



WATCH FOR UPCOMING EVENTS AND ACTIVITIES ON CHANNEL 63



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November 15th at 6 PM

Come see Deputy Martinez at the Clubhouse. He will be speaking about what's happening in our area and how to avoid becoming a victim. Please RSVP 561-495-1133



ANNUAL MEETING NOTICES WILL BE MAILED OUT THE END OF NOVEMBER

YOUR ANNUAL MEETING IS FEBRUARY 8, 2023
THERE WILL BE ELECTION INFORMATION
IF YOU ARE INTERESTED IN SERVING YOUR COMMUNITY
THIS IS A GREAT OPPORTUNITY TO GET INVOLVED



**November
8th
Clubhouse!**



**November 15, 2022
Board Meeting 7:00 PM**

Board of Directors

**Jean LeGrys—
President/Treasurer Pro Tem**
Anita Brown— Vice President
Sandy Steinberg—Secretary
Jon Gutmacher—Director
Marianne Regan—Director
Deborah Ulrich—Director
JoAnn Orlando—Director

DID YOU KNOW you can find important Association information on our website? I know some of you did not, but **YES IT'S TRUE!!** If you **LOG IN to the RESIDENTS** portal you can find **Monthly Financial Statements, The Reserve Study Report, Approved Meeting Minutes, ARC Forms, Guidelines, Rules and Regulations and so much more.** Just go to **CocoWoodLakes.com**.

There is no good reason for any homeowner not to have these resources available to them and attending the Board Meeting is not the only way to see what is going on. While we work on making our meetings available on another platform please check out the meetings minutes, so you can see what is going here for yourself, rather than getting second hand information.

Lets keep this place beautiful!! It's easy to do the simple things, like cut your lawns and hedges, keep your sidewalks and driveways clean, paint the home when needed. It is not asking too much and it goes a long way.

This community and clubhouse is beautiful. I see most buyers before they buy and I can assure you the clubhouse is a great selling point which it is keeping your property value up. Come and enjoy your gym, play a game of pool, ping pong, pickle ball, or take a swim in the pool. Get active!!

At the October meeting, the 2023 Budget was passed (copy posted on the website). There was a small increase to the 2023 dues and this was mostly a result of the insurance increase. **Lake Front Homes will pay \$443 per quarter and Non-Lake Front Homes will pay \$420 per quarter.**

The Events Committee planned a Veterans show on November 5th! We thank you for your service and we celebrate you! Keep reading for details.

AT&T IS UPGRADING THEIR NETWORK. This will affect, many homes and digging easement areas will be required. **See pages 8 or some information they provided.**

*******RESERVE STUDY REPORT*******

On November 15, 2022, we have invited the representatives from JR Frazer to attend our Board Meeting at 7 PM so they can present their report to the Board and anyone who attends the meeting. Please log on to the website to review a copy of the Reserve Study . You can find it under the Financial section. We will allow questions from the membership at that time and request that you submit your questions in advance in an effort to make the meeting flow effectively. You can email them to the office in advanced or give them to Kristine at the start of the meeting.

Please Help Your Association Save Some Money!

Please consider signing up for ACH payments of your quarterly dues. It is secure, safe and automatic each quarter. If you need assistance in doing this, Kristine, the CWL manager, will be more than happy to assist you. You do not supply any of your personal information to the manager or anyone else.

Also, please consider having the Coco Wood Lakes Newsletter delivered to you via email. This will help to reduce the printing costs. Additionally, it will reduce the burden on our volunteer newsletter delivery persons who give of their time. Email Kristine at office@cocowoodlakes.com or call 561-495-1133.

Looking Forward to 2023 and Beyond (updated 10/17/2022)

We all know the economy is in a state of flux. The current inflation rate is at 8.2% as of September 30th , 2022.

The energy index increased 19.8%, below 23.8% in August, due to gasoline (18.2% vs 25.6%), fuel oil (58.1% vs 68.8%) and electricity (15.5% vs 15.8% which was the highest since 1981). A small slowdown was also seen in the cost of food (11.2% vs 11.4% which was the highest since 1979) and used cars and trucks (7.2% vs 7.8%). On the other hand, prices for shelter increased faster (6.6% vs 6.2%). Meanwhile, the core rate which excludes volatile food and energy, rose to 6.6%, the highest since August of 1982, and above market expectations of 6.5% in a sign inflationary pressures remain elevated. source: U.S. Bureau of Labor Statistics

Over the past four years, the CWL maintenance payments dropped in 2019 and then had no increases thru 2022. Association budgets generally increase year to year from 4% to 7% per year. Any operating surpluses (monies not used in the current year) may be transferred to Reserve accounts. In 2022, this did not happen as the then seated Board did not make a motion to move surplus monies to the Reserves. Keep in mind, the CWL Reserves are unrestricted and not designated to any one or more replacement costs.

The practice of not increasing the annual maintenance fees is not sustainable nor well-advised. For this current year, many line items in the budget were reduced, creating overages in the budget for seven of the first nine months of the year.

The budget committee, consisting of Anita Brown, Marianne Reagan, Kristine Russo-Diaz, guest participant Michael Dorman and myself worked on the 2023 budget to arrive at a real cost budget for 2023 based on the past nine months of REAL expenses and a review of expenses over the last 12 months. What we did not do was address the recently received Reserve Study, as there has been no time for the entire Board of Directors to absorb and discuss the report. Any plan of action resulting from the Reserve Study will be considered at a future, duly noticed Board of Director meeting or meetings. Many of you present here tonight were told that the budget would reflect the Reserve Study deficiencies. Once again, you have been duped by "FAKE NEWS." The reality is that there will be an increase as the prepared budget reflects REAL costs as they exist, not adjusted down to keep the payment the same.

Please see pages 6 and 7 showing the full explanation of the 2023 budget.

Thank you, *Jean LeGrys*

The "lake grass" is a bottom based aquatic plant called eelgrass. It is a native plant and beneficial to have growing in the water as it provide oxygen, absorbs excess nutrients and provides fish habitat. We do treat the eelgrass monthly to keep it from the surface however there are times that the plant will break off from the root system and float to the surface, which is what is currently happening. The floating eelgrass is dead therefore spraying herbicide on it will do no good as the plant is already dead. It will just require some time to decompose. Don't hesitate to contact me with any additional questions.

Thanks,

Matt Yaco

Senior Account Manager

Allstate Resource Management

myaco@allstatemanagement.com

www.allstatemanagement.com



President's Message

We had a wonderful, informative first meeting of the season with Dena Gillette from the League of Women Voters who explained in detail the referendums that are on the November ballot.

YOU DON'T HAVE TO BE A MEMBER OF THE CWL LADIES CLUB TO DONATE NONPERISHABLE FOOD

Please bring nonperishable food for the Jewish Family Services Food Bank. JFS serves the needy in Palm Beach County. There is a donation box in the Clubhouse lobby or bring food to the meetings. We will be collecting food all season. Your Neighbors Are Hungry!

FACTS ABOUT HUNGER IN OUR AREA:

This past year, JFS distributed 175,000 pounds of food through the Jacobson Family Food Pantry. During 140 food drives held throughout the year, 33,000 pounds of food was collected. The Jacobson Family Food Pantry currently serves over 600 households who either shop at the Pantry bi-weekly or receive bi-weekly home deliveries. Clients receive 10 non-perishable food items, a bag full of fresh produce, shelf stable milk, challah and paper products. Palm Beach County has the highest percentage of food insecure individuals and children in South Florida, 15.1% of the population or 202,100 people. 23.6% of children in Palm Beach County are food insecure. 63,660 children go to bed hungry.

1 in 7 Floridians over the age of 60 are food insecure, according to National Foundation to End Senior Hunger. Food insecure seniors are: 60% more likely to experience depression; 53% more likely to report a heart attack; and 52% more likely to develop asthma. 69% of the food insecure population in Palm Beach County qualify for SNAP (Food Stamps) and other federal nutrition programs. Therefore 31% do not and rely on emergency food assistance programs like JFS' Jacobson Family Food Pantry to help them meet their basic needs.

ITEMS MOST NEEDED:

Canned Green Beans, canned pasta, cereal, granola bars, peanut butter, shelf stable milk, tuna. Also collecting our annual **THANKSGIVING IN A BOX:**

2-15 OZ Boxed POTATOES, 1 can EVAPORATED MILK, 2 boxes STUFFING MIX, 4 cans YAMS, 6 cans VEGGIES, 3 cans CRANBERRY Sauce, 2 boxes DESSERT MIX (Brownies, cake mix, etc.)

REMINDER: No BINGO until further notice.

Next meeting is November 16 @ 1pm.

Please RSVP so we know that you will be attending our meeting.

Sandy Steinberg

sandy@cocowoodlakes.com

CELEBRATING CWL VETERANS

Saturday, November 5th – 7:30pm-9:15pm, Veteran's Show featuring the talented JayCee Driesen, "belting out" a mix of Patriotic Tunes as well as Popular Music. Please check-out JayCee at youtube.com/jayceedriessen.

Special Intermission Program. Open-Seating, Doors Open at 7:00 or Reserve a table of 6 or more. \$5 for Coco Wood Lakes Veterans or \$15 per person. Reserve your tickets today.

Friday, November 11th – 5:30 pm Veterans Day Happy Hour & Potluck. Bring your favorite beverage and an appetizer, dessert or "whatever" to share. Poolside (or Clubhouse, depending on weather).

**Thank You to Our Veterans ...
We Appreciate YOU !!!**

Coco Wood Lakes Homeowners Association, Inc.**Approved Operating Budget****January 1, 2023 to December 31, 2023**

| Account Name | 2023 Approved Annual Budget | Increase - Decrease | EXPLANATION OF INCREASES OR DECREASES |
|--|--------------------------------------|------------------------|---|
| Income: | | | |
| Owner's Maint. Fee Income | 647,547 | | |
| Reserve Transfer | 20,000 | | |
| Total Maintenance Fees With Reserves | 667,547 | | |
| Gate Key Cards Income | 200 | | |
| Utility Reimbursement | - | | |
| Screening Fees | - | | |
| Legal & Collection Fees | - | | |
| Late Charge Fees | 2,000 | | |
| NSF Fees | - | | |
| Cable Revenue | 9,825 | | Addtl income from Comcast door fee thru Sept 2025 |
| Misc. Income | - | | |
| Newsletter Income | 1,000 | | |
| Interest Income | 200 | | |
| Total Income | 680,772 | | |
| Expenses: | | | |
| Payroll & Related Expense | | | |
| Salary Expenses | 7,000 | 4,000 | Increase for handyman due to increased repairs |
| Total Labor | 7,000 | | |
| Utilities: | | | |
| Electric- Clubhouse | 20,000 | 5,300 | Based on actual 2022 expense |
| Electric- Street Lights | 25,000 | 3,000 | Based on actual 2022 expense |
| Water & Sewer | 7,000 | 2,400 | Based on actual 2022 expense |
| Trash Removal | 1,000 | - | |
| Telephone | 5,200 | - | |
| Total Utilities | 58,200 | 10,700 | |
| Management & Professional Fees | | - | |
| Management Fees | 144,753 | 5,323 | 2% contract incr and mgr salary inc. |
| Legal - Collections | 7,000 | 2,000 | Fees related to attorney collection efforts |
| Legal - Litigation | 5,000 | (10,000) | Decrease, no anticipated litigation |
| Legal - Document Expense | 260 | (740) | Decrease, this is for document amendments |
| Audit Fees | 4,500 | - | |
| Other Professional Fees | 100 | - | |
| Total Management & Professional Fee | 161,613 | (3,417) | |
| Contract Services: | | - | |
| Landscaping | 31,971 | 2,091 | 7% increase in contract, new vendors being sought |
| Lakes/Canals/Preserves | 7,046 | 746 | new vendors being sought |
| Pool/Spa Maintenance | 6,373 | 423 | Increase related to increased fuel costs for travel |
| Pest Control Contract | 924 | - | |
| Pest Control Termite Contract | 530 | - | |
| Security Alarm Monitoring | 257 | - | |
| Fitness Center Maintenance | 856 | (344) | |
| Cable Contract Service | 212,100 | 8,988 | 4% per year contractual increase |
| HVAC Contract | 1,760 | 160 | |
| Total Contract Services | 261,817 | 12,064 | |
| Administrative & General: | | - | |
| Administrative & General | 1,000 | - | |
| Fire Extinguisher Inspection | 100 | (700) | Based on actual 2022 expense |
| Admin. & General - Election Monitoring | 6,500 | 2,800 | Allowance for runoff election, if needed |
| Annual Corporate Report | 62 | - | |
| Bad Debt Exp. | 2,500 | - | |
| Gate / Key Cards Exp. | 480 | 180 | Purchase of additional key fobs |

Coco Wood Lakes Homeowners Association, Inc.**Approved Operating Budget****January 1, 2023 to December 31, 2023**

| Account Name | 2023 Approved Annual Budget | Increase - Decrease | EXPLANATION OF INCREASES OR DECREASES |
|--|--------------------------------------|------------------------|---|
| Bank Charges | 200 | - | |
| Licenses, Taxes & Permits | 2,500 | 300 | Increase in permit fees |
| Office Supplies | 800 | 300 | |
| Postage | 2,000 | 500 | Allowance for mailings |
| Subscriptions & Memberships | 150 | - | |
| Computer Expense | 200 | - | |
| Office Equipment & Rental | - | (750) | |
| Total Administrative Expenses | 16,492 | 2,630 | |
| Marketing/Promotional | | - | |
| Newsletters | 4,000 | 2,200 | Increase to 12 newsletters from 8 |
| Total Marketing/Promotional Expenses | 4,000 | 2,200 | |
| Repair & Maintenance | | - | |
| Common Area Supplies | 2,500 | 2,000 | Additional supplies for cleaning, wipes for gym |
| Pool/Spa Supplies | 500 | (500) | |
| HVAC Supplies | 100 | - | |
| Hardware Supplies | 100 | - | |
| Lock & Key Supplies | 100 | - | |
| Cleaning Supplies | 1,000 | - | |
| Tree Trimming | 6,500 | - | |
| R & M - Fire Safety Maintenance | 100 | - | |
| R & M - Pool & Spa | 17,500 | 15,300 | More frequent pool/spa repairs |
| R & M - Lighting | 100 | - | |
| R & M - Signage | 500 | - | |
| R & M - General | 1,800 | 300 | Other repairs to common areas |
| R & M - Plumbing | 250 | - | |
| R & M - Bldg Maint. & Repairs | 8,600 | 3,600 | Increase in repairs |
| R & M Sprinklers | 2,500 | 1,250 | Related to age of system |
| Landscape Extras | 6,000 | - | |
| R & M Contingency | 3,000 | - | |
| R & M COVID-19 Supplies | 500 | - | |
| Total Repair & Maintenance | 51,650 | 21,950 | |
| Insurance: | | - | |
| Property & General Liability Insurance | 95,000 | 37,223 | Recommendation from ins agent |
| Total Insurance Expense | 95,000 | 37,223 | |
| Capital Expenditures | | - | |
| Common Area Expenses | 5,000 | (12,000) | No major improvements planned |
| Total Capital Expenses | 5,000 | (12,000) | |
| Total Expenses Without Reserves | 660,772 | 75,350 | |
| Contingency Reserves | 20,000 | 2,000 | Reserves are underfunded |
| Conringency Reserve Transfer | | - | |
| Total Expenses With Capital Expenditures and Reserves | 680,772 | 77,350 | Additional fees over 2022 |
| Excess Income Over Expenses | - | | |
| BREAKDOWN OF MAINTENANCE WITH RESERVES | | | |
| ANNUAL MAINTENANCE FEE | | | |
| Non-Lake Owners (314) | 1,681 | | |
| Lake Owners (79) | 1,770 | | |
| QUARTERLY MAINTENANCE FEE | | | |
| Non-Lake Owners (314) | 420 | | |
| Lake Owners (79) | 443 | | |

HOA/PROPERTY MANAGEMENT NOTIFICATION FOR NETWORK UPGRADES BY AT&T

Materials Used

- Fiber Optic Cable
- 1.5" Orange Pipe (Innerduct)
- 10"x 15" Handholes (Water Meter Boxes)
- 17"x 30" Handholes
- 30"x 48" Handholes

STITCH BORING - MISSILE BORING



The fiber optic cables and pipe that is placed is done with a process called "stitch boring" or "missile boring". Our contractor will dig 15" wide x 72" long x 27" deep holes every 20 to 50 feet depending upon conditions and will drill holes between the holes to pull in the cable and pipe. When they dig the holes they first cut the sod and set it aside to save. Then they spread a tarp on the ground to protect the grass from the dirt as the hole is dug out. All of the dirt removed from the hole is placed on the tarp.



PLACED HANDHOLES



Once all of the cable is placed the holes are filled in and tamped. Then the sod is replaced. In the areas around the handholes we will also place grass seed and straw if necessary.

Hurricane Ian made landfall as a category 4 storm on September 28, 2022, on the west coast of Florida. This powerful storm brought with it winds of 140 mph and torrential rain. It reminds all of us at the Lake Worth Drainage District (LWDD) how important it is for public safety to have a well maintained and operating drainage system.

Effective drainage includes the free flow of water in the canal channel and unrestricted rights-of-way for regular maintenance activities as well as emergency response. Obstruction of drainage whether over the ground or within the canal channel can have devastating effects. During severe storms trees and large shrubs can topple over causing blockages in storm drains, swale areas or flood control structures. Blockages significantly increase the risk of flooding of homes, businesses and may lead to potential life-threatening events. Additionally, encroachments on the rights-of-way can severely hinder LWDD's use of heavy equipment needed to keep residents safe during and after severe storms.

In response to the increased frequency and intensity of our hurricanes, tropical depressions, and thunderstorms, LWDD addressed flood resiliency and established the Canal Rehabilitation Program. Phase 1 of the program addresses removal of vegetative encroachments within the right-of-way and some structural encroachments that are limiting access to the canal. Phase 1 which was established in 2018 is expected to be completed in 2023.

Phase 2 of the Canal Rehabilitation program will continue to enhance LWDD's flood control resiliency by addressing unauthorized structural encroachments, such as fences, sheds and patios, located within the canal rights-of-way which restricts maintenance access. These encroachments will be identified and prioritized for removal. Removal of the encroachments is required and is at the expense of the property owner. Dredging and reshaping of some canal channels may be performed during Phase 2 for increased function and operation of the system.

LWDD residents, both adjacent to canals and miles inland, will benefit from enhanced flood control as well as reduced cost in post-storm clean-up. Another benefit to vegetation and encroachment removal is the faster return of residential power following a storm event as an unencumbered right-of-way will facilitate utility restoration efforts.

Hurricane Ian may have passed by Palm Beach County, but it is only time until the next storm takes aim at our coast. LWDD is committed to providing the best possible flood control for our residents today and in the future.







DAVID DOMINIJANNI
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**THAT SNAZZY
APPLIANCE
WON'T
LOOK SO
GOOD IF IT
CAN'T BE FIXED**



There are many factors to consider when buying a new appliance. There's product reviews, eye appeal and, of course, price. And because today's appliances are highly dependent on electronics, they are more sensitive to power surges.

So I wondered what brands were the most reliable and easiest to repair. For answers, I turned to Mike Barulic, General Manager of Broward Factory Service for Palm Beach County.

The Broward guys are out on service calls everyday and solve repair problems routinely. Based on feedback from his technicians, this is what Mike has to say...

"I am advising people to purchase Whirlpool, KitchenAid and Maytag. LG and Samsung look nice, but parts availability is still an issue. I don't recommend Frigidaire or G.E. appliances. G.E. is now owned

by Haier out of China, and parts may be an issue down the road. Time will tell.

So, if you want to think ahead, that's the word from the pros. Hope this helps you. — Richard Sussman



CONTACT US ABOUT BECOMING A MEMBER • Lou Shimkin / 637-2984 / shimkin@bellsouth.net
Ina Huth / 504-289-8227 / a2fay2@gmail.com • Richard Sussman / 495-2059 / rsuss2@gmail.com



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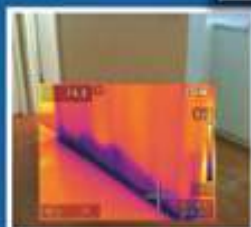
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- Gerry T.

"J & R and his team were complete professionals. From day one they were easy to communicate with and their follow up was impeccable."

- Thomas F.

"J & R Restoration is truly a company you can trust. They did a fantastic renovation to our home. Their crew consist of highly skilled and respectable professionals."

- Janice T.



CALL: 561-674-2332

24/7 EMERGENCY RESPONSE
Jnrrestoration.com



November 2022



| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|---|--------|--|---|--|---|--|
| A SALUTE TO OUR VETERANS AT CLUB COCO ON NOVEMBER 5. PLEASE SHOW YOUR SUPPORT. | | 1 | 2 | 3 | 4 |  Club COCO Presents a Salute to our VETERANS 7:30pm |
| | 6 | 7 | 8 | 9 | 10 | 11 |
|  | |  | | |  Happy Hour 5:00pm | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| | | Crime & Scam Seminar 6:00pm Board of Directors Meeting 7:00pm |  Ladies Club Meeting 1pm |  Pizza Party 5pm - 8pm | | |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| | | | |  |  | |
| 27 | 28 | 29 | 30 | 31 | Find out what's going on. Watch channel 63 Every day | |



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