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ANITA BROWN VICE PRESIDENT

MARIANNE REGAN **SECRETARY**

JO-ANN ORLANDO TREASURER

DIRECTOR JON GUTMACHER

JESS KAUFMAN DIRECTOR

DIRECTOR KATHY THRASHER



First Service Residential Office Hours:

Monday - Friday: 8:00 AM - 5:00 PM **Closed for Lunch: 1:00 PM – 2:00 PM**

Ph # 561-495-1133

Email: cocowoodmgr@fsresidential.com

Property Manager: Christina Hurst

Regional Director: Mariya Rau

First Service Residential After Hours 866-378-1099

Message from the Board of Directors - September 2025

We are pleased to share that our homeowner's association is in a much stronger financial position than just a few years ago. Through careful planning and strategic management, we have seen considerable growth across our reserve accounts and overall cash on hand.

In August 2022, our reserve account stood at \$194,703. By August 2025 that balance has grown to \$435,883. In addition, we established a high-yield money market account with a balance of \$147,469, further strengthening our financial position.

Our overall cash on hand has also seen a significant improvement, rising from \$366,152 in 2022 to \$826,116 in 2025. These numbers reflect fiscal responsibility as well as the current board's commitment to long-term financial security for the community. Not only have we grown our cash reserves, but these numbers take into account the fully paid for spa renovation and new roof.

A key part of our improved financial standing is the result of the loan we took out one year ago. This loan, set at \$200,000, was specifically designed to build our reserves and cash on hand. The structure of the loan allows us to earn 4% interest each month, which notably exceeds the maximum 3% interest we are paying on the loan itself. This strategic approach has enabled us to increase our assets while managing our obligations efficiently. We have earned roughly \$22,000 in interest since moving monies into a high yield savings account! Our first loan repayment of \$100,000 is scheduled for March of 2026.

We remain committed to transparency and prudent decision making to ensure our associations continued financial health. These positive trends put us in an excellent position to address current projects, such as the exterior clubhouse painting, new gutter installation, a much-needed refresh of the monument signs, as well as general maintenance and community improvements without imposing unnecessary burdens on our members.

We are thankful to our current board members for recognizing fiduciary responsibility, ensuring the financial health of the association, protecting and growing our monies, spending association money wisely and, barring unforeseen circumstances, staying

committed to maintaining and improving the facilities with NO SPECIAL ASSESSMENTS.

Thank you for your ongoing support and trust in this board as we work together to maintain and enhance the value of our community.



COCO WOOD LAKES

Treasurer's Report - September 16, 2025 For the period ending August 31, 2025

CASH ON HAND

| \$ 325,027 | Operating Account, includes prepays of \$27,778 |
|---------------|---|
| \$ 147,949 | Operating Money Market |
| \$ 323,403 | Reserve Account |
| \$ 796,379 | Total |

ACCOUNTS RECEIVABLE (Maintenance fees owed, DELINQUIENCES)

| \$ 27,718 | Total Delinquencies | Decrease of \$19,214 from prior | month |
|--------------|----------------------------|---------------------------------|-------------|
| \$ 15,799 | Sent to attorney - account | s over 90 days in arrears | 6 accounts |
| \$ 12,963 | Late letters issued | Late after 15th of the month | 22 accounts |
| \$ 179 | Small balances owed by | | 9 accounts |
| | | Total Accounts | 37 accounts |

EXPENSE SUMMARY

| Budgeted | Actual Exp | Variance | |
|---------------|---------------|---------------|---------------------------------|
| \$ 78,914 | \$ 57,923 | \$ 20,991 | August Budget vs. August Actual |
| \$ 631,312 | \$ 515,687 | \$ 115,625 | YTD Budget vs. YTD Actual |

BALANCE SHEET ANALYSIS

| Operating Acct | \$325,027 | less prepaids | \$27,778 |
|---------------------|-----------|----------------------|----------|
| less 2 mos. Cushion | \$157,828 | based on 2025 budget | |
| Avail for exp. | \$167,199 | | |
| 1 month Expenses | \$78,914 | | |
| (budgeted) | | | |
| Avg Monthly Exp ytd | \$64,461 | | |





Blue Stream Fiber, TiVo Educational Event

Coco Wood Lakes Residents, You're Invited!

Our on-site event will give you the opportunity to ask about our world-class TiVo IP TV service, explore all of the features included within, and the benefits of fiber internet. During this event, you will also have the opportunity to have any other questions answered.

Location:

Clubhouse 6269 W Atlantic Ave, Delray Beach, FL 33484

Event will take place:

Tuesday, October 7, 2025 at 6 PM - 7 PM

We are thrilled to be introducing you to our world-class TiVo IP TV service!

Blue Stream Fiber On-Site

Coco Wood Lakes, You're Invited!

Every Wednesday from 10 AM - 4 PM in the Clubhouse on October 1st and 8th, 2025

Stop by to meet your Blue Stream representative, ask any questions and to learn more about Blue Stream Fiber and our TV, Internet and Phone services and upgrade packages tailored for your community.

Exciting News...Blue Stream Fiber is live October 1st and your Community Channel, 901, is NOW Active.



Referring Compassionate Home Care That You Can Trust

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Mention this ad to receive a discount on our fee!

Counties Served:

Broward County | Palm Beach County | Miami-Dade County | Martin County | Saint Lucie County | Okeechobee County | Indian River County

Community Information

We are pleased to share that a donation box has been placed in the Clubhouse Lobby to support the Forgotten Soldiers Outreach Care Package Drive. This effort helps send care packages to our soldiers and reminds them that they are never forgotten.

In addition, we continue to support the **Jacobson Family Food Pantry**, and the donation box that has always been in the lobby will remain available.



We appreciate all the items that we receive; however, we cannot ship aerosol cans, pork products, tobacco, lewd/pornographic materials or alcohol. We do not accept hotel toiletries, canned food, boxes of pasta, cereal or expired and/or used items.

Toiletries/Hygiene

(TRAVEL SIZE) Baby Wipes Dental Floss Lip Balm/Chapstick Hand Lotion Shave Cream Packets Shampoo Deodorant Razors Toothbrushes Body Wash Additional Items Baby/Foot Powder Tampons Mouthwash Tissues (packets) Sunscreen Body Wash Bar Soap

> Q-tips Toothpaste

> > Tissues

Food Items

Trail Mix | Sunflower Seeds |
Individual Crackers | Fruit Roll Ups
Beef Jerky Sticks | Rice Krispies Treats
Microwave Popcorn | Bagged Popcorn
Ramen Noodles | Candy/Gum
Dried Fruit Snacks | Breakfast Bars
Individual Cookie Packs | Snack Bars
Protein Bars | Cup of Noodles
Foil | Tuna & Salmon Packets
Individual Packed Drink Mixes
Oatmeal/Grits Packages
Microwavable Ravioli | Mac & Cheese
Individual Packages Nuts or Dried Fruit
Peanut Butter Cups (Jif to Go)

Additional Items

Crew Socks
Insect Repellent Wipes
Scotch Heavy Duty Packing Tape
Foot Warmers
Hand Warmers



Ladies Club

Ladies Club meetings & Bingo will remain on vacation until further notice.

Please watch for updates in upcoming newsletters

and on channel 901 for the return date.

For more information or if you would like to join the Ladies Club,

please contact: Sandy Steinberg Email: shs54@juno.com





SIDEWALKS WITH YOUR VEHICLES



Stop by the Blue Room and help us complete our community puzzle!

EVERY LITTLE BIT HELPS!



Upcoming Events Table 1



OCT EVENT 2025 SCHEDULE

9-10:30 FALL LOBBY DECORATING 10:30 BUNCO

08 GAME NIGHT 6:00 PM

11 CAFE ON MAIN
ARTS GARAGE 8:00 PM

PIZZA NIGHT 5:30 PM

19 MEXICAN TRAIN DOMINOES 10:30 AM

28 CWL BOARD
MEETING 7:00 PM

HALLOWEEN COSTUME PARTY

For more info: 954-803-7316 or www.joannorlando@ymail.com

Upcoming Events



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HALLOWEEN COSTUME PARTY

FRIDAY, OCTOBER 31ST

6:00 - 7:00 Happy Hour & Psychic Surprises

7:00 - 10:00 Dinner, Music & Dancing

Italian Buffet: Chicken Parm, Ziti, Sausage &

Peppers, Caesar Salad, Garlic Rolls

\$25 per person



SAVE THE DATE

Monday, November 10th 6:00 pm CWL Veterans Honored

Wednesday, November 12th Noon Delray Beach Playhouse Lunchbox Matinee *Tell Me a Story*Saturday, November 15th 6:30 pm SINGO

Sunday, November 23rd Friendsgiving, Football & Games
Sunday, November 30th 9:00-10:30 Holiday Lobby Decorating & 10:30 am Bunco
Saturday, December 6th Holiday White Elephant Gift Exchange

Thursday, January 1st – New Years Day Celebration
Saturday, January 24th CWL Community Yard Sale
Sunday, February 8th Super Bowl Party
Wednesday, February 11th – CWL Annual Meeting
Saturday, March 21st Murder Mystery Dinner

Saturday, April 11th Delray Beach Playhouse Something Rotten

MEXICAN TRAIN DOMINES WAS A HUGE SUCCESS!





WHERE: THE AUDITORIUM

(1) WHEN: DOORS OPEN AT 10:00 AM

FREE-This is a free event!



FREE - THIS IS a free event!

NOTE: BYOEverything!

Advertisements



CornerStone Home Inspections Specialists

Mark Domville

Home Inspector/Owner License# HI17847 Insured biBerk

Phone: 561-927-4663

Email: cornerstonehomeinspectionsspec@gmail.com Website: www.cornerstone-home-inspections-specialists.com









FREEDOM FROM FEAR



As members of CWL Appliance Service, we face the future with confidence. We know that our A/C and appliances will continue to work and all repairs will be hassle free. Even a leaky toilet or a broken light switch won't make us sweat.

But all CWL homeowners can enjoy the same certainty as we do. Our Community Bulk Contract provides discounted prices

for repair and replacement that can't be beat. Most likely, membership dues will more than cover any fixes you're going to need.

This is a Coco Wood Lakes Homeowner's Amenity exclusively.

Take advantage of it.

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



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Before

After



Promote Your Business in the CWL Newsletter!

Are you doing business in Palm Beach County!

Reach a supportive and engaged community by advertising in our CWL Newsletter!

A fantastic way to connect with Coco Wood Lakes members and grow your business.

Annual Rates:

Business Card Size – \$100 Quarter Page – \$185 Half Page – \$500 Full Page – \$700

Try our **3-month minimum** options:

Business Card Size – \$50 Quarter Page – \$75 Half Page – \$150 Full Page – \$200

Let our community know what you do and support one another while you're at it!

To reserve your ad space, contact Christina Hurst Property Manager

Email: newsletter@cocowoodlakes.com



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| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|---|---|--|------------------------------------|---|---|----------|
| Septemb have Cor TV boxes close you | Contract e er 30. If yo ncast mod s, return th ur account arges by C | ou still lems or em and s to | Yom Kippur Starts at Sundown | Yom Kippur Ends at Sundown Office Closed | 3 | 4 |
| Fall Lobby Decorating 9 - 10:30am BUNCO 10:30am | 6 | Blue Stream fiber Training 6:00pm | 8 GAME 6:00pm | 9 | 10 | 11 |
| 12 | 13 | 2026 Budget Town Hall 6:00pm | 15 | Pizza Night 5:30 - 8pm | 17 | 18 |
| Mexican Train Dominoes 10:30am | 20 | 21 | 22 | 23 | 24 | 25 |
| 26 | 27 | Board of Directors & 2026 Budget Approval Meeting 7:00pm | 29 | 30 | Halloween Costume Party 6:00pm | |