

LOWHANNEWS

LAKE OF THE WOODS HOMEOWNERS



CAM CORNER By Kristina Andersen, LCAM

HAPPY NEW YEAR!

Hard copy distribution of the LOWHAN is back!!!

At the December Board meeting, the board voted to distribute hard copies of the newsletter again to each household. IF you DO NOT wish to receive a hard copy, please let the office know, or email FrontDesk@lakeofthewoodshoa.com.

Committee Members, Board Members and all our volunteers

THANK YOU to all the volunteers in the community. THANK YOU for giving your time and knowledge to the community; it wouldn't be the same without you. If you see committee members or board members out and about, please remember to THANK them. Board and committee members are all volunteer positions that can be time consuming depending on the position held. So THANK YOU very much for your dedication to your community.

Building Painting

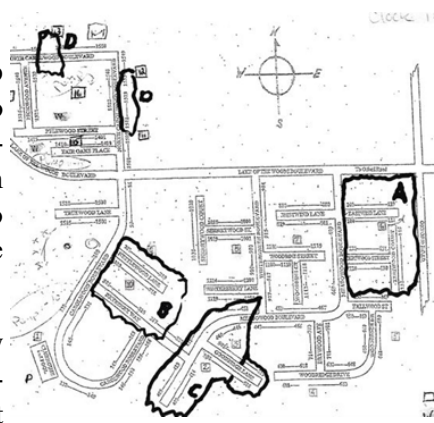
Painting of the next six buildings (#17-22 shown on page two) was approved at the December Board meeting, and the order is currently being scheduled. Ruth Painting will be starting back up on January 13th allowing you time to remove your decorations. Please remember Holiday décor must be removed no later than January 10th.

Irrigation and landscaping

Within the next two weeks, a list and/or map will be finalized of all areas where the irrigation is fully functioning and, therefore, ready for landscaping. The Landscape Committee will review these areas and provide a report to the office of what is needed in specific locations. Proposals will then be obtained and placed before the board for consideration. Once the list and/or map are ready, it/they will be posted on the bulletin board at the clubhouse and will be published in the LOWHAN.

We continue to work on irrigation repairs and a map of the areas we are currently addressing is depicted to the right. Please keep in mind that when an emergency happens, such as a main line leak, the irrigation company and/or staffing will be pulled from repairs to correct the immediate emergency. Following the emergency repair, regular repairs continue.

The new landscape company, **Morning Dew Lawnscape**, will be starting January 6th and will address the property wide cleanup first. If you do not wish for the landscape company to trim the landscaping in your area, please make sure to



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trim it according to the association requirements (available in the Rules and the Landscape Request form). Thank you!

Roof Replacement

The roof replacements resume on January 6th, 2025. The next roof on the list to be replaced is #23. When we receive the certificate of completions (COCs) for buildings re-roofed, they are emailed to the owners of such building and uploaded to the portal. Please note you will receive two COCs. One is from the County and one is from the roofing company, BFARR Contracting. The County COC has one address for the entire building, and the BFARR COC has the County building address as well as each home address.

1. 201-219 Nettlewood Lane	25. 481-499 Meadowood Blvd	49. 601-619 Woodridge Drive
2. 200-218 Nettlewood Lane	26. 1001-1019 Sherrywood Street	50. 650-660 Woodridge Drive
3. 1500-1518 Truewood Lane	27. 701-711 Drywood Ave	51. 440-446 Meadowood Blvd
4. 900-910 Wintergreen Blvd.	28. 600-618 Woodridge Drive	52. 801-819 Westwind Lane
5. 901-915 Wintergreen Blvd.	29. 300 Carolwood Point – Clubhouse	53. 800-818 Westwind Lane
6. 1101-1119 Woodbine Street	30. 100-118 Carolwood Blvd.	54. 1400-1410 Fair Oaks Place
7. 637-653 Woodridge Drive	31. 146-154 Carolwood Blvd.	55. 1526-1540 Pickwood Avenue
8. 671-689 Woodridge Drive	32. 156-166 Carolwood Blvd.	56. 1211-1219 Winterberry Lane
9. 81-99 Carolwood Blvd	33. 469-479 Meadowood Blvd.	57. 150-160 Fallwood Street
10. 120-130 Carolwood Blvd.	34. 121-131 Teriwood Street	58. 1200-1214 Winterberry Lane
11. 151-169 Fallwood Street	35. 100-118 Eastwind Lane	59. 1201-1209 Winterberry Lane
12. 1112-1118 Woodbine Court	36. 301-315 Dryberry Way	60. 1511-1515 Truewood Lane
13. 1020-1038 Sherrywood Court	37. 411-419 Meadowood Blvd.	61. 1501-1509 Truewood Lane
14. 120-130 Teriwood Street	38. 405-409 Meadowood Blvd.	62. 1000-1018 Sherrywood Street
15. 132-146 Teriwood Court	39. 132-140 Carolwood Blvd	63. 917-927 Wintergreen Blvd
16. 501-519 Goodridge Lane	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 Drive	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 Drive	68. 1550-1562 N Carolwood Blvd
21. 1100-1110 Woodbine Street	45. 621-635 Woodridge Drive	69. 1533-1549 N Carolwood Blvd
22. 1401-1419 Pylewood Street	46. 700-714 Drywood Ave	70. 1522-1540 N Carolwood Blvd
23. 101-119 Eastwind Lane	47. 510-518 Goodridge Lane	71. Pool House
24. 1501-1509 N Carolwood Blvd.	48. 500-508 Goodridge Lane	



First Friday of the year 2025—The First Friday event is January 3, 2025, from 5:30 p.m. to 7:00 pm in the clubhouse auditorium.

First Friday is a fun opportunity for LOW neighbors and friends to gather, visit, and enjoy delicious snacks. Attendees are encouraged to bring a sharable snack. Setups will be provided, so BYOB. We need committee participation to host these fun events, so if your committee or group is interested in hosting a First Friday get-together, please contact Barb Stewart at (407-373-5697). She will be happy to sign you up. It’s easy and a great way to support our Lake of the Woods community.



MONEY MATTERS - Jo Elmblad

Our November Revenue and Expense summary report included monthly Actual expense of \$132,657.48 vs. Budget of \$135,239.92 for a difference of \$2,582.44. YTD figures showed Actual expense of \$1,456,741.37 vs. Budget of \$1,487,639.16 for a difference of \$30,897.79. Because of the way Special Assessment income is being added to the Statement of Revenue & Expenses report, some of the summary totals are affected. As explained previously, Special Assessment payments are deposited to the Truist operating account and then transferred to the Schwab Roof Reserve account. Because of that activity, sometimes the account balance at Truist exceeds the \$250K FDIC limit. However, transfers are usually made weekly, so the account balance can also be below the FDIC limit, depending on deposit and transfer activity.

As of November 30, the AR Aging report indicated 53 delinquent owners with monthly assessment receivables totaling \$47,380.98. Special Assessment receivables on the aging report list \$1,456,741.37 for 366 owners. Per Kristina, Special Assessment income received as of November 30 was \$2,073,516.63. Twenty-one delinquent accounts are with our attorney. Twenty-six owners have not paid anything toward special assessment.

Here are a few spending highlights for November: Legal Fee expense for the month totaled \$10,601.71, which boosted our YTD expense total for that category to \$37,015.46, approximately \$20K more than our budget. We paid \$369 for pool certification training. Pool maintenance for the month also included Sump Pump replacement for \$480 plus maintenance fees of \$1,163.63 and \$1,400. We bought new tires for the ATVs for \$609.82. Irrigation expenses with the new contractor were \$1,808.25 for the month.

Reserve expenses for November included \$96,862.50 from Roof Reserve and \$128,282.50 from the R&R account for painting and refurb after reroofing activity. To date, 21 buildings (178 units) have been reroofed. The current policy of providing touch-up painting for reroofed buildings will be done if the building was last painted nine years ago or less. The unit will be fully painted if the last painting occurred more than nine years ago. Reminder: The unit refurbishment and painting expenses, which were not considered part of the roofing project, impact our R&R fund (essentially our reserve fund for everything but roofs). We are likely to exhaust R&R funds before the roof replacements are complete. We will be working on a projection of roof replacement expenses compared to funds available over the next several weeks. We have more historical data to develop expense standards since we've completed approximately 1/3 of the project.

Balance Sheet Reserve fund totals as of November 30, 2024, were Capital \$256,840.74; R&R \$545,495.77; Roof \$3,458,205.94.

Total reserve fund spending YTD, Roof Reserve \$2,049,142.99; R&R \$619,928.39.

It's that time of year we seek out prospective board candidates. Or if you have an interest or background in serving on one or more of our committees, please contact the office. You can always attend any committee meeting as a guest to determine your level of interest and comfort or to better understand what's happening in the community.

Happy New Year!

WELCOME NEW LOW COMMITTEE CHAIRS

Approved by the Board at the December 16 Board meeting.

Landscape Committee: Wayne Stewart

Social Sunshine: Allison Ware and Elaine Noel, Co-chairs

Buildings & Grounds: Angie Walsh



THE SOCIAL SUNSHINE COMMITTEE NEEDS YOU!

Many in the community know about the fun activities the Social Sunshine Committee sponsored, such as 1st Friday, Bingo, Bunco, My Neighbor’s Table, Community Market, Holiday Party, etc. Recently, we have also organized and sponsored a chili cook-off and a classic car show. However, few know that the Social Sunshine Committee is a group of neighbors meeting monthly to share ideas and enjoy friendly camaraderie. If you are interested in being part of this wonderful group, we would love to have you join us. We meet on the 1st Tuesday of each month at 10:30 in the Card Room at the Clubhouse. Please join us for a meeting and see what you think.



The Social Sunshine Committee has saved a spot for you at Bingo Night! Mon., January 13, at 6 p.m. in the Clubhouse

Light snacks will be available for purchase as well as an opportunity to win a free door prize, meet your neighbors or make a new friend, and of course, the chance to win some cash. The cost is \$5.00 for a 10-game packet and an optional \$2.00 for a chance to win one or both end-of-evening jackpots. You must be at least 18 years old to play!

DECEMBER BINGO WINNERS

“MY NEIGHBOR’S TABLE”



For “lone” diners and couples who would like to meet some neighbors, please join us at the clubhouse for a home cooked meal! If you would like to bring a dish to share please do!

Our next date is **Wednesday, January 15, 2024, from 5:30 -7:00 pm** Cost is \$5.00 per person Questions? Text or call Tina @ 407-416-1135



REMINDER! 2025 US FLAG RETIREMENT EVENT



Lake of the Woods is hosting the 2025 US FLAG RETIREMENT EVENT at the clubhouse parking lot on **Saturday, January 4, 2025, from**

10:00 am to 11:30 am. US FLAGS that are no longer fitting emblems for display will be retired. Residents– please bring any old, worn, frayed, or faded US FLAG to the event to show your pride in our country and community. Donations are NOT required. If unable to attend, you can drop off your flag at Heather Campbell’s residence, 100 Carolwood Blvd, or call for a pick-up at (407) 496-7005. Three US FLAGS will be raffled at the event. The Seminole County Fire Department (SCFD) and Sheriff’s Office (SCSO) will be present (barring emergency calls) to interact with children and adults in non-emergency/official situations.



Novel Pursuits Book Club

Meets the last Tuesday of each month at 7 p.m.

Join us!

Questions?

Contact Janice Barr

mamaj433@gmail.com

January: A Prayer for Owen Meany by John Irving
February: Remarkably Bright Creatures by Shelby Van Pelt
March: The Other Einstein by Marie Benedict



Lake of the Woods Homeowners Association Needs YOU!

As a Lake of the Woods Board of Directors member, please consider sharing your talents and fresh ideas. APPLICATION FORMS WILL BE AVAILABLE ONLINE AND IN THE HOA OFFICE.

DEADLINE FOR SUBMISSION: FEBRUARY 12, 2025, by 4:30 p.m.

MEET THE CANDIDATES NIGHT: MARCH 4, 2025, at 7:00 p.m.

Our community needs strong, thoughtful, and dedicated leaders willing to work together as a team to address the business of our association. We welcome your fresh ideas and talents to help keep our community vital and responsive now and in the future. Three positions are up for election in 2025. Each of these positions is for a three-year term (2025-2028).

Interested applicants must be compliant with the restrictions on Board candidates adopted in Florida Statute 720.306 (9) (a-b) and the terms of our Bylaws. The Bylaws require that the candidate appear as an owner on a unit title, and they also must be current on their HOA account, with no unpaid association fines or dues as of the date of the application submission deadline. Watch your February and March issues of the LOWHAN for more information. If you have any questions, please contact a member of the Nominating Committee:

Ann Honbarrier 407-618-4248 ahonbarrier@gmail.com

Dick Mercer 407-436-2885 rmrcr41@gmail.com

Barbara Stewart 407-373-5697 barbstew812@yahoo.com

Giuseppina Moriconi 407-376-1261 giuseppinamoriconi@gmail.com

Carol Rackley 407-388-9717



TAI CHI— A MOVING MEDITATION Free Classes At LOW

Every 2ND and 4TH Tuesday
10 –11 a.m. at the clubhouse

Questions? Please phone Bill at 407-739-6570. Leave a message with your name and number. He will call you back with the details.



THURSDAY BIBLE STUDY

Thursdays @ 10 am
at the clubhouse
Beginning January 9

Please bring your Bible and join us as we explore the wisdom and teachings found within the Bible.

Questions? Contact: Pamela Fendley
at pfendley487@gmail.com.



WORDS OF LIFE BIBLE STUDY

Come join us on Jan 2. & Jan. 16
from 7-8:30 p.m. at Lake of the
Woods Clubhouse

Words of Life Bible meets at the Lake of the Woods Clubhouse on the first and third Thursdays of the month, from 7—8:30 p.m. Refreshments are provided. The group is comprised of believers and seekers of all ages, and with different faith backgrounds and perspectives, who study the Bible, pray, and enjoy each other's company in a safe and non-judgmental forum. Contact **Juan Ramirez at 407-595-7155 if you are planning to attend.**



THE SEWING SEW-CIETY 1st Saturday, January 4 @10am

Join the Sewing Sew-ciety
in the clubhouse card room..
Questions? Contact Margaret Cannon
407-848-8096.

PARKING RULES

Owners are responsible for ensuring their renters/tenants/guests comply with the Rules and Regulations. Vehicles parked outside the driveway perimeters may be towed.

- 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.
- Parking from 2AM -7AM requires a permit. Go to LOW website: (www.lakeofthewoodshoa.com) to fill out the form.
- **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: <https://www.lakeofthewoodshoa.com/parking-permit.php>

TRASH AND RECYCLING PICK UPS

- Regular trash is picked up: Tuesdays and Fridays. Recycling pick up: Fridays
- Contact Seminole County, 407-665-2260 to request recycle bins.
- Separate Aluminum cans only; place in bag for Can-Can committee pick up on Fridays
- Yard trash is picked up on Wednesdays (debris must be in a container or tied in a bundle).
- **BULK ITEMS:** Schedule appliance and electronics in advance by calling 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 item(s) can be put out prior to 6p.m. the day**
- **All waste placed outside for pickup must be contained in an enclosed container. Do not place plastic bags or other loose waste at the curb. Continue disposing recyclable items in your standard recycling bins.**

CAN PICK UP IN early January 2025 may be irregular due to the crew’s holiday vacations and other needs. Hopefully, the crew will collect the cans at least every other week. Thanks to your help, the Social Sunshine Committee can organize and fund community activities. Questions? Call Terry Decker at 405-650-9719.

LOWHAN ADVERTISING RATES

Vendor advertising rates are posted on the LOW Website under “Newsletter.” <http://www.lakeofthewoodshoa.com/lowhan-advertising.php>. Classified ads for owners are free. LOWHAN is not responsible for accuracy or the content of owner or vendor ads.

LOW CLASSIFIED

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? I’m here to answer all your questions. My goal is to save you money. Medicare, Financial Planning, Long Term Care, Life Insurance, Dental, and Vision. Contact: TRAVIS JAHNKE Website: www.trsbroker.com. Phone: 407-860-0297

Small Business Bookkeeping Service: LOW Resident. Quick-Books, A/R,AP, Bank Recs etc. Call 407-221-8748

Notary: LOW Resident. Leave a message at 407-221-8748 to set up an appointment.

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

Let Us Cater Your Next Event: New Beginnings Catering. Lake of the Woods Resident. Specializing in Spanish, Southern, and Italian food. Please call 407-963-4575.

LEARN HOW TO SPEAK SPANISH. LOW resident is available on Tuesday 9 a.m. to 11a.m. to teach Spanish to children ages 3 and over and adults. Call 305-772-8920.

BENJI DOGWEAR APPAREL: Always with an eye on style! Benjamin Evans, Owner. Website: benjiodogwearapparel.com. Email: Benjidwa@gmail.com. Phone: 407-431-7815.

BEGINNER TENNIS CLASSES FOR KIDS & ADULTS:

- One-on-one Training & Group Training (up to 4 people)
Contact: Diosa / Coach D. Text: 763-313-9704
Email: dbtenniscoach@gmail.com. (LOW Resident)

SERVICE OFFERED: Need to “spruce” up your rooms, (Paint), Courtyard assistance, (paint, weed trim vegetation) for the Holidays? Your LOW neighbor Dave Felter is your “One Stop Get Things Done!” (407) 620-5886. Thank You!

LIFT CHAIR: Like new, always covered. Maroon colored, original cost was \$2,641.93. Asking \$1,500.00 or will accept best offer. Call Rosie Sloan at 407-739-4796

FOR SALE: Entire small doggie package (stroller, crate, ramp, mall 19X58”-inch decorative dog gate. \$50 cash only for doggie package. Also available other household items (and the house). Call Amy, 407-429-8726.

FREE: Decorative living room window grate. Call/text 330-280-6582.

FOR SALE: Two wooden ramps (garage to house \$75; courtyard to house \$25); Whirlpool dryer in good working condition with pedestal \$275. 653 Woodridge. 407-695-8143; 407-607-0198.

***LOWHAN – (newsletter)*
deadline to submit is 3rd Wednesday
of the month.**

BOARD OF DIRECTORS

Board@lakeofthewoodshoa.com

(All Board members will be copied)

***Committee Chairs*
deadline to submit minutes and
meeting packet to the Ex-Office
is no later than 12pm Friday,
before the board meeting.**

Clubhouse Address:
300 Carolwood Pt.
Fern Park, FL 32730
407-834-6828

Clubhouse Hours: 9AM to 9PM
Clubhouse Office: 9:00 AM to
5:00PM - Monday-Friday

**Kristina Andersen, Association
Manager**
Manager@lakeofthewoodshoa.com

Robert Jontes, Office Manager
OfficeManager@lakeofthewood-
shoa.com

**Angeline Louis-Jean, Administra-
tive Assistant:**
FrontDesk@lakeofthewoodshoa.com

Seminole County Sheriff Website:
www.seminolesheriff.org

Non-Emergency: 407-665-6650

Board Member	Term Expires	Position	Contact Information
Vacant	2027	President	
Staci McCarthy	2027	Vice Pres.	Staci.mccarthy@lakeofthewoodshoa.com
Lauretta Lumkes	2025	Treasurer	lauretta.lumkes@lakeofthewoodshoa.com
Amy Caraway	2025	Secretary	Amy.caraway@lakeofthewoodshoa.com
Benjamin Evans	2025	Director	ben.evans@lakeofthewoodshoa.com
Elizabeth Aulner	2026	Director	elizabeth.aulner@lakeofthewoodshoa.com
Doris Huskey	2027	Director	Doris.huskey@lakeofthewoodshoa.com
Geoff Longley	2026	Director	geoff.longley@lakeofthewoodshoa.com
Richard Mercer	2026	Director	richard.mercer@lakeofthewoodshoa.com
Scott Murphy	2027	Director	scott.murphy@lakeofthewoodshoa.com

STANDING COMMITTEES

AUDIT- Lauretta Lumkes (ex-officio)

BUILDING /GROUNDS—meets 1st Tues. of the month @ 7 pm
grounds@lakeofthewoodshoa.com
Angie Walsh, Chair
Elizabeth Aulner (ex-officio)

FINANCE/BUDGET—meets Thurs. before BOD meeting @ 4pm
Jo Elmsblad, Chair 407-339-7249
Lauretta Lumkes (ex-officio)

LANDSCAPE—meets 2nd Tues. of the month @ 6 pm
Wayne Stewart, Chair
Doris Huskey (ex-officio)

SOCIAL/SUNSHINE—meets 1st Tues. of the month @ 10:30 am
Alison Ware, Co-Chair
Elaine Noel, Co-Chair
Amy Caraway (ex-officio)

STEERING— meets 4th Tues. of the month @ 1pm
Pam Fendley, Chair 407-462-5947
Richard Mercer (ex-officio)

AD HOC RECORDS - Kent Fockler, Chair
Geoff Longley (ex-officio)

AD HOC WATER REMEDIATION AND STORM WATER
Ernie Torres, Co-chairs
Julia Felter, Co-chairs
Geoff Longley (ex-officio)



Gary Medley
Broker-Realtor
Venture 1 Properties

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 "Recent Transaction" list or free consultation. Email: garymedley@ymail.com
Website: www.garymedley.com

LOW CLASSIFIED

FOR SALE: PEST OFFENSE® SMART – Environmental-Friendly Indoor Pest Control. Pesticide and poison free. One unit covers one level of an average size home. Just plug the unit in, and it begins working to repel mice, rats, and roaches from the inside of the walls where the infestation starts. It does not kill it makes the pests leave. Many LOTW residents use our product. You can find more information at www.pestoffense.com Special price for LOTW residents is \$20.00 with free delivery. Call Sandra at 407-468-3059 to order. LOTW resident.

WANTED: Clothing for Street Ministry. Men’s, ladies and children’s everyday clothing, casual shoes, blankets, and hoodies. Also any daily devotional booklets and carry-on luggage with wheels. Please call Rosie Sloan 407-739-4796.

JANUARY 2025

Sun Mon Tue Wed Thu Fri Sat

			1 HAPPY NEW YEAR! OFFICE CLOSED	2 Words of Life 7:00pm	3 Can-Can 7:30am FIRST FRIDAY 5:30-7:00pm	4 SEWCIETY 10:00am FLAG RETIREMENT EVENT 10:00-11:30am
5	6	7 Social Sunshine Meeting 10:30am B&G Committee 7:00pm	8 Bridge Club 1:00pm Steering Committee 6:30pm	9 Bible Study 10:00am Finance Committee 4:00pm	10 Can-Can 7:30am Last day to remove outside holiday decorations	11
12	13 BINGO 6:00pm	14 TAI CHI 10:00am Landscape Committee 6:00pm	15 My Neighbors Table 5:30pm	16 Bible Study 10:00am Words of Life - 7pm	17 Can-Can 7:30am Trivia Nite 7:00-9:00p.m.	18
19	20 Ad Hoc Water Remediation and Storm Water - 7:00pm	21 BOARD MEETING 7:00pm	22 Bridge Club 1:00pm	23 Bible Study 10:00am	24 Can-Can 7:30am	25
26	27	28 TAI CHI 10:00am	29	30 Bible Study 10:00am	31 Can-Can 7:30am	



**TRIVIA NIGHT SPONSORED BY RONDA
FRIDAY, JANUARY 17, 2025 7-9 P.M.
AT THE CLUBHOUSE
TAPAS, SNACKS, AND MORE
RSVP BY JAN. 14 To RondaChristiansen@KW.com
Three sets of Prizes for Three Rounds of Trivia
Teams are Welcome!**