

Coco Wood Lakes

N E W S L E T T E R

WATCH FOR UPCOMING EVENTS AND ACTIVITIES ON CHANNEL 1075



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Annual Meeting
and Elections
February 12, 2025
7:00 PM



Message from the Board:

From the 1.28.25 Board Meeting

We have managed to make it to the new year, and for the most part, all is well. We have held our annual, **Meet the Candidates** town hall meeting in advance of this year's elections. People were able to see who was running and come to their own conclusions as to what the candidates had to offer. The meeting can be viewed at CocoWoodLakes.com/mtc. Voting is currently open and the election will take place on February 12, 2025 at 7 PM. For those who are new to our association, we recommend they confer with their neighbors and get any additional information they may be looking for before making a decision.

We should be into the final weeks of waiting for our spa and roof to be completed. Spa delays have been caused by Pugh Pools not staying on top of their electrician which resulted in a month delay. The roofing company has been evasive and permitting should have been completed over a month ago. We believe this may be due to personnel not being available. We are putting whatever pressure on them that we can, to keep them moving along.

Again we want to point out that in order to improve our community; we need some level of participation from our members. We need everyone's help in making our neighbors, especially our new neighbors, aware of what is going on, and to accomplish the things we, as an association, want to do. We need to hear what ideas and projects our members would like to see happen. In this quest for your input, we will be sending an email coming from FirstService Residential to those of you who have supplied your email addresses. We are requesting those of you who have not yet given Kristine your email addresses, to do so now.

A recent membership suggestion is that we develop a resident directory. We will be seeking contact information and consent to be included. Only those interested in being included and supplying consent, will be the directory.

As important as the election is, we want to remind everyone to look into the upcoming events. We find they are a great way to have some fun. If you have an idea for a new activity, let us know. JoAnn or Kristine would love to hear from you.



We are excited to announce that we are going to prepare a new Resident Directory. - A great way to connect with neighbors and stay informed! The directory will help foster a stronger community by making it easier to reach out, collaborate, and support one another.

To be included, please look for the Resident Directory Consent form. A link was sent with the E-Newsletter and is available in the lobby with the paper newsletters.

Whether you're new to the neighborhood or have been here for years, we'd love to have you join!

Thank you for helping make our community even more connected!

The Annual Meeting is Wednesday, February 12th at 7:00pm. The meeting will be held both in-person and on Zoom. A private link to attend on Zoom will be sent 30 minutes prior to the start of the meeting. All members may attend on Zoom.

The 2nd Notice has been sent to all members on January 24th, by email to those who consented to electronic voting and by First Class Mail to those who have not.

The meeting will start promptly at 7PM. Once the first envelope is opened, no additional ballots will be accepted. This happens soon after 7 PM so if you are planning to bring your ballot to the meeting, please plan to be there on time.

Please refer to the Second Notice of Annual Meeting and Organizational Meeting of the Board for instructions on how to properly submit your vote. If they are not submitted correctly, they cannot be counted.

If you have any questions regarding the meeting or how to cast your vote, please contact the management office via email (CocoWoodMgr@FSResidential.com) or by phone 561-495-1133.

Ladies Club Bingo

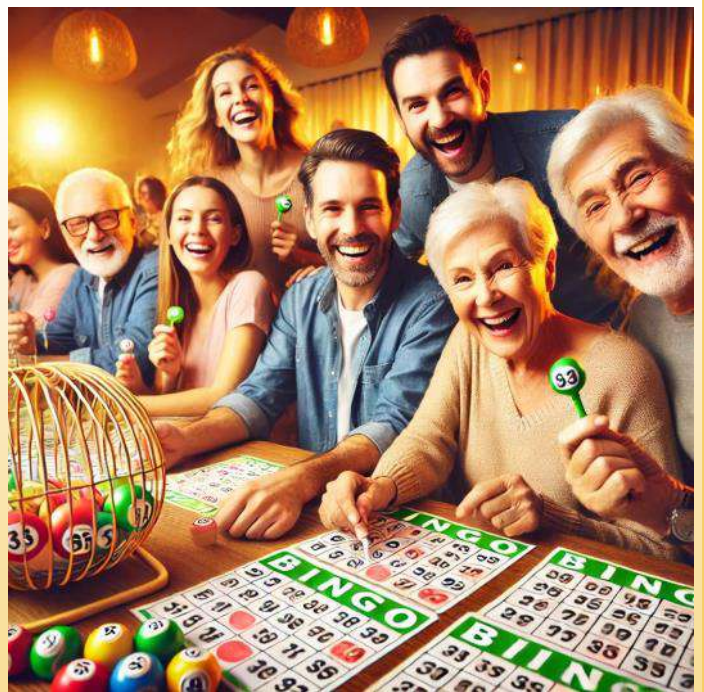
Everyone is welcome!

Please join us for a night of fun

- **When:** Thursday, February 27th
- **Doors Open:** 6:30 PM
- **Game Begins:** 7:00 PM sharp
- **Location:** The Coco Wood Lakes Clubhouse
- **Costs:** \$20 for 10 games

Please RSVP to:

Sandy 561-699-3491
SHS54@juno.com
Sharon 484-213-9484
SGSCS@msn.com



Meet The Candidates



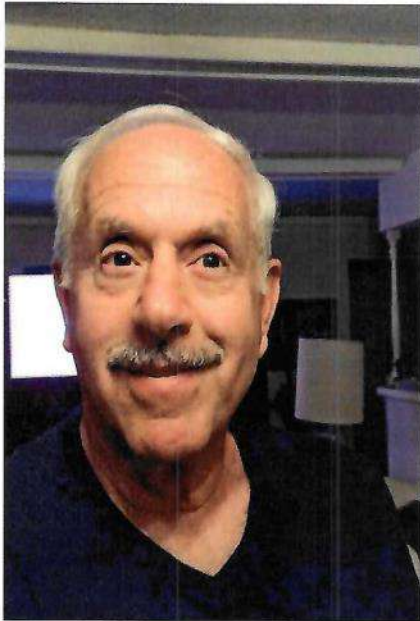
ANITA BROWN

Hello neighbor! I am excited to be a candidate for the 2025 Coco Wood Lakes HOA Board of Directors. I have the honor of being an active member of the Board for the last four years, as well as serving as the chairperson for our Architectural Review Committee.

Originally from Pennsylvania, my family relocated to South Florida over 50 years ago. My husband Scott and I moved to Coco Wood Lakes in 2020 and fell in love with this hidden gem of a community. We have been married for more than 25 years, have four children of our own, raised two foster children, and currently have two fur babies. (If you're an early bird, you may catch me walking the dogs throughout our community).

I am a Project Controller for a well-established commercial general contractor and currently oversee eight projects with contracts exceeding a billion dollars. I am a numbers person and love what I do. Being detail oriented, and able to think outside the box has helped in many ways with my HOA responsibilities.

I take pride in our community and want to continue doing my part in keeping Coco Wood Lakes a great place to live. It would be an honor to continue serving our homeowners and looking out for the best interest of our community. Vote for me, Anita Brown, and together we can make a difference.



My name is Mike Dorman and I am running for a position on the Board of Directors.

I've been on the Board for the past 2 years first as Vice President, and now as President, during this time we have been able to change the way we do our jobs. The present Board no longer thinks that taking the responsibility given to us, means we just do what we think best, but we have been able to change the process to include finding out what our members want us to do, and as long as it falls under both Florida Law and our Governing Documents, we have been able to give more freedom for our members to do the things they want to. We've accomplished quite a few major items including the BlueStream contract, the SPA contract, the Roofing contract and a much more favorable Insurance contract at a time when insurance is one of the biggest problems currently facing HOA's. Those of you who have resided here for the last few years are likely aware of the changed attitude exhibited during our Monthly Board Meetings, I, along with the present Board members are proud to feel we are responsible for this change and ask that you allow us to continue serving our Association.

I am a mechanical engineer who moved up quickly to management and consulting. I have been building and remodeling homes, working on everything from framing to finish carpentry and very aware of the need to address building codes whenever work is being done.

I was a Board member for about 35 years, I oversaw the residing, window and deck replacement for 11 buildings, and replacement of 26 failing septic systems. I was involved in getting a 1.3 million dollar loan and then refinancing it to more favorable terms after one year

I firmly believe that the board exists to serve our members of the community-not to pursue or promote personal agendas. To represent the entire community effectively, it's essential to encourage, not restrict, legitimate input from all members at meetings.

Throughout my career I have worked successfully with board members, management companies and clients, for more than 35 years. I've found myself in positions of authority that I don't have a need to abuse, and in subservient positions that I was still able to accomplish project goals by working effectively with the personalities that were present.

In conclusion, I would ask that you consider the value added by my experience, expertise and energy I feel I can continue to bring to the community. I ask for not only your vote, but that you allow the present Board to continue to serve our association.

Meet The Candidates

PAGE 6

Jon H. Gutmacher

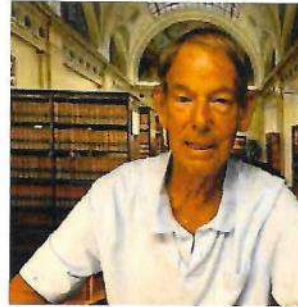
Address: 14697 Sunny Waters Lane

Age: 79

Resident: All Year

Florida resident since 1968

College: University of Miami (BBA 1969); New York Law School (J.D. 1972)



Past Legal Experience:

Assistant State Attorney, Broward County (1973-1978) (felony division prosecutor)

Private Practice: (1978 - 2014. Retired in 2014)

Other service: Chairman, Traffic Court Rules Committee; Member, Appellate Court Rules Committee. (The Florida Bar)

Volunteer mediator: Orange County Bar Association

Current Publications & writings:

Florida Firearms - Law, Use & Ownership (published yearly since 1993)(book)

Fantasy, Dreams, Battles & Magic (poetry book)

The Old West & Times Gone By (cowboy poetry book)

The Legal Corner (monthly legal column for Florida Association of State Troopers)

Past memberships:

Rotary Club (Winter Park); Kiwanis (Wilton Manors); The Florida Bar; B'nai B'rith Justice Unit (newsletter editor).

Past relevant positions:

Bal Harbor Homeowners Association (past president); Satellite Beach Recreation Commission (member); Port Everglades Environmental Commission (member).

Current websites:

www.floridafirearmslaw.com (website for my book on Florida gun and weapon laws)

www.fantasypoetrybyjongutmacher.com (Google ranked #1 for "best fantasy poetry website")

www.oldwestpoems.com (website for my western poetry, stories, and videos)

Hobbies:

Lap swimming; wood work; Ford Model A clubbing and car shows; published poet; music composition; regularly perform cowboy poetry and humor at open mics and by invitation.

Purpose in running:

I have now been on the board thru four different presidents, and have accomplished much of what I originally ran for. I believe my experience as a former attorney and trained mediator allows me to continue to contribute to the board, and I am primarily concerned in keeping HOA expenses as low as possible in these inflationary times. I have the ability to work with anybody, and am extremely proud that I have had the privilege of serving under our current president, Michael Dorman. I would look forward to the opportunity of another term on the board, and will do my best to honor your vote.

Meet The Candidates

Jean LeGrys

14784 Country Lane
Delray Beach, FL 33484



I previously served on the Coco Wood Lakes Board of Directors from 2014 to 2024, during which time I actively participated in clubhouse upgrades, ongoing maintenance and annual budget preparation. Together, with the Board serving at the time, we approved and obtained the first ever Reserve Study which defines the elements of the clubhouse area that must be periodically maintained, repaired and/or updated. Other achievements include the update of the Rules & Regulations and the Architectural Guidelines.

In late 2024, I was invited to participate in the 2025 Budget Committee. I prepared the draft budget, after which I was eliminated from the Budget committee without notice or reason. After that exercise, there was an unexplained \$81,000 added to the budget that was passed, adding an additional \$132 to all members' annual maintenance fees. Note, the Treasurer DID NOT vote in favor of the 2025 budget.

I am for running for the Board of Directors again because it appears that the Board has become a one-man show. The President makes the decisions then convinces the rest of the Board that's the way to go. The assumption of a loan from an entity owned by the President (even though disclosures were made) did not do justice to the members of Coco Wood Lakes. There was no provision for repayment except for using current and future contributions to the Reserve account, which will result in future capital shortages in this account. The capital expenses for the Hot Tub and Roof Replacement were over the projected costs as outlined in the 2022 Reserve Study. The hot tub replacement was mandated as the old one had broken beyond repair. The roof, while necessary, could have been achieved with an acceptable solution that would have cost \$30K less. To cut costs, the president even uses Google Law instead of consulting with Association counsel. This amounts to practicing law without a license and was not known by other Board members and does not present accurate HOA information according to Florida law. In early 2024, the president made a failed attempt to repair the flagpole, which ultimately ended in its removal. While a "jury-rigged" flagpole has been replaced, no flag flies to this day. With a surplus of over \$80k in the operating budget, surely a new flagpole and flag could have been purchased. Coco Wood Lakes is the only community that does not display an American flag. I consider this to be an insult to those who served America and, quite frankly, un-American.

My goal for Coco Wood Lakes is to continue to be an integral part of the daily operation and revitalization of Coco Wood Lakes. I would endeavor to educate the members, who do not understand that an association is really a small business, that Coco Wood Lakes must operate within a budget and the laws of Florida.

I would humbly and sincerely ask for your vote so that I may be able to continue to serve in an impartial manner for the benefit of all of Coco Wood Lakes members and to be an integral part of the Board of Directors that face future challenges. Thank you in advance for your consideration.

Meet The Candidates

Hi, I'm Danette Nanez and I'm running for the board with Jim and Mary Young

I've been a full-time resident of Coco Wood Lakes for 10 years. I've owned and operated my own business in Thoroughbred horse racing & training for 42 consecutive years. I'm now semi-retired and still work in the same industry. I hold a business license with the Department of Business and Professional Regulation (DBPR) in Florida. In my business, I've employed a staff of 12 to 16 people. I ran all the daily operations of my business and know exactly what it takes to be successful, profitable and efficient.

I love my neighborhood and have become good friends with my neighbors. I'm running for the board because I believe a change of board members will be good for the community. I know it's hard to make changes to a board that is supported by their loyal friends who put friendships over who is best to serve the needs of the community, but there is an overwhelming need for change. There have been some changes for the betterment of the homeowners with some problematic board members not being re-elected and others being asked to step down. But more changes are necessary. People don't change, so we as homeowners need to make the change and vote the remaining problems out. We need new board members that will be conscientious of ALL homeowners, not just their friends. We need a board that will accept ideas that are different from theirs. Especially when it involves costly projects that are currently only decided by what the board wants. As a business person, I see why they continually fail.

When I was looking to buy my home here, I was shown a home in our community that my realtor said was foreclosed on and the elderly homeowner was carried out crying in his wheelchair. That broke my heart. It frightens me that the current board has imposed substantial and consecutive increases to our dues these past three years that our elderly residents on fixed incomes are having difficulty affording and could likely incur the same fate. I don't want to see our elderly harmed because the current board is heartless and willing to spend extravagant amounts of money without caring or thinking about the consequences of higher dues every year that LOWERS the values of our homes. In 2014, yearly dues were about \$1,100. In 2022, dues were \$1,500/yr. Now the dues are \$2,400/yr. that's more than my property taxes! All to pay for a clubhouse and an over-priced management company that I believe we don't need to spend as much as we currently are. I live one house away from the non HOA section and have never had a problem with my neighbors. Those houses are worth significantly more, and rarely come on the market anymore. The only difference being they are not in an HOA. I had a former board member make this nasty comment to me at a board meeting, "If you don't like it, move to the non HOA section." Thank goodness we have voted out board members like that, but more need to go.

A person can't tell the difference between the non HOA and ours! A few years ago, there were several houses for sale in the non HOA section. Now nothing comes on the market in that section and they are worth significantly more than our homes which our homeowners sell and move out at a rate of 30+ per year. My question to the homeowners is, why keep rolling over and paying increased dues when all that's really happening is our property values are lowering? We live in a very desirable location which is a good investment, but it won't be if the current board keeps overspending and raising our dues.

Please vote for change, Thank you for your consideration. We (Jim Young, Mary Young and myself, Danette Nanez) look forward to being elected to the board, lowering our dues, and to continue improving the way our community is run, as well as being a voice and an advocate for the homeowners. No one else will do it.

Thank you,
Danette Nanez



Jo-Ann Roma Orlando
14688 Hideaway Lake Lane
954-803-7316
joannorlando@ymail.col

I moved to CWL in 2019. I've served as Entertainment Committee Chair and have been on the Board for 3 years. I'm committed to Coco Wood Lakes and will continue to find ways to bring our community together.

I'm asking for your vote for the opportunity to continue to serve on the CWL Board. I will continue to vote for what's in the Best Interest of the *entire* community, listen to membership, look for ways to reduce costs while maintaining property values, and always seek opportunities to bring our community together.

I have an extensive managerial background and have run several small businesses. Since moving to Florida 30+ years ago, I have managed two small medical appliance companies (American Hydro Surgical and Factory Authorized Medical Scope Repair) .. profitably running and growing both to become subsidiaries of major medical corporations. I've also owned and operated a brick & mortar Gift & Home Décor store in Coral Springs. After closing my store, Dandelion, in 2015, I reinstated my Real Estate license and have been a full time Realtor since. A career I truly enjoy.

A major part of my life is my Volunteer work. While raising a child as a Single Mother and working full time, I have always found time to give back to my Community.

- When my son was in school (K-12), I volunteered and served on the Boards of: Friends of the Library, ParentTeacherStudentAssocitaion (PSTA), President of the Athletic Booster Club and served on many Committees.
- I volunteer with, and represent my office, at Coldwell Banker CARES. CARES funds many local charities as well at St Jude. I also represent the Coldwell Banker Pets Programs and have planned several adoption events and fund raisers.
- My passion is animals and I have volunteered and foster with Rescues. Over time I have fostered 100+ dogs and currently foster for Wonder Paws Rescue. I've planned several events and fundraisers for the Rescue as well.

My professional experience and skills, combined with my volunteer duties gives me a well-rounded background. I am dedicated to CWL and would appreciate the opportunity to continue working in the best interest of the community. I believe in working together in a pleasant, professional manner. A true Leader doesn't need to create drama, manipulate the truth and put others down to build themselves up.

Sincerely,
JoAnn Orlando

Meet The Candidates

Vote for me, Jim Young, Mary Young & Danette Nanez. We work FOR the homeowners and will lower dues

For the past ten years our community has suffered under the control of a dictator-styled board of directors. During that time, they lied to us, spread rumors, hate, and falsely accused anyone who opposed them as being “mentally ill” just to hide their outrageous abuses, spending and depletion of \$450,000 from our dues without our knowledge to fight two election lawsuits they caused and dragged out for 7 years (which they lost) for questionable election practices. They have no one to blame but themselves. Our money could have gone to better the community, but it was wasted by a few over-zealous people with vengeful egos who retaliated against two homeowners. Nothing decreases the value of a community faster than one with depleted Reserves, reckless spending, internal abuses and questionable elections. Would you invest in a financially strapped business that behaves in this manner, can't pay for the necessary expenses and lacks the ability to control their expenses? Do you want those same irresponsible people to remain in charge?

With the current board members, our dues have consistently been jacked-up for the past three years. Homeowners now pay about \$2,400 in yearly dues (up \$900 from \$1,500/yr. in 2022) because of their capricious spending practices and paying \$156,226.00 for management fees in 2025, of which \$100,000.00 is due to Kristine's outrageous salary! That is far too much to pay for what was a part-time job for 32+ years (M,W,F; 8am to noon) while job duties are still the same.

The incumbent and inept board & president admit they weren't transparent about the Bluestream contract, but failed to tell us what they weren't transparent about. What are they hiding? We are over-paying Bluestream \$80,000 just so the 'door fee' money (@\$200 per home) can be redirected to the association. While the board wants to put \$80,000 into the Reserves this year, they could have used that door fee money as a credit to the homeowners to lower dues. Instead, they banked it and padded our dues by another \$160,000. This is costing every homeowner more than \$500 extra this year. This is unfair, and I will fight to return your money this year. A few months ago, I also exposed the unauthorized movement of money in our reserves long before the board admitted they were doing it. Then when caught, they never explained why they were doing this behind our backs. Where is their honesty and fiduciary duty? We deserve better.

In November, I sent an email to 150+ homeowners with photos of the president's (Mike Dorman) dirty driveway, overgrown bushes and a half dead tree in front of his home. Meanwhile, Kristine was issuing violations to homeowners for identical issues. This is selective enforcement. Mike finally cleaned his driveway, but he didn't trim the bushes to the 4 foot height requirement, nor did he do anything about the half dead tree. His home looks like a haunted house. We don't need board members who abuse their position, don't follow rules, have a dirty driveway that others are violated for, and are prone to lying to us to protect themselves and each other's malfeasance. We need to clean house, get rid of the selective enforcement, the lies and the mismanagement of our money that I've exposed during the past few years. I have two Master's Degrees (Business and Finance), graduated Summa Cum Laude and have been a financial advisor to companies with over 50 million in annual revenue. I can effectively handle the finances of our community and bring in extra revenue that will lower dues. I'm a full-time resident with the desire to serve the interests of the homeowners.

Please vote for the three of us; **Danette Nanez, Jim Young (me), and Mary Young.** We have the education, business backgrounds, and the desire to serve the people of this community. We have a plan to reduce costs and conserve the Reserves for necessary expenses instead of depleting the Reserves for the “capricious wants” of the current board that adds no value. This year, the board added another \$80,000 to our dues (\$205.00 per home) simply for whimsical spending that only they and their 20 close friends will decide how to spend. To date, they don't even have a plan! They will continue to waste our money if they are not stopped. Don't vote for them. Get rid of them!

The naïve and reckless spending of the current & past boards has depleted our Reserves and put our community in the financial hole it is now in. They even had to take a \$200,000 loan to cover the replacement of the hot tub and clubhouse roof. Nothing devalues the price of homes in a community faster than depleted Reserves and increasing dues that the current members of this board have caused & hidden from us. How is that transparency and fiducial responsibility?

Vote for me, MARY YOUNG – For new leadership, accountability and full transparency.

I have been a resident of Coco Wood Lakes for 7 years and I've seen a steady decline of respect, cooperation and consideration towards homeowners coming from our board. We can no longer allow these board members to keep raising our dues and think nothing of it. This leads me to the disappointment and disgust I've felt over the past several years of the declining honesty, lack of ethics, transparency, accountability and morals I've witnessed from the board. They ask for more people to attend meetings, but then dismiss any ideas and suggestions given with, "That's just your opinion." Then they do what they want! Only the special interests of certain board members and their selfish friends are welcomed, addressed and invoked. That's just outrageous and disrespectful. They just don't get it, and never will.

There is no transparency in fiscal management, no accountability to the homeowners, and no business standards followed. While they claim they follow GAAP, their actions, statements and oversight prove otherwise. It is clear they don't know the first thing about accounting, budgeting and transparency. The current board is operating with a 'wants before needs' attitude towards our finances. We have to stop that before their divisiveness, elitist attitudes and capricious spending consumes the community with higher dues and lower property values. They don't respect boundaries and are out of control.

I have a four year degree in Mass Communications and worked as a journalist for over 5 years. That position reinforced the core values I learned from my family while growing up in the Philippines where ethics, transparency and public accountability are concerned, and are of great value and pride to me. From journalism, I went into marketing research where I spent five years as the Operations Director for an international company. For the last 14 years I have worked for a medical staffing company as a Project Manager for International Medical Staffing. We provide nurses, physical therapists, occupational therapists and clinical laboratory scientists to major hospitals all over the United States.

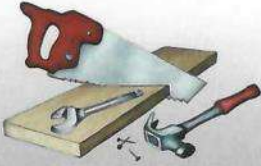
I've learned that the ethics barometer must be held high for people in public positions who affect the direction and finances of the people they represent and serve. If he/she can't maintain that standard of ethics, trust, transparency, honesty and public accountability, then that person must step down or be removed so that others who are dedicated to being a symbol of integrity to the community with these standards can lead the way to success. We don't need board members who violate the rules we have.

The current board is not aligned or in tune with the homeowners. They align themselves with their few close friends who will vote for them regardless of their shortcomings, ineptness, lies, biases and lack of fairness to all. This election should be about who is more qualified and will REPRESENT YOU. So please vote for the three of us; **Danette Nanez, Jim Young, and me, Mary Young** in this coming Feb. 12, 2025 election. We do not have ulterior motives. We have nothing to hide. We were all once quiet neighbors like you who just go by our day-to-day activities and want to live in peace. The three of us will seek to refund the current dues increase to each homeowner and lower dues next year. As we warned the community last year, they again turned to the membership with higher dues, as they have done for the two years before that. Our dues have been going up, and their lies are transparent.

We cannot idly sit by and watch some board members protect each other and put their friendship first, continue to waste our finances and raise our dues without looking for alternative ways to save money. Knowing what we know on how organizations are properly managed, the three of us have stepped out of the comforts of our homes and put ourselves out for anyone who wants urgent and positive changes in our neighborhood. Thank you for your time and consideration. And most of all, your vote!

P.S. The Handyman

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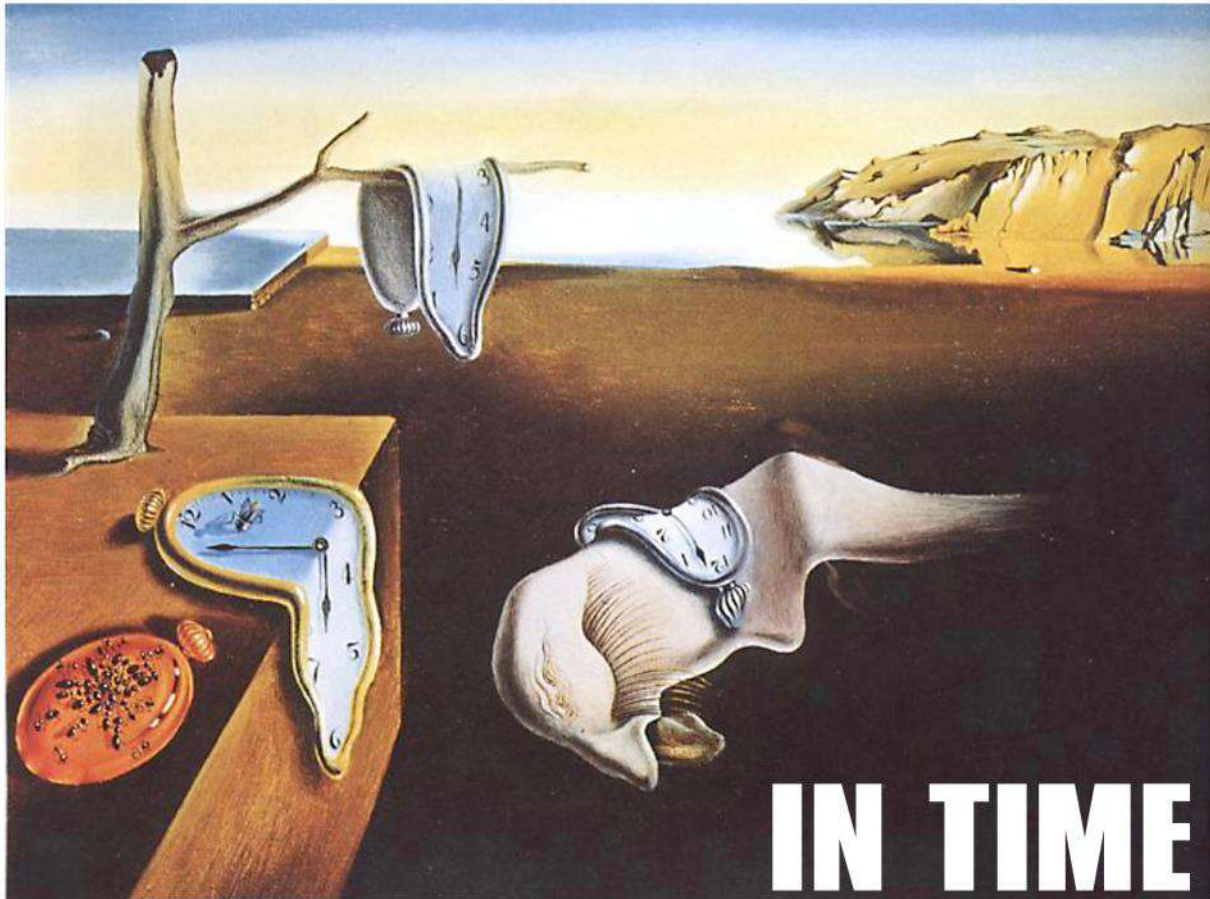
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*CEO Lisa Kaufman with
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IN TIME EVERYTHING BREAKS

Face the future with confidence. Become a member of the CWL Appliance Service and know that your A/C and appliances will keep working with hassle free repairs. Even many common plumbing and electrical issues are covered by our Community Bulk Contract.

Established in 1986 by residents of Coco Wood Lakes, the goal is to provide fast and economical repairs with generous replacement allowances. This is an exclusive Coco Wood Lakes Homeowner's Amenity. Volunteer run, non-profit, it only works for you.



ANNUAL CONTRACT RENEWALS

COCO WOOD LAKES CLUBHOUSE


WEDNESDAY FEB. 12, 2025

10:30 am – 2 pm & 6 pm – 8:30 pm



February 2025



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
 <p>CWL Elections and Annual Meeting is Wednesday February 12, at 7pm. E-vote ballots have been emailed.</p>						1
2  4:30p BYOB	3	4	5  6:00p	6	7	8
9  6:00 PM	10	11	12  Annual Membership Meeting 7:00p	13  Craft Class 7:00p	14 <i>Happy Valentine's Day</i>	15
16	17	18  Board of Directors Meeting 7:00p	19	20  PIZZA PARTY 5p	21	22
23	24	25	26	27 BINGO NITE Doors open 6:30 Starts at 7:00 	28	

5 Top Reasons FOR BUYERS TO LOVE COCO WOOD LAKES



- 1 A Haven for Pet Lovers 🏠🐶🐱
- 2 The Lowest HOA Fees in the Area!
- 3 Three Sparkling, Picture-Perfect Lakes 🌊💧
- 4 A Warm & Welcoming 55+ Community Where Neighbors Care for Eachother
- 5 Prime location near Restaurants, Shops & Amenities, and Just a Short Drive to the Beach!

Thinking of Selling?

Let's explore the Top 5 Reasons to love your home! ❤️

As a dedicated real estate expert selling in Coco Wood Lakes since 2012, I help homeowners showcase their home's finest features and maximize their home's value.

Call me today for a FREE home consultation! 📞 561.797.5362

JILL TARLOW
TARLOW & TEAM



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