

# Windermere Lakes

HOMEOWNERS ASSOCIATION



November 2009

[www.windermerylakes.net](http://www.windermerylakes.net)

Volume 3, Issue 11

## PRESIDENT'S MESSAGE

### *Volunteerism*

#### **Six Reasons Not To Volunteer At Windermere Lakes:**

1. It's a giant responsibility.
2. Your neighbors will blame you for everything.
3. All your free time will disappear, and you'll become enslaved to the association.
4. You'll have to work with bombasts, dictators, figureheads, and puppets.
5. You'll never have any fun ever again.
6. Besides . . . there's no real reason to get involved; the community is in fine shape—we don't need you. NOT!

#### **Ten Reasons To Volunteer At Windermere Lakes:**

1. Protect your self-interests. Protect your property values and maintain the quality of life in your community.
2. Correct a problem. Not happy with the way things look or do you think maybe maintenance has been neglected?
3. Be sociable. Meet your neighbors, make friends, and exchange opinions.
4. Give back. Repay a little of what's been done for you.
5. Advance your career. Build your personal resume by including your community volunteer service.
6. Have some fun. Association work isn't drudgery. It's fun accomplishing good things with your neighbors.
7. Get educated. Learn how it's done—we'll even train you.
8. Express yourself. Help with creative projects like community beautification, social events, lake projects and neighborhood communications.
9. Earn recognition. If you would like a little attention or validation, your contributions will be recognized and celebrated.
10. Try some altruism. Improve society by helping others.

Just trying to get your attention... hope it works! We do need Volunteers in all areas of Windermere Lakes HOA. Can we count on you? If just one person from each family would volunteer on our committees, we could be so much more effective and accomplish great things! Contact us at: [www.windermerylakes.net](http://www.windermerylakes.net)

*Kevin Swicegood, President*

## CONGRATULATIONS

*Karissa Garcia!*



Karissa Garcia was chosen to represent Clay Road Baptist School in DECATS (DeBusk Enrichment Center for Academically Talented Scholars), a gifted scholar program held each summer. The intensive three-week program features challenging and enriching coursework in the areas of literature, drama, social studies, mathematics, science, computer science, creative writing, journalism, art, music, and creative problem solving. Students are nominated by their Principals and selected for their high intellectual ability, a strong commitment to learning, and exceptional creativity. Clay Road Baptist School is proud to recognize Karissa's achievements!



## IMPORTANT NUMBERS

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Center Point (Street lights) .....	713-207-2222
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## BOARD OF DIRECTORS

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### COMMITTEES:

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Finance .....	Sreehari Gorantla
Architectural Control/Deed Restrictions .....	TBA

*All Board members and Committees  
can be contacted at [www.windmerelakes.net](http://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](http://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.....	<a href="mailto:newsletter@windmerelakes.net">newsletter@windmerelakes.net</a>
Publisher .....	
Peel, Inc. ....	<a href="http://www.PEELinc.com">www.PEELinc.com</a> , 888-687-6444
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## Outdoor Water Conservation Tips

Even though we use water every day, it's easy to take it for granted. Just imagine how you would function without clean water. It's everyone's responsibility to conserve and protect water resources. The decisions and actions you make today truly affect our water resources for the future. The following suggestions will help you get in the habit of saving water in the great outdoors:

- Use mulch around landscape plantings. Mulch will help eliminate weeds and hold moisture in the soil.
- Select hardy plants that don't need much water. Native plants that are well adapted to your climate and soils will survive well without supplemental watering. A copy of the Steiner Ranch Approved Plant list is available on the website at [www.steinerranchhoa.org](http://www.steinerranchhoa.org).
- Water during the cool part of the day to avoid rapid evaporation.
- When watering is necessary, water slowly and thoroughly. If you notice puddles or runoff, turn water off and wait for water to soak in. Also be sure your sprinkler puts water where you need it—not on driveways or sidewalks.
- Wash cars efficiently. First give the car a quick rinse, and then turn the water off. Wash one section of the car at a time and rinse that section quickly. Turn the water off each time.

Visit [www.auduboninternational.org](http://www.auduboninternational.org) for more conservation tips.

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**Contact: Kathey Hoffmaster x240**  
**Gerri Rougeau, Windermere Lakes Resident**

## Recipe of the Month String Bean Casserole

- 4 cans French style green beans, drained
- 1 lb. Velveeta cheese
- 1 medium jar pimentos
- 1 large can mushrooms
- ¼ lb. butter or margarine
- 1 large green pepper, chopped
- Ritz crackers or sliced almonds



Melt butter. Saute green peppers. Add cheese to melt. Add beans, mushrooms, and pimentos. Put into baking dish and sprinkle with Ritz cracker crumbs or sliced almonds. Bake at 350° for 25 minutes.

*If you would like to submit YOUR recipe email it to [articles@peelinc.com](mailto:articles@peelinc.com).*

## Not Available Online

## Neighbor to Neighbor

Have something to sell or want to give away?? The homeowners of Windermere Lakes can place their personal ads for free in our newsletter! Contact us at [newsletter@windermerylakes.net](mailto:newsletter@windermerylakes.net) and we will contact you to obtain all the information so we can make it a win-win situation for everyone!

'Tis the season to getaway.  
My Homewood.



Are friends & family coming in for the Holiday's, Reunions or Weddings? Make Homewood Suites by Hilton, Northwest Cy-Fair their "Home away from Home". Every stay includes a spacious suite with a separate living room and complimentary hot breakfast. Perfect for making this holiday season hassle-free and full of memories.

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## Roth IRA Income Limits Lifted

*Submitted by Rich Keith*

Did you know that in retirement, taxes are second only to housing as the biggest cost? When you reduce tax expense, you reduce retirement risk. Roth IRAs offer tax-free withdrawals in retirement, and new Roth IRA changes could really benefit people now out of work who find themselves in a much lower tax bracket. This is because the tax on Roth assets is paid upfront. That's how Roth IRAs create a tax-free income stream when the investor retires. Paying in post-tax dollars today, the saver gambles that income taxes will be higher in the future, which would make paying taxes on the assets now a smart thing to do. Do you think taxes are going to go up?

Traditional IRAs work in the opposite way—investors pay in pretax dollars now, paying income tax on withdrawals when they retire, a strategy that can pay off if an investor requires a smaller annual income in retirement, putting them in a lower tax bracket.

But as of Jan. 1, for the first time, people earning a modified adjusted gross income of over \$100,000 will be able to convert any amount of assets in their traditional IRAs to Roth IRAs. For higher wage earners,

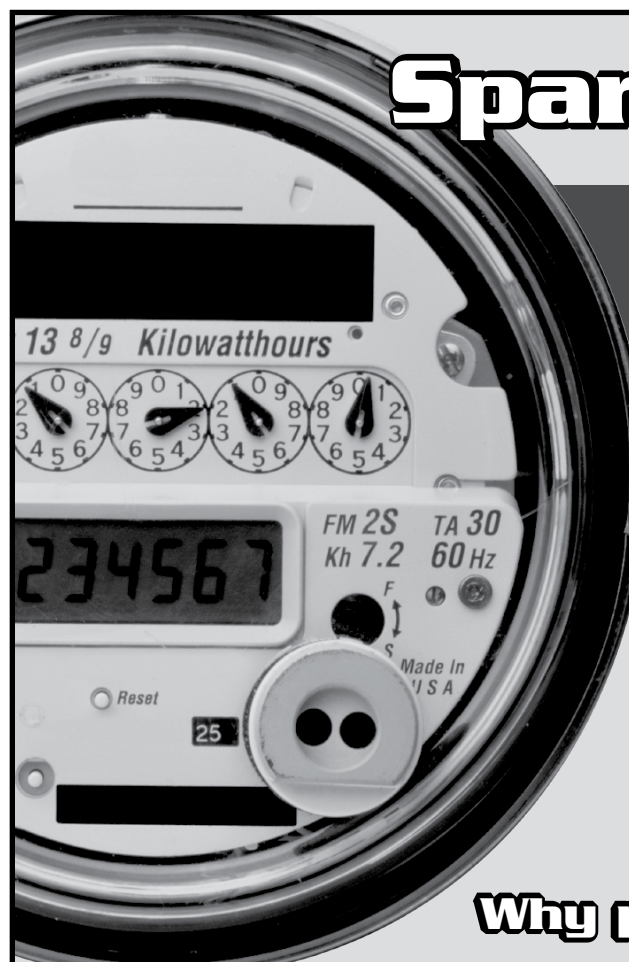


this is a prime opportunity to convert money into the Roth IRA to allow your money to have tax-free growth at retirement. For 2010 only, investors will also be able to spread those upfront tax payments over two years.

And you don't have to wait until 2010. For wage earners that make less than \$100,000 adjusted gross income, you can actually convert now. Converting now when the market remains at low levels means your tax bill may be reduced.

Now is the time to prepare. If you know that you are going to convert in 2010, begin accumulating the tax money now. You can estimate what the tax bill will actually be at the time of conversion, so why not add a little extra to your emergency fund to insure that you have enough to pay the tax bill for this exciting event?

The IRS' 2010 conversion "gift" is not limited to just your traditional IRA. If you have any old 401(k)s or any other retirement plans from a previous employer, those will also be allowed to convert as well. Now might be a good idea to convert them all. There are several restrictions; check with your tax advisor and your financial coach before to get all the details before making any decisions.



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## SECURITY REPORT

We have reports of residents fishing and keeping the fish from our Lakes. This is strictly prohibited as we are only allowed to 'catch and release' any fish from the Lakes.

Stocking our lakes is quite expensive and it is up to each of our residents to be sure that the rules are followed and any violators are reported.

If you see anyone abusing the fishing rules, please report the activity to [www.windermerylakes.net](http://www.windermerylakes.net) with the location of the violation and any information that you can provide as to who was doing the fishing violation.

In addition, 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!  
WL Security Committee

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

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](mailto:ldwentzell@gmail.com).

We hope to hear from you soon!

Dianne Wentzell, Chairperson

WL Recreational Facilities 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](mailto: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

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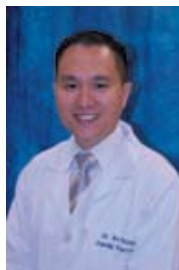
## meet our team

Huong T Le, MD  
Quoc Le, MD  
Alex Nguyen, MD  
Blandina Sison, MD  
Anthony Yee-Young, MD  
Diana Malone, MD  
Shital Patel, MD  
Heidi Nashed, MD  
Luz Marquez, MD  
Jennifer Dong, MD  
Asma Ahmad, MD  
Vu Anh Phung, MD  
Annie Hoang, MD  
Tami Berckenhoff, PA-C  
Brandi Valenzuela, PA-C  
Sydney Payne, PA-C

*providing  
quality care  
for the  
entire family*



## 1960 Family Practice Is Pleased To Introduce Our Newest Physicians



Dr. Vu Phung joined 1960 Family Practice in July 2009. Dr. Phung graduated from Texas Tech University and is board certified in Family Medicine. He completed his residency in Family Practice and in pursuing his special interest; he completed his fellowship in Geriatric Medicine. Dr Phung welcomes patients of all ages to his practice.



Dr. Annie Hoang joined our practice in August of 2009. She graduated from Texas A & M University and finished her training in Family Practice at Texas Tech University. She is board certified in Family Medicine and has been providing comprehensive care for adults and children with compassion and kindness for the past 10 years. She welcomes all new patients to her practice.

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The physicians of 1960 Family Practice follow the recommendations of the American Cancer Society for a healthy life style.

**Annual Physical** - A physical is the evaluation of the body and its functions. During a physical you will also have your cholesterol, diabetes, and blood pressure evaluated. Individuals should have a physical examination once a year.

**Well Woman Exam** - This is a comprehensive gynecologic and obstetric evaluation. Including the evaluation of the cervical epithelial cells for abnormalities that could cause cancer. Women of child bearing age should have a well woman exam once a year.

**Mammograms** - 1960 Digital Imaging offers Digital Mammograms. Women should have a baseline mammogram beginning at age 35. Mammograms are recommended every 2 years through age 45. Women over the age of 45, should have a mammogram every year.

**Don't get caught  
with the flu!!**

Season starts in October and  
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## Sudoku

The challenge is to fill every row across, every column down, and every 3x3 box with the digits 1 through 9. Each 1 through 9 digit must appear only once in each row across, each column down, and each 3x3 box.

					6		3	4
		7		1	2			
	9		4					
							6	
	5		8					
		8	9	2	7		4	
8				5		2		
	3			8		5		
7								9

\*Solution at [www.PEELinc.com](http://www.PEELinc.com)

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# - Kids Stuff-

Section for Kids with news, puzzles, games and more!



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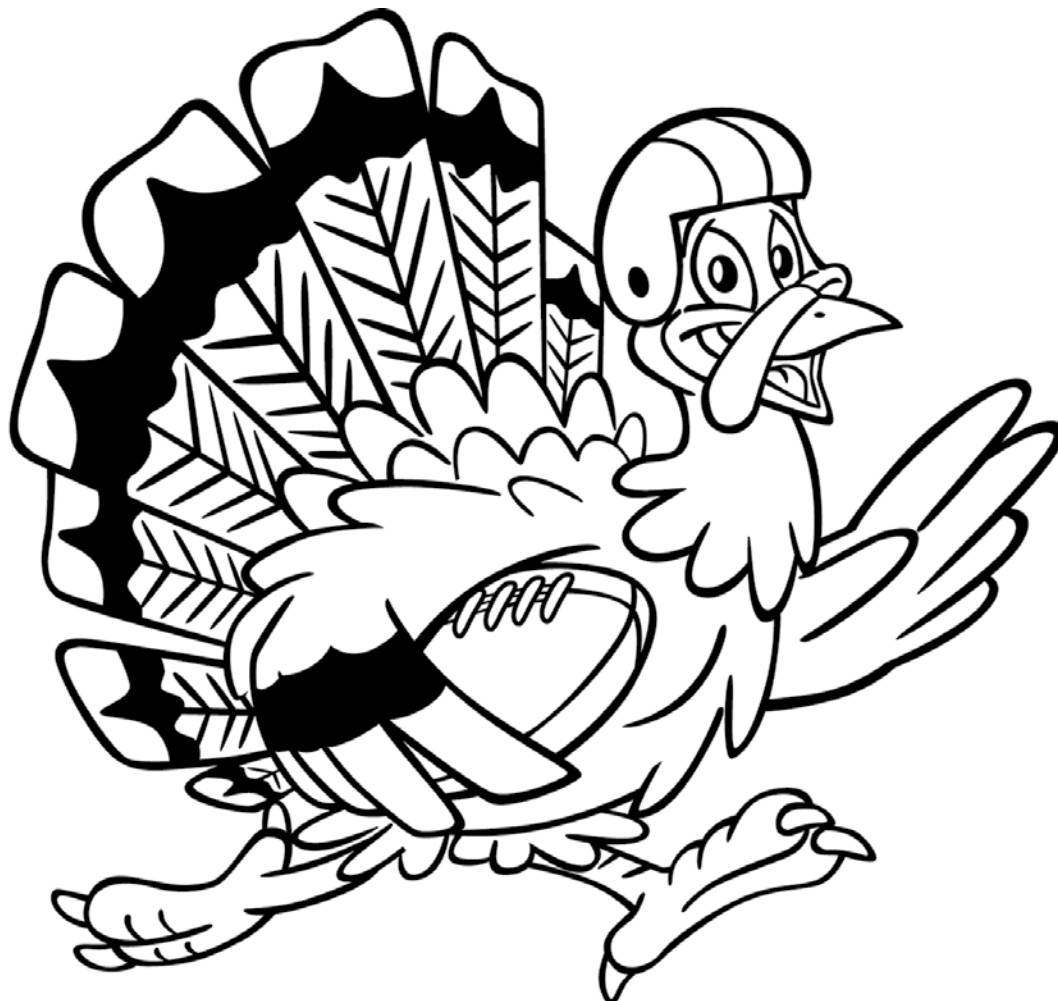
Lakeway, TX 78734

We will select the top few and post their artwork online at [www.PEELinc.com](http://www.PEELinc.com). DUE: November 30th

Be sure to include the following so we can let you know!

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Age: \_\_\_\_\_ [This information will only be used to notify you or your parents if your artwork was selected.]



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## Real Estate Market Report

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	ACTIVE	PENDING	SOLD Last 6 Mos
<b># of Listings</b>	11	1	8
<b>Price Range:</b>	1.00 440,000	286,000	168,000 297,000
<b>Average Price</b>	\$284,800	\$286,000	\$247,862
<b>Avg Price/sq.ft.</b>	\$79.91	\$79.91	\$77.75
<b>Avg DOM</b>	163	57	66
<b>High Price/sq.ft.</b>			\$90.43
<b>Low Price/sq.ft.</b>			\$54.21



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\*According to information taken from the HAR MLS Computer

\*\*Realtor Teams per Remax 9/2008, 3/2009