

# LOWHANEWS

## LAKE OF THE WOODS HOMEOWNERS

Volume 40

Issue 11

November 2024



Features in this issue...



### CAM CORNER By Kristina Andersen, LCAM

#### HAPPY HALLOWEEN & HAPPY THANKSGIVING

We have entered the holiday season and look forward to seeing all the beautiful displays. Thank you for abiding by the holiday decoration timelines and regulations below. *Also note that the office will be closed for Thanksgiving, Thursday & Friday.*

#### HOLIDAY DECORATIONS

<u>Holiday</u>	<u>Decoration Period</u>
• Valentine's Day	February 1 <sup>st</sup> – February 17 <sup>th</sup>
• St. Patrick's Day	March 3 <sup>rd</sup> – March 20 <sup>th</sup>
• Easter/Passover	Two weeks prior to one week after holiday
• July 4 <sup>th</sup>	June 27 <sup>th</sup> – July 7 <sup>th</sup>
• Halloween	October 15 <sup>th</sup> – November 3 <sup>rd</sup>
• Christmas/Hanukkah	November 22 <sup>nd</sup> – January 10 <sup>th</sup> of the following year

#### Thank You and Welcome New Board members

Please welcome your new board members: Richard Mercer, Scott Murphy, and Ben Evans. THANK YOU to our new, current, past and future board members for volunteering to serve your community. And thank you to all our committee members and other volunteers for donating their time in an effort to make the community a wonderful place to call home.

#### Rules & Regulations

The Ad Hoc Records Committee completed their review of all rules approved by the board for the past 5+ years. The Steering Committee reviewed and incorporated the findings into the 2017 Rules & Regulations. An updated set of Regulations will soon be available on the website and portal. Everyone with an email address on record with the association will be notified by email once the regulations have been uploaded. Thank you in advance for taking time to review these once available to ensure compliance with the community-desired lifestyle.

#### Presidential Election

The presidential election is November 5th, and our clubhouse is a polling location. This means that Seminole County residents voting on election day in our district will be coming to the clubhouse to cast their vote. Thank you to those who have volunteered to help with traffic and parking to ensure the overall safety and convenience of our Lake of the Woods HOA residents.

#### Tree & Palm Tree Trimming

We completed the annual Palm tree trimming; only a few trees were inaccessible. Thank you for moving vehicles and personal items to ensure safe access. Tree trimming is ongoing; we are assessing needs caused by Hurricane Milton.

**Page 1:**  
CAM Corner

**Page 2:**  
CAM Corner Continued

**Page 3:**  
Money Matters

**Page 4:**  
First Friday  
Holiday Party  
Flag Event  
My Neighbor's Table  
Bingo  
Novel Pursuits

**Page 5:**  
Landscape News  
Tai Chi  
Sew-Ciety  
Bible Study  
Words of Life  
Attitude of Gratitude

**Page 6:**  
Parking Rules  
Trash and Recycling  
LOW Classified

**Page 7:**  
Board Members  
Standing Committees  
Classifieds

**Page 8**  
Calendar



**Irrigation Repairs**

The irrigation repairs are progressing. We are pleased to report that the Oxford section is up and running. We are working on getting the new hedge installed as soon as a few additional repairs and adjustments in this area are completed. We will work our way around the community starting first with large breaks and failed valves.

**Hurricane Milton**

Hurricane Milton’s October 10th landfall in Florida caused lots of debris cleanup but minimal damages to all but a few units. Thank you to everyone who assisted with cleaning up the neighborhood. Platinum Landscaping, A Budget Tree Service, and the maintenance department cleaned up immediately following the storm. The office is continuing to process work orders for roof leaks and other concerns.

**Roof Replacement, Refurbishing, Painting Project Schedule**

Below is the roof replacement list reflecting all buildings in order of completion as presently scheduled. Bolded addresses have or will be completed soon. The roofs are scheduled at a rate of three (3) per month pending weather conditions. Siding repairs are being addressed before, during, and/or immediately after each roof replacement. Painting for each building is addressed after the roof is replaced. The Board will consider painting for the next six buildings at the November meeting.

1. <b>201-219 Nettlewood Lane</b>	25. 481-499 Meadowood Blvd	49. 601-619 Woodridge Drive
2. <b>200-218 Nettlewood Lane</b>	26. 1001-1019 Sherrywood Street	50. 650-660 Woodridge Drive
3. <b>1500-1518 Truewood Lane</b>	27. 701-711 Drywood Ave	51. 440-446 Meadowood Blvd
4. <b>900-910 Wintergreen Blvd.</b>	28. 600-618 Woodridge Drive	52. 801-819 Westwind Lane
5. <b>901-915 Wintergreen Blvd.</b>	29. 300 Carolwood Point – Clubhouse	53. 800-818 Westwind Lane
6. <b>1101-1119 Woodbine Street</b>	30. 100-118 Carolwood Blvd.	54. 1400-1410 Fair Oaks Place
7. <b>637-653 Woodridge Drive</b>	31. 146-154 Carolwood Blvd.	55. 1526-1540 Pickwood Avenue
8. <b>671-689 Woodridge Drive</b>	32. 156-166 Carolwood Blvd.	56. 1211-1219 Winterberry Lane
9. <b>81-99 Carolwood Blvd</b>	33. 469-479 Meadowood Blvd.	57. 150-160 Fallwood Street
10. <b>120-130 Carolwood Blvd.</b>	34. 121-131 Teriwood Street	58. 1200-1214 Winterberry Lane
11. <b>151-169 Fallwood Street</b>	35. 100-118 Eastwind Lane	59. 1201-1209 Winterberry Lane
12. <b>1112-1118 Woodbine Court</b>	36. 301-315 Dryberry Way	60. 1511-1515 Truewood Lane
13. <b>1020-1038 Sherrywood Court</b>	37. 411-419 Meadowood Blvd.	61. 1501-1509 Truewood Lane
14. <b>120-130 Teriwood Street</b>	38. 405-409 Meadowood Blvd.	62. 1000-1018 Sherrywood Street
15. <b>132-146 Teriwood Court</b>	39. 132-140 Carolwood Blvd	63. 917-927 Wintergreen Blvd
16. <b>501-519 Goodridge Lane</b>	40. 317-331 Dryberry Way	64. 131-145 Carolwood Blvd
17. <b>147-165 Carolwood Blvd</b>	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	



## MONEY MATTERS - Jo Elblad

Our September Finance Committee meeting was canceled due to Hurricane Milton. So, instead of citing the month's budget numbers, I will provide some background information to help explain our current financial situation. First, some history:

For years, we have tried to maintain a seven, perhaps eight, ten, or, in reality, twelve-year painting cycle. We have never painted all the buildings in a one or two-year span. The 2020-2021 Reserve Study suggested refurbishing and painting 45 units yearly, which computes an 11.8-year ( $533/45 = 11.8$ ) paint cycle. The study estimated the painting and refurbishing expense (in 2021) to be \$2500. However, this cost per unit was supposed to cover painting, replacing gutters, siding, and wood, and refurbishing the landscaping. Previously, LOW's maintenance staff completed the refurb activity, and a contracted painter completed the painting. Fast forward through several different managers and staff, we are now linking all painting and refurbishment of units to the reroofing project. The general reroofing plan is to complete three buildings each month. Adding the refurbishments and painting was not anticipated or contemplated initially but is part of the process now.

We've recognized that it's not practical or affordable for us to paint all units fully after they've been reroofed. Instead, we review each unit's painting history and fully paint units that exceed our paint cycle guideline. Some units were last painted in 2012 (26 units), 2013 (16 units), and 2014 (46 units). In 2024, 73 units have been fully painted, with additional units anticipated at the cost of \$128,480 (\$1,760 per unit). Partly painting touch-ups range from \$10,000 to \$24,000 for a 10-unit building. Refurbishment costs are approximately \$75,000 for a 10-unit building.

Our R&R reserve fund, which covers our refurb and painting expenses, will not be adequate. This year, we contributed \$214,992 to our R&R reserve fund but spent \$370,553.98. Our priority is getting the roofs replaced. Adding refurbishment and painting increases the costs. Additionally, the R&R fund covers essentially everything but roof expenses, including water remediation, major irrigation repairs, security system, etc. We must also determine a minimum fund balance to retain in the R&R Reserve fund as it is our fallback resource for funding. Per our paint cycle guidelines, the 73 units already fully painted in 2024 will be due for painting in the future. We must follow a reasonable painting cycle with only touch-up painting through 2025. At the same time, we need to re-examine our plan, priorities, and total costs before making further commitments. Fully painting the entire community would cost approximately a million dollars. Although some owners are interested in changing the paint colors across our complex, changing colors now would add more expense to repaint the newly painted units. Or we might wind up with two color schemes requiring a stock of different paints for touch-ups.

Although Finance did not meet, I did receive the September financials. The Revenue and Expense report for September reflected monthly Actual expense of \$127,165.39 vs. Budget of \$135,239.92 for a difference of \$8,074.53. YTD figures showed Actual expense of \$1,140,206.55 vs. Budget of \$1,217,159.31, for a difference of -\$76,952.76. As indicated in last month's meeting minutes, Special Assessment income is being added to the Statement of Revenue & Expense income reported for the month. Special Assessment income for September was shown as (\$208,930.82), which appeared to be a credit amount against our operating budget. Special Assessment income year to date was \$1,897,583.22. I do not see a Special Assessment account listed separately on our Balance Sheet. Our monthly Assessments Receivable total was \$37,270.28 at the end of September compared to \$38,679.69 for August. The Special Assessment receivable total was \$1,891,557.74 for 395 owners. Balance Sheet Reserve fund totals as of September 30, 2024, were Capital \$251,971.84; R&R \$660,326.06; Roof \$3,674,728.25. Reserve expenses for September included \$4,875 for the Reserve Study, \$85,360 for refurb and paint from the R&R fund, and \$306,080 for roof replacement from the Roof reserve fund.

The amount allocated to Reserves each month is approximately 1/3 of our assessment income. Increasing our reserve contributions decreases our operating budget. **How much more can we allocate to Reserve funds and keep our operating budget reasonable and adequate?** Look at our reserve expenditures vs. what we allocate to reserves.

2019	\$371,637	2020	\$399,600	2021	\$417,725	2022	\$480,600	2023	521,100
2024	\$543,137	2025							

The September 2024 CPI has been published and will allow us to increase the monthly assessment to \$260.65, effective April 1, 2025. Progress on the 2025 budget has stalled because some major budget estimates are missing, including landscape and tree maintenance, pool maintenance, insurance, and utilities. However, the 2025 budget should be finished and approved at the November board meeting.



**The Social Sunshine Committee invites everyone to the November First Friday event on November 1, 2024, from 5:30 p.m. to 7:00 p.m. 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, as no committee is sponsoring this month's event. 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.

**PLAN AHEAD: FIRST FRIDAY – HOLIDAY PARTY  
DECEMBER 6, 2024**



Social Sunshine Committee invites the community to join us for our annual **Holiday Party on Friday, December 6, 2024**, in conjunction with December's First Friday event. **The Holiday Party will be in the clubhouse auditorium from 5:30 p.m. to 7:00 p.m.** A buffet of delicious holiday food and sweets will be provided. There will also be live holiday music, so come and enjoy another special get-together with your Lake of the Woods neighbors and friends. The holidays are always special to this wonderful community, so we hope to see you there. If you plan to attend and you are able, please bring a sharable snack. Set-ups will be provided.

**MARK YOUR CALENDAR 2025 US FLAG RETIREMENT EVENT**



Lake of the Woods will again host the 2025 US Flag Retirement event on January 4, 2025, from 10:00 a.m. to 11:30 a.m. at the LOW Clubhouse parking lot. The event's purpose is to retire any US FLAG that is no longer a fitting emblem for display. Residents are encouraged to bring any US FLAG for retirement that is old, worn, frayed, faded, torn, or tattered. This event allows us to show pride in our country and community. If you cannot attend, the US FLAG can be dropped off at Heather Campbell's residence, 100 Carolwood Blvd, or by calling for a pick-up (407) 496-7005. A raffle of US FLAGS will be held at the event. As in past years, the Seminole County Fire Department (SCFD) has been invited to provide an FD Unit for display. The Seminole County Sheriff's Office (SCSO), American Legion Post 183, and Boy Scout Troop 692 have also been invited to participate pending their availability. Participating municipal services and scouts provide a wonderful opportunity for children and adults to interact with these officers personally in non-emergency/official situations.

**“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 **Wed., Nov. 20, 2024, from 5:30 -7:00 pm** Cost is \$5.00 per person Questions? Text or call Tina @ 407-416-1135



**The Social Sunshine Committee has saved a spot for you at Bingo Night! Mon., Nov. 11, 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!



**Novel Pursuits Book Club Meets on the last Tuesday of each month. Please, join us!**

Questions: Contact Janice Barr [mamaj433@gmail.com](mailto:mamaj433@gmail.com) or

Pam Fendley at [pfendley487@gmail.com](mailto:pfendley487@gmail.com)



# Landscape News by Ronda Christensen

We are thrilled to announce we successfully introduced 1,202 new plants to our lake area, included 2 new cypress trees, as part of our ongoing efforts to enhance the natural beauty and ecological health of our lake environment. We are also pleased that the two cypresses planted last year are also thriving. Established cypress trees are resilient and adaptable even in drier conditions, making them a great choice for our landscape. However, we will need to service the lake again in 3-4 months to remove overgrown species. This step is crucial to ensure the new growth can establish itself without competition from invasive plants. For now, we will allow the new plants to settle in and flourish. Thank you for your continued support and commitment to maintaining the beauty of our lake, and special thanks to the neighbors who allowed us to borrow their driveways for this event to accommodate the 49 volunteers. Here are the photos on Facebook:

<https://www.facebook.com/media/set/?vanity=SERVProgram&set=a.852945553685135>

Other Facebook posts from the event:

<https://www.facebook.com/SERVProgram/posts/pfbid0tMApER95vm3Y5kEnGELwzWWQPvQWQCQFAiD-49QBEPqMdwfNjcrqfgx78J51j5ML9l>


<https://www.facebook.com/SERVProgram/posts/pfbid02ED7ncvSkXeuodL8LeWQ3MwfmZ7Gi1EU6rS6AJbUGZeqNYzEFVupeMAQisk2CkGgSl>



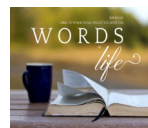
**THE SEWING SEW-CIETY**  
**1st Saturday, November 2 @10am**  
 Join the Sewing Sew-ciety  
 in the clubhouse card room..  
 Questions? Contact Margaret Cannon  
 407-848-8096.




**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



**Bible Study THURSDAY BIBLE STUDY**  
**Thursdays @ 10 am**  
**at the clubhouse**  
 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 Nov. 7 & Nov. 21,**  
**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 can 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.**



This his month’s **ATTITUDE OF GRATITUDE** goes to the individuals in our community who engaged in acts of kindness during and after the recent hurricanes. From monitoring debris buildup on the storm sewers during the storms; to powering up chain saws and muscles afterwards to cut away downed tress blocking driveways and streets; to checking on elderly or infirm neighbors. While others complained, you **ACTED!** Thank you for contributing greatness to our community. We appreciate you!

## 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](http://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 NOVEMBER AND DECEMBER 2024** 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](http://www.trsbroker.com). Phone: 407-860-0297

**Alpha Comfort Design Inc. Complete Cooling and Heating Solutions:** CAC 1817635 Fully licensed/insured AC and heating now in your neighborhood. No service/diagnostic call fee with approved repair. Call 407-304-6463 Luke 407-234-2048 or stop by 329 Dryberry Way.

**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: [benjigidogwearapparel.com](http://benjigidogwearapparel.com). Email: [Benjidwa@gmail.com](mailto: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](mailto: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.

**\*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-Officio  
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 Web-  
site:** www.seminolesheriff.org

Board Member	Term Expires	Position	Contact Information
Doris Huskey	2027	President	doris.huskey@lakeofthewoodshoa.com
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
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  
(ex-officio) Elizabeth Aulner

**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  
Ronda Christiansen, Chair, .....407-924-9520  
Ronda.Christiansen@KW.com  
Doris Huskey (ex-officio)

**SOCIAL/SUNSHINE**—meets 1st Tues. of the month @ 10:30 am  
Carrie Fockler, Co-Chair..... 931-434-4014  
Janice Everson, Co-Chair.....321-960-0569  
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 & 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](mailto:garymedley@ymail.com)  
Website: [www.garymedley.com](http://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](http://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.

# NOVEMBER 2024

**Sun      Mon      Tue      Wed      Thu      Fri      Sat**

 <p><b>EDITOR'S NOTE:</b> In response to your feedback and suggestions, this month's LOWHAN returns to the former 8-page version to reduce redundancy and economize printing costs. Some content has been resized or moved to accommodate this format. We will reassess this experiment based on your continued feedback and the community's publication needs.</p>					<b>1</b> Can-Can 7:30am <b>FIRST FRIDAY</b>	<b>2</b> SEWCIETY— 10am
<b>3</b> Daylight Sav- ings Time Ends	<b>4</b>	<b>5</b> LOW IS A SEMINOLE COUNTY VOTING CITE 7 am-7 pm	<b>6</b> Social Sunshine Meeting 10:30am	<b>7</b> Bible Study 10 am  Words of Life - 7pm	<b>8</b> Can-Can 7:30am	<b>9</b>
<b>10</b>	<b>11</b> BINGO 6:00 pm	<b>12</b> TAI CHI 10am  Landscape Com- mittee 6 pm	<b>13</b> Bridge Club – 1:30 pm	<b>14</b> Bible Study 10am  Finance Com- mittee 4 pm	<b>15</b> Can-Can 7:30am	<b>16</b>
<b>17</b>	<b>18</b> Ad Hoc Water Remediation and Storm Water - 7pm	<b>19</b> BOARD MEETING 7 pm	<b>20</b> My Neighbors Table– 5:30pm	<b>21</b> Bible Study 10 am  Words of Life - 7pm	<b>22</b> Can-Can 7:30am  Steering Committee 1 pm	<b>23</b>
<b>24</b>	<b>25</b>	<b>26</b> TAI CHI 10 am  Book Club-7pm	<b>27</b> Bridge Club – 1:30 pm	<b>28</b> <b>THANKS- GIVING</b>  Office Closed	<b>29</b> Office Closed	<b>30</b>

**Please comply with LOW's holiday decoration policy. Decorations displayed outside the designated timeframe are considered a violation.**

- Valentine's Day February 1 to February 17
- St. Patrick's Day March 3 to March 20
- Easter/Passover Two weeks prior to one week after
- July 4 June 27 to July 7
- Halloween October 15 to November 3
- Christmas/Hanukkah November 22 to January 10 of the following year

