

COCO WOOD LAKES

September 2023

YOM KIPPUR
~~EAT~~ PRAY LOVE

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Hello
AUTUMN
GOODBYE
SUMMER

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Electronic Voting

The email to consent to electronic notices has been sent. If you did not receive this email please call the office to verify and update your information.

Upcoming Meeting Dates and Events

September 4th Labor Day Event—See page 2 for details.

September 13th—LCR at 7 PM

September 19th—Board of Directors Meeting at 7 PM

September 21st—Pizza Night at 5 PM

September 28th—Neighbors Meet & Greet at 7 PM

NO BINGO or LADIES CLUB MEETINGS SEPTEMBER

Bingo returns on Sunday, October 1st

Read All About It

Wow that was one HOT summer!! I am so happy we are moving past it and I bet some of you are as well, but let's not forget there were some great things that happened here at Coco Wood Lakes during our hot and humid season:

First, the 4th of July party was a blast and the Board of Directors approved metal roofs. Guidelines for metal roofs will be included in the ARC document once they are approved. Another biggie is the option for electronic voting. Yes, it is here!

The email consents have been sent out to the addresses we have on file. If you did NOT receive the email to consent, please contact the office at 561-495-1133 or by email: office@cocowoodlakes.com and give me your current email address. Thank you to all the members who have already consented. The participation is outstanding.

Another hot topic this summer was the multiple Town Hall Meetings held for the members regarding the proposed amendments to the documents. In addition, the Bulk Media Technology Committee has been gathering information and meeting with different providers to help negotiate a great contract after the contract with Comcast ends in 2 years.

With all your wonderful input, the Board is working on revisions to the proposed amendments and will present them again in the near future.

**And a big thank you to JoAnn and the Events Committee for making Coco Wood Lakes
a FUN place to live. I am sure Labor Day will be EPIC!**

LABOR DAY ** Monday, September 4th

**FREE WATER FITNESS CLASS 11:00 a.m.
courtesy of Palm Medical Centers**



LUNCH @ NOON \$10 pp RESERVATION REQUIRED

**Salads & Subs: *Turkey/Cheese*Italian*Eggplant Parm*Chicken*Meatball Parm
From Jack's Pizza & Restaurant**

Location determined by Mother Nature

Payment by Cash, Check made payable to Cash or Zelle to JoAnn 954-803-7316

President's Message – August 15, 2023

Good evening. Thank you all for coming.

I, along with some other owner members, recently attended the Public Hearing on the Atlantic Ave. expansion. While construction may not start for another two years, it was stated that only 21 homes, eight of them within CWL will be affected. No homes will be demolished as of that meeting. The right of ways will be changed along Atlantic Ave. and Jog Rd. Some of the homes that back up along Jog Rd. may also be affected.

On August 1st, First Service Residential, our management company, has provided notice to the Board that over the remainder of the year, several changes will occur with regards to financial operations. The most important one is that, for our members, the office will no longer be able to accept payments. Owners will have access to "Connect," the resident portal where online payments can be made and other information will be available to owners. Those who do not wish to use the online system will have to mail their payments. Around September 15th, members will receive a welcome letter explaining all the changes. Payments will still be due on the 1st of January, April, July and October. As always, payments received after the 15th of these months are considered late.

At the last Board meeting, there was a comment from a member on how much money has the Association spent on the repairs for the pool and hot tub. Upon some research, that number is approximately \$49,000 over the last eight years. The hot tub was placed back in service in 2015 after several years being inoperable. Both the pool and hot tub are 44 years old.

Perhaps it is time to think about future planning rather than knee-jerk responses to emergency repairs. Any seated Board has the fiduciary responsibility not only to maintain and repair but also to replace the Association amenities when repairs are no longer feasible. Discussions on this should occur by the current and future Boards of Directors.

We have now held three Town Hall Meetings regarding the proposed amendments. A recap of these discussions was included in the August newsletter. Tonight, after the regular Board meeting, we will have another session where you can voice your comments. Please plan on staying and participating in the discussions.

Thank you. *Jean LeGrys*

Treasurer's Report - August 15, 2023 For the period ending July 31, 2023

Information from July 2023 Financial

CASH ON HAND

\$261,141.34 Operating Account, includes prepaids of \$26,350.92
\$193,502.11 Reserve Account **Monthly allocation is \$1667.00**

ACCOUNTS RECEIVABLE (Maintenance fees owed, more commonly known as DELINQUENCIES)

\$23,704.27 Total Delinquencies **Increase of \$18,231.13**
\$4,886.31 At attorney collections (+ than 90 days)
\$18,343.17 Late letters issued Late after 15th of the month **44 members are late!**
\$474.89 Small balances owed by **25 members have outstanding balances**

EXPENSES

\$56,731 Budgeted Expenses per month
\$51,851 Actual Expenses for July 2023
\$4,880 Expenses under budget for June, 2023

Line Items Running Over/Under Budget - YTD

Budgeted	Actual Cost	Variance	
\$11,667	\$10,189	\$1,478	Electric – Clubhouse
\$14,583	\$15,115	(\$532)	Electric – Street Lights
\$4,083	\$4,619	(\$536)	Water & Sewer Leaks still exist!
\$1,458	\$984	\$474	Common Area Supplies
\$10,208	\$5,839	\$4,369	R&M Pool Repairs
\$5,017	\$5,866	(\$849)	R&M Bldg Repairs Sauna repairs, pressure cleaning, leak detect
\$1,167	\$2,692	(\$1,525)	Postage, 4 rolls of stamps
\$6,500	\$4,345	\$2,155	Election Monitoring No 2nd election needed
\$55,417	\$67,218	(\$11,801)	Insurance Actual cost = \$111,511 vs. Budgeted \$95,000
\$110,100	\$116,867	(\$6,767)	TOTAL Line Item DEFICIT Y-T-D
\$664,277	\$671,286	-\$7,009	EXPENSES vs. BUDGET ANNUALIZED (current projection)

BALANCE SHEET ANALYSIS

Operating Acct	\$261,141	
less prepaids	<u>\$26,351</u>	monies collected for future month(s)
usable Operating	\$234,790	
plus 1 mo prepaids	\$13,175	
less 2 mos. Cushion	<u>\$113,462</u>	recommended on-hand per GAAP 2 mos. Budgeted exp.
avail for July exp	\$134,503	



2023-2024 OFFICERS

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Darryl Kogan

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Judith Donoff

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Lorraine Udwin

STRATEGIC
PLANNING
Ron Gallatin

FOOD PROGRAMS
Robin Rubin

PERSONNEL
Ed Levine

August 2, 2023

Cocoa Wood Lakes Ladies Club
Delray Beach, Florida 33484

Dear Friends,

On behalf of the Board of Directors and staff of Ruth & Norman Rales Jewish Family Services (JFS), please accept our sincere appreciation for your support of the Jacobson Family Food Pantry by continuing to collect food year round. Your generosity is greatly appreciated.

Ma'akbil v'eim (feeding the hungry) is one of the most important ways in which to come to the aid of a fellow human being, and a concrete expression of the Jewish love of life. This act of loving kindness will bring needed sustenance to some of our most vulnerable and frail elderly as well as individuals and families throughout South Palm Beach County who are suffering during these difficult times.

Here is a story of one of our recipients:

Two Ukrainian refugee sisters, each with a child, enrolled in the Food Pantry program. Every other week, they eagerly visit the pantry accompanied by a dedicated volunteer driver. While one sister possesses basic English skills, the other is still navigating the language barrier. Gratitude fills their hearts as they not only receive essential assistance from the Food Pantry but also benefit from the array of JFS services that have played a vital role in their intensive adjustment to their new life in this community. Their journey is a testament to the transformative impact of compassion and support during times of transition.

Clients in our community turned to JFS in their time of need, visiting us over 30,000 times this year. Your generosity and thoughtfulness enables us to continue to enhance the lives of so many in need of our assistance. Thank you for your support.

Sincerely,

Join the longest existing club in CWL!

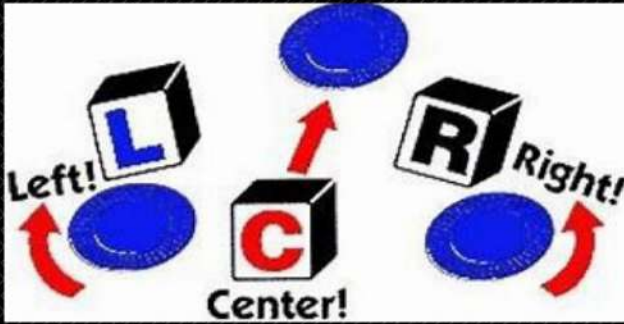
The Ladies Club has been a part of our community for over 40 years!
We hope to see you at our next meeting in October!



Still On Vacation BUT...

BINGO plans to return on Sunday, October 1. Watch for the official notice on Channel 63. In the meantime, let's hope we get relief from the heat, but not because of a tropical storm or hurricane! If you should have any questions, call Jan Novy, 561-703-9455.

If she doesn't return your call, it means she's still on vacation and will call you back as soon as she can.



LCR & HH

What could go better together?

\$2.00 buy in per game

Bring your Quarters (\$.25)

& A Little Luck!

WEDNESDAY, Sept. 13th }

7:00 PM

AT THE CLUBHOUSE

**LET'S PLAY
PICKLEBALL**

WANNA GIVE IT A TRY?

**EVERY WEDNESDAY 9:00 AM
EVERY SUNDAY AT 8:30 AM
AT THE GAZEBO**



Send an email to office@cocowoodlakes.com
to get the Pickleball calendar

Neighbors Meet & Greet

Located in the clubhouse
September 28th at 7 PM

Old Friends & New Friends

Get together for coffee and
good times.

We want to meet you.



Hotsa Nice Pizza!!

GREAT PIZZAS, BYOB

Doors open at 5:00PM

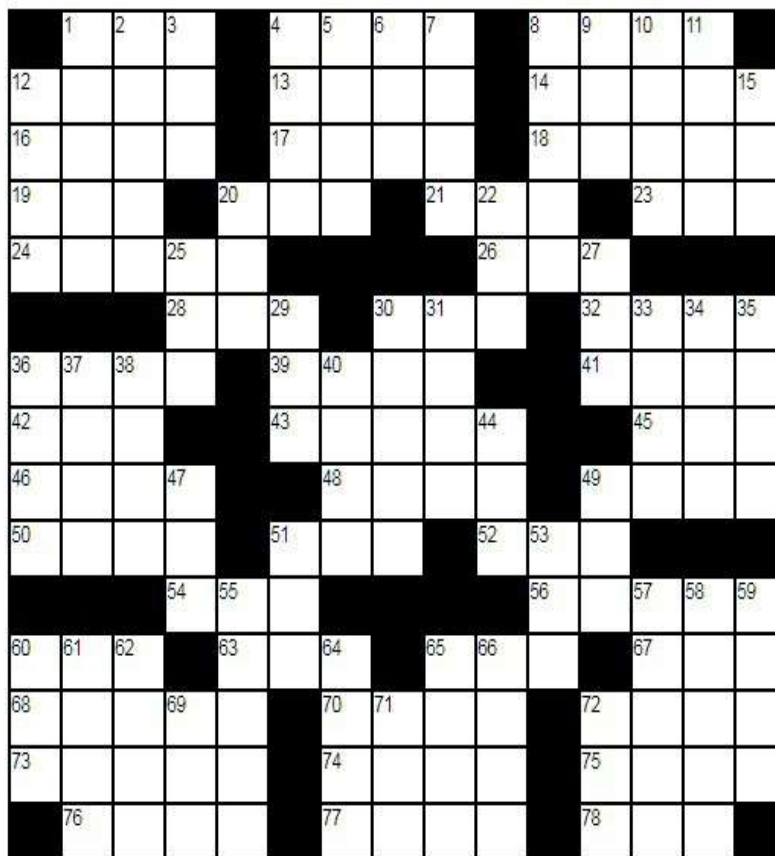
Pizza is delivered at 6:30 PM

Thursday Sept. 21 2023

Crossword Puzzle

Across

1. Worn on the head
4. Italian wine city
8. "Get outta here!"
12. Half. Prefix
13. Avenue or boulevard
14. Bank caper
16. Spoken
17. Calm
18. City on the Rhone
19. Wt. units
20. Talent for music
21. Calendar pg.
23. Vane dir.
24. Written report
26. Make do
28. Bumped into
30. "___-ching!"
32. Table supports
36. Edible seaweed
39. Proficient
41. Flames
42. Seventh Greek letter
43. Saloon fight
45. Actress ___ Dawn Chong
46. Apiece
48. Tolstoy's Karenina
49. Department store sign
50. An entreaty
51. Writing liquid
52. Graphy or logy prefix
54. Doctor (slang)
56. Likeness
60. Long period of time
63. Commandments number
65. Texting abbr. for oversharing
67. Morsel
68. Depleted
70. Niagra river source
72. Spoiled kid
73. Fixed gaze
74. Departed
75. Italian mount
76. Our sun is one
77. Eyelid infection
78. Father



Down

1. Rosemary and thyme
2. Accumulate
3. "Shop ___ you drop"
4. Specialty
5. Fly high
6. Profs' aides
7. New thought
8. Ocean predator
9. That lady
10. Lubricates
11. Sugar suffixes
12. Food fish
15. Philosopher Lao-___
20. See with it
22. Small round veggie
25. Hi-fi component
27. Santa's helper
29. Computer key, near Caps Lock
30. Sword-on-armor sound
31. Chopped down
33. Emerald isle
34. Mom's mom, for short
35. Notices
36. Hold on to
37. List ending abbr.
38. Frilly fabric
40. Cereal grain
44. Chem room
47. Owned
49. May honoree
51. Frozen water
53. Clock numeral
55. Web-footed mammal
57. Main heart artery
58. Kind of piano
59. Blues singer James
60. Double curved letter
61. Makes a choice
62. Tidy
64. Recent information
65. Very small
66. Dole out
69. Gun lobby grp.
71. Not in workforce anymore (abbr.)
72. Garden spot

**These puzzles are great exercises for your brain.
Answers can be found at www.cocowoodlakes.com**

How To Prevent Identity Theft

- ♦ Keep your social security number safe. Do not put your social security card in your wallet, and do not share your social security number unless absolutely necessary for work or financial purposes. If you throw away documents with your social security number on them, shred them first.
- ♦ Do not share personal information like your birth date or bank account number unless absolutely necessary. If you throw away documents with your personal information on them, shred them first.
- ♦ Bring your mail in every day to keep personal information or credit applications from sitting in your mailbox.
- ♦ Password protect all technology (laptops, smart phones, Wi-Fi).
- ♦ Install trusted antivirus and antispyware on your computer, and never download anything from a source you don't trust.

Did You Know?

1. Coco Wood Lakes will be 46 this year. It was incorporated in December 1977.
2. Coco Wood Lakes (CWL) has a **set of documents complete with Rules & Regulations and Architectural Guidelines.**
3. **Everyone in CWL has agreed (at the time of purchase) to live according to the governing documents.**
4. At times, there are people who, on an ongoing basis, do not follow the governing documents.
5. The CWL Board has the ability to levy penalties (fines) after a notice is sent to those owners who fail to follow the governing documents.

A committee of non-Board members decides whether or not the fine should be levied.

WE DO NOT WANT TO FINE MEMBERS- Please do your part by following the Rules, Regulations & Guidelines.

Thank you!



Our trash pick up days are Mondays and Thursdays

Monday: Yard Waste and Trash

Thursday: Bulk, Recycling and Trash

Please contact Solid Waste Authority for new bins or additional information on Bulk Items and Yard Items.

561-697-2700

No Mowing on Sundays before 11 AM





IMPORTANT VOTER INFORMATION

All Vote-by-Mail Requests submitted prior to the November 8, 2022 General Election have expired. New Election Laws require voters to renew their mail ballot requests after every General Election cycle.

Under the current Florida Laws, ALL Vote-By-Mail requests submitted prior to the November 8, 2022 General Election expired on December 31, 2022.

Voters who wish to receive a Vote-by-Mail ballot for the 2024 elections are required to complete a new Vote-by-Mail ballot request.

Updated Vote-by-Mail requests will be valid until December 31, 2024. After the next General Election, voters will need to make the request again, and it will need to be renewed after every General Election cycle for future elections.

Vote-by-Mail requests can be made:

Online at VotePalmBeach.gov or by calling (561) 656-6208 or In person by visiting any of our four (4) offices

Library Reminders Important-Please Read

In case you didn't know it, the library was started many, many years ago by the Ladies Club, and has been maintained by the Ladies Club all these years, thanks to a handful of dedicated volunteers. But, before you take out any books, or donate any, there are a few rules that we ask that you observe.

We are not able to accept donations unless you have called Jan Novy to have her go through what you are offering. Jan's phone number is 561-498-3858, or 561-703-9455. Leave a message with your name and phone number if she doesn't answer.

What items do we want? Popular and current fiction, both in paperback and hard back. **They must be in good condition.** We also can use more large print books. We have many residents who are sight-impaired.

What do we NOT accept?

Religious books, especially bibles and prayer books.

Pornographic material (yes, we have received some).

Cookbooks, textbooks, and currently, non-fiction.

Games, CD's, DVD's, or VHS tapes.

Picture frames, doodads, knickknacks, etc. Please take those to Goodwill or Salvation Army, or someplace similar.

Finally, please do not re-shelve books when you return them. Please place them in the blue recycling bin we have provided for this purpose. The library committee will shelve them for you. And remember to call Jan if you have books to donate. Please do not just leave them at the library or in the lobby. We recently had a problem with a very large box of books that were left in the library. Most were unusable. Many were torn, soiled, from the "not accepted" list above, etc. Please be considerate. Observe the few rules we have so that all may enjoy the library.

Jan Novy, Chairperson Library Committee

PREPARING YOUR HOME TO SELL?

TIP # 3: IDENTIFY & REPAIR RED FLAGS

When preparing a house for sale, it's important to **ADDRESS RED FLAGS** that could deter potential buyers. Some common issues to look for and repair are **ACTIVE ROOF AND PLUMBING LEAKS, ELECTRICAL ISSUES, MOLD, TERMITES & PESTS, WATER DAMAGE, STRONG ODORS, AND UNFINISHED REPAIRS**. Addressing these issues enhances the property's appeal, boosts buyer confidence, and can lead to a smoother and faster sale.

Seemingly big issues can often be fixed with **SIMPLE SOLUTIONS**. Seeking guidance from a Realtor or Inspector can accurately identify and resolve these concerns. Keep in mind, even minor enhancements can **LEAD TO MORE APPEALING OFFERS**.



RED FLAGS

Happy to help! *Jeff Tarlow*

TF TARLOW
FREEDMAN
REAL ESTATE TEAM

LANGREALTY

**DO NOT
FEED
DUCKS
GEESE
WILDLIFE**

**Attention
Experienced Bridge Players**

**Please contact the office at
561-495-1133 with your
name and phone number if
you want to join a Bridge
group.**

BOARD OF DIRECTORS, COMMITTEES AND CLUBS

BOARD

Jean LeGrys - P.
Mike Dorman—V. P.
Jo-Ann Orlando—S.
Anita Brown—T.
Jon Gutmacher—D.
Marianne Regan—D.
Sandy Steinberg—D.

LADIES CLUB

Sandy Steinberg ,
President

ARC COMMITTEE

Anita Brown, Chair
Sandy Steinberg
Lenny FELD

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Aaron Pepis
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Jess Kaufman, Chair
Mike Dorman
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Nelson Arroyo

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Securing Your Future

Lindhaven Properties, LLC

Lindhaven Locksmith, Inc.

Stacey Lind

Lic. Real Estate Broker/Owner

561-715-7086

Serving Palm Beach County

Stacey@LindhavenProperties.com

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Daniel

Owner, Lindhaven Locksmith, Inc.

561-385-1757

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FEAR NOT



When you got stuff that needs fixing it can be a scary world out there. How can you be sure you'll call the right person? How do you know if you're being overcharged? That's why we have CWL's own home repair service.

Our community contract gets us discounted prices for parts and labor on A/Cs, appliances, plumbing & electric. But

best of all, you will get the certainty that anything broken will be fixed. We're member run and not for profit. We just want everyone to have one less thing to worry about.

Richard Sussman / 718-570-9230 / rsuss2@gmail.com

Ina Huth / 504-289-8227 / a2fay2@gmail.com



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Before

After



September 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Channel 63 Tip: The bottom right of the screen shows when it was updated last.					1	2
3	 Labor Day Event & Lunch	5	6	7	8	9
10	11	12	 LCR 7pm	14	 Happy Rosh Hashanah!	 Happy Rosh Hashanah!
 Happy Rosh Hashanah!	18	 Board of Directors Meeting 7:00p	20	 Pizza Party 5pm - 8pm	22	23
 YOM KIPPUR	 YOM KIPPUR	26	27	 MEET & GREET 7pm	 Happy Sukkot!	30

Coco Wood Lakes Assoc., Inc. is inviting you to a scheduled Zoom meeting.

Topic: Coco Wood Lakes Assoc., Inc.'s Board Meeting
 September 19th Time: 7PM Eastern Time (US and Canada)

Join Zoom Meeting

<https://cocowoodlakes.com/zoom>

Meeting ID: 930 874 3960
 Passcode: 676282





TARLOW
FREEDMAN
REAL ESTATE TEAM

JILL & PERRY'S

SEPTEMBER 2023 CWL UPDATE

FOR SALE



14677 Shadow Wood Offered at \$474,900

2 bdrms | 2 bths | 1 Car Garage
Full House Renovation
Open Kitchen Floor Plan
Hurricane Protection, 100% Coverage
2019 A/C & Water Heater

COMING SOON



14566 Springside Lane Offered at \$429,500

3 bdrms | 2 bths | 2 Car Garage
Den Converted into 3rd Bdrm
Extended Kitchen
2011 Roof
2011 Updated Kitchen, Baths & More

Call us for an **EXCLUSIVE SHOWING** of these fantastic homes. **THINKING OF BUYING OR SELLING**, call the Tarlow Freeman Team for a **FREE HOME CONSULTATION**. Jill & Perry; Coco Wood Specialists since 2012.

CONTACT:

PERRY FREEDMAN
561.704.3851

JILL TARLOW
561.797.5362



900 Atlantic Ave, Delray Beach, FL

