

Windermere Lakes



H O M E O W N E R S

A S S O C I A T I O N

February 2013

www.windermere.com

Volume 7, Issue 2

Congratulations!

Merry Christmas and three Happy Winners of the 2013 Christmas Contest.



1st Place this year goes to 10019 Ripple Lake. As always, this house had more lights than stars in the sky in both the front and back yard. Adorning the yard was snowmen, angels, and candy canes reindeer, white lights out lining the yard and something wonderful in all the upper windows. I think I even saw a "Leg Lamp" from A Christmas Story. Great imagination, creation and fun.

2nd Place this year goes to 9914 Ripple Lake. Each year they add more and more to the display and this years addition was a Hanging Santa, misguided sled and a puzzled reindeer that apparently missed the roof and landed in a tree. After a close look it must have been the slick dripping icicles along the roof line that caused the crash. Snowmen in the yard were asked what happened but they just kept on smiling and did not utter a word. Great fun to view this home with all the activity and gone wrong happenings.

3rd Place this year went to 11834 New Port shores. Eyes did not know where to look first as beautiful Wreaths glistened in every window; a Christmas tree dancing with lights sparkled in the front yard decked out with presents under the tree. Santa was there with his Reindeer overseeing the Nativity setting enclosed in a barn all by itself. Great mixture of old and new traditions.

Thanks to all who participated. As always you do make it harder and harder each and every year.

1st Place: 10019 Ripple Lake



2nd Place: 9914 Ripple Lake



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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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FEBRUARY 2013

YARD OF THE MONTH
10142 Ripple Lake Drive



Congratulations, to Dorothy Fuqua and Bryan Sanders of 10142 Ripple Lake for their outstanding yard presentation. They have mastered the challenges of seasonal change. Many of you know how hard it is at this time of year to keep yards in perfect condition; but this family has found the secret in keeping the grass green and flowers happily blooming during a month of constant climate change. This photo looks like a warm summer day when actually it is an early January day with a high of 58 and evening lows dipping to the 30's. Plants, flowers shrubs and grass stay confused this time of year; not knowing whether to bloom or hibernate. Making the right choices in watering, feeding and fertilization is very important to control a good stable yard base and color as we move into our winter season.

Driving through the neighborhood this home caught our eye because of its overwhelming clean and neat as a pin look. We searched hard for and imperfection but there was not a leaf out of place or even a twig in the grass. Trees groomed, yard manicured and edging stacked neatly in matching color coordination to the house completed the picture of perfection at its best.

Beautiful Red Petunias danced in the breeze hovering above freshly mulched beds and were enhanced by all the background mixtures of green color found in the stair-stepped trimmed hedges, Sega palms, Queen and Fan Palms as well as the manicured grass. Truly a very calming and inviting home. Drive by and take a look; its breath taking and elegant. Many Thanks to this family for making our neighborhood look good so good to visitors and potential new families. Keep up the great work!

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Get “Turtle Intensity” to help you get out of debt!



If you're New Years Resolution was to get out of debt in 2013, save money or take a vacation let it be known that you can achieve this in 18 months or less if you just follow a few simple steps. Personal Finance is 85% behavior and 15% head knowledge is not hard to change if you are willing.

To get out of debt in 18 months or less all you need is “Turtle Intensity”. What's Turtle Intensity? You may not know this but Turtles can only move forward-they can't move backward or immediately left or right. To turn it takes many steps along with a very wide swing to go the other way. The term Turtle Intensity means direct approach. You can take the direct approach to getting out of debt by acting like a turtle; moving forward slowly and precisely with a conscious effort to keep moving forward and not into a wide turn back to the same pitfalls.

Make your plan.

1. If you do not have a savings account set up one at the same bank

where you're monthly payroll check is deposited. **Do not order a debit card** for that account. Have your bank take \$100.00 per month from your total deposit each month and place it into savings. Paid weekly -\$25.00. Bi-Weekly- \$50.00. Monthly- \$100.00. At first you may miss this money but after a few times you will adjust and not notice a difference. This money will be your Emergency Fund. Do Not Touch unless it's a real emergency.

2. Sit down with your spouse and list all debts except your House, gas, water, lights or phones. Whatever is revolving? Use a spread sheet or columnar book to print it all out. There should be 5 columns titled; Name Balance, due date, payment and paid.

3. Next figure out your minimum monthly payment amounts less the \$100.00 per month being deducted for your emergency. If you cannot pay the minimum payments on all your bills then you need to borrow enough money from a relative to pay off one bill and begin
(Continued on Page 5)

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Turtle Intensity (Continued from Page 4)

with that minimum payment. Pay ½ in repayment each month to your friend and ½ toward a new bill. But first before you borrow money to get started have a Garage Sale- and in preparation for that sale go through every drawer in the kitchen, bedroom, every closet, pantry, and garage and storage warehouse. Want a new wardrobe this is the time to get things out of your closet and look forward to getting new in 18 months. Men there are only 7 days in a week so 7 pair of dress pants and 2 pair of weekend pants long and 2 pair of shorts should be left. Same with your shirts especially if you haven't worn it in a year sell it. You guys tend to keep things forever. My husband had things from high school still in his closet when we married and he's a senior. If you haven't used it or have two or three of it keep one and sell two. Garages have treasures that we tend to keep without need. If in the garage and not in your home sell it. Old kid's items and toys do the same. Take that money and apply it to a bill that will leave the smallest balance or pay one bill off.

4. Then choose your next bill to tackle. Take the minimum payment from the bill you just paid off and add to the minimum payment of the new bill. Continue this process until all bills are paid.

5. Suggestions-Email family that you wish their help in getting out of debt in 2014. Tell them for your 2013 birthdays please give you cash money or a Visa or Master Gift card. No store cards- those can't be used to pay off a bill. Sing Happy Birthday to yourself while applying that money to the bill you are working toward paying off. Also ask family to draw names for Christmas and spend no more than \$25.00. Your family will love you because you are saving them money too. Even better, suggest that everyone has to make something for the other person. If you're not creative then bake or cook for them or do a chore at their home, like clean out the garage, attic or do their yard. Make it fun not expensive.

6. After you have paid off all your debt-take ½ you're of that monthly minimum payments total and apply it to home mortgage. The second half of that money you need to divide in half using half for your Children's College fund and half for your personal retirement.

With the Turtle Intensity Plan you will soon have more money than you ever thought of with the ability to pay cash for everything and invest in building your wealth for your children's college and your retirement.

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

HEALTH 2013

HONEY! Friend or Foe, Miracle or Fable

Everyone is looking for a natural way to gain good health so in months to follow I am going to enlighten you with natural possibilities and opportunities that you may want to check out. I spend a lot of time at the health food store seeking natural remedies because I do not believe in prescription medications with all the side-effects harmful to your body; but what do I know I'm just a country girl. Take a look at some of the cure claims listed below.

Arthritis-As a Topical application: Take one tablespoon of honey to two tablespoons of lukewarm water. Add a small teaspoon of cinnamon powder, make a paste and massage it onto the affected part of the body.

Bad Breath-Gargle with one teaspoon of honey and cinnamon powder mixed in hot water every morning.

Bladder Infections- Take two tablespoons of cinnamon powder and one teaspoon of honey in a glass of lukewarm water twice per day.

Cholesterol-Apparently, two tablespoons of honey and three teaspoons of cinnamon mixed in water reduced the level of cholesterol in the blood by 10% within two hours in one experiment.

Coughs-Two teaspoons of cider vinegar and two of honey mixed with a glassful of water should be taken before meals, or when the irritation occurs. Keep a mixture by your bed so that it can be sipped during the night.

Constipation- Honey like prunes is a natural laxative. Two tablespoons of honey in a glass of warm water daily and your good to go. Pardon the Pun!

Detox and Energize- Taking honey with hot water and a slice of lemon is a great way to kick-start your day. It provides an energy boost that is much better for you than caffeine.

Flatulence- According to studies done in India and Japan, if honey is taken with cinnamon powder the stomach is relieved of gas.

Hay Fever-Take a tablespoonful of honey after each meal for approximately a fortnight. Then take two teaspoons of cider vinegar and two of honey in a glass of water, three times a day during the entire hay-fever season

Are you catching on! Honey is the oldest medical cure around. It was used for every kind of ailment back when I was a child. Heck I'd say I was sick just to get a taste. But never would I say I had a sore throat cause then grandma brought out the hot pepper juice but that's another story another day.

Bee pollen and propolis enzymes are present in honey. These

(Continued on Page 7)

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Ask The Board

I NEED YOUR HELP! SUGGESTIONS PLEASE

Ladies and Gentlemen this is your neighborhood and your newsletter please read some of the things that I have in mind for our community and drop me an e-mail with your comments, thoughts or suggestions. I know I can't please everyone but I shall try.

1. First I'd like for the months on our calendar to mean something in Windermere Lakes like listed below. These are not set in stone but only suggestions with changes and new ideas welcome.

January 1st.- POT LUCK New Year Party

February 14th.- Valentine Party for Sweethearts

March- Get to know you Neighbor block party on each block.

April Fools-1st. Scavenger Hunt for Kids –with parental assistance

May Flowers- Club House Parking lot tree, flower and plant sale

June- Neighborhood garage sale

July- Fourth Hot Dogs-Burgers and sparklers Party

August- Dock & Paddle Boat fishing contest

September- Clown Day for Kids-Help your neighbor day for adults.

October- Halloween party for our kids at club house

November- Pre-Home Made Goods-Christmas Sale (Make extra money for the holiday)

December – Christmas Decoration Contest

2. I'd like to create a Welcome Wagon within our community and put together a goodie bag of cookies, jams, jellies, homemade goods to tell the folks moving into our community "Welcome" and let them know we are glad they chose us. Retailers love to give free things to new-comers to the area.

When you have something special in your community everyone wants to be part of it and it can make property values go up no matter what the economy. In Dallas where I am from, we have a community with a 5 year waiting list just to get the chance to place a bid on a house in that neighborhood. If a home comes on the market it's gone in a day all because of community protection and togetherness.

3. I'd like to have someone set up a walking club, bike club, swimming club and jogging club here in the neighborhood both day time and evenings for those who want to participate.

4. I wish everyone to fill out a "Meet your Neighbors" form so I can let the community know about you. Thank about it if you live in our community and own a business wouldn't we want to buy our goods from someone we know rather than someone we don't. In completing the form you tell me what you want the community to know and leave out what you don't want them to know. We respect your privacy in our community but would really like to get to know each and every one of you. How can we help each other if we don't know each other? I've traveled the world and brought in 100's for foreign exchange students but I find that it's still fun to learn about other cultures. It's not about religion, politics it's about real people we should care for on a daily basis.

Let's make 2013 a new beginning. By getting involved in your

(Continued on Page 7)

Ask The Board (Continued from Page 6)

community. It protects your property and your children. You learn who belongs here and who does not. Togetherness creates strong bonds, trust and team players. I take care of you and you take care of me. The law enforcement can't be on every street every minute of the day and night but we as a team can watch together to be safe.

Give me your thoughts and suggestions and I will bring the information to the board that has the final say in all matters. Keep in mind I am relatively new to this neighborhood and to Houston Proper but I am willing to give it all my energy for you with the board's approval.

WindermereLakeneews@gmail.com - Marilyn Schaefer



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Honey Health (Continued from Page 5)

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Disclaimer: *I need to state that I am not a Doctor, Nurse or Practioner of any kind and do not hold a medical license. This information is just information being given you from a good ole country gal who has been a Guinea Pig for many of these methods. I seemed to have good success growing up but my needs are different from yours. So before choosing to use or adopt any of this information please check with your doctor.*

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