

LOWHANEWS

LAKE OF THE WOODS HOMEOWNERS

Volume 40

Issue 10

October 2024



Features in this issue...



CAM CORNER By Kristina Andersen, LCAM

Palm Tree Trimming

The palm tree trimming has been scheduled for October 14-18, 2024. Please make sure your vehicles are not parked close to palm trees during this time.

Hurricane Protection Measures

Temporary hurricane protection measures (e.g. boarding windows, sand bags, tarps, etc.) were approved for installation during the hurricane season (June 1, 2024, through November 30, 2024) with a requirement that all temporary measures be removed within 15 days after the close of the season (December 15, 2024). These measures can be taken as long as they do not infringe on other owner units.

Volunteers needed!

Nominating Committee

It time to begin preparing for the March 2025 Annual Meeting and Election., and we need form the Ad Hoc Nominating committee to facilitate his process, which will meet several times between October and March. If you would like to serve, please email office at frontdesk@lakeofthewoodshoa.com, or respond to the email that will be going out separately for this purpose (see page 8).

Building Paint Color

The board has discussed updating the building colors and would like to form an Ad Hoc committee to review and consider a potential color change. Three individuals have already committed to serve; please contact us if you are interested in joining them. Email the office at frontdesk@lakeofthewoodshoa.com, or respond to the email that will be sent separately for this purpose.

Presidential Election Traffic Control

We need volunteers to help with traffic and parking for the Presidential Election on November 5th, 2024. Little traffic was generated during the last two elections, but the Presidential Election will attract more voters. If you can help us direct traffic and parking, please email the office at frontdesk@lakeofthewoodshoa.com, or respond to the email that will be sent out separately for this purpose.

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Roof Replacement, Refurbishing, Painting Project Schedule

Below is an updated roof order list approved by Allied Roofing Consultants, moving tarped roofs to the top of the list. The list includes all buildings in their order of completion. Roofs already replaced are bolded; we will update the list monthly until the project is completed. The roofs are being scheduled at a rate of three (3) per month pending weather conditions. We are addressing siding repairs before, during, and/or immediately after each roof replacement; painting needs for each building is addressed after the roof is replaced. Buildings due for a full paint job will be painted. The board will determine whether full or appropriate touch up is needed for buildings that were recently painted .

1. 201-219 Nettlewood Lane	25. 481-499 Meadowood Blvd	48. 500-508 Goodridge Lane
2. 200-218 Nettlewood Lane	26. 1001-1019 Sherrywood Street	49. 601-619 Woodridge Drive
3. 1500-1518 Truewood Lane	27. 701-711 Drywood Ave	50. 650-660 Woodridge Drive
4. 900-910 Wintergreen Blvd.	28. 600-618 Woodridge Drive	51. 440-446 Meadowood Blvd
5. 901-915 Wintergreen Blvd.	29. 300 Carolwood Point – Club-	52. 801-819 Westwind Lane
6. 1101-1119 Woodbine Street	house	53. 800-818 Westwind Lane
7. 637-653 Woodridge Drive	30. 100-118 Carolwood Blvd.	54. 1400-1410 Fair Oaks Place
8. 671-689 Woodridge Drive	31. 146-154 Carolwood Blvd.	55. 1526-1540 Pickwood Avenue
9. 81-99 Carolwood Blvd	32. 156-166 Carolwood Blvd.	56. 1211-1219 Winterberry Lane
10. 120-130 Carolwood Blvd.	33. 469-479 Meadowood Blvd.	57. 150-160 Fallwood Street
11. 151-169 Fallwood Street	34. 121-131 Teriwood Street	58. 1200-1214 Winterberry Lane
12. 1112-1118 Woodbine Court	35. 100-118 Eastwind Lane	59. 1201-1209 Winterberry Lane
13. 1020-1038 Sherrywood Court	36. 301-315 Dryberry Way	60. 1511-1515 Truewood Lane
14. 120-130 Teriwood Street	37. 411-419 Meadowood Blvd.	61. 1501-1509 Truewood Lane
15. 132-146 Teriwood Court	38. 405-409 Meadowood Blvd.	62. 1000-1018 Sherrywood Street
16. 501-519 Goodridge Lane	39. 132-140 Carolwood Blvd	63. 917-927 Wintergreen Blvd
17. 147-165 Carolwood Blvd	40. 317-331 Dryberry Way	64. 131-145 Carolwood Blvd
18. 632-648 Woodridge Drive	41. 448-466 Meadowood Blvd	65. 1511-1529 N Carolwood Blvd
19. 400-414 Meadowood Blvd	42. 453-467 Meadowood Blvd	66. 1564-1580 N Carolwood Blvd
20. 421-435 Meadowood Blvd	43. 437-451 Meadowood Blvd	67. 1521-1539 Pickwood Ave
21. 1100-1110 Woodbine Street	44. 661-669 Woodridge Drive	68. 1550-1562 N Carolwood Blvd
22. 1401-1419 Pylewood Street	45. 621-635 Woodridge Drive	69. 1533-1549 N Carolwood Blvd
23. 101-119 Eastwind Lane	46. 700-714 Drywood Ave	70. 1522-1540 N Carolwood Blvd
24. 1501-1509 N Carolwood Blvd.	47. 510-518 Goodridge Lane	71. Pool House

Courtesy Reminder—Recent, several residents have reported concerns about individuals they have seen walking on their front lawns and up to the garage doors. We would like to remind you that the front lawn is private property; the front lawn belongs to each owner. Unless you know the person living in a location, and you know they are okay with you walking on their property, please refrain from entering to ensure everyone feels safe in and around their home. Thank you in advance for being considerate of your neighbors.

Payment Due Date Reminder—In September, we experienced several program glitches related to collection letters, whereby, late notices were emailed prematurely. Thank you for your patience and understanding while we worked to resolve this matter. Please remember your **regular HOA assessments** payment is due on the 1st of each month and considered late after the 10th. These dates also apply to your **special roof assessment** payment if you chose to pay it in installments; i.e., payments are due on the 1st of each month and considered late after the 10th.



MONEY MATTERS - Jo Elmlad

Draft financial statements summarized through August 31, 2024, show that the R&R Fund balance as of August 31, 2024, was \$694,833.24. The roof fund balance was \$3,587,220.94; the capital was \$249,815.33. As noted in last month's minutes, Special Assessment payments are deposited into the Truist operating account and then transferred to the Schwab Roof Reserve account weekly. Because of apparent problems with Vantaca billing and the issuing of late notices in error, we await a system fix to evaluate assessment collection properly.

As of August 31, the AR Aging report shows 73 delinquent owners at the end of the month, with monthly assessment receivables totaling \$38,679.69. Special Assessment receivables on the aging report show a total of \$2,102,312.93, with 403 owners involved. (As of 9/17/24, 47 owners have paid nothing toward Special Assessment, per September's board meeting update.)

The August Revenue & Expense report indicates that the Actual monthly expense was \$125,125.82 compared to the budget of \$135,239.92 for a difference of \$10,114.10. YTD comparison shows an Actual expense of \$1,048,882.63 vs. a budget of \$1,081,919.39.54 for a difference of \$33,036.76. However, because of how Special Assessment income is added to the Statement of Revenue & Expenses report, we see August's special assessment income at (\$364,854.57) and for the year to date as \$2,106,514.04. Again, we are looking for a better system to accommodate our financial reporting to ensure we have an accurate summary of special assessment activity.

Monthly operating account expenses for August are somewhat out of the ordinary, including \$1,784.21 for a new computer system and \$4,875 for a Reserve Study. The reserve study expense should be paid from the R&R reserve. Roof **repair** expense, YTD is \$55,705. Pool expense through August is \$16,161.67, already exceeding our annual budget of \$15,000. Water Intrusion expense of \$1,026.63(sod) was paid from the operating account in August, and the YTD water intrusion expense from operating is \$11,518.73.

Our 2025 rough draft budget is even rougher now. The estimated monthly assessment income would be \$261.14, effective April 1, 2025, based on July 2024 CPI. Per our documents, we must wait for the September CPI before determining the appropriate increase. We have payroll, management fees, roof repairs, and postage estimates but no numbers for service contracts, supplies and utilities, income tax, and insurance. Our draft budget is short, approximately \$2,000 at this point.

Reserve expenditures in August included \$17,600 from R&R reserve for the down payment on refurb area painting, with another \$8,800 included as down payments were made on three 10-unit buildings. As documented previously, the planned painting of those refurb buildings initially included painting the entire building. Four proposals for painting only the unpainted areas of the refurbished buildings confirmed significant potential savings (\$15K vs. \$146K). Buildings done from this point forward will be evaluated differently with attention to the painting history and areas needing painting.

The expense for a Reserve Study was mentioned above, and we have the study in hand, with a title page release date of September 5th. We have 60 days to request any changes or corrections to the study at no additional expense. Our objective was to have the study done to help us determine the adequacy of our reserves and the actions needed for budget planning. Unfortunately, the study's recommendations need some serious adjusting. The Study recommends allocating \$750K to reserves in 2025 (compared to \$543,137 in 2024.) It does not reference the \$6,500 special assessment we are collecting or implementing an extended roof replacement plan. It suggests retaining a qualified roof inspector to evaluate our roofs. It also describes LOW as a condominium. It includes a description of roofs being replaced, buildings being refurbished, and full rather than partial painting of buildings as if that's our standard procedure (which it's not). The final budget for 2025 will be presented at our November board meeting.

JOIN US FOR THE OCTOBER 4TH FIRST FRIDAY CLASSIC CAR SHOW AND HOTDOGS



Social Sunshine Committee invites the community to join us for **October's First Friday** event on October 4, 2024. The event will be in the clubhouse auditorium from 5:30 p.m. to 7:00 p.m. Social Sunshine will be providing free hot dogs for all LOW residents and invited guests who attend. Also, if you are able, please bring a sharable snack. Please come and enjoy hot dogs and an opportunity to check out some amazing classic cars and trucks.

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.

ATTENTION BUNCO LOVERS...



Please note that Social Sunshine's always popular BUNCO is on hold for the time being. We plan to resume BUNCO in January 2025. Please watch your LOWHAN for further information.

REMINDER: LAKE OF THE WOODS ANNUAL COMMUNITY MARKET IS HERE—ALMOST!!



Our tables are sold; the vendors are gathering their wares. All that's missing is YOU! Please join us in our clubhouse on **Saturday, October 26th, from 8 am to 2 pm**. Who knows what you'll find? Mingle with some of your neighbors and enjoy the camaraderie of our community. Grab a coffee and a doughnut, or enjoy a savory lunch lovingly cooked by our very own Mary Beth. Find your next treasure. Just as a reminder, holidays are around the corner!! We look forward to seeing you there!

FAIRY HAIR WITH TIA AT LOW OCTOBER 26



Fairy Hair with Tina will coincide with this year's Community Market event on Saturday, October 26. Tina will be available from 8 am—1 pm. Come and get your sparkle on at Tia's Table! The cost is \$2 per strand. Everyone is welcome— Questions? Contact Amy at 407-



We need volunteers to help distribute the LOW-HAN newsletters around the neighborhood around the first on each month. It is a great reason to escape the couch and perhaps meet and greet a neighbor! Call Amy at 407-429-8726 if you are available

PIZZA PARTY PICS FROM SEPTEMBER'S FIRST FRIDAY EVENT



SOCIAL SUNSHINE COMMITTEE
FIRST FRIDAY EVENT

CLASSIC

CAR SHOW

FREE

FREE

FRIDAY
OCTOBER 4, 2024

LAKE OF THE WOODS CLUBHOUSE

EVENT RUNS FROM **5:30-7:00 PM**

FREE SNACKS • FREE HOTDOGS • FREE SETUPS

LOW RESIDENTS & INVITED GUESTS ONLY

FOR INFO CALL: 321-960-0569



MARK YOUR CALENDAR for upcoming **FIRST FRIDAYS**
December 6: LOW HOLIDAY PARTY



Landscape News by Ronda Christensen

**Volunteers are needed for the Lake of the Woods Lake Clean Up
Saturday, October 19 from 8am –Noon - Snacks provided**

(FYI– The African Violet class has been rescheduled from Nov 12 to February TBD)

Got Snail?? Losing plants?

Fortunately, there are several proven methods to control and eliminate garden snails.

Crushed Eggshells provide a natural and eco-friendly deterrent. Their sharp edges irritate the soft bodies of snails, discouraging them from crossing. Crush and sprinkle the shells around your plants; reapply after rain or watering.

Diatomaceous Earth (DE) DE is a powder made from fossilized algae that acts as a natural insecticide. DE damages the snails' exoskeletons when they come in contact, leading to dehydration and death. Sprinkle DE around your garden and reapply regularly, especially after rain.

Copper Barriers Copper acts as a natural repellent by creating a mild electrical charge that irritates snails. Install copper tape or mesh around your plant beds and pots to keep them at bay.

Beer Traps Snails are drawn to the yeast in beer. Set up shallow containers filled with beer in your garden. The snails will be attracted to the scent, fall into the liquid, and drown. Replace the beer regularly for optimal results. (This method hasn't worked for me.)

Manual Removal can be surprisingly effective. Snails are nocturnal, so collect them early morning or evening. Dispose of them in a bucket of soapy water. **This is my favorite method**; armed with a flashlight, you can hunt them down on walkways, driveways, and your favorite plants.

Plant Companions Certain plants deter snails due to their strong scents. Nasturtiums and garlic are known to repel them. Coffee grounds can also be a deterrent, but use them sparingly as they can acidify your soil. Consider planting these around your garden to create a natural barrier.

Mulch Choices Opt for coarse-textured mulch, like gravel or pine needles, instead of fine, soft mulches. Coarse mulches are less inviting to snails and help protect your plants.

Inspecting at Night and After Rain Snails are most active at night and after rain. These are the best times to inspect your garden. Look for snails under leaves, in damp areas, and around the base of plants. Early detection helps address the problem before it escalates. Check for holes in your leaves; snails tend to return to plants they've previously damaged.

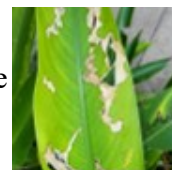
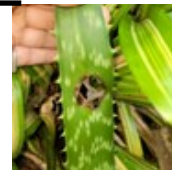
Ceramic Pot Trap An overturned ceramic pot can be an effective snail trap. Place an empty, inverted pot in your garden's shady, damp area. Snails will seek refuge underneath it. Regularly check and remove any snails you find. This method is particularly useful in high-traffic garden areas.

Follow these measures to prevent future infestations

- **Regular Maintenance:** Keep your garden clean and free of debris where snails might hide.
- **Water Wisely:** Water in the morning rather than the evening to allow the soil to dry overnight, making it less attractive to snails.

- **Check New Plants:** Inspect new plants for snails or eggs before adding them to your garden.

Integrating these strategies into your garden care routine allows you to effectively manage and reduce snail populations, helping preserve your plants' health and beauty. Here's to a thriving, snail-free garden!



Join us for a fun FISH PAINTING party

Saturday, October 5, 2024 11 a.m.-1 p.m. in the LOW Cardroom

Cost is \$35 per person RSVP to Ronda at 407-924-9520

Here's the Scoop on October Activities—Join Us!



LOW FAMILY DAY!
Sponsored by
Neighborhood Watch
Saturday, October 12 and
Saturday, October 26 @ 11am

This is an opportunity for families to get together and have some fun, so let the kids enjoy time together! If you'd like to join or help with Neighborhood Watch, or even if you're just interested in getting to know others within the community, please come and have fun!

THE SEWING SEW-CIETY

1st Saturday, October 5 @10am
Join the Sewing Sew-ciety
in the clubhouse card room..
Questions? Contact Margaret Cannon
407-848-8096.



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



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

Questions: Please contact Janice Barr at
mamaj433@gmail.com or

Pamela Fendley at pfendley487@gmail.com

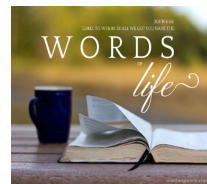
In October, we are reading: How the Light Gets In, by Louise Penny



**TAI CHI—
A MOVING MEDITATION**

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

What is TAI CHI? The *Harvard Medical School's Guide to Tai Chi* states, "Balance is inherent in the philosophy of TAI CHI and is expressed in the Yin-Yang symbol. A central principle is the emphasis on slow, coordinated, integrated movement." Bill Martin, a longtime member of our LOW community, is coordinating the class and is eager to meet interested LOW residents. Questions? Please phone Bill at 407-739-6570. Leave a message with your name and number. He will call you back with the details.



**WORDS OF LIFE
BIBLE STUDY**
Come join us on Oct. 3 &
Oct. 19, from 7-8:30 p.m.
at Lake of the Woods
Clubhouse

We will begin our new summer Bible study titled *ABIDE*, a study of 1, 2, 3 John. In three short letters, the apostle John reminds an early church facing division, deception, and doubt to hold fast to what they know and to live like they believe it. In this ten session Bible study, Jen Wilkin will help us see how two thousand years later, his words call to Christians in similar challenges to recall a great salvation and to **abide** in the truth.

Words of Life Bible study group 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**.



“MY NEIGHBOR’S TABLE”

For those in Lake of the Woods who dine alone and would like to get out of the house and meet some neighbors, please join us at the clubhouse for a home cooked meal! Couples also welcome!

If you would like to bring a dish to share please do!

Our next date is **Wednesday, October 16, 2024, from 5:30 -7:00 pm**

Cost is \$5.00 per person

Please reach out to Tina @ 407-416-1135 with any questions (text or call).



The Social Sunshine Committee has saved a spot for you at our wildly popular **Bingo Night!**
Monday, October 14, at 6 p.m. in the Clubhouse

THE FUN NEVER ENDS...JOIN US FOR A NEIGHBORLY EVENING OF GABBING, GAMES, PRIZES...AND A CHANCE TO WIN NOT ONE BUT TWO JACKPOTS!!

Light snacks will be available for purchase, and there will be an opportunity to win a free door prize, a chance to meet your neighbors or make a new friend, and, of course, the chance to win some cash. The cost is \$5.00 for a packet to play ten games and an optional \$2.00 for an opportunity to win one or both end-of-evening jackpots. Won't you join us? You must be at least 18 years old to play!

~In Memoriam~



We express our heartfelt sympathy to the family and friends of former LOW resident **Terry Brown**, who passed away on August 23. Terry was a front-line volunteer who served our community well as a member and officer of the Board of Directors, an active leader on the Social Sunshine Committee, and a frequent volunteer in the HOA office. She was dedicated to making LOW a wonderful place for everyone to live. She is missed. A memorial service will be held on October 26, 2024, at 11:00 a.m., at ST. Mary Magdalen Church, 861 Maitland Ave., Altamonte Springs, FL 32701. Family and friends will gather before the service at 10:15 a.m. to share stories and love for Terry.



CALL FOR VOLUNTEERS FOR THE AD HOC NOMINATING COMMITTEE

The Ad Hoc Nominating Committee recruits and facilitates the application process for owners wishing to be considered for election to the LOW Board, which will occur at the March 2025 Annual Meeting. This Committee performs a function required by our Documents, but has a limited service time from October/November through February. A guidance booklet is provided detailing the tasks, timeline, and materials, ensuring a standardized yearly process. If you are interested in volunteering, please contact the LOW office or a member of the Board as soon as possible.

PARKING! DID YOU KNOW?

- 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**
- At the end of your driveway is a flat curb called a “ribbon.” The ribbon is not part of the driveway, and therefore, vehicles must be fully in the driveway and not over the ribbon. See photo for example.
- 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>

Parking into the street or outside of any perimeter of a driveway in a common area is cause for towing.

Note: Owners are responsible for ensuring their renters/tenants/guests comply with the Rules and Regulations. Renters/tenants are responsible for ensuring their guests comply with the Rules and Regulations.

Starting February 5, 2024, notices for this type of violation will no longer be issued; the vehicle will be towed.

REMINDER:

All waste placed outside for pickup must be contained in an enclosed container. Do not place plastic bags and other loose waste at the curb. Continue disposing recyclable items in your standard recycling bins.



TRASH AND RECYCLING PICK UP INFORMATION

- Regular trash will be picked up on Tuesdays and Fridays. Recycling is picked up every Friday.
- Contact Seminole County, 407-665-2260 to request recycle bins.
- Please separate Aluminum cans only and place in bag for the Can-Can committee to pick up.)
- Aluminum cans **ONLY** are picked up every Friday by the LOW Can-Can Committee.
- Yard trash is picked up on Wednesdays. (Debris must be in a container or tied in a bundle.)

Bulk Item(s) Pick Up Information

- Appliances and electronic waste must be scheduled in advance by calling 407-464-0664.
- Once pick up is scheduled for white goods/electronic waste, these item(s) may be placed on the curb after 6 p.m. on Thursdays. Regular bulk items do not require advanced scheduling to be picked up.
- If the bulk item(s) is not picked up on Friday, the bulk item(s) **must** be removed from the curb and brought back inside until an alternative, scheduled pick up time can be made.

No trash or bulk item(s) can be put out prior to 6p.m. the day before pick up.



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CAN COLLECTION ON FRIDAYS!!!



The Can-Can crew is on a roll collecting your aluminum cans. As a reminder, we ask that you place your aluminum cans in a separate bag on your driveway or walkway near the street on Fridays, recycle day, for our wonderful Can-Can crew to collect. The can collection starts around 7:30 a.m. As you know, the Social Sunshine Committee uses the money generated from recycling aluminum cans to provide activities and functions for our LOW community. If you are interested in volunteering to be part of the Can-Can crew and can invest a couple of hours on Friday mornings (usually one Friday per month), please contact Terry Decker at 405-650-9719 or terrydecker15@gmail.com. Terry will be happy to give you all the details. We also have a Recycle Bin specifically for Aluminum Cans Only in the auditorium.

DONATE TO ENGLISH ESTATES ELEMENTARY SCHOOL



Teachers and students need supplies, everything from paper, pencils, crayons, pens, to glue, books, backpacks and more. Any donations would help these teachers who often buy supplies with their own money because most of the students at English Estates aren't able to provide their own. There is also a huge need for food. The kids are sent home on Fridays with groceries for the weekend so they don't have to go to bed hungry. We can help with that too! We have a school bus donation box in the lobby of the Clubhouse. Please help us stuff this bus with food and school supplies for these children in need. Please help spread the spirit of gratitude and compassion by donating food to our Stuff the Bus Drive.



You CAN Make A Difference! Volunteers Needed!

Volunteers are needed to chair the following committees: Audit & Buildings & Grounds. Your leadership could make a difference in our community. Please stop by the clubhouse to pick up an application if you would like to

LOW CLASSIFIED

FOR SALE: An entire doggie package for a small dog (stroller, dog crate, a ramp and a small 19-inch high decorative dog gate about 58 inches long.). Doggie package is \$50 cash only. A cornucopia of other household items (and the house) are also for sale. Call Amy, 407-429-8726.

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 the 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

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.

WANT TO 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

Solid Oak Table from Oak Street, \$1000 obo, Great condition, 6 Chairs, Must be picked up. Phone: 407-230-8835



***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 Findley, Chair
407-496-8225
Amy Caraway (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

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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.

OCTOBER 2024

Sun Mon Tue Wed Thu Fri Sat

		1 Social Sunshine Meeting 10:30am Building , Grounds Committee 7 pm	2	3 Bible Study 10 am Words of Life - 7pm	4 Can-Can 7:30am FIRST FRIDAY CAR SHOW 5:30 pm	5 SEWCIEETY— 10am Fish Painting 11am-1pm
6	7 Aloma Bowl - 12:45	8 TAI CHI 10am Landscape Committee 6 pm	9 Bridge Club – 1:30 pm	10 Bible Study 10 am Finance Committee 4 pm	11 Can-Can 7:30am	12 Low Family Day: 11am (playground)
13	14 Aloma Bowl - 12:45 BINGO 6:00 pm	15 BOARD MEETING 7 pm	16 My Neighbors Table– 5:30pm	17 Bible Study 10am Words of Life - 7pm	18 Can-Can 7:30am	19 LAKE CLEANUP 8am to 1pm
20	21 Aloma Bowl - 12:45 Ad Hoc Water Remediation and Storm Water - 7pm	22 TAI CHI 10 am Steering Committee 1 pm	23 Bridge Club – 1:30 pm	24 Bible Study 10 am	25 Can-Can 7:30am	26 COMMUNITY MARKET DAY 8 am-2pm Fairy Hair Lady Low Family Day: 11am (playground)
27	28 Aloma Bowl - 12:45	29 Book Club-7pm	30	31		

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

