

Windermere Lakes

H O M E O W N E R S

A S S O C I A T I O N



August 2009

www.windermemelakes.net

Volume 3, Issue 8

President's Message

Surviving Job Loss or Economic Woes

It's never a good time to lose your job. However, the current economic environment has resulted in business closures, downsizing and layoffs for many in our community. The National Foundation for Credit Counseling offers the following tips for surviving a layoff:

- Allow yourself to be upset or even afraid. These are natural reactions. However, if they become intense, seek professional help. Talking things through and hearing another person's perspective can bring relief and restore your positive outlook.
- Resist the urge to tell your boss what you truly think of him or her. Remember, you may need him or her as a reference for a future job.
- Take advantage of any assistance your workplace offers. Many companies provide placement assistance, job retraining and severance packages. Make sure you are aware of all benefits offered.
- Resist the urge to solve your problems by spending recklessly. It may feel good for the moment, but the high of spending won't equal the low of dealing with additional debt when there is no income.
- Don't be tempted to live off of your credit cards. Someone with a good line of credit could actually support the family at the current standard of living by using credit, but there's no guarantee a new position will materialize any time soon.
- Take a personal inventory. Consider all assets, income and expenses. No one wants to liquidate assets to survive, but it is good to know what you have to fall back on.
- Have a family meeting that includes the children. You don't want family members pulling in different directions, and a joint effort yields a better result.
- Make cutbacks wherever possible, knowing that your austere lifestyle will only be temporary. Resolve to stop all non-essential spending immediately.
- Tracking your spending is always a good idea, but when money is tight, it's essential. Write down every cent you spend. After 30 days, review where the money went and decide where to cut back. You'll be amazed how much you can save without feeling the pinch.
- Contact your creditors to arrange lower payments. Most major credit card issuers have help programs. Explain your situation and what you're doing to resolve it. The creditor may be able to temporarily lower your monthly payment and reduce interest.
- Inform your mortgage lender of your situation. Be prepared to provide documentation of your setback, and have a resolution plan in mind. Since the average consumer doesn't know all the loan modifications available, sit down with a certified housing counselor and map out a plan best suited to your situation.

The National Foundation for Credit Counseling is a national nonprofit credit counseling organization. For more information, visit www.DebtAdvice.org or call (800) 388-2227. En Español, dial (800) 682-9832.

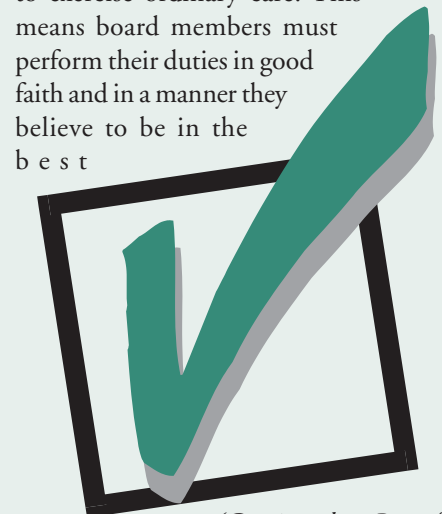
Info From the Board

From time to time you may hear that the board of the association operates in a fiduciary capacity for the homeowners. Or you may read about the board's fiduciary responsibility in the governing documents. Just exactly what does this mean?

Fiduciary duty simply means the board has an ethical and legal obligation to make decisions in the best interests of the entire association. That's a small explanation for a very big responsibility.

Fiduciary duty includes a duty of loyalty to the association, which means that board members should never use their position to take advantage of the association. They should never make decisions for the association that benefit themselves at the expense of the association and its members.

Fiduciary duty also includes the duty to exercise ordinary care. This means board members must perform their duties in good faith and in a manner they believe to be in the



(Continued on Page 4)

IMPORTANT NUMBERS

Emergency	911
Sheriff's Dept.....	713-221-6000
Center Point Energy - Customer Service (Gas).....	713-659-2111
Cy-Fair Fire Dept.....	911
Cy-Fair Hospital.....	281-890-4285
Animal Control.....	281-999-3191
Center Point (Street lights)	713-207-2222
Library	281-890-2665
NW Harris County MUD #29	713-983-3602
Aquasource.....	713-983-3604
Post Office.....	713-937-6827
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SCS Management Services, Inc.	281-463-1777
Comcast Cable/Communications.....	800-266-2278
Waste Management/Trash Pick Up.....	713-686-6666

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Secretary.....	Gerri Rougeau-Eubank
Directors	Mandeep Thukal and Brian Greenhouse

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Security	Tom DeJohn
Social	Bill Wentzell
Clubhouse/Recreational Facilities	Dianne Wentzell
Communication	Gerri Rougeau-Eubank
Landscape	Sreehari Gorantla
Finance	Sreehari Gorantla
Architectural Control/Deed Restrictions	TBA

*All Board members and Committees
can be contacted at www.windmerelakes.net*

* We are establishing our Committees for 2009 and need resident volunteers! If you are interested in participating with us, please contact us at www.windmerelakes.net for more details. This is a great way to meet your fellow neighbors and to help make our Windermere Lakes community a better place to live.

NEWSLETTER INFO

Editor.....	newsletter@windmerelakes.net
Publisher	
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NOT AVAILABLE ONLINE

Article Submissions

If you would like to submit an article or any information for the Windermere Lakes Newsletter, you may do so by sending the information to newsletter@windmerelakes.net. *This information should include your name. All information should be received **no later than the 9th of the month** and is subject to editorial approval as well as space limitations.*

Advertising Information

Please support the businesses that advertise in the Windermere Lakes Community Newsletter. Their advertising dollars make it possible for all Windermere Lakes residents to receive the monthly newsletter at no charge. No homeowners association funds are used to produce or mail the newsletters. If you would like to support the newsletter by advertising, please contact our sales office @ 512-263-9181 or advertising@PEELinc.com. The advertising deadline is the 10th of each month for the following month's newsletter.

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LANDSCAPE FOCUS - Windermere Yard of the Month

The winner is 12019 MIRAMAR SHORES



12019 MIRAMAR SHORES DR.

This winner's landscaping was great and impressed members of our committee as the selection for 'Yard of the Month' for JULY.

The homeowner receives a \$25 Gift Card from Home Depot, bragging rights to the honor AND our WL Yard of the Month sign remains in their yard during the month. Our thanks go out to those that care about their homes and keep their lawns maintained.

Thank you for helping make our neighborhood more beautiful in spite of the heat.

We appreciate the time and participation by our judging volunteers during this selection process!

Sreehari Gorantla
Landscape Committee

WL SOCIAL COMMITTEE CORNER

*Hello Again
WL Residents!*

We sure do need help with our social events.

If you have any ideas or would like to assist us, I can be contacted at oldchristian@gmail.com.

I would love to hear from you and urge you to consider becoming a committee member.

I'll see you next time...

Bill Wentzell, Chairperson
WL Social Committee



COLIN'S HOPE

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FACTS YOU NEED TO KNOW ABOUT DROWNING

Drowning is the leading cause of unintentional injury-related death in children ages 1-4

DROWNING WILL AFFECT YOU OR SOMEONE YOU KNOW



Drowning is the 2nd leading cause of unintentional injury-related death ages 1-14.

For more information, check out our website at

www.colinshope.org

DROWNING CAN STILL OCCUR EVEN IF YOU KNOW HOW TO SWIM

NO ONE is "drown proof" - no matter their level of swimming ability.

Falls, entrapments, and injuries lead to drowning regardless of swimming level.

A majority of people overestimate their own and their child's ability to swim, especially in a panic event.

DROWNING IS QUICK AND SILENT



Drowning occurs in as little as 2 minutes.



Irreversible brain damage occurs in as little as 4 minutes.



Most children are out of sight or missing for less than 5 minutes and usually in the presence of 1 or both parents.



Most children die who are submerged for as little as 6-10 minutes.

Children who drown do not **scream, splash, or struggle**. They silently slip beneath the water, even with adults & lifeguards present.

Windermere Lakes

Info from the Board - (Continued from Cover Page)

interest of the association, with such care as an ordinary prudent person in a similar position under similar circumstances would use.

In short, boards must act in the best interests of the association and act reasonably.

Board members fulfill their fiduciary duty by:

- Developing and using a formal budgeting process
- Establishing and adhering to budgetary guidelines
- Making sure the budgeting process reflects the wishes of the association members
- Promoting understanding and acceptance of the reserve accounts among the members
- Collecting sufficient fees to adequately operate the association
- Soliciting bids and negotiating appropriate contracts
- Authorizing expenditures

Don't want to wait for the mail?

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

Clubhouse Pool, Patio 'n' Playground (Recreational Facilities Committee)

We want to make the remaining days of summer to be the best yet at our pool and playground. These areas could definitely use some sprucing up!

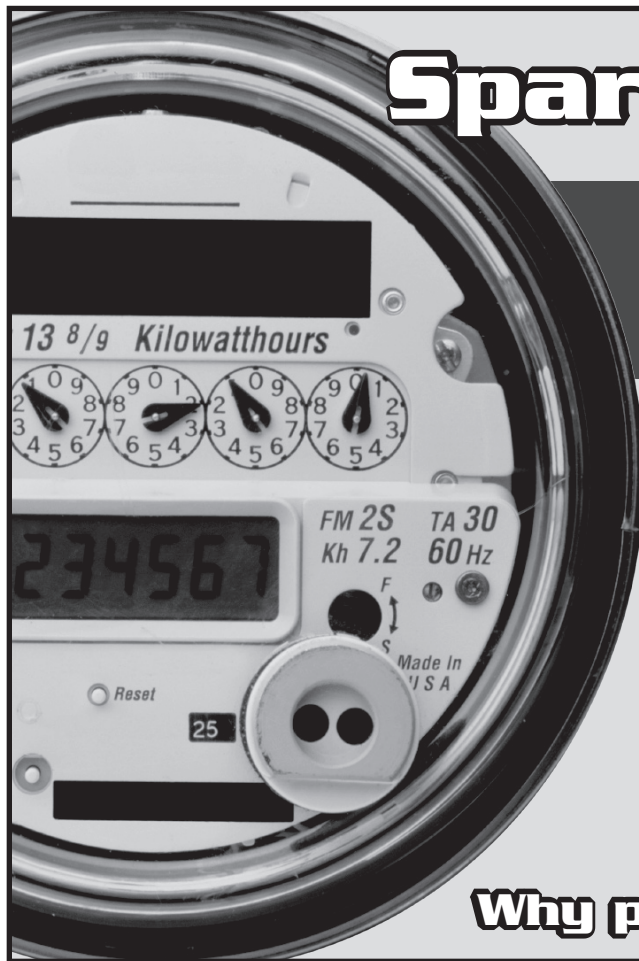
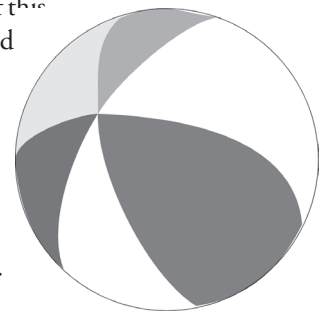
We need volunteers and materials to be used in/around the playground and pool areas. If you have time and energy to volunteer, please contact me so we can get some things accomplished!

In addition, we also need volunteers to share ideas and assist with the planning of fun for both the children and adults of Windermere Lakes.

If you are interested in being part of this committee to help make our pool and recreational areas more enjoyable, please contact Dianne by email at ldwentzell@gmail.com.

We hope to hear from you soon!

*Dianne Wentzell, Chairperson
WL Recreational Facilities
Committee*



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WHAT'S HAPPENING ON THE LAKES...

It is definitely HOT out on the lakes! Seems as though everyone is staying inside on weekends with exception of few 'grillers' spotted out on patios trying to cook up some BBQ. Of course, they then get back in the house for some cool air since its even hotter near those grills!

We have seen a few paddle boats out and about but it has been in the later evening.. just be careful out there in the sun.

If you have some news or fun activities going on at your Lake, please let us hear from you!

We'd like to share the news in our future newsletters. Are you or someone in your family running in a marathon, have a new member in your family, children accomplishments or something you'd like to share in the newsletter? Any parties, birthdays, graduations, anniversaries or any other celebrations that may take place would be great shared with your other Windermere Lakes neighbors!

PLEASE SEND YOUR INFO TO US FOR THE NEXT NEWSLETTER TO: newsletter@windermere.com

Recipe of the Month

WATERMELON SUMMER SLUSH

- 3 Cups Diced Watermelon
- 2 Tablespoons Lime Juice
- 1 Tablespoon Sugar
- 1 Cup Crushed Ice
- 1/2 Cup Water

Directions:

Blend Watermelon, lime juice, sugar, ice and water in a blender until smooth...

ENJOY!



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Summertime Tips for Your Pet

Summertime means special care for our pets. Excessive high temperatures and humidity, parked cars, jogging, beaches, swimming pools and “the wind in your face” can be hazardous to your pet’s health.

Leave your pets at home: Don’t let that eager look as you pull out the keys cloud your judgment. Even if you park in the shade and there’s a nice breeze blowing outside, the temperature inside a car can shoot up to dangerous levels within minutes (120 degrees or higher!) even with the windows down. Unlike humans, pets cannot perspire to cool themselves. The movement of air into and out of the lungs allows them to maintain their normal body temperature. Panting and salivation are outward signs that your pet is overheating. When humidity and temperature exceed the point at which these cooling mechanisms can maintain body temperature, heat stroke results – and that can mean permanent brain damage or even death to your pet. So don’t take chances with your pet’s life – leave him at home!!

Shelter: Dogs and cats need to have a cool place to stay when the summer temperatures soar, either inside or out. When it’s really hot, the shade from a tree will not keep your pet cool enough. He needs a doghouse or other shelter to protect from the heat. Dogs and cats can get sunburned just like people. Their ears and noses, which are not protected by thick fur, are especially susceptible.

Water: Make sure your pet always has access to cool, clean water, especially in the summer heat. Refill overturned bowls and freshen water, but never give your pet ice water, which can shock the system and cause severe upsets.

Heatstroke: Heat stroke is the common term for hyperthermia, which in pets means a body temperature higher than 103°F (39.4°C). Elevated body temperature becomes life-threatening when it reaches 109°F (42.7°C), which may occur under certain summertime conditions.

The most common cause of heat stroke is leaving a pet in a car, so never leave any animal in a parked vehicle in warm weather, no matter how briefly, even with the windows cracked. Heat stroke can also result from leaving a pet in a yard on a hot day without access to shade or water, from prolonged exposure to a hair dryer, or from excessive or vigorous exercise when it is hot.

Heat stroke is an emergency that requires safe, controlled reduction of body temperature. Get your dog into the shade immediately and

douse it in cool water. Use wet, cool towels to provide relief while you transport your pet safely to a veterinarian or animal emergency service. Your vet may also advise you to use icepacks to quickly lower the temperature around the head.

Beach and Pool: If you take your pet to the beach, be sure to provide ample shade, as well, and hose him down after he has been in the salt water. Protect your pet’s feet from the hot sand or pavement. Dogs’ and cats’ foot pads are very sensitive to heat and can easily blister.

While many pets love to swim, chlorinated water irritates your pet’s eyes, and heat and sunlight around a pool are intense. Never leave your pet unattended around a pool. Once in, a dog cannot get out without help and may soon panic and drown.

Ticks and Fleas: Carefully go over your pet’s body at least once a week to check for fleas, ear mites and tiny bumps or cuts. Bring your pet to the vet for a spring/summer checkup and use a good flea and tick repellent that your veterinarian recommends. This can come in the form of a dietary supplement or a powder or spray.

Hair is a natural insulator, whether it is warm or cool. In the summer, an animal’s coat insulates against sun, heat and insect bites. Regular brushing removes dirt and loose undercoat, which cleans and cools your pet. When you brush, check around the ears, between toes, along the legs, at the lower abdomen and base of tail.

Travel: If you plan to take your pet on a long car trip, take him on several short trips to condition him for the journey. Travel can be very stressful for a pet: try to eliminate as much of the stress as possible. When taking your dog in the car, have your pet ride completely inside the car with you, just like any other member of the family. Pets allowed to ride with their heads out the window and those relegated to the back of a pickup truck are in danger of injury from debris embedding itself in their eyes, nostrils, ear canals and throat. Pets riding in the back of a pickup truck can overheat from the sun off reflected roadways or be injured during a rough ride, or actually be thrown out onto the road if you brake suddenly.

Exercise: Dogs are naturally designed for sprinting, not for uninterrupted running or jogging. During such exercise, the body temperature rises faster than excess heat can be dissipated. In the summer, exercise of any kind should be cut back and limited to the cooler, early morning or later evening hours.

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meet our team

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Quoc Le, MD
Alex Nguyen, MD
Blandina Sison, MD
Marian Allan, MD
Anthony Yee-Young, MD
Diana Malone, MD
Shital Patel, MD
Heidi Nashed-Guirgis, MD
Luz Marquez, MD
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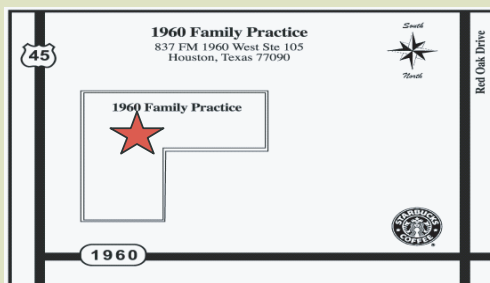
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Appointment press option 1

Is Your Home an Internet Broadcaster?

(It might be and you don't even know it)

Submitted by Laurie Scott

Laptop computers have made computing mobile and very convenient. Wireless routers in our homes have made it possible to use our computers anywhere in the home, and not just where the connection comes into your home.

If you have a wireless router at home, then you are using one of three possible levels of security, 1) none, 2) poor and 3) what you SHOULD be using. "None" is real simple, open the box, plug in the router, connect to the Internet. With this connection, ANYONE within range, meaning your neighbors, passersby and that annoying teen-age kid down the who likes to hang around your house in the evening can use your wireless network to access the internet or worse, access your computers at home. Also, any illegal activity over the Internet is going to be traced back to your home, not to the person or computer that may have done it.

I often tell the story of the time I moved to Austin from Sacramento 4 1/2 years ago over the Thanksgiving holiday. I stayed overnight with a friend in Flagstaff, Arizona at her parents' home. Lots of relatives were there and they all smoked (and smoked a lot). Even though it was 35 degrees outside, I went and sat in my car for

an hour just to breath fresh air. While in my car I powered up my laptop and discovered a completely unsecured network within range. I connected to it and took the opportunity to check my email and do some web surfing. Then the good Samaritan in me decided to do them a favor. I figured they hadn't changed the default password on their router, and sure enough I was right. I logged onto their router and took a screen shot of it. Since they were also using the default name for their computer network, I changed mine to match and could see that they had a computer turned on with one of their hard drives

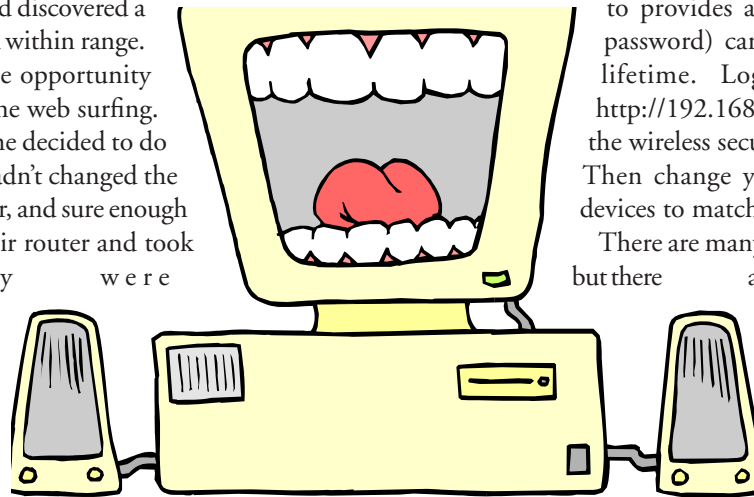
shared (no, I didn't peek at it.) I also saw that they had an Epson printer connected to it, so I downloaded the printer driver and installed it on my laptop, opened Microsoft Word and pasted the screen shot of their router into it. I also included instructions on how to keep prying eyes out of their network, thanked them that I was able to check my email, and then I PRINTED the document out on their printer. Keep in mind I have no idea which house I had connected to. I imagine if they were home that they were a little shocked to have their printer start all by itself and print a note from a complete stranger. Lucky for them I wasn't someone who wanted to copy their files, plant a virus or lock them out of their own network.

The two levels of security that are usually displayed with a padlock symbol are WEP and WPA. WEP falls into the "poor" category of security. WEP will keep honest people out of your network, and will prevent someone from accidentally getting connected to your network, but WEP was "cracked" several years ago, and nowadays it only takes a laptop and 60 seconds to break into a network secured with WEP.

What you should be using is WPA (or WPA2) to provides a connection that (with a good password) can't be cracked in a comfortable lifetime. Log into your router (usually at <http://192.168.0.1> or <http://192.168.1.1>), go to the wireless security settings and set it for WPA. Then change your laptops and other wireless devices to match.

There are many different routers on the market, but there are a few standard rules to follow: Changing the security settings on your router should always be done with the computer attached to the router via a network cable - don't change

(Continued on Page 11)



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Gerri Rougeau, Windermere Lakes Resident

Internet Broadcaster - (Continued from Page 10)

it over a wireless connection. If you make a mistake, you won't be able to get back in to fix it. In the wireless security settings on your router, you will see WEP and SHOULD see WPA as options. If you don't see WPA as an option, your router is probably several years old. Go to the manufacturer's support page on their web site and look for updated "firmware" to download. Download the firmware and update the router per the instructions provided by the manufacturer. If the latest firmware doesn't provide WPA encryption, then it's time for a trip to Best Buy or Fry's for a new router. ANY new router will provide WPA encryption. Next use a strong password. A strong password should be at least 12 characters long, feel free to make it a lot longer - the longer the better. Be sure to use upper and lower case letters, use numbers AND use special characters like # * (\ } [@ ! &. Write it down and put it in a safe place. If it helps, use 2 or 3 non-related words or numbers that you know but no one is likely to guess. Something like maybe the city you got married in with the year of your first car and the name of your brother's daughter. It might look something like Dallas@1989!Samantha#. Even people you know you won't guess this. Be creative and have fun, but MAKE IT STRONG!

Next month I'll talk about keeping your information secure when you're online both at home and away.

SECURITY REPORT

Please be aware and on the lookout for any persons you believe to be suspicious and/or that do not appear to belong in our neighborhood. Please report them so they can be checked out by the proper authorities.

Emergency: 911

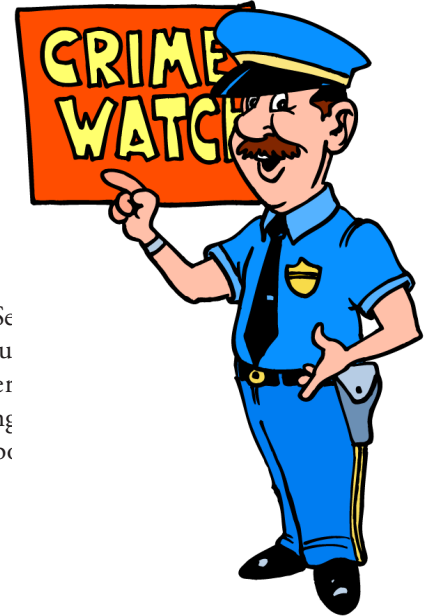
Sheriff's Dept: 713-221-6000.

Stay safe and keep a watchful eye on our neighborhood!

*If you would be interested in serving on the Security Committee, please contact us at the website www.windermere.net. We need to get a strong security committee established for our neighborhood. We need YOU!

Tom DeJohn

WL Security Committee



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Windermere Lakes

290 Cypress Business Networking Group

The 290 Cypress Business Networking Group meets every Thursday morning at 7:30 am at Newk's Express Café located at Hwy 290 and Spring Cypress in the Kroger Shopping Center near the Cinemark Theater. The group is open to all business owners and professionals who want to increase their exposure to the residents of Cypress and the surrounding areas. There is no cost to attend the meeting. If you would like more information, please call Ken Parker at 281-384-1562. Visit our new website at 290Cypress.com



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Attention Kappa Delta Sisters ...

The Houston Northwest Kappa Delta Alumnae Association holds meetings the 4th Tuesday of each month at 6:30 p.m. Visit www.kdhnwaa.com for all the details.



The Tri-County Quilt Guild

Meets the 1st Tuesday of the month, 7-9pm

Meeting Place: Fairfield Baptist Church, 27240 Highway 290 (Between Muescke and Mason Rd) Cypress, TX 77433-4907

website: www.tricountyquiltguild.org

Established 2005

Some of our activities include Show & Tell, BOM's, Fabric Raffle, Charity Quilts, Bees, Special Programs, guest speakers and more, with Door Prizes at every meeting!

We are a very friendly group and welcome quilters of all levels of expertise, from the Just Love Quilts and never sewn to the experienced and published.

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Cypress Assistance Ministries



School Supplies Needed

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www.cypressassistance.org

Families of hundreds of school-aged children in the Cypress area are depending on CAM to assist them with necessary school supplies for their children. These start-up supplies can be impossible to fit into an already strained budget.

Your donations of the following would be greatly appreciated:

- pocket folders with brads
- washable markers
- large & small packages manila paper
- large & small packages multi-colored construction paper

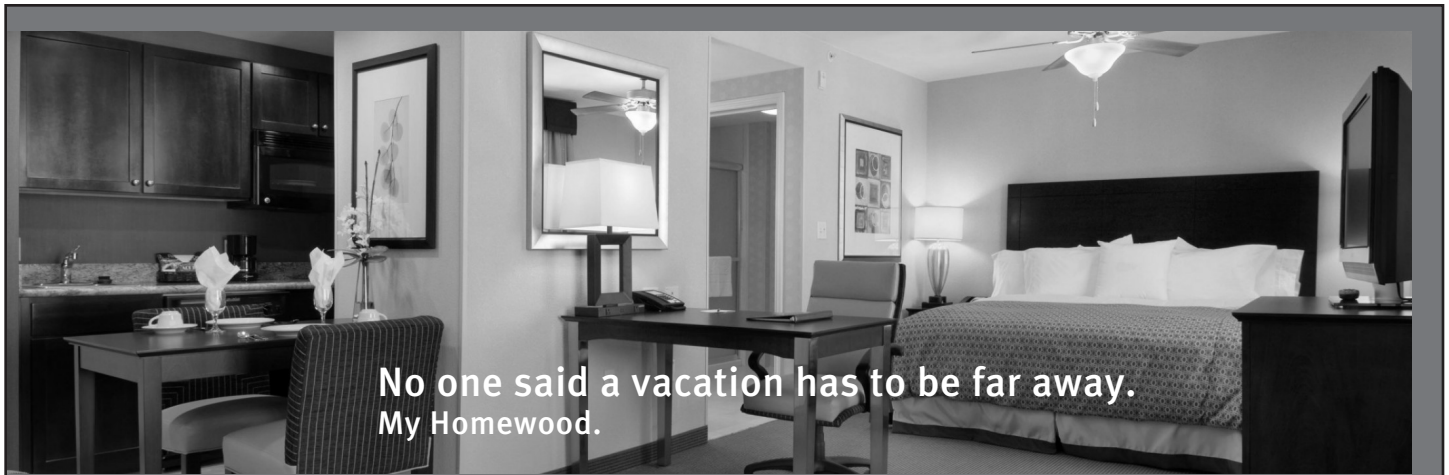
- pencil boxes/pouches
- scissors
- new socks and underwear in adult sizes

For the Food Pantry, donations of the following will help families with children home for the summer:

- Peanut butter & jelly
- Sweetened Drink Mixes
- Spaghetti Os
- Snack Foods
- Canned Meats
- Powdered milk
- Toilet Paper/Paper towels



Donations can be made Monday through Wednesday from 10AM – 6PM and Thursday through Saturday from 10AM – 3PM For a description of the services and volunteer opportunities at Cypress Assistance Ministries please see our web site, www.cypressassistance.org.



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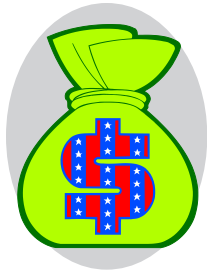
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A Sensible Plan for College Funding

Submitted by Rich Keith

As a parent, you may feel a moral obligation to fund your children's education, but you don't want to sacrifice your current lifestyle or rob your future retirement in order to fund education costs. Well, to make funding both their education and your retirement a non-issue, you must consider how to:



- Maximize your cash flow so that you can invest funds in education and retirement accounts. This includes both reducing debt and lowering expenses.
- Utilize the numerous education tax incentives provided by the IRS to reduce taxes and produce so-called "tax scholarships" for your family.
- Qualify for merit and need-based financial aid offered by colleges

If you can maximize the benefits produced by the above strategies, you may not have to compromise your education and retirement goals. Historically, we see that college costs have risen at 2 to 3 times the inflation rate of the Consumer Price Index. And college really costs you more than you think because it is paid with after-tax dollars. Depending on which tax bracket you are in, the amount you must

earn to pay for college is a good deal more because you must first pay the IRS...before you pay the college.

How old will you be when your last child graduates from college? Assume that you are 45 years old and you plan to retire in 20 years and that a public college costs \$60,000 for 4 years. You take the money out of your retirement savings today. The money you give to a public college for four years will cost your retirement fund about \$280,000 at an 8% return. Elite colleges cost more, but there is a hidden benefit which we will get to later. And remember, these numbers are for just one child's college education.

Clearly this presents a funding dilemma shared by parents everywhere: how to fund college and retirement? Experts agree there are two methods to make this work:

The first method is by using your money through: (A) paying out of your current income, (B) paying with withdrawals from your savings accounts, or (C) borrowing. Most people use some combination of all three. The second method is to use money from others. This comes in the following forms: (A) financial aid, (B) by using special education tax strategies, (C) gifts from relatives, or (D) your child's resources (his/her income and assets). We will explore this topic in future columns, how to make a sensible, methodical plan for funding college expenses.

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Average Price	\$280,300	\$289,000	\$229,500
Avg Price/sq.ft.	\$80.48	\$73.00	\$71.92
Avg DOM	157	84	84
High Price/sq.ft.			\$90.43
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