

ESTATES OF RUSSELL CREEK

Review

June 2010

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Official Publication of The Estates of Russell Creek Homeowners Association

ANNOUNCEMENTS

Announcement from the Secretary of the ERC Board of Directors

Michelle Cunningham, 3825 Bonita Drive, has become the latest member of the ERC Board of Directors. Michelle has graciously accepted an appointment to the Board to fill an open seat. Let's all be sure to thank Michelle for her willingness to volunteer and give of her time and talents to serve our community.

Notice - Summer Pool Monitors & Pool Rules

Notice to all ERC HOA Members – There will be Pool Monitors located at the pools at various times this pool season to assist in maintaining order and the appearance of our pools. In addition, the Pool Monitors are there to help ensure that the ERC pools are only being accessed and used by ERC members and their guests. So please be courteous to our Pool Monitors when they ask for you or members of your family to sign in and request to confirm that you have a valid pool access card.

With the community pools opening this month, please take a moment to review the ERC pool rules published in this edition of the newsletter. All the rules are important, but please take special note of the one about not opening the access gates for unauthorized individuals or propping open pool gates.

My Access Card Isn't Working???

You need to have an access card with you in order to access the ERC pools and tennis courts. If your ERC HOA issued access card does not work, you should first confirm that all your ERC dues and fees are current and make any payments to your account as necessary. (Please note that cards are deactivated remotely on delinquent accounts.) If your account

(Continued on Page 2)

Summer in the Hamptons

Save the Date for the
FABULOUS White Party!

June 19th, 7pm-11pm

Bonita Pool

(Adults Only, White Attire)

Please Bring a Dish to Share

Estates of Russell Creek

ERC BOARD MEMBERS

David Oldani, President972-731-6244
Roger Smith, Vice President972-712-2722
Carlos Amaral, Secretary972-712-2452
Chris Milligan, Treasurer469-633-1238
Jeff Moore, Director972-712-6065
Robert Simmons, Director214-801-3334
Dan Step, Assoc. Manager (CMA)972-943-2856

NEWSLETTER INFO

EDITOR

Dave Oldani editor@estatesofrussellcreek.com

PUBLISHER

Peel, Inc. www.PEELinc.com, 512-263-9181
Advertising.....advertising@PEELinc.com, 512-263-9181

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Please support the businesses that advertise in the Estates of Russell Creek Review Community Newsletter. Their advertising dollars make it possible for all Estates of Russell Creek 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 20th of each month for the following month's newsletter.

CLASSIFIED ADS

Personal classifieds (one time sell items, such as a used bike...) run at no charge to Estates of Russell Creek residents, limit 30 words, please editor@estatesofrussellcreek.com

Business classifieds (offering a service or product line for profit) are \$50, limit 40 words, please contact Peel, Inc. Sales Office @ 512-263-9181 or advertising@PEELinc.com.

Announcements - (Continued from Cover Page)

balance is current and your access card still does not work, or if you lost your card, then you should contact our association manager, Dan Estep, at 972.943.2865 for resolution or getting a replacement card issued. There is a \$25 fee to replace a lost access card.

ERC HOA Membership Special

Join the ERC HOA and get your next two years worth of dues for free!

You will gain access to all the ERC amenities including two community pools, tennis courts, sports courts and playgrounds. Additionally, you will be able to attend community parties and events. Please contact our association manager, Dan Estep with Community Management Associates (CMA) at destep@cmamanagement.com or 972.943.2856 for further details.

ERC Enews – Are you on the list?

Want to receive emails regarding community news, events, parties and other updates regarding the ERC? Then sign up to start receiving the ERC Enews in your inbox by going to www.estatesofrussellcreek.com and subscribing today!

Rice MS Packet Pick-Up Volunteers Needed

Rice Middle School is looking for Schedule Pick-up Volunteers to complete a 3-hour shift on Thursday, August 12th or Friday, August 13th. If you are a parent of a Rice student and would like to volunteer, please contact Holly Dickerson-West (VP of Volunteers) at holly.dickersonwest@yahoo.com.

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ERC POOL RULES



Now that our community pools are about to open for the summer, it is a good time to remind ERC HOA Members of the established pool rules. In addition, it is important to note that both ERC Swim Clubs require an access card to gain entry. This controlled access system is in place to benefit ERC residents who have paid annual dues for the privilege of using the facilities. ERC members enjoying the pools should not be placed in the uncomfortable position

of being asked to open gates by other residents that do not have an access card with them. You need to bring your access card with you if you want to gain entry to the pools. Lost cards can be replaced for a \$25.00 fee by contacting CMA management at 972.934.2800.

1. Swim at your own risk. No lifeguard is on duty.
2. The Swim Clubs are available for Swim Club members and their guests only. Four guests are allowed per household. Guests must be accompanied by an adult Swim Club member. ERC residents who are non-Swim Club members are not considered guests.

3. Persons under 13 must be accompanied by an adult that is age 18 or over.*
4. Only children 4 and under are allowed in the children's pools.
5. No glass containers are allowed in the pool area. No food or beverages may be consumed in the pool. Trash must be placed in the containers provided in the pool area.*
6. Pets are not allowed in the pool area.
7. Appropriate swim apparel is required. Small children who have not been toilet trained must wear sealed waterproof pants or "water diapers" when using the pools.*
8. No hanging on the volleyball nets or the diving area rope. (Bonita Pool)
9. Pool gates are to remain closed. Do not prop open pool gates.*
10. Do not open access gates allowing entry for any other individual(s).
11. Members are personally responsible for any damaged caused by themselves or their guests.
12. Running on the pool deck is prohibited. No horseplay in the pool or on the pool deck.

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Participate this June 12th - 20th in *Chalk Art from the Heart* and help us promote water safety. Drowning is Preventable!

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Check out our website for details, contest rules and PRIZES!

[WWW. COLINSHOPE.ORG](http://WWW.COLINSHOPE.ORG)  



COLIN'S HOPE

Estates of Russell Creek

Pool Rules- (Continued from page 3)

13. No skateboards, scooters, roller blades or bicycles are allowed in the pool area.
14. No diving.
15. State regulations require that a shower be taken before entering the pool.
16. Pool hours are 8:00 a.m. through 10:00 p.m. every day. Do not use the pools outside of these times.
17. Members are responsible for their personal belongings.
18. Please report any pool contamination or other problems immediately to CMA management at 972.943.2800.
19. Parties

Parties will be allowed at both pools with the following restrictions:

- A party is defined as a gathering of people for a specific purpose or celebration (i.e., birthdays, sports teams, playgroups, clubs, etc.)
- Parties will be permitted by reservation only.
- A \$50.00 non-refundable user fee will be charged in advanced. All user fees will be placed in a separate pool fund and will be used exclusively for the pool facilities.
- 20 guest maximum. Includes one adult per 5 children under the age of 13.
- Parties are limited to off-peak days/times only. This is defined as:

9:00 - 11:00 a.m., 2:00 - 4:00 p.m., 7:00 - 9:00 p.m. Monday through Thursday

- Only one party will be allowed at each pool at the designated times above.
- A maximum of two tables/8 chairs may be used for parties. (It's recommended the two furthest tables from the entrance be used.)
- CMA management is responsible for all Swim Club reservations. Please contact them with your questions or reservation requests at 972.943.2800.

*Plano City ordinances require that these rules must be followed. Violation of any of these ordinances is a misdemeanor offense and is subject to a fine up to \$2,000 per violation.

All fines imposed by the City of Plano for code violations will be the responsibility of the homeowner of the homeowner in violation. In addition, all first offenses of item #2 through #16 may result in the immediate revocation of Swim Club privileges for a period of two (2) weeks. Second violations will result in revocation of Swim Club privileges for one (1) month.

Again, the above rules and policies have been established to ensure the use and enjoyment of the facilities by all Swim Club members. Your observance of them will help in this effort.

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Yard of the Month



The ERC Beautification Committee has selected 8309 Bartley Circle as the June Yard of the Month. The yard of Mike & Terri Bradley has perfectly manicured shrubs, an abundance of colorful begonias, and a weed-free lawn that's almost like carpet! The Bradley's will receive a \$25 gift certificate from Calloway's Nursery.

Landscape Tip: Want a

quick update? Pick up those old newspapers and sweep off your front porch & walkway. Instant curb appeal!

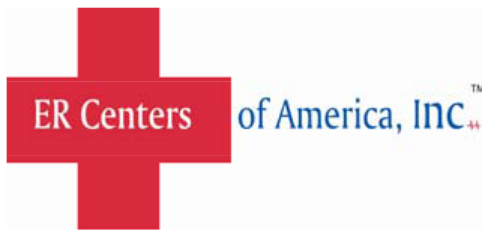
ERC CRIME WATCH

Members should be reminded to help themselves and their neighbors by being alert to what is happening around their home and those of their close neighbors. In the past 30 days over 113 incidents have taken place in areas near and around the Estates of Russell Creek neighborhood. These incidents have been primarily theft from vehicles or open garages. So please be sure to lock your cars and keep your garage doors closed whenever possible.

Please slow down! We keep receiving numerous reports of individuals speeding through the ERC. This has led to several of our ERC neighborhood streets being monitored by the City of Plano Police Department for speeding vehicles. Remember that school is now out and our children will be playing near and in the streets, crossing the streets to go to our ERC pools and to Russell Creek Park.

Go Green

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FINANCIAL FOCUS

In life, you can't avoid all risks — and you shouldn't try, because endeavors that carry risk also bring the prospect of reward. And it's certainly the same in the investment world. So instead of trying to invest risk-free, which is impossible, learn to recognize the different types of investment risk while becoming familiar with your own risk tolerance.

To start with, let's quickly look at some of the most common forms of investment risk:

- **Risk of losing principal** — This is the type of risk most commonly associated with investing. You could lose some, or even all, of your principal if you sell an investment, such as a stock, whose value has dropped lower than the purchase price. You can't eliminate the risk of losing principal, but you may be able to reduce it by buying quality stocks and holding them long enough to overcome short-term market drops.
- **Inflation risk** — With an investment that pays a fixed rate of return, such as a certificate of deposit (CD), you run the risk of not keeping up with inflation, which means you could lose purchasing power over time. Consequently, it's a good idea not to "overload" on these types of investments.

• **Interest-rate risk** — When you own a bond, your investment is somewhat at the mercy of changing market interest rates. For example, if you buy a bond that pays four percent interest, and market rates rise so that newly issued bonds pay five percent, the relative value of your bond will go down; no one will pay you face value of your bond when they can get new ones that pay higher rates. Of course, if you hold your bonds until maturity, which is often a good idea, you can avoid being victimized by interest-rate risk.

• **Concentration risk** — This type of risk occurs when you have too much of your money concentrated in one area, such as in a particular stock or in one industry. If a downturn strikes that stock or industry, your portfolio could take a big hit. To combat this type of risk, you need to diversify your holdings among stocks, bonds, government securities and other investments. While diversification, by itself, cannot guarantee a profit or protect against a loss, it can help reduce the effect of volatility.

In addition to understanding the above types of risk, you also need to be familiar with your own risk tolerance and how it affects

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Financial Focus - (Continued from Page 6)

your investment strategy. If you are constantly worried about “the market,” you’ve probably got too many investments that are at risk of losing principal. At the other end of the spectrum, if you’re always concerned that your portfolio won’t grow enough to generate the income you’ll eventually need for retirement, you may be investing too conservatively — and, as a result, you’re inviting inflation risk.

Ultimately, you need to match your own risk tolerance with a strategy that allows you to achieve your goals. This will require self-awareness, patience, discipline — and, at times, a willingness to move outside your own “comfort zone.”

By learning to balance and manage risk, you can ultimately put yourself in a position to pursue your investment strategy.



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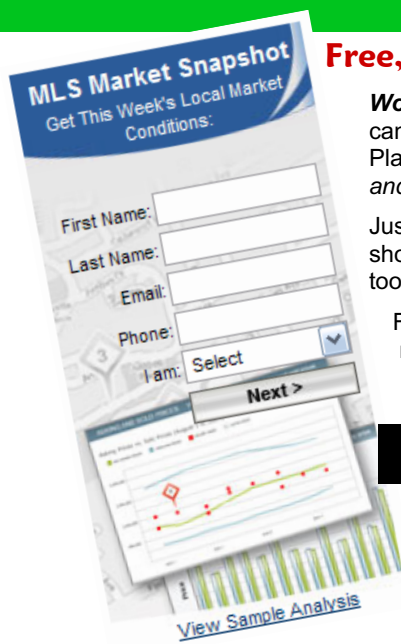


Active Listings	Pool	Bed/Bath	Sq. Ft.	List Price	Days On Market
8625 Berwick	N	4/3	2753	259,900	80
8404 Lancome	N	4/3	2691	254,900	82
3804 Kimbrough	N	4/4	2988	279,900	14
8824 Jennifer	N	4/3	2641	279,000	30
8805 Jennifer	N	3/2	2718	279,900	50
8824 Christian	N	5/4	3019	289,500	27
3813 Blaylock	N	5/4	3621	299,900	250
8612 Berwick	N	4/4	3338	309,900	41
8109 Strecker	N	5/4	3656	310,000	16
3800 Glasgow	Y	5/3	3592	327,900	70
8308 Young	N	4/4	3479	335,000	34
8116 Lynores	Y	4/4	3618	399,900	15

Pending In last 30 days	Sq. Ft.	Original Price	List Price	\$/SF	Days On Market
8020 Lynores	2718	258,000	258,000	95.00	63
3609 Banks	2496	274,500	274,500	110.00	73
3620 Banks	2583	279,900	274,900	106.00	82
8116 Strecker	3376	339,900	309,900	92.00	254
3728 Bonita	2297	339,900	339,900	100.00	52

Sold In last 30 days	Sq. Ft.	Original Price	Sold Price	\$/SF	Days On Market
Property #1	3543	310,000	310,000	88.00	63
Property #2	3338	324,000	310,000	96.00	99
Property #3	3612	364,900	359,900	101.00	50

Information on listings provided by NTREIS



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