845.00 (Irrigation Repair)
1010 R&R Reserve Fund	\$366,223.35	
1011 Roof Reserve Fund	\$1,372,427.12	\$5,400 for Allied roof inspection plus \$80,257.50 BFARR charge for Phase 2, Group 18 roof replacement
Total	\$2,262,040.21	

The Truist Operating account balance as of the end of June has been corrected to \$124,281.85.

The month-end AR aging report indicated 45 owners owed \$80,229.64 in monthly assessment receivables. The outstanding \$6,500 Special Assessment receivables totaled \$52,450.70 (9 owners), and the \$4,000 Special Assessment receivables totaled \$473,633.23 (300 owners). Only one property was purchased in July.

As we begin budget planning for 2027, we are taking a closer look at bad debt allowance. The balance sheet currently indicates \$23,444 Allowance for Bad Debt. The 2026 operating budget includes \$5,000 for bad debt. We anticipate more interaction with the collection attorney to better understand their process and results.

The Revenue and Expense report for July reflects continuation of legal fee expense (\$17,081.07), Work Comp audit credit of \$1519, significant tree removal/trim expense (\$13,250), and an electric bill increase for the clubhouse (\$4,402.34 vs budget of \$3,500. Thermostat lock boxes have been installed.)

Actual operating expense for July was \$152,868.11 compared to a budget of \$151,860.98, resulting in an unfavorable variance of \$1,007.13. YTD operating expense totaled \$1,078,616.66 versus a budget of \$1,024,053.16 for a variance of \$54,563.50.

Budget planning for 2027 is underway. Based on the June 2026 CPI, the calculated monthly assessment increase would be \$ 7.91 (2.8%). Knowing that is inadequate, so far as our reserve funding is concerned, we expect to recommend a more realistic option to fund what's actually needed. An updated reserve study should be part of the planning process.

HIGHLIGHTS OF THE JULY 2026 BOARD MEETING

- Total Sprinkler estimate #2644 approved for a \$600.00 valve replacement at 81 Carolwood Blvd.
- Work continues on Woodridge Drive to address water intrusion.
- Five final roofs are scheduled for completion. Ruth Painting will follow up with touch-ups. Ruth Painting job #5817 was approved for \$52,900.00.
- Board members will receive a draft of the Rules and Regulations, including all legal and steering comments.
- Owner towing reimbursement denied for low11420.
- An engineering firm is scheduled to review the erosion problem at 701 Drywood Ave. on August 21, 2026.
- The Board approved email addresses for Buildings and Grounds and Landscaping committees.
- The Board voted to keep all architectural control within the Board. The Buildings and Grounds Committee will provide project recommendations for Board approval only.
- The Board approved reallocating the \$600.00 firebrush hedge budget for the HOA entrance.
- The Board approved estimates for tree work totalling \$23,600.00.
- Board approved hiring an engineering firm to review the erosion problem at 1018 Sherrywood St.



SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES

FIRST FRIDAY! GET TOGETHER WITH YOUR NEIGHBORS AT

FIRST FRIDAY - SEPTEMBER 4, 2026, from 5:30 – 7:00 p.m.

Meet your friends and neighbors, enjoy delicious snacks, and listen to Paul Felter's upbeat music. 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.

Special thanks to the Novel Pursuits Book Club members for sponsoring the August 7 First Friday, and provided delightful decorations and nibbles. Kudos to these ladies shown right: Janice Barr, Linda Barbosa, Faye Tambrino, Barb Stewart, and Doris Huskey.



REMINDER: LAKE OF THE WOODS ANNUAL COMMUNITY MARKET IS COMING!!!

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



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

Tables will go on sale at the clubhouse on Saturday, September 26th, at 9 am. Each 6ft long table costs \$15.00 (cash or check only). A floor plan will be available for you to choose the table location that best suits your needs. Outside community vendors are also welcome to purchase a table; those table sales begin at **11 am**. Tables sell out quickly; unfortunately, we cannot take early orders, so make arrangements with a friend or neighbor if you cannot attend the table sale in person. Yummy donuts and coffee will be available for purchase. So, whether you purchase a table and become a vendor or wander down on the day of our sale, please stop by!



DO YOU KNOW THE RULES? This month, we begin featuring selected LOW Rules and Regulations that are commonly misunderstood. The current Rules and Regulations are available on our website: www.lakeofthewoodshoa.com. The updated 2025-2026 revision will be available soon.

Landscape Control (p. 24, in 2025 revision): The Landscape Committee's Rule of thumb: "If you plan to hang it, remove it, edge it, light it, place it, or otherwise change the landscaping outside your enclosed courtyard, the Landscape Committee must be notified. Download a form from the portal or get it at the office, and complete it to explain your request.

Architectural Control (section V, p 21, in 2025 revision): Any alterations to the outside structure of any unit must be presented to the Buildings & Grounds Committee. Obtain a form from the portal or the office. The committee will review the requests. The HOA Board must provide final approval.

AUGUST ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, September 14 at 6 pm.

Meet your neighbors, make new friends, and maybe win some cash. \$5 for a 10-game packet; an optional \$2 for a chance to win one or both end-of-evening jackpots. Light snacks are available for purchase, along with an opportunity to win a free door prize. You must be at least 18 to play.



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE Wednesday, September 16 5:30–7 p.m. \$5 per person

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



BUNCO FUNCO!

Let the good times roll!

Saturday, September 12, at 12:45 pm.

Cost is \$3, or choose 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 want to learn how to play. Drinks provided. Please bring a snack to share. Questions? Contact Linda Lopez at 407-353-6892



NOVEL PURSUITS BOOK CLUB Tuesday, September 29, 7 pm. in the clubhouse

Please join us in the clubhouse for an enjoyable discussion about the book of the month—upcoming selections: 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 (Sept.
3 & 17)

6:30 pm - 8:30 pm in the clubhouse

Refreshments provided.

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



NO THURSDAY MORNING BIBLE STUDY IN SEPTEMBER

Questions? Email Pamela Fendley:
pfendley487@gmail.com.



Free TAI CHI classes meet 2nd and 4th
Saturdays (Sept. 12 & 26).

From 10–11 am in the clubhouse

conference room. Questions?

Call Bill at 407-739-6570



GRAB YOUR WATER-WINGS FOR WATER AEROBICS EVERY MON. AND WED. THROUGH SEPT. 30. (last session) from 9:30 – 10:30 am.

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



Happy 102nd Birthday to our wonderful neighbor, HILDRED JANA! We celebrate you and wish you many more happy, healthy years!!

LOW Classified Sales & Services Offered:

For Sale: Pest Offense® Smart- environmentally friendly indoor pest control. Pesticide- and poison-free. One unit covers one level of an average-sized home. Plug in the unit, and it begins to repel mice, rats, and roaches from inside walls, where infestations often start. It does not kill-it makes pests leave. Many LOW residents use our product. Go to w.pestoffense.com. For more information. Special \$20 price for LOW residents. Call Sandra at 407-468-3059 to order. LOW resident.

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

For Sale: Benji Dog Wear Apparel: Always with an eye on style! Ben Evans, Owner. Website: benjiodogwearapparel.com. Email: Benjidwa@gmail.com. Phone: 407-431-7815.

Financial Services: Are you struggling to pay unexpected expenses, such as assessments? If you want to save or make money, please call Jeremy Swan at 407-896-9411, extension 5601. FL LIC# P232670

Small Business Bookkeeping Service: LOW resident. QuickBooks, A/R/AP, Bank recs, etc. & Notary services. Call: 407-221-8748.

Beautiful skin can start with Mary Kay: Try before you buy. Call Barbara Lindenberg, 407-230-8188.

Let us cater for your next event: New Beginnings Catering. LOW resident. Specializing in Spanish, Southern, and Italian food. Call 407-963-4575.

Learn how to speak Spanish: A LOW resident is available on Tuesdays, 9 to 11 am, to teach Spanish to children aged 3 and over and adults. Call 305-772-8920.

Beginner Tennis Classes for Adults & Kids: One-on-one & group training (up to 4 people). Contact Diosa D. Text: 763-313-9704. Email: dbtenniscoach@gmail.com. LOW resident.

Handyman Services: Need to spruce up your rooms (paint, caulk), courtyard (power washing, painting, weeding, planting, mulching, etc.), Interior dryer vent cleaning, switch out/install ceiling fans, garbage disposals, carpet cleaning, etc. Clean gutters, rake, plant, etc. Your LOW resident, Dave Felter, is your "One Stop, Get Things Done" person. Call 407-620-5886. Thank you!

ATTENTION LOW Neighbors: I miss my dog so much that I am now offering dog walking services. Walking, check water, and a good scratching: \$15 per walk; \$20 per walk for more than two dogs. Call Jeff Fain, 1512 Truewood, 407-463-0436

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. \$550.00 or best offer. Call/Text Judy Baker (405-443-4651).

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

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



Medley Realty
Gary Medley,
Broker
407.463.5242

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

LOW Advertising Rates: Vendor advertising rates are posted on the LOW website under "Newsletter." <http://www.lakeofthewoodshoa.com/lowhanadvertising.php>. Classified ads are free for owners. LOW and LOWHAN are not responsible for the accuracy 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 pm on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. Do not put out trash or bulk items before 6 pm on Thursday.
- **NON-RECYCLABLE ITEMS:** plastic bags/cups, wax-lined cups/plates, drinking glassware, Styrofoam trays, egg cartons, light bulbs, milk cartons, shredded paper, aluminum foil pie plates, paint/pesticide/motor oil containers, cardboard larger than 3'x3', electronic devices.

Lake of the Woods Board of Directors

Email: Board@lakeofthewoodshoa.com

All board members will be copied.

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

Lake of the Woods Standing Committees

Committee Chairs: Submit the meeting packet and minutes by the deadline: noon on the Friday before the Board meeting.

Audit: Geoff Longley, ex officio

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

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

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

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

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

Meets on the 2nd Tuesday of the month at 6:00 pm.

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

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

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

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

Steering: Rotating Chairs; Ann Honbarrier, Ex-Officio

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

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

TBA

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

Parking Rules: Owners are responsible for ensuring their renters, tenants, and guests comply with LOW rules and regulations. Vehicles parked outside driveway perimeters are subject to towing. NOTE: Parking at the ends of streets is for guests only. Resident parking is available in the clubhouse lot. Violators may be towed without notice. Overnight parking on the streets is prohibited at all times.

- A permit is required for parking from 2 am to 7 am. Fill out the permit form on the LOW website (www.lakeofthewoodshoa.com).
- The speed limit is 15mph.
- The flat curb ribbon is not part of the driveway. Park vehicles fully in the driveway, not over the ribbon. Trailers are prohibited in driveways unless actively being loaded or unloaded.

To obtain a parking pass for overnight guests, go to <https://www.lakeofthewoodshoa.com/parking-permit.php>. If your vehicle is towed, contact Constellation Towing at 407-831-3000 to arrange for its retrieval.

September 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1	2	3	4	5
		Social Sunshine 10:30 am. Buildings & Grounds 7 pm.	Water Aerobics 9:30–10:30 am. Bridge Club 1 pm.	NO Morning Bible Study Words of Life Bible Study 6:30–8:30 pm.	CAN-CAN 7:30 am. FIRST FRIDAY 5:30–7 pm.	SEW-CIETY 10:30 am.
6	7	8	9	10	11	12
PRIVATE PARTY	LABOR DAY Office Closed NO Water Aerobics	Landscape CMT 6:00 pm.	NO Water Aerobics	NO Morning Bible Study Finance CMT 4 pm.	CAN-CAN 7:30 am.	TAI-CHI 10–11 am. BUNCO 12:45 pm.
13	14	15	16	17	18	19
	Water Aerobics 9:30–10:30 am. BINGO 6 pm.	Board MTG 7 pm.	Water Aerobics 9:30–10:30 am. Bridge Club 1 pm. My Neighbor's Table 5:30– 7 pm.	NO Morning Bible Study Words of Life Bible Study 6:30–8:30 pm.	CAN-CAN 7:30 am.	PRIVATE PARTY
20	21	22	23	24	25	26
	Water Aerobics 9:30–10:30 am. Ad Hoc Parking CMT 7 pm.	Steering CMT 4 pm.	Water Aerobics 9:30–10:30 am.	NO Morning Bible Study	CAN-CAN 7:30 am.	TAI-CHI 10–11 am. Community Market Table Presale 9 am.
27	28	29	30			
	Water Aerobics 9:30–10:30 am. AD HOC Parking 7 pm.	Novel Pursuits Book Club 7 pm.	Water Aerobics 9:30–10:30 am. (Last Session)	PLAN AHEAD: Fairy Hair Oct 7–noon-2 p.m. NO Landscape Mtg in October	Community Market October 24 8 am.-2 pm.	



We extend heartfelt condolences to the family and friends of Margaret Cannon, who passed away in July. Although Margaret moved to Strive Assisted Living Center a few years ago, she was a long-time resident at Lake of the Woods and participated actively in many community activities. She helped establish the Saturday morning “Sew-Ciety” group and was well known for her expert sewing, crocheting, and craft skills. Margaret was loved and admired by everyone fortunate enough to know her. May our fond memories of Margaret be a blessing to us all. She will be missed.