



2023



Happy
Holidays

Community Information

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CWL Annual Meeting and Elections is February 14

Reminder: as of January 2024 all members must use their new account numbers and payment options provided by FirstService Residential in the letter they sent in September 2023.

Coupon booklets will NOT be issued.

Our Annual Meeting and Elections is on February 14, 2024 at 7:00 PM.

Important Dates To Remember

Notice of Intent to Run for the Board (form will be included in First Notice) must be submitted no later than January 5, 2024.

Any candidate desiring the Association to include a copy of his/her information sheet, no larger than 8 1/2" x 11", with the Second Notice must provide the information sheet to the Association not less than thirty-five (35) days before the Annual Meeting (I.E. January 10, 2024).

Beginning January 2024, we will no longer deliver the newsletter door to door. It will be available on our website or you can sign up for electronic delivery by emailing office@CocoWoodLakes.com. For those who want a paper copy, we will have some in the clubhouse lobby.

At the November 28th Board Meeting, the Bulk Media Technology Committee presented their final recommendations and the Board of Directors has accepted a contract with Blue Stream Fiber. The implementation will be staggered with internet service starting sometime before October 2024. There will be much more information on this coming in the future, so stay tuned.

Don't forget, if you have not signed up for E-Voting you still can and it will still save everyone money. Be a part of the solution!! Call 561-495-1133 or email Office@CocoWoodLakes.com

On behalf of your Board of Directors and myself we want to wish everyone and their families a Merry Christmas, Happy Hanukkah and Happy Kwanzaa.

Sincerely,

Kristine Russo Diaz, LCAM



President's Message

President's Message – November 28, 2023

Good evening. Thank you all for coming or attending via Zoom this evening. I hope everyone had a Happy Thanksgiving and are looking forward to the upcoming Holiday Season.

It's hard to believe we are nearing the end of another year at Coco Wood Lakes. At the last meeting, your Board passed the 2024 budget. It was arduous task, but one that will prepare the Association for the future by ensuring that funds will be available to pay for major repairs and/or replacements versus facing a special assessment.

As of the end of October, and barring any significant or extenuating circumstances, the projection for the end of year expenses will come in less than 1% over budget. Current monies on hand will provide enough funds to meet expenses and maintain the two-month cash-on-hand balance as required by generally accepted accounting principles. We were able to absorb the additional insurance premium cost of \$16,000 as a result of 2 line items that had no expenses, representing \$8,000 of unused funds. But be perfectly clear, there will be no surplus funds available to roll over to the Capital Reserves.

We are now heading into the annual election season. Beginning next week, the first notice of annual meeting and election will be sent via Get Quorum to those who enrolled in e-voting and via snail mail for those who have not yet opted in. I am very excited for us to use this new system. It promises to greatly reduce the time needed to tally the results. The election will be held on February 14th. This time around, there are three positions to be filled, those of Marianne, Sandy and myself. I want to thank the membership for their support over the years. We have all contributed much to the Association.

Thank you,
Jean LeGrys

Treasurer's Report - November 28, 2023
For the period ending October 31, 2023

Information from October 2023 Financial

CASH ON HAND

\$226,499.00 Operating Account, includes prepays of \$48,820.47
\$197,170.00 Reserve Account **Monthly allocation is \$1667.00**

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

\$24,228.00 Total Delinquencies **Increase of \$17,919.63** **as of 11/20, AR is \$14,958.67**
\$1,977.09 At attorney collections (+ than 90 days)
\$1,231.27 Late letters issued **Late after 15th of the month** **27 members are late!**
\$350.31 Small balances owed by **16 members have outstanding balances**

EXPENSES

\$56,728 Budgeted Expenses per month
\$60,496 Actual Expenses for September 2023
(\$3,768) Expenses over budget for September, 2023

Line Items Running Over/Under Budget - YTD

Budgeted	Actual Cost	Variance	
\$16,670	\$14,985	\$1,685	Electric – Clubhouse
\$20,830	\$21,728	(\$898)	Electric – Street Lights
\$5,830	\$6,227	(\$397)	Water & Sewer
\$2,080	\$1,634	\$446	Common Area Supplies
\$14,580	\$13,973	\$607	R&M Pool Repairs
\$7,170	\$9,510	(\$2,340)	R&M Bldg Repairs Repairs related to lightning strike
\$1,670	\$3,064	(\$1,394)	Postage, 4 rolls of stamps
\$6,500	\$8,217	(\$1,717)	Election Monitoring Addition of Get Quorum
\$79,170	\$96,430	(\$17,260)	Insurance Actual cost = \$111,511 vs. Budgeted \$95,000
\$154,500	\$175,768	(\$21,268)	TOTAL Line Item DEFICIT Y-T-D
\$692,117	\$688,357	\$3,760	EXPENSES vs. BUDGET ANNUALIZED (current projection)

BALANCE SHEET ANALYSIS

Operating Acct \$226,499
less 2 mos. Cushion \$113,462
Avail for exp. \$113,037
2 mos. Expenses \$113,462
(budgeted)

Year-end project, **\$425**



President's Message

On December 13 we will have our Annual Viennese Dessert Buffet and Holiday Gift Exchange. If you have not been to one of our meetings, this is a great meeting to try us out. We will be enjoying our members' homemade desserts, and they are something not to be missed. We will also have fun with our Holiday Gift Exchange. If you wish to participate in the gift exchange, please bring a new gift with at least a \$15 value, wrap it, and be prepared to have fun with the exchange. Please, no Holiday themed items or perfumed items.

A Million Thanks provides support and appreciation to our active and veteran military men and women through sending letters and granting betterment of life wishes, as well as providing higher education scholarships to their children. At our last meeting we signed and sent 110 holiday cards to A Million Thanks to be distributed to our veterans.

Our Thanksgiving Box food drive provided 9 full boxes of food plus a lot of additional food for the Jacobson Food Pantry in Delray Beach. Thank you to all who helped make this Thanksgiving special for those in need. Please continue to bring nonperishable food to the food box in the clubhouse lobby. Food is needed all year long.

Happy Hanukkah, Merry Christmas, and Happy New Year!

Sandy Steinberg

561-699-3491

shs54@juno.com

Future meeting dates will be on Wednesdays @1 pm
January 17, February 21, March 20, April 17, May 15



BINGO UPDATE

Sunday, December 3

Doors open at 12:15. Play starts at 1 p.m.

The potluck lunch planned for December is postponed to January. It will be held on Sunday, January 7, 2024, at 12:00 p.m. Doors will open at 11:30. If you wish to participate, plan on bringing a dish that serves 8-10 people. Call Jan Novy at 561-703-9455 to RSVP. If you wish to participate without bringing a dish, you may do so for \$5. We will still serve refreshments at the December Bingo.

We welcome one and all to come and play Bingo here at Coco Wood Lakes. Feel free to bring as many friends, neighbors and relatives as you wish.

Our food drive last month was very successful. Bingo contributed 3 full boxes to the Ladies Club for donation to the Jacobson food pantry. Thanks to all who brought items.

If you aren't already on our reminder list and want to be added to it, or if you have questions, please call Jan Novy at 561-703-9455. She will call, text or email you, if you prefer. No extra charge for this service!

Saturday, December 2nd at 6:30 pm

Spaghetti Dinner & Holiday White Elephant Gift Exchange. Spaghetti & Meatballs from Jacks BYOB Join us for dinner and OPTIONAL Gift Exchange. Bring a wrapped gift, new or unused re-gift, and join in on our White Elephant/Yankee Swap Gift Exchange. It's a lot of laughs because someone always brings that one gift that everyone wants. Everyone picks a number and then 1st person picks from the pile of wrapped gifts (brown paper bag counts as wrapped) and opens it. Following numbers can steal any opened gift or pick from the pile of wrapped gifts. Gifts can be stolen up to 3 times, then it's yours. Lucky #1 can pick again from any of the opened gifts (that are still available to be stolen) or anything still wrapped. Suggested gift value \$15-\$20. **RSVP REQUIRED** for food order.

Wednesday, December 6th at 6:00 pm
Sip n Paint with Mary Wilson We will be painting lighted wine bottles. All supplies are provided including lights to light up your masterpiece \$15 per person BYOB **RSVP REQUIRED** 15 spaces only.

Thursday, December 14th ** We know it's a busy time of year and your Holiday Social Calendar fills up quickly so we are combining our **Monthly Game Night & Pizza Night.**

Please join us for a one-time **GAMEZZA** Night ** Friends start to gather around 5:00 pm, we'll have multiple games happening ... LCR, Wizard, Backgammon, Rummikub, Pictionary, plus more.

Pizza arrives at 6:30pm. 2 slices = \$7 with Reservation or \$10 at the Door

To **RSVP** please email or text JoAnn at 954-803-7316 JoAnnOrlando@Ymail.com

or call the office at 561-495-1133.



UPCOMING EVENTS/SAVE THE DATE:

- Monday, January 1st New Years Day Celebration
- Thursday, January 4th Noon New Year Nutrition Lunch Lecture
- Wednesday, January 10th Game Night
- Thursday, January 18th Pizza Night
- Friday, January 19th 7:00 Entertainer Iris Revson
- Saturday, January 27th Community Yard Sale & Scavenger Hunt

PIZZA COMES EARLY IN DECEMBER



THE DATE HAS CHANGED TO DECEMBER 14th AND COMBINED WITH GAME NIGHT
GREAT PIZZAS, BYOB
Doors open at the clubhouse 5:00PM
Pizza is delivered at 6:30 PM
GAMES BEGIN AT 5:00

Game & Pizza night
 BYOB Happy Hour
 Come join us for a night of fun with games and good company.
 Thursday,
 December 14th
 5:00 PM

HAPPY HOLIDAYS PUZZLE

E F A M I L Y I T S T A R
 E I S A F S I N H E C C S
 R G I F T S L A E H A A S
 T Y L L O H K E I O N R I
 E S K N G K F M I O R D C
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 I O H S E W L C E L O O V
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BOARD OF DIRECTORS, COMMITTEES AND CLUBS

BOARD

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

LADIES CLUB

Sandy Steinberg ,
 President
ARC
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 Anita Brown, Chair
 Sandy Steinberg
 Lenny Feld

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JoAnn Orlando, Chair
 Pat Gorski
 Mary Bowers
 Camille Gilardi
 Frances Holden
 Aaron Pepis
 Susanne Pepis

Lighting Committee

Jess Kaufman, Chair
 Mike Dorman
Bulk Media Technology
 Jess Kaufman, Chair
 Mike Dorman
 Mark Kantrowitz
 Nelson Arroyo

Enforcement Committee

Phil Amico, Chair
 Frances Holden
 Ed Booker
ART
COMMITTEE
Frances Holden
Aaron Pepis

CALLING ALL ARTISTS!

Our lobby needs to showcase the talent of our resident artists and photographers

**Please email Aaron Pepis: pepistudio@aol.com,
Frances Holden: holdenfrances@gmail.com,
or call our office manager, Kristine 561-495-1133**

All the details can be emailed to you or pick up an entry form at the office. An opening reception will be held. Deadline for submissions is Jan 2nd, 2024.

'Tis the Season of Giving!

This is the time of year when many people focus on their holiday and end-of-year giving. If you are considering making a donation, take time to research the charity and make sure it is legitimate.

All charities soliciting within the state of Florida (excluding religious, educational, political and governmental agencies) are required to register and file financial information with the Florida Department of Agriculture and Consumer Services. Some organizations may spend as much as 95 percent on their purpose or cause, while others spend more on administrative costs. It is up to the donor to determine if their contribution will be spent the way they intend.

Keep the following tips in mind before agreeing to donate:

- Ask for financial information, such as a copy of the organization's IRS 990 income tax return, annual report or a breakdown of how the money is spent.
- Ask how your contribution will be used.
- Ask if the caller is a volunteer or a paid solicitor if you are solicited by telephone.
- Ask the solicitor for their license number.



Contact the FDACS toll-free hotline at 1-800-HELP-FLA (435-7352) or use the online Check-A-Charity tool at FloridaConsumerHelp.com to verify registration and financial information. You can also visit www.give.org the website of the BBB Wise Giving Alliance, where you can access reports on nationally soliciting charities. The BBB Wise Giving Alliance evaluates charities against comprehensive Standards for Charity Accountability to help donors make informed giving decisions.

PREPARING YOUR HOME TO SELL?

TIP # 6: SETTING THE RIGHT PRICE

1. **Comparable Market Analysis.** Compare your home to similar properties within the community based on size, location, upgrades, and key features like lakefront positioning or two-car garages, as these aspects significantly impact its value.
2. **Understand your local real estate market.** Is it currently favoring Sellers or Buyers? Pricing, time on the market, and negotiation dynamics directly reflect this trend, requiring tailored strategies.
3. **Stay realistic about your home's value.** Emotional attachments or heavy investments shouldn't lead to overpricing, which can prolong its sale and potentially attract lower offers as it sits on the market longer.



Competitively Priced Homes = Quicker Sales

PRICING

Happy to help!

- Jill Tarlow



PLEASE READ—THIS HAS HAPPENED TO A NEIGHBOR HERE AT COCO WOOD LAKES

From the Alliance of Delray Meeting Summary November 1, 2023

Guardianship Fraud. We must protect our most vulnerable citizens. If you suspect any one of misusing the finances or assets of a person under guardianship, report it! This might be missing money or property, suspicious loans, funds transfer, opened or closed accounts, Significant family discord or isolation of the person under guardianship. Caregivers or family member living a lavish lifestyle, beyond their means.

Contact, GUARDIANSHIP INTEGRITY ASSURANCE HOTLINE, 561-355-3728 or <https://www.mypalmbeachclerk.com/services/guardianship-integrity-assurance-hotline>.

DID YOU KNOW THAT COCO WOOD LAKES HAS A COMMUNITY CONTRACT FOR HOME REPAIRS?

Your house was built around the early eighties. Back then, there wasn't much here out this way. We were surrounded by nurseries and farms. Jog Road was named Carter Road and you often had to be content to drive 15 mph because a tractor was in front of you on the 2 lane road.

When people bought into this recently developed community, everything was new and shiny. But after a few years, and the warranties expired, the lovely appliances and A/Cs began breaking down. So people pulled out the Yellow Pages and started making calls to find a fix.

The results were not always satisfactory. It was hard to find a qualified repairman who was both efficient and honest. After hearing a lot of repairmen from hell stories, a couple of guys came up with the idea to get as many people together and find a full service repair company to give us bulk discount pricing with superior, guaranteed service.

340 CWL homeowners thought this was a good idea and they signed up on the spot. Because the HOA was limited by our governing documents, they couldn't offer this service as part of our regular membership fee. So they formed a separate legal entity to allow the homeowners to take advantage of this service.

The relationship between the HOA and the CWL Appliance Service was very close in those days. They were given clubhouse space and the Appliance president was listed on the official CWL roster of Board members and other committee chairs. It was considered to be just another amenity of the community.



For the next 38 years, the Appliance Service has been repairing or replacing most everything in our member's homes. Because we have a bulk contract, we pay discounted rates for labor and parts. Here's something that just happened to me. I bought a new 3 piece bathroom sink faucet from

Lowe's online. At checkout they offered to install it for \$203.00. I called our contractor and the charge was \$125.00.

Now I didn't personally pay \$125 out of my own pocket because that charge was covered by my service contract. But that's the sort of service and savings that membership in the Coco Wood Lakes Appliance Service can offer you everyday all year.

So, if you don't like paying full retail, or you don't like the excitement of possibly getting ripped off, why not call me, or one of our board members and join for the peace of mind of knowing that if it's broke... it will get fixed. — *Richard Sussman*



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

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

Chuck David • 561-498-3542 • chuckdavid6390@yahoo.com

Lenny Feld • 516-317-5416 • lfeld1951@gmail.com

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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



December 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<p>Your HOA account number and mailing address have changed for 2024. If you don't know it, contact Kristine at 561-495-1133.</p>					1	<p>2</p> <p>Spaghetti Dinner & Holiday White Elephant Gift Exchange 6:30p</p>
<p>3</p> <p>Doors open 12:15 Starts at 1:00p</p>	4	5	<p>6</p> <p>Sip n Paint 6:00p</p>	<p>7</p>	8	9
10	11	12	13	<p>14</p> <p>Gamezza 5pm - 8pm</p>	15	16
17	18	<p>19</p> <p>Board of Directors Meeting 7:00p</p>	20	21	22	23
24	<p>25</p>	<p>26</p>	27	28	29	<p>30</p> <p>31</p>

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

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

Join Zoom Meeting
<https://cocowoodlakes.com/zoom>

Meeting ID: 930 874 3960
 Passcode: 676282





Happy Holidays!

May your holiday season be as sweet as holiday sweets celebrated around the world.

*With Gratitude,
Jill & Perry*

WE'RE OPEN DURING THIS HOLIDAY SEASON!

JILL TARLOW | PERRY FREEDMAN

561.797.5362

tarlowhomes@gmail.com

 **LANGREALTY**