









BOARD OF DIRECTORS

MIKE DORMAN	PRESIDENT		
JO-ANN ORLANDO	VICE PRESIDENT		
MARIANNE REGAN	SECRETARY		
KATHY THRASHER	TREASURER		
JON GUTMACHER	DIRECTOR		
JESS KAUFMAN	DIRECTOR		
Anita Brown	DIRECTOR		

On Sunday, Nov. 3 at 2 a.m. local time, our clocks will go back 1 hour.





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FirstService Residential <u>OFFICE HOURS</u> M—F 8AM—5PM Closed 1—2PM *FirstService Residential Property Manager:* **Kristine Russo Diaz** 6269 West Atlantic Ave Delray Beach, FL. 33484 561-495-1133 PAGE 2

Community Information

The 2025 Budget was approved

Maintenance fees for non-lake owners are \$585.06 per quarter and for lake owners \$607.05 per quarter.

You will NOT receive a coupon book. Payments must be made online or by mail.

This is a reminder that email notices will be sent prior to the due date for the upcoming quarter. Please ensure that I have your correct email address on file, and remember to check your inbox for emails from FirstService Residential. We also have a sign in the front of the clubhouse or you can view the community channel 1075.

As the CWL election season approaches we would like to remind everyone that the First Notice of the Annual Meeting will be sent out by December 14, 2024. If you have not yet signed up to receive electronic notices, please do so as soon as possible.

To ensure you receive the notice on time, contact the office today with your email address, and we will assist you in signing up for electronic Notices.

Here Are Some Important Dates To Remember:

Our Annual Meeting and Elections is Wednesday, February 12, 2025 at 7 PM.

Notice of Intent to Run for the Board (form will be included in First Notice) must be submitted no later than <u>January 3, 2025.</u>

Any candidate desiring the Association to include a copy of his/her information sheet, no larger than 8 $1/2'' \times 11''$, with the Second Notice must provide the information sheet to the Association not less than thirty-five (35) days before the Annual Meeting <u>(I.E. January 8, 2025)</u>.

Polling Location for Presidential Election—November 5, 2024

We are pleased to announce that the Coco Wood Lakes Association clubhouse will serve as the designated polling location for our community and surrounding areas during the upcoming presidential election on Tuesday, November 5, 2024. The polling station will be open from 7 AM to 7 PM for in person voting. The Supervisor of Elections anticipates between 600 and 800 voters attending. We encourage everyone to plan accordingly for what promises to be a busy and important day!

On behalf of your Board of Directors and myself we want to wish everyone and your families a happy and healthy Thanksgiving!



Kristine Russo Diaz, LCAM

Sincerely,

Message from the Board—From the 10/22/24 Board Meeting

Board's Message

Construction on the spa is underway. Several steps have been completed and passed inspections. The weather has not been very cooperative but progress will continue.

The roof contract is waiting for permit approval from the county and should be done any day now.

BlueStream is almost finished with the construction phase, and well into the final fiber connections at each home. As our seasonal members return we ask that connection appointments are made for dates as soon as practicable. BS contact information is available at the front table, or contact Kristine. We continue to remind you that the basic internet package that is available at no extra individual cost is more than adequate for almost everyone, and ask that you resist any upgrade sales pressure. Other than the cost of a speed upgrade, there would not be an additional charge if you choose to do so in the future.

We had Town Hall meetings to explain our use of "sweep accounts". While we had understood that a number of people had questions on this topic, it was disappointing that we had minimal attendance at the Town Halls. Those who attended seemed to understand what was being done, and why the changes were made. We thank those of you who attended and participated.

On 10/17/24 we had a Town Hall meeting to present the proposed 2025 budget to the membership and get your input. There was some discussion as to how the funds available from the 2024 budget should be applied, and thus we decided to apply some of these funds resulting in a reduction to the Cable Contract Service line item in the 2025 budget of \$10,400. We received some passionate input on the issue of funding for future Capital Improvements and where the money was coming from. There are some differences of opinion as to the necessity to have funds available for future improvements and how best to obtain these funds. We believe that the opportunity to collect the money that had been being spent on Comcast bills would be of the least impact to almost all our members, and a great majority of our members will still be saving money not being paid to Comcast. The monthly payments for each home will be \$17.18 per month, and will result in \$81,000.00 being available to help avoid future assessments, or taking money from the reserve account to improve our property. We will be sending out a survey to all members signed up for electronic notification, or alternatively, you can submit your suggestions on what changes you would like to see and to help us prioritize those suggestions. Keep in mind that what can be done should benefit our community and not just a small group.

Soon, we will be presenting an Amendment that would require members to approve the use of the Capital Improvement funds for any improvements before they can be done.

The intent is to prevent any Coco Wood Lakes Board (future and present) from using the funds without a vote from the members. Please rest assured that the present Board is committed to this idea, and will act accordingly while we wait for this amendment to be approved.

We are asking for your help in getting your neighbors to sign up for e-voting so that they will be able to approve the Amendment and give input to many of the issues coming up. We must have more of our members involved if we are going to be able to continue moving forward from the "old thinking" that "the Board knows best" and just listening to you is all that needs to take place. It will be very difficult to have Board members devoting the time and effort to get things done if our members aren't even willing to let us know what they think.







President's Message

LADIES AND GENTLEMEN YOU ARE ALL INVITED!!!

WEDNESDAY, NOVEMBER 6 AT 1pm

Don't miss this important meeting.

Bea Scafidi will speak on Principles of Medicare. Part A, B, and D.

Please RSVP by November 2nd to Sandy 561-699-3491 or shs54@juno.com.

November is our Thanksgiving Box Food Drive for the Jacobson Family Food Pantry. Our goal this year is 10 or more boxes of food. Please help us to reach our goal by bringing food to our November 6 meeting, or you can place the food in the food box in the Lobby. The list of food for the boxes follows.

2-15oz BOXES POTATOES, 1 can (12oz) EVAPORATED MILK, 2 boxes STUFFING MIX, 4 cans (15oz) YAMS, 6 cans VEGGIES, 3 cans CRANBERRY SAUCE, 2 boxes DESSERT MIX (brownies, cake, etc.).

Sandy Steinberg shs54@juno.com 561-699-3491

BINGO UPDATE -HELP NEEDED

Bingo is still seeking volunteers to resume this terrific activity that has been a part of Coco Wood Lakes for 30 (? or more) years. Only 2 people have stepped forward to help in various ways so far. People are needed to set up, call the numbers, collect money for entry and bingo cards, help with refreshments, and clean up. Also helpful would be people to make reminder phone calls, send texts, and send emails, as well as do the newsletter article monthly. Most of this has been done by 3-4 people for the past 20 years. If you are willing to devote just one day per month to helping preserve this wonderful tradition, please contact Ladies Club President Sandy Steinberg at 561-699-3491. We really need to get help by November 15 so there is time to prepare for a December bingo on December 1st. Bingo is traditionally held the first Sunday of the month, unless there is a holiday weekend, Jewish holiday, etc.



Bingo has never raised it's prices! The jackpots may be small, but people still have fun. You can participate in everything for just \$5! Of course, the more cards you play, the better chance to win, as the jackpots are based on the sales of cards. Refreshments are served and are free. Bingo serves caffeine-free coffee and iced tea. There are regular goodies as well as sugar-free.

Please, help preserve this CWL activity by volunteering to help. Jan Novy, with the help of a few good people, did it for almost 20 years. It's time for others to step up.



Treasurer's Report - October 22, 2024 For the period ending - September 30, 2024

Month of: September 2024

CASH ON HAND

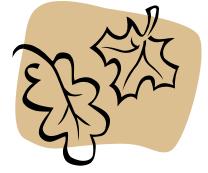
- \$54,190 Operating Checking Account
 \$207,256 Operating Money Market Account
 (\$137,444) Less months cushion (Based on 2024 monthly budget \$68,722
 (\$49,560) Less prepaid assessments
 - \$74,442 Available for expenses
 - \$422,718 Reserve Account (inc \$962 earned int) Monthly allocation is \$6590.00

ACCOUNTS RECEIVABLES/DELINQUENCIES (Maintenance fees owed)

- \$15,974.00 Total Delinquencies Decrease of \$4,301 (from prior month)
- \$15,273.00 At attorney collections (+ than 90 days) 6 accounts at attorney
 - \$394.00 Accounts 30 and 60 days past due
 - 8 Late letters issued Late after 15th of the month
 - 9 Accounts Cleared Past Due

BUDGET EXPENSE VARIANCES

- \$68,772 Current Month Expense Budget
- \$58,426 Current Month Expense Actual
- \$10,346 Under/(Deficit) MONTH
- \$71,819 Under/(Deficit) YTD
- \$60,742 Average Monthly Expenses



Explanation of Line Items with Significant Variance to Budget Month/YTD (over 10% variance/>\$100)

Line Item	Current Month Budget Variance	YTD Budget Variance	Explanation		
Insurance Mo Budgeted: \$14,444 Actual: \$10,230 YTD Budgeted: \$129,999 Actual: \$93,437	\$4,214	\$35,562	2 Budgeted amount was approved on the proposed renewal at \$173k		
Repairs & Maint General Mo Budgeted: \$167 Actual: \$234 YTD Budgeted: \$1,500 Actual: \$5,017	(\$68)	(\$3,517)	Over budget YTD based on high repair costs in July. Tota budget for the year is \$2,000, so we will be over by \$3,017 for the year assuming no other expenses		
Tree Trim/Replace Mo Budgeted: \$542 Actual: \$0 YTD Budgeted: \$4,878 Actual: \$6,400	\$542	(\$1,522)	Total tree trim budget for the year is \$6,500 and we've spent \$6,400. Barring any other expenses, we will be \$100 under budget at the end of the year		

YTD Budget YTD Actual

Variance

\$618,494 \$546,675

\$71,819 TOTAL Expense Line Item UNDER/DEFICIT Y-T-D

Community Engagement through New Survey System!

The Board of Directors is eager to hear from you! Recognizing the importance of community input, they've committed to using surveys to better understand and address what you want most for activities, improvements, and overall community enhancements. By participating in these surveys, you'll have a direct line to share your ideas, helping to shape decisions that impact all of us.

To take part in upcoming surveys, be sure to sign up for electronic notices. This ensures you'll be informed and ready to weigh in whenever new opportunities to share your thoughts arise. Don't miss out – your voice matters and the Board is listening.





Friday, November 8th Dance Party with DJ Andre at 7PM

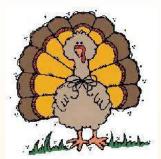


Sunday, November 24th 1:00 pm FRIENDS-GIVING POT LUCK

Celebrate Thanksgiving with your CWL Friends and Neighbors. Potluck sign-up sheet will be available soon or \$15 per person. Football on the big screen and games happening around the room

Sunday, November 10th 4:30 pm CELEBRATE OUR CWL VETERANS

Stop by and show your appreciation of their service. Veterans will be given a token of appreciation. Be on hand to give them a round of applause and voice your appreciation. Serving refreshments.



FRIDAY NIGHT DANCE PARTY

DJ ANDRE OFFERING A VARIETY OF MUSIC, DANCING & FUN!

> FRIDAY, NOVEMBER 8TH 7:00PM - 10:00PM \$15/PP

> > COFFEE & DESSERTS WILL BE SERVED

RSVP: EMAIL: JOANNORLANDO@YMAIL.COM TEXT: 954-803-7316 CALL: KRISTINE 561-495-1133





PIZZA PARTY THURS, NOV 21 @ 5 PM PIZZA \$7 PAID IN ADVANCED \$10 AT THE DOOR GREAT AFTER WORK FUN!!! TIL 8PM BRING YOUR OWN DRINKS! JOIN US ... PIZZA OR NOT!

COCO WOOD LAKES AUDITORIUM 6269 W ATLANTIC AVE DELRAY BEACH, FL 33484

Veterans Day Celebration



VETERANS CELEBRATION

Coco Wood Lakes Auditorium

CWL VETS RSVP WITH BRANCH OF SERVICE RSVP: JOANNORLANDO@YMAIL.COM TEXT: 954-803-7316 CALL KRISTINE 561-495-1133 **RN Homecare**

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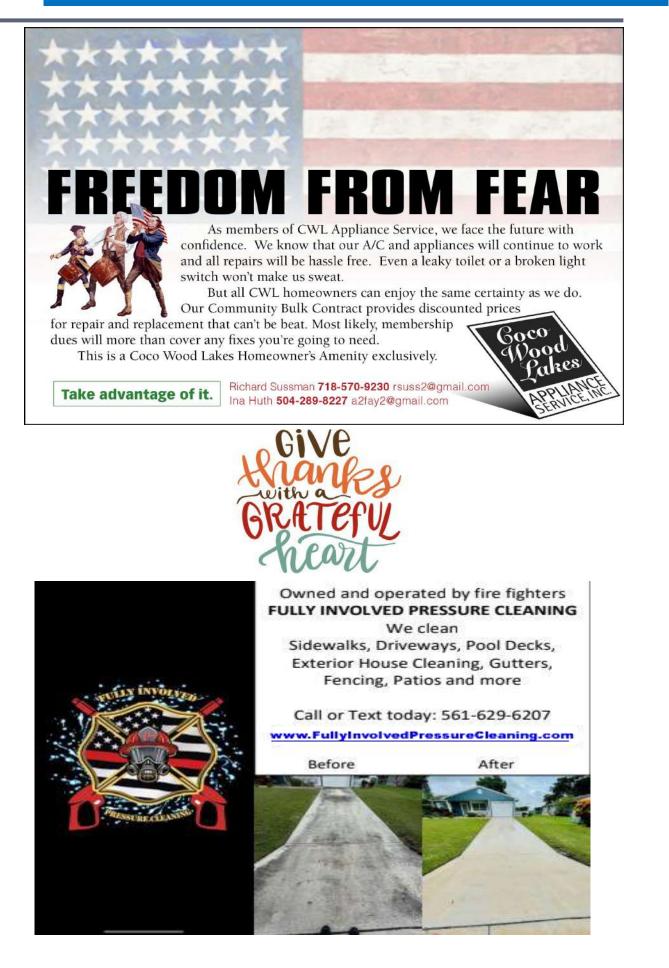
CEO Lisa Kaufman with her mother Anne.

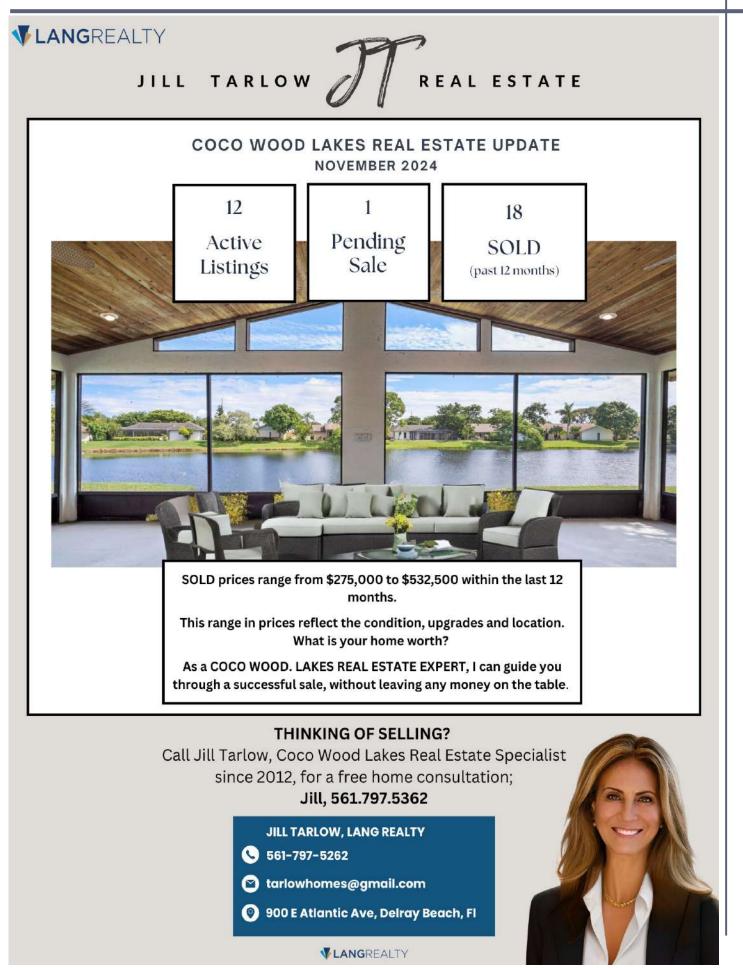
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Coco Wood Lakes HOA does not endorse or recommend any advertisers.





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Sunday	Monday	Tuesday	Wednesday	/ Thursday	Friday	Saturday
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3 Don't Forgat! Duglyin Scottings call.	4	5 ELECTION DAY	6 Ladies Club Medicare Seminar 1:00 pm	7	8 DJ Andre Dance Party 7:00 pm	9
10 Veteran's Celebration 4:30 pm	11 Veterans Day	12	13 Game Nite 6:30pm	14	15	16
17	18	19 Board of Directors Meeting 7:00p	20	21 Pizza Night 5pm - 8pm	22	23
24 FRIENDS GIVING 1:00 pm	25	26	27	28 Naves of the second	29	30