

# LOWHANEWS

## LAKE OF THE WOODS HOMEOWNERS ASSOCIATION NEWSLETTER



Features in this issue...



### **CAM CORNER** By Kristina Andersen, LCAM

#### **Roof Replacement Project Continuation**

We are excited to inform you that the roof replacement project continuation has been scheduled to start September 3, 2024, and the updated list is below. A notice will be sent separately to each building as time draws close. Please know each building is estimated to take 1-2 weeks with 3 buildings completed per month. Each building below has been numbered for ease of calculating roughly when your building will be due for replacement.

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

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## Palm Tree Trimming, Irrigation Repair, and Landscape Maintenance

Proposals are being obtained and are expected to be on the September agenda for board discussion and consideration.

### Association Staff

We welcome our newest staff members to the team: Franchessa and Angeline. Franchessa is servicing the Recreation and Maintenance Department, and Angeline is our new Office Administrator. Please give them a warm welcome when you see them.

### Owner Responsibility Building Maintenance

Owners are responsible for keeping in good condition screens, windows, doors, the gate, exterior perimeter gutters (remember to check their pitch for proper functionality) (courtyard gutters are the responsibility of the association), and any item added by owners (**exterior changes must be approved prior to installation, change, alteration, etc. Forms are available on the website**).

### A few reminders!

#### Speed Limit

For the safety of our residents, the speed limit is 15 miles per hour. Please also remember to stop at the stop signs. We have many pedestrians of all ages and pets!

#### Approved exterior light

On February 20, 2024, a new exterior light was approved for installation by the garages. The original light was discontinued and a similar light was located and approved. It appears that many owners have installed different light styles unlike the one approved. We respectfully ask that you submit to the office the ARC approval indicating when permission was granted to deviate from the approved light style. Please know if permission was not obtained and you wish to stay clear of a violation letter, the light will need to be replaced with the approved type as shown here. Please make sure to submit your ARC form for approval before replacing the light. Thank you!

#### Appearance

The Rules and Regulations state: “No changes, alterations, additions, reconstruction, replacement, or attachments of any nature whatsoever shall be made to the exterior of any lot without Board approval.” The only exception is replacement with an exact nature as to type, style and appearance. With that, an ARC form must still be submitted for documentation, “Nothing shall be kept, placed, stored or maintained upon the exterior of any unit without the approval of the Board. This applies to any area of the lot not enclosed.” Examples of such items are: Dead plants, artificial plants (will be allowed during holidays as outlined in the Regulations), unsightly window coverings, garden hoses outside of gates or fences (except as approved by the Board), barbecue grills, toys, house, decorative ornaments, flower pots (except two terracotta flower pots are permitted, hanging baskets or window boxes, figurines (owls, cats, birds, etc.) low in-ground lights along pathways outside of courtyards, any signs on gates, fences or in yards, garden flags (only specific flags are permitted), and more. ***Please check around the outside of your home to make sure none of these are present at your home. Thank you!***

APPROVED EXTERIOR LIGHT 02/20/2024



CINETON 26W LED Wall Pack Light with Dusk to Dawn Sensor, 3000LM/100-277Vac/160W HID/HPS Equiv. | IP65 Waterproof Outdoor Security Flood Lighting for Garage...

Color: Black  
Size: 1 Pack-5000k

[https://www.amazon.com/PhotoCell-Waterproof-100-277Vac-150-250W-Replacement/dp/B01MSVY8TR/ref=asc\\_df/B01MSVY8TR/?tag=hyprod-20&linkCode=df0&hvadid=21837226016&hvmpts=&hvnetwgs=&hvrand=14360575173523280981&hvpone=&hvtwo=&hvqmts=&hvdevic=&hvdvmds=&hvlocint=&hvlocphy=9020605&hvtargid=pla-376262861173&psc=1&mid=26bc124d260d37bba463b34e7ebe33f0&gclid=CjwKCArLyuBHA7E1wA-q08CN-4lBaJ24A81b7vUOwplVjywkT\\_2G5sRP85dQmAc\\_cHBZkxdzGxoChaoQAvD\\_BwE](https://www.amazon.com/PhotoCell-Waterproof-100-277Vac-150-250W-Replacement/dp/B01MSVY8TR/ref=asc_df/B01MSVY8TR/?tag=hyprod-20&linkCode=df0&hvadid=21837226016&hvmpts=&hvnetwgs=&hvrand=14360575173523280981&hvpone=&hvtwo=&hvqmts=&hvdevic=&hvdvmds=&hvlocint=&hvlocphy=9020605&hvtargid=pla-376262861173&psc=1&mid=26bc124d260d37bba463b34e7ebe33f0&gclid=CjwKCArLyuBHA7E1wA-q08CN-4lBaJ24A81b7vUOwplVjywkT_2G5sRP85dQmAc_cHBZkxdzGxoChaoQAvD_BwE)



## MONEY MATTERS - Jo Elmlad

Our July Balance Sheet shows the 1008 Truist Operating account with a balance of \$255,369.56 which exceeds the FDIC limit. A separate bank account has not yet been set up for the Special Assessment fund. In the interim, Special Assessment payments are deposited into the Truist operating account and then transferred to the Schwab Roof Reserve account weekly. We want to be sure all Special Assessment deposits, transactions, and fees are documented.

The AR Aging report as of July 31 indicates 41 delinquent owners at the end of the month with monthly assessment receivables totaling \$36,175.04 compared to 76 owners at the end of June with assessment receivables of \$36,754.52. Special Assessment receivables on the aging report show a total of \$2,420,579.43 with 427 owners involved.

July’s Statement of Revenue & Expense report indicates monthly Actual expense was \$125,608.86 compared to budget of \$135,239.92 for a difference of \$9,631.06. YTD comparison shows Actual expense of \$790,418.37 vs budget of \$811,439.54 for a difference of \$21,021.17.

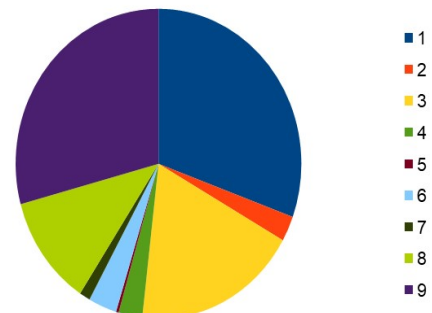
The Finance Committee briefly reviewed a very rough 2025 draft budget. Using the published July CPI, the estimated monthly assessment for 2025, effective April 1, 2025, would be \$260.02. With virtually every expense category increasing, we’re going to have a very difficult task balancing our operating budget and reserve spending. Income tax expense, in particular, has increased as interest rates have improved, consequently increasing our interest income. Additionally, as we collect special assessment funds, our fund totals grow, as does the interest we earn this year and next. Our income tax expense for 2023 was \$29,996.

Reserve expenditures for the month included \$439,354.99 from the Roof fund: \$216,218 for Phase I roof extra costs and \$223,136.99 for Phase 1 final payment. Add to that \$76,461 from the R&R fund for refurbishing buildings that have been re-roofed. Painting of those refurbished areas still needs to be done. When you ask where your money has gone, look to what we’re spending to get the roofs done. It’s not just a re-roofing effort. Some siding and wood are being replaced. Slope is being added to the flat roofs. Our roofing consultants are overseeing the work being done. All of this adds up to a formidable amount.

The R&R Fund balance as of July 31, 2024, was \$778,784.37. The Roof fund balance was \$3,405,758.35; Capital \$246,873.20. We have an operating account at Schwab, which had a balance of \$240,731.38 at the end of the month. Currently, this could be used for operating or reserve expenses at the board’s discretion. It can only be used for designated Reserve expense if it is moved into a Reserve Account. In the past few years we have boosted our reserve allocations to better prepare for roof replacement. However, as we boost reserve contributions, we reduce available income for our operating budget. The bottom line is we’re not receiving adequate income to do all that needs to be done.

### WHERE DOES YOUR MONEY GO? 2024 LOW MONTHLY ASSESSMENT BREAKDOWN

Expense Category	Amount	% of Total	X \$254.44
General & Admin	\$568,769	0.30570744	77.7842013
Bldg. Repairs/Maint/Supplies	\$49,000	0.02633699	6.70118425
Grounds Maintenance	\$346,473	0.18622565	47.3832533
Clubhouse Maintenance	\$50,000	0.02687448	6.83794311
Vehicle Equipment	\$5,500	0.00295619	0.75217374
Utilities	\$60,000	0.03224938	8.20553174
Capital Fund	\$22,630	0.01216339	3.09485305
R&R Fund	\$214,992	0.11555597	29.4020613
Roof Fund	\$543,137	0.29193051	74.2787982
	\$1,860,501		\$254.44





## JOIN US FOR THE SEPTEMBER FIRST FRIDAY PIZZA EXTRAVAGANZA

Social Sunshine Committee invites the community to a PIZZA EXTRAVAGANZA at September's First Friday event on September 6, 2024. The event will be in the clubhouse auditorium from 5:30 p.m. to 7:00 p.m. If you plan to attend and are able, please bring a shareable snack. Tony will provide music and karaoke, so come and sing along or tap your toes to his great music selections. First Friday is a fun opportunity for LOW neighbors and friends to gather, visit, and enjoy delicious pizza and snacks.

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), and she will be happy to sign you up. It's easy and a great way to support our Lake of the Woods community.



## REMINDER: LAKE OF THE WOODS ANNUAL COMMUNITY MARKET IS COMING!!! TABLES ARE ON SALE THIS MONTH!!

One of our most anticipated events is our annual Community Market/Rummage/Garage Sale on Saturday, October 26, from 8 a.m. – 2 p.m. at the clubhouse. Whatever you call it, it is an opportunity to clean out your closets, garages, attics, and spare bedrooms to make more room for—more! And make a few dollars in the process.

If you'd like to be a vendor, tables will go on sale Saturday, September 28, at 9 a.m.-Noon at the clubhouse. Each 6' table costs \$15.00 (cash or check only). You can choose which table location best suits your needs from our floor plan. Tables sell out quickly; unfortunately, we cannot take early orders, so please make arrangements if you cannot attend the table sale in person. Community vendors are also welcome to purchase a table; however, outside vendors will be allowed to purchase space after 11 a.m., as our community has first dibs!

The Social/Sunshine Committee at Lake of the Woods is pleased to offer this opportunity to our community. There will also be a food concession area for coffee, pastry, and a light lunch. We look forward to seeing you there.



**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

## Save the dates

**Tuesday, November 12, from 6-8 PM**

**Learn to propagate African Violets**

**Saturday, October 19 from 8am –Noon**

**Lake of the Woods Lake Clean Up**

**Volunteers welcome. Snacks Served.**



PHOTO: BOB STEFKO

### Landscaping Volunteers Needed

The Landscape Committee is calling for any volunteers who aren't afraid to get up early and get their hands dirty. There are many planting projects that need to take place in order to keep our community lush and green, but they don't plant themselves. We need more bodies in the dirt. Questions? Contact Ronda Christiansen at 407-924-9520.



### This month's attitude of gratitude

is extended to HEATHER CAMPBELL, our patriot-in-residence, who raises and lowers LOW's outside flag every day and also arranges for our annual flag retirement ceremony each January. Heather's respect and devotion to caring for

our national symbol should be a daily reminder to all to cherish the freedoms and liberties afforded by our country. Heather is a role model we could all be proud to emulate.



### FAIRY HAIR TIME WITH TIA

#### AT LOW OCTOBER 26

The date for Fairy Hair with Tina has been changed from Sunday, October 13 to Saturday, October 26, from 8 am—1 pm, coinciding with our Community market. Come and get your sparkle on at Tia's Table! The cost is \$2 per strand. Everyone is welcome— Questions? Contact Amy at 407-429-8726.



**SAFETY ALERT**—Danger lurks as thunderstorms containing lightning approach. The National Lightening Safety Institute (NLSI) recommends that upon seeing storm clouds/hearing thunder, or seeing lightning, shelter should be taken/pools evacuated to avoid the chance of minor electrical shock or electrocution. The NLSI's slogan is: **IF YOU CAN SEE IT, FLEE IT; IF YOU CAN HEAR IT, CLEAR OUT.**

# Here's the Scoop on September Activities—Join Us!



## LOW FAMILY DAY! Sponsored by Neighborhood Watch

Saturday, September 14 and  
Saturday, September 28 @ 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, September 7 @10am

Join the Sewing Sew-ciety  
in the clubhouse card room..

Questions? Contact Margaret Cannon  
407-848-8096.



## 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? Please Contact: Pamela Fendley at [pfendley487@gmail.com](mailto: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](mailto:mamaj433@gmail.com) or

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

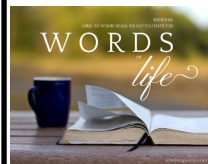
We are reading:

SEPTEMBER: Summer by the Tides, by Denice Hunter

OCTOBER: How the Light Gets In, by Louise Penny

## WORDS OF LIFE BIBLE STUDY

Come join us on Sept. 5 &  
Sept. 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.**

## TAI CHI—A MOVING MEDITATION



Free Class Beginning 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.



### “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, September 18 , 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 ).



**AUGUST BINGO WINNERS**

### The Social Sunshine Committee has saved a spot for you at our wildly popular Bingo Night!

Join us on **Monday, September 9, at 6 p.m.** for a fun evening of gabbing, games, and prizes. We’ll have light snacks and beverages available for purchase. The cost is **\$5.00** for a packet of 10 games with the option of additional jackpot games for **\$2.00**. Everyone must be 18 years or older to play.

### BUNCO’S BACK!!



Join us in the LOW Clubhouse for Bunco on Saturday, **September 14, at 12:45 p.m.** Cost is **\$3.00**. We also have a 50/50, 1 ticket is \$1.00, or 3 tickets for \$2.00. Bunco is a fun, easy dice game! If you’ve never played, we will teach you! Bring a snack to share if you like. Drinks will be provided. Questions? Please contact Linda Lopez at 407-353-6892.



### JOIN US for Water Aerobics Mondays and Wednesdays, at 9:30 a.m. at the pool, taught by our favorite instructor, Kitra Weaver.

Please arrive at the clubhouse at 9:15 a.m. to begin the sign in and payment process **The cost is \$5 per class.** Exact change is appreciated. Questions? Contact Terry Decker, at 405-650-9719 or email her at [terrydecker15@gmail.com](mailto:terrydecker15@gmail.com). See you at the pool!



### 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](http://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.**



shutterstock - 1083376158

### 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](mailto: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](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.

### 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](http://benjiodogwearapparel.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

**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

**Administrative Assistant:**  
FrontDesk@lakeofthewoodshoa.com

**Seminole County Sheriff Web-  
site:** www.seminolesheriff.org  
**Non-Emergency:** 407-665-6650

<b>Board Member</b>	<b>Term Expires</b>	<b>Position</b>	<b>Contact Information</b>
Vacant	2027	President	
Vacant	2026	Vice President	
Lauretta Lumkes	2025	Treasurer	lauretta.lumkes@lakeofthewoodshoa.com
Amy Caraway	2025	Secretary	amy.caraway@lakeofthewoodshoa.co
Geoff Longley	2026	Director	geoff.longley@lakeofthewoodshoa.com 402-290-8693
Elizabeth Aulner	2026	Director	elizabeth.aulner@lakeofthewoodshoa.com
Doris Huskey	2027	Director	doris.huskey@lakeofthewoodshoa.com
Staci McCarthy	2027	Director	staci.mccarthy@lakeofthewoodshoa.com
Vacant	2025	Director	

### **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  
Richard Mercer, Chair 407-496-8225  
Amy Caraway (ex-officio)

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

**ROOFING** - 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

**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.

# SEPTEMBER 2024

**Sun      Mon      Tue      Wed      Thu      Fri      Sat**

<b>1</b>	<b>2</b> <b>LABOR DAY</b>  Water Aerobics 9:30 am	<b>3</b> Social Sunshine Meeting 10:30am  Building , Grounds Committee 7 pm	<b>4</b> Water Aerobics 9:30 am	<b>5</b> Bible Study 10 am  Words of Life - 7pm	<b>6</b> Can-Can 7:30am  <b>FIRST FRIDAY Pizza Party 5:30 pm</b>	<b>7</b>  SEWCIEITY— 10am
<b>8</b>	<b>9</b> NO WATER AEROBICS  Aloma Bowl - 12:45  BINGO 6:00 pm	<b>10</b> TAI CHI 10am  Landscape Committee 6 pm	<b>11</b> Water Aerobics 9:30 am  Bridge Club – 1:30 pm	<b>12</b> Bible Study 10 am  Finance Committee 4 pm	<b>13</b> Can-Can 7:30am	<b>14</b>  Low Family Day: 11am (playground)  BUNCO 12:45 pm
<b>15</b>	<b>16</b> Water Aerobics 9:30 am  Aloma Bowl - 12:45	<b>17</b> <b>BOARD MEETING 7 pm</b>	<b>18</b> Water Aerobics 9:30 am  My Neighbors Table– 5:30pm	<b>19</b> Bible Study 10am  Words of Life - 7pm	<b>20</b> Can-Can 7:30am	<b>21</b>
<b>22</b>	<b>23</b> Water Aerobics 9:30 am  Aloma Bowl - 12:45	<b>24</b> TAI CHI 10 am  Steering Committee 1 pm  Book Club-7pm	<b>25</b> Water Aerobics 9:30 am  Bridge Club – 1:30 pm	<b>26</b> Bible Study 10 am	<b>27</b> Can-Can 7:30am	<b>28</b> Low Family Day: 11am (playground)  Community Market Table Sales 9 am-Noon
<b>29</b>	<b>30</b> Water Aerobics End of Year Brunch 10 am Aloma Bowl - 12:45					
					<b>Roof Replacement &amp; Siding Repairs— September</b>  120-130 Carolwood 81-99 Carolwood 151-169 Fallwood	<b>Building Painting— August/September</b>  200-218 Nettlewood 201-219 Nettlewood 1500-1518 Trueewood 900-910 Wintergreen 901-915 Wintergreen 1101-1119 Woodbine 671-689 Woodridge 637-653 Woodridge



Reminder:  
 Lake Clean Up: October 19, 8 a.m.-Noon  
 Community Market: October 26  
 African Violets: November 12