



2024

COMMUNITY INFORMATION	2
BOARD'S MESSAGE	3
LADIES CLUB	4
ENTERTAINMENT	5
HOLIDAY PUZZLE	6
TREASURER'S REPORT	7
CALENDAR	15

Happy
Holidays



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M—F 8AM—5PM
Closed 1—2PM

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PROPERTY MANAGER:
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DELRAY BEACH, FL. 33484
561-495-1133

Community Information

PAGE 2

CWL Annual Meeting and Elections is February 12

Reminders:

Your quarterly maintenance fees now include INTERNET with BLUE STREAM. Please call 561-264-2880 to sign up TODAY!!

There are no Coupon booklets. Only one statement was sent in November. Please make sure you pay the quarterly maintenance fees on time. \$585.06 Non-Lake and \$607.05 Lake.

Due dates:

January 1st April 1st July 1st October 1st.

Our Annual Meeting and Elections is on February 12, 2025 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 3, 2025.

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 8, 2025).

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 CocoWoodMgr@FSResidential.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 Diaz, LCAM

SEASON'S
GREETINGS

Board's Message

Message from the Board 11/27/24

As we enter the month of December, we want to remind everyone that our Annual Meeting and Election are just around the corner, scheduled in February. At the time of last years election there were 237 of our members enrolled in e voting and only 139 bothered to vote. The total number of voters was only 177. With such a small number of our members participating in our elections, it is no wonder that the few who promote chaos can be as effective as they sometimes are.

We also have only 30 to 40 members participating in most of our meetings and events. It is up to all of us, to contact our neighbors, most important the new members to our Association, to encourage them to enroll in e voting and participate in the upcoming election. Many of our members do not want to actively engage in serving on the Board and it is not necessarily what is being asked of them, but even if we do not get people involved in giving suggestions, it is a responsibility of all our members to at least respond when there are items that are circulated requesting feedback/opinions. This is an important time for our community, and we'd love to see more neighbors get involved!

Here's how you can help:

Spread the word: Share information about upcoming meetings and encourage your neighbors to participate. There are many new members who don't know the people who are making our association a better place to live now, and protecting the stability for the future, It's up to all of us to provide accurate and truthful information in order that informed decisions are made at the time to vote.

Electronic Voting and Notices: We're using an electronic voting system that saves money and helps our meeting and election run more efficiently. Contact Kristine and give your email address so she can help you enroll.

Attend Board Meetings: Stay informed and engaged! Meetings are available both in person and online to accommodate everyone.

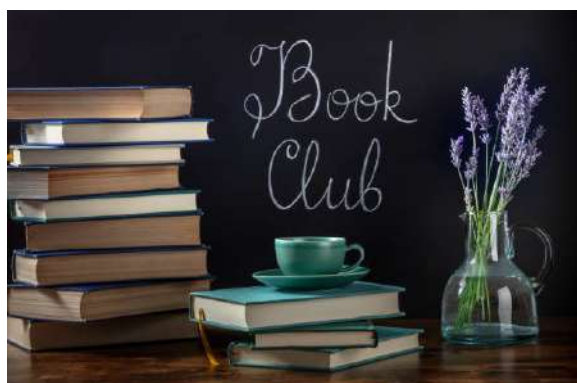
We want to extend our heartfelt thanks to all our volunteers and committee members for their hard work throughout the year. Your efforts have made Coco Wood Lakes a beautiful and thriving community.

We'd also like to mention that there was no November board meeting as we had no business to discuss. We look forward to seeing you at our next board meeting on **December 17!**

Let's make the upcoming election season a success by working together to ensure strong participation and continued progress for our neighborhood!

Happy Holidays!

Warm Regards,
The Board of Directors
Coco Wood Lakes Association, Inc.



Anyone interested in starting a book club with Fran Taylor? If yes, please email kc2we.1@gmail.com

The holidays are a time for giving, and the Ladies Club invites you to join us in supporting families in need this season. A food donation box is set up in the lobby, ready to collect non-perishable items such as canned goods, pasta, rice, and other pantry staples.

Your donations will make a meaningful difference for those facing challenging times. Let's come together as a community to share the spirit of kindness and generosity.

Please take a moment to drop off some items the next time you pass through the clubhouse. Together, we can brighten the holidays for many families.

Thank you for your support!

Sandy Steinberg, President
The Ladies Club



Mail Theft in Our Community

Dear Members,

We want to inform you of recent reports of mail theft in our area. To help protect your personal information and ensure your mail reaches its destination safely, we strongly recommend the following:

1. Take outgoing mail directly to the post office rather than leaving it in your mailbox.
2. Avoid raising your mailbox flag for outgoing mail, as it can signal potential theft opportunities.

Your vigilance can help safeguard your mail and reduce the risk of theft. If you notice any suspicious activity, please report it to the United States Postal Inspection Service. 1-877-876-2455.

Thank you for helping keep our community safe.



Friendsgiving was about Neighbors seeing old Friends, New Neighbors making new Friends and FOOD. We had a true Traditional Thanksgiving Buffet. Huge thank you for the fantastic dishes that neighbors brought. It was a perfect day until we realized that we don't have any pictures. If anyone took pictures, please share with us. If you'd like to volunteer to take pictures at future events, please [☑](#) let us know.

DECEMBER EVENTS:

Sunday, December 1st 9:30 am Christmas Music, Coffee & snacks. Let's **Decorate the Lobby** for the Holidays. We have decorations, but always appreciate more. Our Lobby should reflect the diversity of our community ... we will be decorating for Christmas, Hanukkah and Kwanza. Please let us know if there is another Holiday that you would like to see represented...

Thursday, December 5th 6:30 pm **Poker Night** * Players of all skill levels invited. Instruction for novices with Ira Levine.

Saturday, December 7th 6:30 pm **Holiday White Elephant Gift Exchange** – wear your favorite Holiday attire and bring your favorite beverage. We'll be serving Subs & Salad

Optional: Bring a wrapped (paper or plastic bags count as 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 draws a number, 1st person picks from pile of wrapped gifts and opens, the following numbers can steal any opened gift or pick from the table. Gifts can be stolen up to 3 times. **Suggested gift value \$15-\$20**

Wednesday, December 11th 6:00 pm **Game Night**

Thursday, December 19th 5:00 pm **Pizza Night & Games**

HAPPY HOLIDAYS!

OUR CWL Entertainment Committee,
JoAnn Orlando, Pat Gorski & Mary Bowers

UPCOMING EVENT * SAVE THE DATES:

Wednesday, January 1st New Year's Day

Thursday, January 2nd Poker Night

Wednesday, January 8th Game Night

Saturday, January 11th DJ

Wednesday, January 15th 7:00 Craft Night w/ Mary Wilson

Thursday, January 16th Pizza Night

Saturday, January 25th Community Yard Sale

Sunday, February 2nd Ground Hog Day Happy Hour by the Pool

Wednesday, February 5th Game Night * change of week

Sunday, February 9th Super Bowl Pot Luck

Wednesday, February 12th CWL Annual Meeting



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
 O N H W U J N S Y G O S A
 T O T N A E P A L Y H S N
 E W A L Y N D I T L T T D
 L H E O O I Z O H H E T L
 T H R I L R Y A G S N B E
 S K W O O S A I A F R T H
 I O H S E W L C E L O O V
 M E J S A M T S I R H C W

BELLS
 CANDLE
 CARDS
 CAROL
 CHIMNEY
 CHRISTMAS
 FAMILY
 GIFTS
 HANUKKAH
 HOLIDAY
 HOLLY
 KWANZAA
 LIGHTS
 MISTLETOE
 SLEIGH
 SNOW
 STAR
 TOYS
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BOARD OF DIRECTORS, COMMITTEES AND CLUBS

BOARD

Mike Dorman -P.
 Jo-Ann Orlando -VP.
 Kathy Thrasher -T.
 Marianne Regan -S.
 Jon Gutmacher -D.
 Anita Brown -D.
 Jess Kaufman -D.

LADIES CLUB

Sandy Steinberg ,
 President
ARC
COMMITTEE
 Anita Brown, Chair
 Sandy Steinberg

Entertainment Committee

JoAnn Orlando, Chair
 Pat Gorski
 Mary Bowers

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
 Aaron Pepis

Treasurer's Report - November 19, 2024
For the period ending - October 31, 2024

Month of: October 2024

CASH ON HAND

\$128,324 Operating Checking Account
 \$208,868 Operating Money Market Account
 (\$137,444) Less months cushion (Based on 2024 monthly budget \$68,722
 (\$10,265) Less prepaid assessments

\$189,483 Available for expenses

\$411,244 Reserve Account (inc \$1756 earned int) **Monthly allocation is \$6590.00**

ACCOUNTS RECEIVABLES/DELINQUENCIES (Maintenance fees owed)

\$31,605.37 Total Delinquencies **Increase of \$15,658.15 (from prior month)**
 \$10,269.29 At attorney collections (+ than 90 days) **6 accounts at attorney**
 \$20,459.86 Accounts 30 and 60 days past due
 1 Late letters issued Late after 15th of the month
 11 Accounts Cleared Past Due

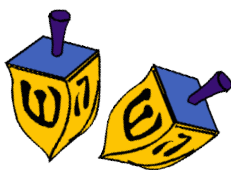
BUDGET EXPENSE VARIANCES

\$68,722 Current Month Expense Budget
 \$63,906 Current Month Expense Actual
 \$4,816 Under/(Deficit) MONTH
 \$76,634 Under/(Deficit) YTD
 \$61,058 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
Legal Fees Mo Budgeted: \$292 Actual: \$448 YTD Budgeted: \$2917 Actual: \$5164	(\$156)	(\$2,247)	Higher costs than expected due to need for multiple contract reviews - Blue Stream, First Line (Roof) and Addendum and Sun Enterprises contracts.
Repairs & Maint General Mo Budgeted: \$167 Actual: \$0 YTD Budgeted: \$1,667 Actual: \$5,017	\$167	(\$3,350)	Over budget YTD based on high repair costs in July. Total 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: \$5420 Actual: \$6,400	\$542	(\$980)	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
 \$687,215 \$610,581 **\$76,634** TOTAL Expense Line Item UNDER/DEFICIT Y-T-D





'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.

Coco Wood Lakes Wall Art Committee

We are calling all artists within our community to submit their artwork for the next installation at the clubhouse.

The deadline is January 15, 2025. Please pick up an art submission form from the clubhouse or email Aaron Pepis at B110690@gmail.com.

It's a wonderful way to display your talent. Dust off your easel, grab your brushes and paint, submit your photos or form of wall hanging and show off your talent.

If you have any questions or suggestions, feel free to call or email me.

Thank you!
Aaron Pepis



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CEO Lisa Kaufman with her mother Anne.

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Richard Sussman / 718-570-9230 / rsuss2@gmail.com
Ina Huth / 504-289-8227 / a2fay2@gmail.com

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.

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Before

After



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*Wish You a Very Happy Holiday
& Joyful New Year!*

 LANGREALTY

COCO WOOD LAKES END OF YEAR REAL ESTATE SNAPSHOT, Jan - Dec 2024

20

CLOSED sales, last 12 months,
from \$275,000 to \$532,500

13

Properties FOR SALE, ranging
from \$359,000 to \$650,000

393

Total Homes in Coco Wood Lakes

3










Glistening, Crystal Blue Lakes

1

Warm & Inviting Community!!!!!!

Thinking of Making a Needed Move?
Call Jill Tarlow to book a FREE HOME EVALUATION,
Jill (561) 797-5362

December 2024

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1  Holiday Decorations	2	3	4	5	6	7  White Elephant Gift Exchange
8	9	10	11  LCR & Other Games 6:30pm	12	13	14
15	16	17  Board of Directors Meeting 7:00pm	18	19  Pizza Party 5pm - 8pm	20	21
22	23	24 	25 	26 	27	28
29	30	31 	Did you know that December was originally the 10th month of the Roman calendar? It's true! The name "December" comes from the Latin word "decem," meaning "ten." This is because the Roman calendar originally started in March and only had 10 months.			