

Windermere Lakes



H O M E O W N E R S

A S S O C I A T I O N

December 2010

www.windmerelakes.net

Volume 4, Issue 12

WINDERMERE 'Yard of the Month'

Congratulations! The November winner is
10226 Ripple Lake



The landscape committee loved the attractive fall decorations and was impressed with the elegant landscaping and sprinkling of fall flowers. Well-trimmed shrubs and trees round out this beautiful yard. 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.

Special thanks to those that always help make our neighborhood more beautiful.

If you would like to participate on the yard of the month selection committee or nominate a residence for yard of the month, please let us know by visiting our website at www.windmerelakes.net.

Your contribution to the selection process would be appreciated!

Judy Maze

Chair, Landscape Committee

HOLIDAY DECORATION CONTEST

Landscape Committee will be judging our homes for our First Annual Holiday Decoration Contest... so you better get out the lights and holiday decorations early to decorate your yards.

*Cash Prizes will be
awarded to*

1st — \$150

2nd — \$100

3rd — \$50

This will include all front yards and also those back sides that are on the lakeside as well.

Judges will take into consideration the entire look of the home's holiday spirit and beauty.

If you would like to nominate a home in your area, please be sure to do so on the website at www.windmerelakes.net so they can be considered for the prizes.

Have fun with this and we all do appreciate all the beautiful decorations that make our neighborhood so festive each year.

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

* We are establishing our Committees for 2010 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
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Peel, Inc.	www.PEELinc.com , 888-687-6444
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Personal Classifieds

FOR SALE: Paddle Boat with cover. Used twice. \$200. Please call to get location in Windermere Lakes and set time to see it. Thank you. David Timmons. 281 890-8955.

Windermere Lakes Classifieds

Have any items that you need to get rid of but think someone else could use? Have a useful service to offer your neighbors? Why not place an ad in the Windermere Lakes newsletter? Just send the info and a phone to the newsletter editor, and your ad will be run in the newsletter for two issues.

Personal classifieds (one time sell items, such as a used bike...) run at no charge to Windermere Lake residents, limit 30 words, please e-mail newsletter@windmerelakes.com.

Business classifieds (offering a service or product line for profit) are \$50, limit 40 words, please contact Peel, Inc. Sales Office @ 888-687-6444 or advertising@PEELinc.com.

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HEALTH BRIEFS

Never too early to screen kids for high blood pressure

Children with high blood pressure may not feel sick or experience serious symptoms like adults, but if the condition goes untreated it could cause serious damage to their overall health later in life, said a pediatric hypertension specialist from Baylor College of Medicine.

"The good news is that we do not see heart attacks and strokes in children as a result of high blood pressure," said Dr. Daniel Feig, associate professor of pediatrics - renal at BCM. "The bad news is that the blood pressure will continue to go up and could cause permanent damage to the heart and kidneys. Without intervention childhood hypertension almost always results in hypertension in adulthood."

Beginning at age 3, children should be screened for high blood pressure at their annual check up, Feig said. If it is high, he or she will be asked to return a week later to see if the high readings persist.

If the child has elevated readings in three consecutive visits, he

or she should have an evaluation for the cause of hypertension and risk of organ injury.

Diet and exercise modifications are common treatments for high blood pressure, but if this is insufficient, there are a variety of antihypertensive medications that have been tested and proven to be safe in the short- and long- term.

Teach kids to enjoy holiday treats in moderation

Cookies, chocolates and other treats seem to be within arm's reach from Halloween to the end of year. But according to experts at Baylor College of Medicine, the holidays are no excuse for parents to let kids overeat and divert from their normal eating routine.

"You have to keep meals and snacks under some control no matter what day of the year it is," said Dr. Karen Cullen, associate professor of pediatrics at the USDA/ARS Children's Nutrition Research Center at BCM

(Continued on Page 4)

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Windermere Lakes

Health Briefs - (Continued from Page 3)

Be sure children are not overindulging on treats and therefore skipping regular meals, she said. Save holiday treats for scheduled snacks or after-meal deserts, and be sure that they are an appropriate portion size.

"One of the good things about the cookies, chocolates and breads that you receive as gifts is that you can freeze them for later use," said Cullen.

Kids learn from watching their parents, so parents should be good role models. Parents should continue to serve regular balanced meals and snacks and eat with their children.

Exercise does the elderly body good

Exercise can't stop the aging process, but experts at Baylor College of Medicine in Houston say that for the elderly, whether it's weight training, walking, swimming or biking, 30 minutes of exercise three to five times a week is a good prescription for aging. "It's never too late to start exercising," said Dr. Robert Roush, an associate professor of medicine-geriatrics at BCM. "Being physically active and exercising regularly can help prevent or delay some diseases and disabilities as people age."

Loss of muscle mass typically begins in the 30s or 40s. As muscles shrink, fat cells take their place and that leads to a slowdown in

metabolism and weight gain even if caloric intake and expenditure remains the same.

"Any type of movement can be considered exercise, but resistance weight training has been shown to be the best way to reduce the loss of lean muscle," Roush said.

Early detection of glaucoma can save eyesight

Annual eye exams should include screenings for glaucoma, even for younger adults, because early detection can prevent long-term damage to sight, said ophthalmologists at Baylor College of Medicine.

"The biggest problem with glaucoma is that it's a silent disease, a 'sneak thief of sight,'" said Dr. Silvia Orengo-Nania, professor of ophthalmology in the Baylor Eye Clinic at BCM. "You could have visual damage occurring over time and not know it. Once damage occurs, it is irreversible and you will not be able to get any vision back that you have lost. This is why screening early is critical."

Glaucoma usually occurs when increased pressure in the eye slowly destroys the optic nerve, damaging your ability to see, Orengo-Nania said. Approximately 2 million people in the United States are visually impaired by glaucoma. It is one of the leading causes of blindness. Treatment can help slow down, but not reverse impaired vision, Orengo-Nania said.

Thank You

to all the businesses who advertised with us
in 2010 and made this newsletter possible.

Merry Christmas!



PEEL, INC.
community newsletters



TACKLE HUNGER IN TEXAS *with the Souper Bowl of Caring!*

Learn more at
tacklehunger.org.

What would happen if every American that celebrates the Big Football Game donated one can of food or \$1 to fight hunger and poverty in their local community?

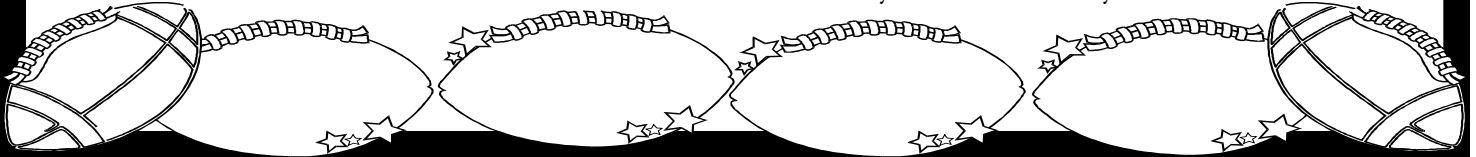
The result would be an astounding \$90 million in cash and cans to help feed the hungry, provide shelter to the homeless and help our neighbors in need.

With all eyes on North Texas this year as they host the Big Game, you can join the Souper Bowl of Caring and help make this vision a reality! For more than 20 years, groups all over the country have joined forces to demonstrate the power of caring. To date, more than \$71 million in cash and cans has been collected and 100% was donated in communities throughout the U.S. Every penny stays local and every collection matters!

Last year, 1,900 schools, churches, businesses and grocery stores in Texas collected more than \$4.5 million for local charities that fight hunger and poverty. The need is growing and we need your help!

JOIN THE TEAM. GET STARTED TODAY!

1. REGISTER your school, church or business at tacklehunger.org and designate an organizer for your Souper Bowl of Caring event. You'll receive a free Resource Kit!
2. COLLECT money and/or canned foods anytime January 17-February 6, 2011. Super Bowl Sunday is February 6, 2011.
3. REPORT the amount of your collection to the Souper Bowl of Caring so it can be added to the national tally.
4. DONATE 100% of your collection to the charity of your choice in your own community.



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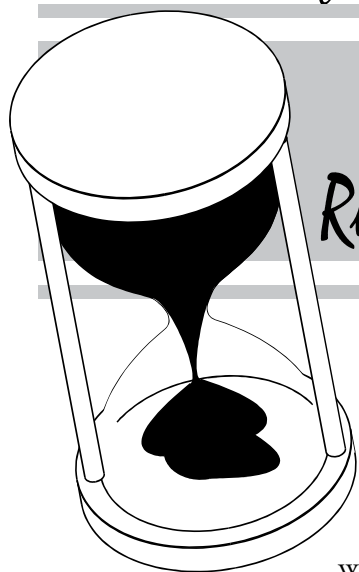
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FINANCIAL FOCUS

Still Time for Year-end Financial Moves But Hurry 'Cause...



Time is Running Out

The holiday season is always a busy time of year, so you're probably pretty busy. But it is important to take some time now to evaluate year-end financial moves that may be beneficial in preparing for your financial future.

Which year-end moves should you consider? You will want to talk to your financial advisor and tax and legal professionals first, but here are a few ideas to get you started:

- **Boost your IRA contributions.** You have until April 15, 2011, to fully fund your IRA for the 2010 tax year, but the sooner you finish with your 2010 contribution, the quicker you can get started on your 2011 contribution — and the earlier in the year you fund your IRA, the more time you give your account the opportunity to grow.
- **Put more money into college savings plans.** If you have a 529 college savings plan for yourself or someone else, consider putting more money in before year-end. You can gift up to \$13,000 (\$26,000 per married couple) per person per year without gift tax consequences. However, this must be accomplished by year-end.

- **Be generous.** If you've been thinking of making charitable gifts, don't put them off any longer. As long as you make a donation to a qualified charity before the year ends, you can claim a deduction on your 2010 tax return. For example, if you donate \$100 to a charitable group [either a religious organization or one that has received 501(c)(3) status from the Internal Revenue Service], and you're in the 25% tax bracket, you can deduct \$100 (with a tax benefit of \$25) when you file your taxes for 2010, providing, of course, that you itemize. If you donate stocks or other types of assets, you may also be able to save on capital gains taxes, because it will be the charity, not you, that eventually sells those assets.
- **Sell your "losers."** If you own investments that have lost value since you purchased them, you can sell them before 2010 ends and then use the tax loss to offset capital gains you may have earned in other investments. If you don't have any capital gains, you can use up to \$3,000 of your tax losses to offset other ordinary income. If your loss is greater than \$3,000, you can "carry over" the excess and deduct it from your taxes in future years. However, if you then want to repurchase the investment you sold, you'll need to wait at least 31 days to avoid violating the IRS' "wash sale" rules.
- **Take capital gains.** In 2011, the tax rate on long-term capital gains is scheduled to increase to 20% for most investors, up from the 15% rate it's been the last several years. If you have stocks or other appreciated assets that you were thinking of selling in the near future, you might want to do so before the year comes to a close. However, it's generally not a good idea to make investment decisions strictly because of tax consequences. If your appreciated assets are still a part of your overall financial strategy, you may be better off holding them for the long term, even with a higher capital gains rate.

Considering these moves before the year ends may help you better prepare to address your financial picture in 2011.

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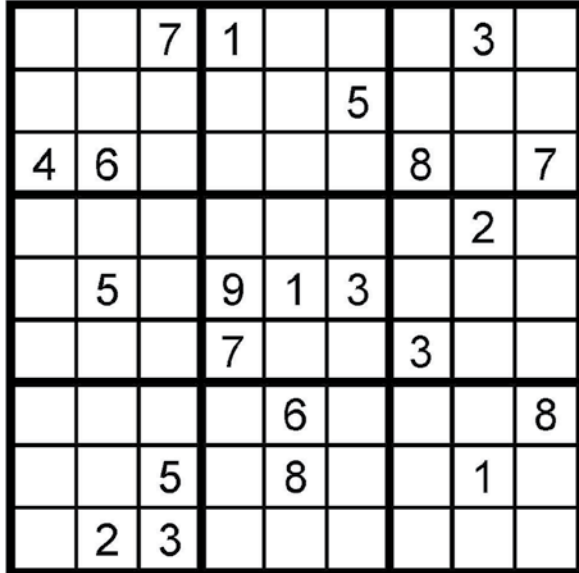
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Sudoku

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.



*Solution at www.PEELinc.com

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Recipe of the Month

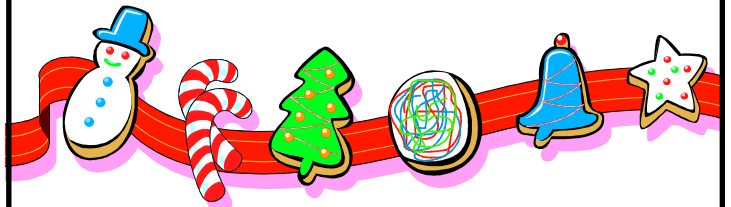
Christmas Punch

INGREDIENTS

- 1 can concentrated white grape juice
- 1 can concentrated cranberry juice
- 3 liter bottle 7-up

DIRECTIONS

Combine. Garnish with fresh black cherries.



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# of Listings	18	1	3
Price Range:	\$179,500 \$420,000	\$232,000	\$190,000 \$268,000
Average Price	\$278,963	\$232,000	\$219,333
Avg Price/sq.ft.	\$83.62	\$78.09	\$79.38
Avg DOM	91	105	60
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