#### OFFICIAL PUBLICATION OF THE TIMARRON OWNER'S ASSOCIATION

## 2009 Assessments Due January 1st

The Timarron Board approved the 2009 Budget with an \$855 homeowner assessment. Assessments were due January 1st, although the late fees and penalties are not applied until the 30th of January.

If you have not already mailed your assessments, send your payment to the following lockbox address:

Timarron Owners Association, Inc. C/O Principal Management Group P.O. Box 60518 Phoenix, AZ 85082-0518

While ACH payments are convenient, the following criteria must be met to avoid online payment rejections:

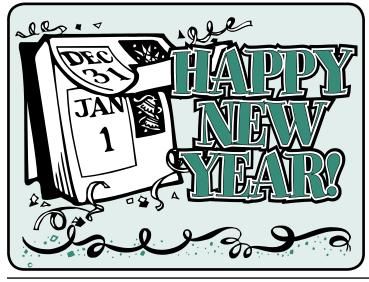
- 1. Bank account holder's name should match the name we have for owner of record.
- 2. Address of property address should match account address.
- 3. Account number must match current account number.

Finally, for safety reasons the Timarron office does not accept assessment payments so please allow plenty of time for delays.

Please feel free to call the office at (817) 424-3027 to speak with either Melissa Prior or me with any questions.

Kathy Epperson

Timarron General Manager





# Congratulations!

We are extremely pleased to announce that our Timarron General Manager, Kathy Epperson, received the Association Manager of the Year Award from the Dallas Region of Principal Management Group. It is a great honor as Timarron's Association Manager was selected from several hundred property applicants serviced in the Dallas area. Congratulations Kathy!

## **Timarron Clubhouse Rentals**

The 2009 calendars are in and these facilities are booking fast. Having a birthday party, graduation gathering, or holiday event? The Timarron Clubhouses may fit your needs and provide a convenient gather place for family and friends. Timarron owners can rent either the Wentwood or Bent Creek Clubhouses for a reasonable fee of \$100 for the first two hours and \$25 for each additional hour. Rental times include both party set up and clean up. Do you need a business meeting location? The Clubhouses are half the normal rental fee Monday – Thursday from 8:00 a.m. to 4:00 p.m.

Does your Neighborhood have activities and want to use a Clubhouse? Neighborhood activities are free of charge. Put the event details in writing for Board review.

For more information on Clubhouse rentals please call the on-site office (817) 424-3027.



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## **Newsletter Information**

Editor

Kathy Epperson.....Kepperson@principal-mgmt.com Publisher

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## ATTENTION TIMARRON RESIDENTS!!!

Our newsletter is in need for volunteers to help coordinate articles and information gathering. We are very fortunate to have the "Inside Timarron" newsletter. It has opened a great communication forum to help us build and maintain a stronger community, free of charge to our readers.

This could be a great opportunity for those interested in positive journalism to get involved in helping your community. Please contact the office to volunteer at 817-424-3027.

## **Mission Statement**

The Mission of the Timarron Owners Association is to provide its members a superior residential development with amenities, policies, and standards which maintain the quality of life for its neighborhoods, maximize the property values of its homeowners, and provide uniform administration and enforcement of its policies. The principle points of focus to fulfill the mission are to:

- Administer strict but fair enforcement of covenants and restrictions
- Maintain the high standards of Timarron landscaping and infrastructure
- *Respond to property owners particular needs and ideas*
- Maintain accountability to the elected neighborhood delegates

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## **Personal Classifieds**

**LIKE NEW:** Maytag gas Neptune Drying Center. \$200 CALL 817-416-2610. Picture available on Timarron website under Buy and Sell/"Classified Advertisements".

**FREE OUTDOOR WOODEN PLAY SET:** 2 swings, horse, slide, rope swing, and more. It's lonely now that it's owners have gotten bigger and it is ready for a new loving family willing to move it to their yard. Please call Lynda at 817-846-7996."

**Classified Ads** - Personal classifieds (one time sell items, such as a used bike...) run at no charge to Timarron residents, limit 30 words, submit before the 15th of each month. Please e-mail <u>Kepperson@principal-mgmt.com</u> **Business classifieds** (offering a service or product line for profit) are \$50, limit 40 words, please contact Peel, Inc. Sales Office at 888-687-6444 or <u>advertising@PEELinc.com</u>.



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## Southlake Street Tree Program

It is that time of year and the Southlake Tree Program is coming soon. Timarron asks residents to help with trees on Timarron Common Property along right-of ways. There is no cost to homeowners as Timarron will reimburse you the cost with the presentation

of a receipt and flag to the on-site office at 700 Wentwood Drive, Southlake, TX 76092. Checks are mailed the following week to your residence. The tree preference is Live Oaks and the Landscape Committee will place flags in areas needing trees. Trees are available on a first come, first serve basis.

The purpose of the Street Tree Program is intended to provide Quality shade trees to citizens within the City to be planted within the right-of-way areas along the streets and corridors throughout the City. The trees are intended to provide shade, screening, wildlife, pollution control, reduction of water runoff, soil erosion control, increased property values, reduced stress, aesthetics, and a sense of well being within the community.

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# **Book Club Meetings**

Looking for a good read? January 12th at 7:30 p.m. Book:The Very Ordered Existence of Merilee Marvelous Author: Suzanne Crowley Discussion Leader: Suzanne Crowley Judy Bender – Hostess

February 9th at 7:30 p.m. Book: The Guernsey Literary and Potato Peel Pie Society Author: Mary Ann Shaffer & Annie Barrows

Please contact the management office at (817) 424-3027 for contact phone numbers.



## A New Year's Resolution for your PC

Submitted by Laurie Scott

The holidays are now behind us and we are all brimming with New Year's resolutions that are probably destined to fail, but I have a resolution you can actually keep.

I preach and preach to backup your computer's data to everyone I encounter, yet invariably someone will have a system failure and when I ask if their data was backed up, I'll get a great story about how they meant to purchase an external drive, or that have the drive, but never got around to setting it up. Well, it's a new year and time to commit to safeguarding your data. Stop and think for a minute about all you have on your computer. Maybe you have priceless photos from a vacation, or a birthday, or even wedding and honeymoon pictures. How would you feel if the hard drive suffered a catastrophic failure, or you were the victim of a break-in and your computer was stolen. You can never get those pictures back. Maybe you have important business or financial data, how would you get that back?

So here are a couple of inexpensive ways to protect your precious data. One way is to use an external hard drive that connects to your computer's USB port. You can find them for under \$100 and most of them come with some kind of backup software. A favorite backup software of mine is the free version of SyncBack, which can be downloaded at www.2brightsparks.com/freeware. It is easy

to use, and you can schedule it to run daily so you don't have to remember.

An even better choice is an online, off-site backup. This gives you access to your data from anywhere, and even in the event of fire your data is safe. If you have less than 2 Gigabytes of data, you can backup your information for free at mozy.com. My favorite is using a \$20 software package called JungleDisk. You download it from jungledisk.com. You use the software to easily upload your data to Amazon's secure servers designed just for storage. Your data is encrypted during transmission and while being stored – only you have access to the data because only you have your encryption code. The cost is only \$.15 per Gigabyte for storage and \$.10 per Gigabyte for transfer. You don't have to upload everything you have, just your most valuable files. Even if you have lots and lots of photos, you'll probably only pay 25 cents a month or less. The software lets you easily schedule what files and folders to backup, so you again can set it and forget it.

So this year, make a New Year's resolution to protect your computer's data and do daily or weekly backups. Once you set it up, your computer will keep your resolution for you and a year from now, you can look back and know that you kept at least one of your 2009 resolutions.



## The Golf Course is Private Property

Please do not walk on the Timarron Golf Club's grounds or cart paths. And, especially, do not allow your pets to roam in this area. Timarron residents, the Timarron golf course property is private not owned by the Association. The last thing anyone wants is an injured resident or player.

## Don't want to wait for the mail?

View the current issue of the Timarron Newsletter on the 1st day of each month at www.PEELinc.com

## TIMARRON WOOD FENCE STAIN

Do you need the Timarron wood fence stain? The Timarron Community Standard requires all wood fence, visible from the street, be stained the Timarron color. Please see below for one gallon color codes at Home Depot store.

#### HOME DEPOT SOUTHLAKE:

BEHR - Non-returnable PLUS 10 SOLID COLOR HOUSE & FENCE STAIN {MANUAL} TINT BASE NO.20 (020)

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CC	DLOR	ANT			OZ	48	96	
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F	]	RED O	XIDE		1	1	0	
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Timarron Owner's Association Newsletter - January 2009 5

# 529 College Savings Plans Make Sense Submitted by Rich Keith

With college savings plans, students of all ages can save for all college costs, including tuition, fees, room, board, textbooks and computers. It's not just for kids: If you are considering going back to college or graduate school, you can open a college savings plan for yourself. You will save on taxes, and if you end up not going to school, you can always transfer the money, tax-free, to another 529 plan for your children or spouse.

Withdrawals from college savings plans can be used at most colleges and universities throughout

the country, including graduate schools. Some foreign education institutions also may be eligible. Many states now offer at least one college savings plan that has no residency restrictions. You can live in Ohio, contribute to a plan in Maine, and send your child to college in California. However, if your state offers state tax advantages to residents who participate in the local plan, you'll miss out if you opt for another state's 529 plan.

College savings plans typically cover all "qualified education expenses" at eligible colleges, universities and other post-secondary institutions, including tuition, fees, books and supplies, equipment, room and board.

When you invest in a college savings plan, you pay money into an investment account on behalf of a designated beneficiary. Contributions can vary and are only limited by the maximum and minimum contributions limits set by most plans. Although the maximum contribution amount differs from state to state, in the majority of states offering college savings plans, the maximum amount that you can contribute for one beneficiary exceeds \$200,000. To further increase the amount of contributions you can make, you can open a second college savings plan in another state.

Most states also offer very flexible minimum contribution limits. Many require a \$250 initial contribution with subsequent contributions of as little as \$50. Typically, each plan gives you a number of investment options that allow you to invest in various



mutual fund portfolios. Some college savings plans offer age-based mutual fund portfolios. When the child is younger, the portfolio typically invests mostly in stock funds, which carry a higher risk, but higher return potential. As your child grows older, the asset allocation becomes increasingly conservative as it gradually shifts to bond funds and other fixed-income funds.

Many states also offer non-age-based investment options, allowing you to select portfolios with conservative, moderate and

aggressive asset allocations. The IRS allows you to change your investment options once every calendar year in a college savings plan.

Investing in college savings plans does come with some risk. Unlike prepaid tuition plans, they don't lock in tuition prices. Nor does the state back or guarantee the investments. There also is the risk with most college savings plan investment options that you may lose money or your investment may not grow enough to pay for college.

Fees, charges and expenses. All 529 plans have fees and expenses. Not only do these charges vary among 529 plans, but also they can vary within a single 529 plan. It is very important to take fees and expenses into account when selecting a college savings plan. Slightly larger fees and expenses can make a big difference in the value of your investment over time. Let's say you invest \$10,000 in a college savings plan with a return of 8% before expenses. With a plan that had annual administration and operating expenses of 3.03%, after 18 years, you would end up with only \$22,966.81. If the college savings plan had expenses of 0.65%, you would end up with \$35,534-a 35% difference!

Before buying a 529 plan, you should find out about the particular plan you are considering, and be sure you understand the plan's description of fees and expenses. Work with your financial professional to help you make the right choices.



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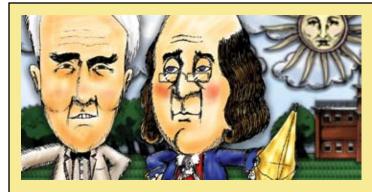
### Not Available Online

## **Creating Strong Vibrant Communities**

It's a fact of our global economy that consumers are drawn to the internet because of convenience. Why it is important to "Think Local Business First?"

- 1. Local businesses are often collectively our largest local employer. The largest growth of jobs is from small business owners.
- 2. When one dollar is spent at a local business, economists indicate it is circulated four to seven additional times in the local economy.
- 3. Every dollar spent locally generates up to 75% more tax revenue to our community and State.
- 4. Local businesses are often the largest financial supporters of neighborhood school programs, local charities and youth sports activities.
- 5. Strong local businesses help maintain property values and contribute to the character of our community by offering a diverse selection of goods and services.
- 6. Local businesses are most often the first job for our children and also the first introduction into the "real world" of economics.
- 7. Small businesses often innovate quicker and thus grow faster and can have a greater impact on our community.

Support the businesses in your community and "Think Local Business First."





# **We Challenge What You Pay For Electricity!**

If SparkPowerBank isn't your current electricity provider...chances are you're paying too much!



I'm Texas Energy Analyst Alan Lammey. Maybe you've heard me on the radio talking about the market forces that drive energy prices. I'm here to tell you that you're not stuck paying those high prices to big electric companies anymore! **Stop it.** 

#### Why pay more than you have to? Those days are <u>over</u>!

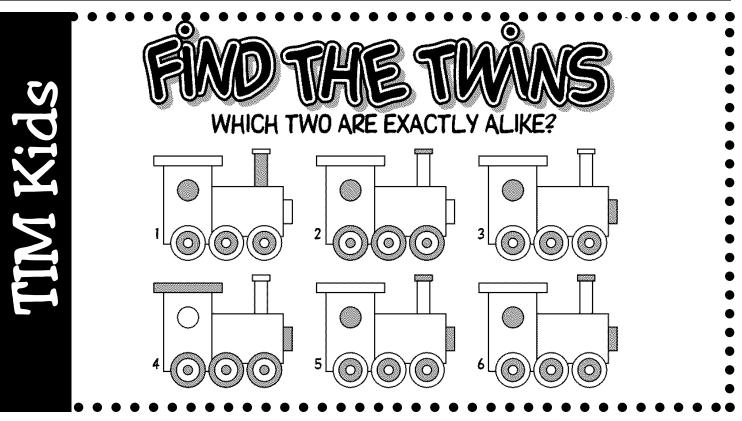
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Timarron Real Estate Sales Statistics November 2008							
530 Regency Crossing	\$600,000						
518 Queensbury Turn	\$660,000						
628 Fairway View Ter	\$890,000						
1201 Earlston Ct	\$1,595,000						
1704 Byron Nelson Pkwy	\$1,728,832						

Statistics as reported by NTREIS as of December 19, 2008



700 Nelson Ct Glendover, \$750,000



1343 Province Lane Huntly Manor, \$650,000





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