

Windermere Lakes

H O M E O W N E R S

A S S O C I A T I O N



January 2013

www.windermerylakes.net

Volume 7, Issue 1

10 WAYS TO CELEBRATE IN 2013

..... *on a Budget*

Celebrating any Holiday, Birthday, or Anniversary can be an emotional undertaking. To Change your routine this year, you could host a potluck, attend a public event in your community, or celebrate on a Holiday eve instead of the holiday day. Homebodies and partygoers can save energy and money with these 12 last-minute ideas.

1. Set a pre-fixe menu. If at home include what the person invited is to bring or if at a restaurant choose a red meat, fish and chicken entre around the same price and offer only those choices. BYOB at home and pay for your own drinks at the restaurant.

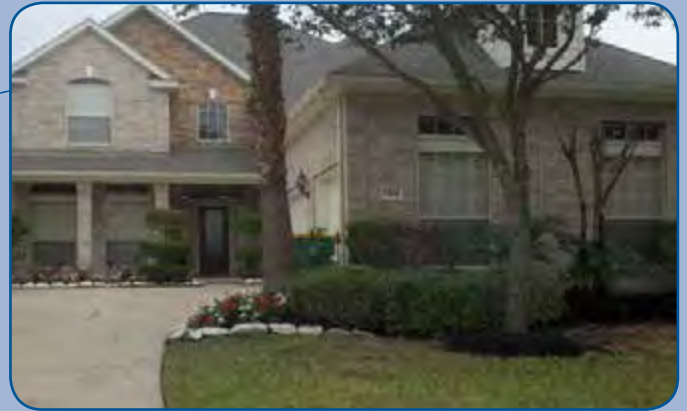
2. Buy your party items on sale after the holidays for the next year. Find creative, colorful decorations at department stores. Most stores put decorative seasonal items at 75 percent off after the holidays.

3. Eclectic Fashion instead of matching. Take all you're left over plastic flatware and mix and match, and do the same with plates and glassware. You can even put out one plate totally different than all others and the person who chooses that setting gets a prize for being the most original chooser.

4. Buy pre-made chocolate or pastry shells. If you want to make a decorative, elegant, yet simple dessert, buy pre-made. Take a pudding mix, and then whip up some heavy cream. Fold the two together, spoons into the shells and garnish with a raspberry, powdered sugar, chocolate shavings or another garnish. Ice Cream is cheaper than wine and liquor- Toast your holiday with Dr Pepper or Root Beer Floats in a half-glass plastic cup. Bite-sized and really yummy are better than pies, cakes and things many don't consume because of the calories.

JANUARY 2013 YARD OF THE MONTH

By Marilyn Schaefer



Congratulations! to the Ebrahim Khalid Family of 11818 Sunset Lake Ct. the first YOM 2013 winner. This family has been working throughout the summer with their lawn crew making many changes to the outside beauty of their home. Hedges, bushes, flowers and greenery has been changed, black mulch has been placed in all flower beds and stones lining the flower beds have been brightened. As the season rolls into fall I can't wait to see the final outcome of all the future changes they have planned, as it seems their yard crew is there every other day.

This yard is a mixture of contoured wax leaf ligustrums, Crape myrtles, Sega palms, Hawthorn greenery, Mexican Palms with just a touch of white and red blooming Petunia's at the feet of two sculptured Whooping Cranes. Drive by and look at the overall changes that have added a very clean look to this beautiful traditional home.

Once again many Thanks to this family for assisting us in keeping property values high. Just a little work at each house makes Windermere Lake properties the most sought after neighborhood around. Be proud as is this family to live in our neighborhood.

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View answers online at www.peelinc.com

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The goal is to fill in the grid so that every row, every column, and every 3x3 box contains the digits 1 through 9. Each digit may appear only once in each row, each column, and each 3x3 box.

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New Years Budget (Continued from Cover Page)

5. Fondue Party- Might want to suggest to your entire guest list to bring one item to “dip”. Example: bread cubes, pineapple, strawberries, bananas, angel food cake squares, or grapes. The person who brings the most creative thing to dip in chocolate wins a prize.

6. Games of who brought what- Interactive games with groups of friends or family are fun. On New Year's- Everyone rites down one food or drink item they are going to give up for the Holiday and put it in a jar. Someone reads them and people guess who wrote the item. If not the holiday it's a game of who planned on giving up something for New Years and has already forgotten that idea. It can be an all New Year game.

7. Good party meats- Ham or meat balls. Everyone loves both. Serve the ham on two or three cabbage rounds sitting in a bowl. Put a piece of ham, then a piece of pineapple and then half a cherry on a festive colorful toothpick and Polk it into the cabbage creating a porcupine ball. Meat Balls can be placed the same only with a half of green olive, meat ball and then a spinach leaf.

8. Buy sparklers when on sale or **bubbles** on sale- At midnight or whenever your party is over hand out the closing goodies it's a good way to say good night.

9. Pot-Luck Buffet- You furnish the meats and everyone else brings the extras. This takes some brain power because if you are going to have hot dogs and hamburgers then you will need to have everyone else bring things like mustard, relish, potato salad, and ketchup or pork n beans. You again need to tell each guest what to bring. If they don't accept then you know what extra to get.

10. Cater from chick-a-fill, Taco Bell or other local restaurant. No cooking, No clean up and no next day mess. Put out a donation jar with a \$5.00 bill in it.

You must might get enough donations to cover this expense.

Happy 2013 Celebrating!

Health Alert!

HAVE HOLIDAY FOODS JUST THROWN YOUR CHOLESTEROL OUT OF WHACK?

Let's talk about the Good, Bad and Ugly of Holiday indulgence.

What is Cholesterol? What is your LDL? What is your HDL? Many people don't understand this essential substances and how they work in our bodies. How about which lifestyle choices influence cholesterol levels?

LDL	HDL	Triglycerides
(bad)Cholesterol	(good) Cholesterol	Need to be low

Each is unique and affects your body in a different way. And because they are different, each has a different ideal level. Your doctor measures all three cholesterol levels to calculate your total cholesterol score.

LDL cholesterol (“bad”) Bad cholesterol, known as LDL cholesterol, is the major cholesterol carrier in your blood. But when too much LDL cholesterol circulates in your blood, it can slowly build up in the walls of the arteries. This buildup, called plaque, can slow blood flow to your heart, brain, and other organs.

HDL cholesterol (“good”) Good cholesterol, known as HDL cholesterol, is another type of lipid (fat) found in the blood. Unlike bad cholesterol, having higher levels of HDL cholesterol is desirable. According to the American Heart Association, an HDL cholesterol less than 40 mg/dL is low for men and less than 50 mg/dL is low for women.

Triglycerides-Triglycerides are a type of fat in the blood. They're made in the liver and also come from foods that you eat. A high triglyceride level combined with low HDL or high LDL is associated with the buildup of fat in the blood. That's one reason why you want your trigs to be lower.

THE IMPORTANCE OF HAVING YOUR CHOLESTEROL CHECKED

High cholesterol itself isn't painful; in fact, you can't feel it at all. Even if your doctor says you have a serious cholesterol problem, you may feel perfectly healthy. It's easy to eat your way to an alarmingly high cholesterol level. The reverse is true, too — changing what you eat can lower your cholesterol and improve the armada of fats floating through your bloodstream.

Doing this requires a two-pronged strategy: Add foods that lower LDL and at the same time, cut back on foods that boost LDL. Without that step, you are engaging in a holding action instead of a steady — and tasty — victory.

IN WITH THE GOOD

Different foods lower cholesterol in various ways. Some deliver soluble fiber, which binds cholesterol and its precursors in the digestive system and drags them out of the body before they get into circulation. Some give you polyunsaturated fats, which directly lower LDL. And some contain plant sterols and stanols, which block the

(Continued on Page 4)

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Heath Alert (Continued from Page 3)

body from absorbing cholesterol.

Oats. An easy first step to improving your cholesterol is having a bowl of oatmeal or cold oat-based cereal like Cheerios for breakfast. It gives you 1 to 2 grams of soluble fiber. Add a banana or some strawberries for another half-gram. Current nutrition guidelines recommend getting 20 to 35 grams of fiber a day, with at least 5 to 10 grams coming from soluble fiber. (The average American gets about half that amount.)

Barley and other whole grains. Like oats and oat bran, barley and other whole grains can help lower the risk of heart disease, mainly via the soluble fiber they deliver.

Beans. Beans are especially rich in soluble fiber. They also take awhile for the body to digest, meaning you feel full for longer after a meal. That's one reason beans are a useful food for folks trying to lose weight. With so many choices — from navy and kidney beans to lentils, garbanzos, black-eyed peas, and beyond — and so many ways to prepare them, beans are a very versatile food.

Eggplant and okra. These two low-calorie vegetables are good sources of soluble fiber.

Nuts. A bushel of studies shows that eating almonds, walnuts, peanuts, and other nuts is good for the heart. Eating 2 ounces of nuts a day can slightly lower LDL, on the order of 5%. Nuts have additional nutrients that protect the heart in other ways.

Vegetable oils. Using liquid vegetable oils such as canola, sunflower, safflower, and others in place of butter, lard, or shortening when cooking or at the table helps lower LDL.

Apples, grapes, strawberries, citrus fruits. These fruits are rich in pectin, a type of soluble fiber that lowers LDL.

Foods fortified with sterols and stanols. Sterols and stanols extracted from plants gum up the body's ability to absorb cholesterol from food. Companies are adding them to foods ranging from margarine and granola bars to orange juice and chocolate. They're also available as supplements. Getting 2 grams of plant sterols or stanols a day can lower LDL cholesterol by about 10%.

Soy. Eating soybeans and foods made from them, like tofu and soy milk, was once touted as a powerful way to lower cholesterol. Analyses show that the effect is more modest — consuming 25 grams of soy protein a day (10 ounces of tofu or 2 1/2 cups of soy milk) can lower LDL by 5% to 6%.

Fatty fish. Eating fish two or three times a week can lower LDL in two ways: by replacing meat, which has LDL-boosting saturated fats, and by delivering LDL-lowering omega-3 fats. Omega-3s reduce triglycerides in the bloodstream and also protect the heart by helping prevent the onset of abnormal heart rhythms.

Fiber supplements. Supplements offer the least appealing way to get soluble fiber. Two teaspoons a day of psyllium, which is found in Metamucil and other bulk-forming laxatives, provide about 4 grams of soluble fiber.

OUT WITH THE BAD

Harmful LDL creeps upward and protective HDL drifts downward largely because of diet and other lifestyle choices. Genes play a role,

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Heath Alert (Continued from Page 4)

too — some people are genetically programmed to respond more readily to what they eat — but genes aren't something you can change. Here are four things you can:

Saturated fats. The saturated fats found in red meat, milk and other dairy foods, and coconut and palm oils directly boost LDL. So one way to lower your LDL is to cut back on saturated fat. Try substituting extra-lean ground beef for regular; low-fat or skim milk for whole milk; olive oil or a vegetable-oil margarine for butter; baked fish or chicken for fried.

Trans fats. Trans fats are a byproduct of the chemical reaction that turns liquid vegetable oil into solid margarine or shortening and that prevents liquid vegetable oils from turning rancid. Trans fats boost LDL as much as saturated fats do. They also lower protective HDL, rev up inflammation, and increase the tendency for blood clots to form inside blood vessels. The Institute of Medicine recommends getting no more than two grams of trans fats a day; less is even better. Although trans fats were once ubiquitous in prepared foods, many companies now use trans-free alternatives. Some restaurants and fast-food chains have yet to make the switch.

Weight and exercise. Being overweight and not exercising affect fats circulating in the bloodstream. Excess weight boosts harmful LDL, while inactivity depresses protective HDL. Losing weight if needed and exercising more reverse these trends.

PUTTING IT ALL TOGETHER

When it comes to investing money, experts recommend creating a portfolio of diverse investments instead of putting all your eggs in one basket. The same holds true for eating your way to lower cholesterol. Adding several foods that fight high cholesterol in different ways should work better than focusing on one or two.

That approach has been tested by Dr. David Jenkins of St. Michael's Hospital in Toronto and his colleagues. In a series of studies, their largely vegetarian "dietary portfolio of cholesterol-lowering foods" substantially lowered LDL, triglycerides, and blood pressure. The portfolio included margarine enriched with plant sterols; oats, barley, psyllium, okra, and eggplant, all rich in soluble fiber; soy protein; and whole almonds. These were added to a diet with plenty of fruits and vegetables, whole grains instead of highly refined ones, and protein mostly from plants.

Of course, shifting to a cholesterol-lowering diet takes more attention than popping a daily statin. It means expanding the variety of foods you usually put in your shopping cart and getting used to new textures and flavors. But it's a "natural" way to lower cholesterol, and it avoids the risk of muscle problems and other side effects that plague some people who take statins.

Just as important, a diet that is heavy on fruits, vegetables, beans, and nuts is good for the body in ways beyond lowering cholesterol. It keeps blood pressure in check. It helps arteries stay flexible and responsive. It's good for bones and digestive health, for vision and mental health. That's a portfolio worth protecting.

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Rich and Marilyn met 2009 on Match.Com-fell in love and were married 12 weeks later on Marilyn's Birthday/Thanksgiving Day. During November they have lots to be thankful for.

Rich works for Solar Turbines as a Field Service Representative for 40 years. He travels all over Texas repairing and maintaining the safety operations of huge jet engines that run plants like Shell, Exxon, Enterprise and Kinder-Morgan. His work keeps the oil and gas flowing safely through the pipelines at a steady pace so you can turn on your oven to bake or fill your gas tank in order to run your car.

Rich is the father of two girls and two boys and three grandchildren. Hobbies include plants that attract and feed Caterpillar's and Butterflies. He offers his services to anyone who wishes to plant a Butterfly garden. His reason for choosing this neighborhood was the water behind our home and the fish that lend a challenge to catch. He is an avid outdoors man.

Marilyn, Past-District Manager for the Better Business Bureau of Dallas and also retired American Airlines who still loves to travel the world but now only for leisure- not for work. Her hobbies include making and selling butterfly necklace and earring sets and working in a recently launched Gold and Silver "At Cost" Buyers Club. She is a collector of numismatic coins, gold and silver bullion and teaches people who have never diversified their portfolio on how much gold and silver they should purchase throughout the year. She points out that this local buyers club is always looking for new members who wish to purchase gold and silver with no mark-ups or commissions added. Marilyn is the mother of one boy and two girls along with six grandchildren who all reside in Dallas, Texas.

Brock is a University Of Houston student currently studying Business/Engineering. He works part-time/full-time for River Oaks Country Club as Head life Guard over the pool, special events and ice rink activities. Brock's hobby is playing pool with his friends.

Corbin is a 17 year old Jersey Village High School Student who plays varsity football and track.

Corbin's hobbies include weight lifting, hanging out with friends. Especially girls.

Dusty is their 12 year old golden retriever who just can't stay out of the lake. We feel his hobby is becoming successful at catching a fish. Much of the time you will see him out on our dock just looking down at the water searching for a possible catch. Sadly to-date he has been unsuccessful in convincing fish to come close enough for him to snap out of the water.

Just for Giggles and Smiles

Have you heard about the New Store?

IT'S A STORE THAT SELLS NEW HUSBANDS HAS OPENED WHERE A WOMAN MAY GO TO CHOOSE A HUSBAND.

Among the instructions at the entrance is a description of how the store operates: You may visit this store **ONLY ONCE!** There are six floors and the value of the products increase as the shopper ascends the flights. The shopper may choose any item from a particular floor, or may choose to go up to the next floor, but you cannot go back down except to exit the building! So, a woman goes to the Husband Store to find a husband. On the first floor the sign on the door reads: Floor 1 - These men have jobs. She is intrigued, but continues to the second floor, where the sign reads: Floor 2 - These men have jobs and love kids. 'That's nice,' she thinks, 'but I want more.' So she continues upward. The third floor sign reads: Floor 3 - These men have jobs, love kids, and are extremely good looking. 'Wow,' she thinks, but feels compelled to keep going. She goes to the fourth floor and the sign reads: Floor 4 - These men have jobs, love kids, are extremely good looking and help with housework. 'Oh, mercy me!' she exclaims, 'I can hardly stand it!' Still, she goes to the fifth floor and the sign reads: Floor 5 - These men have jobs, love kids, are extremely gorgeous, help with housework, and have a strong romantic streak. She is so tempted to

stay, but she goes to the sixth floor, where the sign reads: Floor 6 - You are visitor 31,456,012 to this floor. There are no men on this floor. This floor exists solely as proof that women are impossible to please. Thank you for shopping at the Husband Store. Please Exit Now!

NOTE: To avoid gender bias charges, the store's owner opened a New Wives store just across the street. Floor 1- has wives that love romantic relationships. Floor 2- has wives that love romantic relationships, have money and like beer. And strangely the third, fourth, fifth and sixth floors have never been visited



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