



# The Harbour

COMMUNITY • CONNECTION • CULTURE

May 2011

Official Newsletter of the Chelsea Harbour Homeowners Association

Volume 2, Issue 5

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## SEND US YOUR EVENT PICTURES!

Do you have a picture of an event that you would like to run in The Harbour? Send it to us and we will publish it in the next issue. Email the picture to [secretary@chelseaharbourhoa.com](mailto:secretary@chelseaharbourhoa.com). Be sure to include the text that you would like to have as the caption. Pictures will appear in color online at [www.PEELinc.com](http://www.PEELinc.com).

## Chelsea Harbour Neighbors,

*Please review below on a number of important topics.*

*For detailed information, please click on the associated links.*

### LAKE ALGAE TREATMENT

As many of you have noticed, our lakes are experiencing excessive algae growth due to the sunlight and warm weather typical for this time of year. The lakes are being treated with an EPA approved chemical product call "WhiteCap". This herbicide will kill off the excess bushy pondweeds with no adverse effect to the rest of the eco-system (e.g. ducks, birds, fish, turtles, etc..) Be advised this treatment will take up to 30-days so please be patient during this process. The bushy pondweed will eventually be absorbed and become nutrients at the lake bottom.

***For more information on this subject, please visit:***

***[www.pondsolutions.com/lake-information.htm](http://www.pondsolutions.com/lake-information.htm)***

### LAKE DYE TREATMENT

Last Sunday afternoon, our treasurer (Mark Owczarczak), Dan Turner, Chao Bao, and myself treated our lakes with a blue dye which will beautify our lakes with blue coloring. By doing this work ourselves, our community saved thousands of dollars and I want to thank these volunteers for their time and work supporting CH.

***Are you interested in helping with volunteering? Join the one of our committees:***

***<http://www.chelseaharbourhoa.com/committees.asp> Contact board@***

***[chelseaharbourhoa.com](http://chelseaharbourhoa.com) for more information.***

### FBISD SCHOOL BOARD ELECTION MAY 14, 2011

School zoning for Chelsea Harbour has been finalized for the next (2) years. It was clear that our community does not have a strong advocate on the FBISD board. If you want to take measures to protect our community's future. I strongly encourage every homeowner in our community to contact the candidates who are running for office in the upcoming election and spotlight how many times our children have been rezoned over the past 6-years to different schools. Ask the candidates how they would better serve to protect Chelsea Harbour if they were elected to the FBISD board. Click on link below for direct contact information for all the candidates: [http://www.fortbendisdisd.com/board/ElectionInfo/2011/FINAL\\_BOT%20Election%20Candidates.pdf](http://www.fortbendisdisd.com/board/ElectionInfo/2011/FINAL_BOT%20Election%20Candidates.pdf)

***For more information about the upcoming May 14, 2011 election process, visit:***

***<http://www.fortbendisdisd.com/board/electioninfo.cfm>***

*(Continued on Page 2)*

# COMMUNITY CONTACTS

## BOARD OF DIRECTORS

President, William Lee ..... [president@chelseaharbourhoa.com](mailto:president@chelseaharbourhoa.com)  
Vice President, Anil Nair ..... [vp@chelseaharbourhoa.com](mailto:vp@chelseaharbourhoa.com)  
Treasurer, Mark Owczarczak... [treasurer@chelseaharbourhoa.com](mailto:treasurer@chelseaharbourhoa.com)  
Secretary, John Rushing..... [secretary@chelseaharbourhoa.com](mailto:secretary@chelseaharbourhoa.com)  
At-Large ..... VACANT

*To email all board members -  
Board@ChelseaHarbourHOA.com*

## MANAGEMENT COMPANY

REAL MANAGE - [www.RealManage.com](http://www.RealManage.com)  
11777 Katy Freeway, Suite 441  
Houston, TX 77079  
Phone: 1.866.473.2573 (7:30am to 7pm M-F)  
Fax: 1.866.919.5696

*Community Manager: Kelli Hernandez*

# COMMITTEE MEMBERS

## ARCHITECTURAL COMMITTEE

Chair..... Gerald Sill  
Members ..... Tracee Turner, Tim Hanzelka  
Members ..... (2) VACANT

## CONVENANTS COMMITTEE

Chair..... VACANT  
Members ..... Sheri Hanzelka, Dee Dobbins, Anil Pasupuleti

## BEAUTIFICATION COMMITTEE

Chair..... Gloria Smith  
Members ..... John Tan, Chau Bao, Tuan Huynh

*Email all members - Beautiful@chelseaharbourhoa.com*

## LANDSCAPE AND LAKE COMMITTEE

Chair..... William Lee  
Members ..... Edward Haddad, Dan Charly, Dhiren Desai  
Members ..... Jennifer Nguyen, Ann Sill

## SAFETY COMMITTEE

Chair..... VACANT  
Members ..... Sheri Hanzelka, Anil Nair, Vijay Raj  
Members ..... Dan Charly, Seun Mabadeje, Dhiren Desai

# NEWSLETTER INFO

## ARTICLE SUBMISSIONS

John Rushing ..... [secretary@chelseaharbourhoa.com](mailto:secretary@chelseaharbourhoa.com)

## NEWSLETTER PUBLISHER

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**Important Topics - (Continued from Cover Page)**

## COMMUNITY SERVICE PROJECTS

**There are two common areas that are in need of attention:**

- 1. Main Entrance Gazebo –  
Strip, Stain and Paint the wood structure.
- 2. Wood Fencing along Mornington Drive –  
Reinforce the wooden fence with 4X8 foot sheet of ½” particle board to make punching holes in the fence more difficult.

The HOA has the funds to hire vendors to do this work, but, the board thought it would be a good idea to introduce this work as community service projects and is seeking people in the community to contribute a “Service Day”. These projects will not only save us all thousands of dollars, but, bring our members together and feel pride in ownership of our community assets. We have to start somewhere in building a sense of community. Our treasurer (Mark Owczarczak) has offered to teach people in how to do this type of repair (fence). The HOA will spend money on pizza and drinks for all the people who come out to get involved in our community. Please send an email to the board at [board@chelseaharbourhoa.com](mailto:board@chelseaharbourhoa.com) to let us know if you are interested in participating in this event. Thank you.

## MONTHLY NEWSLETTERS

By now, all members have been receiving monthly newsletters which is a partnership between our community and the newsletter publisher (Peel, Inc.). At no cost to our community, the publisher prints and pays postage for monthly newsletters. Through this channel, the board and all homeowners gain a valuable medium to share community news (e.g. birthdays, anniversaries, wedding announcements, crime statistics, and community sale items). But, all these article ideas are only possible if people contribute to the newsletter.

Homeowners can submit helpful articles on safety, gardening, fishing tips, and anything else that is non-commercial in nature. In short, the newsletter is available for everyone to contribute. Submissions are encouraged by sending an email to [secretary@chelseaharbourhoa.com](mailto:secretary@chelseaharbourhoa.com)

## NEXT HOA BOD MEETING IS 4/25/11

**Our next HOA BOD meeting is scheduled for  
4/25/11 at 7pm (clubhouse). I will be sending  
communication on HOA financials soon.**

*-Kind regards, William Lee  
President (Chelsea Harbour HOA)*

## *Do You Have Reason to Celebrate?*

We want to hear from you! Email [secretary@chelseaharbourhoa.com](mailto:secretary@chelseaharbourhoa.com) to let the community know!

## MEET THE WILLIAMS SIBLINGS

What if your world was torn apart when abuse or neglect in your home resulted in you and your siblings being permanently removed from your parents, your neighborhood and your school! What would you have to hold on to? Well, for many children who are subject this kind of life wrenching event, they only have their siblings for stability. If they end up being available for adoption from the foster care system, the last thing they would want is to be separated from their siblings.

Such is the case for the Williams children. This group of four brothers and sisters is full of love and energy, and they want a family that is committed to loving them and giving them a safe home. They have close relationships to one another and they enjoy being together. These children are very protective of their siblings, and they want a family that will keep all of them together. They hope for a family that will love them and make them their "forever children".

**Cleo, age 14**, is a very quiet youth that likes to play both with his siblings and by himself. Cleo is in 9th grade, and receives special education services through his school. He likes to play sports and play outside with other kids. He is involved in the athletics program through his school.

**Cleopatra, age 13**, is a reserved child that takes time to warm up to others. She loves all of her siblings very much, but she also likes to argue with them. She prefers to be called "Patra", and she has a fun sense of style.



She is very into fashion and being different from everyone else. Patra does pretty well in school with her grades, but she does have some struggles with accepting criticism. She attends regular classes and doesn't require special education services.

**Natasha, age 12**, is also a quiet child, but she loves to talk once she feels comfortable with you. She has a beautiful smile, and she loves her siblings very much. She is the most expressive among the siblings with how much she loves them. She is very artsy, and she likes to draw different things. She is hopeful for a

forever family, and she just wants to be loved. She is in regular classes at school and doesn't require special education services.

**Isaiah, age 6**, is in Kindergarten and doesn't require special education services. He is a very outgoing child that loves to go full force at all times. Being outside and playing with everyone is what he loves to do. He is full of energy and is constantly on the go. He likes to play with his siblings, but he is also happy playing by himself.

These children need a family that can care for and support them and allow them to continue visits with their two younger siblings who have been adopted by relatives. Perhaps your family could be their "Forever Family".

Adopting a child from the foster care system requires little or no cost to the adoptive family and funding may be available to help the adoptive family support the child or sibling group.

*For more information, please contact Stephanie Berka, Wendy's Wonderful Kids Recruiter, Adoption Coalition of Texas at 512-450-8750 or email at [stephanieberka@adopttexas.org](mailto:stephanieberka@adopttexas.org)*

*To learn more about the adoption process and the Adoption Coalition of Texas, please call Bruce Thompson at 512-301-2825 or visit our website at <http://www.adoptioncoalitiontx.org>*

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## OVERCOMING BARRIERS TO EXERCISE

### *Enjoyment, Time, & Know How*

*By Sarah S. Jordan, MS*

We live in a busy world where creating and sticking with a regular exercise routine can be challenging. Many obstacles can stand in the way of our routine, including the enjoyment factor, time, and exercise know-how. But with a little creativity, planning, and dedication, the rewards can be oh so sweet! (Not to mention life changing.)

#### **1st Barrier - I don't enjoy exercise.**

For some people, exercise is simply not enjoyable. Think about what you did as a child as "play." Most likely, you enjoyed doing it. See if you can weave that into your workouts to make them more fun. Or make it social by exercising with a workout buddy or in a group setting.

Whenever I have people tell me that they just don't find exercise enjoyable, I work hard to find a mode of exercise that they do enjoy in order to get them started. Once they are moving more, eating smarter, and feel their hard work and activity paying off, it is much easier to find other modes of exercise to challenge them and help them see results. And I love watching exercise become fun for them and the thing that they look forward to in their day!

#### **2nd Barrier - I just can't find the time.**

If there is one thing that I have learned about my workouts since becoming a mother, it is that they will not happen if I wait for the time to open up in my day. I have to create, devote, and stick to the time I make for them. Here are some tips for making more time for exercise:

- ANY exercise is better than none. Even if you just have 15 minutes, take it. Your body and mind will be glad you did, and 15 minutes a day can add up to great things over time!
- Put exercise on your calendar and treat it like you would a mandatory meeting.
- Find a reliable workout partner. This not only makes workouts more fun, but it holds you accountable to show up.
- Invest in a personal trainer. They can create an individualized workout plan that fits your lifestyle and goals, and equip you with an incredible amount of education on healthy living.
- Make use of the early hours. Getting workouts in before the busy

*(Continued on Page 5)*

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## Overcoming Barriers - (Continued from Page 4)

- day kicks off ensures that they happen, and the entire day will be so much better because of it!
- Make it a family tradition. What a cool thing to expose our kids to - families moving together!
- Find what works for YOU. For some people, joining a gym is the most convenient option. If that is not realistic for you, find other activities, classes, and opportunities in your area.
- Don't give up. If you are not reaching your goals, determine what is not working and create a roadmap to resolve it. Remember that fitness is a lifestyle and it goes through ups and downs, but always benefits us if we persevere.

The other important thing is to make the time we do have count in the biggest ways possible. If we have just thirty minutes three days a week to exercise, it is essential that we step up the intensity of those workouts to get the most we can for our time. If duration is short, we need to increase intensity. Add intervals and hills to your routine, or find a fitness class or DVD that offers a combination of cardio and strength training.

### 3rd Barrier - I don't know how to exercise.

In today's world, exercise videos and how-to's are literally at our fingertips online. We also have options for FitTV, DVDs, and opportunities at gyms, studios, and parks around town. Finding what works for your schedule and lifestyle is essential, so test a few things out before you commit.

Here are some options for gaining exercise know-how:

- Talk to your doctor to get recommendations and approval when starting an exercise program.
- Use credible online resources. One that I use often is the "ACE Get Fit™" section at [www.acefitness.org](http://www.acefitness.org).
- Put it in the hands of a professional and take out the guesswork by hiring an experienced personal trainer, or get involved in some group fitness classes.
- If you have a friend that is very fit and knows a lot about exercise, ask him/her if you can join them for their next exercise session.

*We all know that it is not easy to make time to exercise.  
But we have the power to make choices that can shape our  
future based on how much we move now.  
Sometimes all it takes is one step in the  
right direction.*



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## FINANCIAL FOCUS

### *“Munis” Can Still Work for You — Even in Tough Times*

No matter where you live, the chances are good that a state or local government near you may be having some difficulty in balancing its budget. As a citizen, you're probably concerned about how this situation will affect your life and your community. But as an investor, you may also wonder how this might affect any municipal bonds you own. Fortunately, the outlook might be brighter than you think.

Of course, taken to the extreme, the financial challenges of some state and local governments could conceivably affect their ability to fulfill the payment obligations on their municipal bonds. But investment-grade quality municipal bond default rates historically have been very low, especially when compared to those of corporate bonds. And municipalities are cutting spending, eliminating nonessential programs and, in some cases, raising taxes or fees. In short, they are taking steps that, while potentially painful to residents, are likely to help them continue making timely payments of interest and principal on their municipal bond obligations. Furthermore,



municipalities must still fund various projects, and even one bond payment default could impact their future ability to borrow money in the form of new municipal bonds.

So are munis right for you? The answer depends on your situation — your goals, need for investment income, current investment mix, risk tolerance and so on. But if you want to receive interest payments that are exempt from federal taxes, you may well be interested

in exploring municipal bonds. Keep in mind, though, that municipal bonds may be subject to state and local taxes and the alternative minimum tax (AMT).

In addition, you'll want to be familiar with “taxable-equivalent yield.” Typically, municipal bonds pay an interest rate that's lower than those paid by taxable bonds. Since this interest is free from federal taxes, however, the rate may not be as low as it appears. The taxable-equivalent yield measures the rate you'd have to earn on a taxable bond to match the income from a tax-exempt municipal

*(Continued on Page 7)*

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## Financial Focus - (Continued from Page 6)

bond. And the higher your tax bracket, the higher your taxable-equivalent yield.

Suppose that you're in the 35% marginal tax bracket, and you are considering a tax-exempt municipal bond with a 3.33% yield. You simply divide 3.33% (0.0333 in decimal form) by 1 minus 0.35 (your tax bracket), which would give you 0.0512, or 5.12%. In this tax bracket, a muni with a 3.33% yield is equivalent to a taxable bond with a 5.12% yield. (This example is for illustration purposes only.)

Keep in mind that, before investing in bonds, you should understand the risks involved, including interest rate risk, credit risk and market risk. Bond investments are subject to interest rate risk such that when interest rates rise, the prices of bonds can decrease, and you can lose principal value if the investment is sold prior to maturity. So it's best to discuss municipal bonds with your financial and tax advisors.

By adding quality municipal bonds to your portfolio, you can show faith in your municipality, your investment dollars can help support worthwhile projects in your area, and you receive a steady source of tax-exempt income.

## Recipe of the Month

### CHOCOLATE CRINKLES

- ½ cup vegetable oil
- 2 cups sugar
- 4 squares unsweetened chocolate (melted)
- 4 eggs 2 tsp. vanilla
- 2 cups plus 2 level Tbsp. flour
- 2 tsp. baking powder
- ½ tsp. salt

Mix oil, chocolate, & sugar. Blend in one egg at a time until well mixed. Add vanilla. Stir flour, baking powder, and salt into oil mixture. Chill several hours. Drop teaspoon of dough rolled into small balls into powdered sugar. Place 2" apart on greased cookie sheet. Bake 10-12 minutes at 350 °. Do not overbake!



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# COLIN'S HOPE

*Increasing water safety awareness and standards*

*Drowning is a leading cause of  
unintentional injury-related death  
for children ages 1-14.*

***May is National Water Safety Month.***

*NO ONE is "drownproof",  
but drowning is PREVENTABLE.*



**Join us in getting ready for a safe summer in the water!**

**Colin's Hope Night at Eastside Movies in the Park  
Tuesday, May 3rd, Doors open at 6PM, Movie at sundown**

Join us at The Expedition School Lagoon (On Lady Bird Lake in East Austin next to Fiesta Gardens) for a screening of Whale Rider. Bring your family and friends to enjoy the movie under the stars.

**Colin's Hope Day at Schlitterbahn-New Braunfels  
Saturday, May 21st**

Join us for a day to promote Water Safety and Drowning Prevention at Schlitterbahn-New Braunfels! Special tickets are available from Colin's Hope. Email [alissa.magrum@colinshope.org](mailto:alissa.magrum@colinshope.org) for more information.

**For more information, visit our website at [www.colinshope.org](http://www.colinshope.org)**

**BE SAFE IN THE WATER  
& HAVE THE  
BEST SUMMER EVER!**