



LAKES

ON ELDRIDGE

Volume 9, Issue 4
April 2010

Official Newsletter
www.lakesoneldridge.net

REMINDER OF LOE

Parking Regulations

The following parking regulations are defined in the LOE covenants and were designed to promote safe and “neighbor-friendly” parking practices. A complete copy of the Street Parking Resolution can be found in the resident website.

The Lakes on Eldridge deed restrictions limit parking on the street to no more than 14 days in any 30 day period. **THE STREET PARKING RESOLUTION ADOPTED IN 2002 FURTHER STATES THAT:**

- 1. ON-STREET PARKING OF VEHICLES IS DISCOURAGED EXCEPT FOR SHORT PERIODS OF TIME.**
- 2. NO VEHICLE SHALL BE PARKED AT ANY TIME SO AS TO:**
 - a. Inhibit the free flow of traffic, including emergency vehicles**
 - b. Create a safety hazard**
 - c. Block access to driveways, fire hydrants, mailboxes, etc.**
 - d. Block a clear view of any intersection**
 - e. Be parked directly across the street from a driveway.**
- 3. COMMERCIAL VEHICLES MUST BE PARKED IN AN ENCLOSED GARAGE AT ALL TIMES.**
- 4. VEHICLES THAT ARE NOT PROPERLY LICENSED, REGISTERED, AND INSPECTED MAY NOT BE OPERATED ON LAKES ON ELDRIDGE**
- 5. REMEDIES OF THE ASSOCIATION FOR VIOLATIONS INCLUDE:**
 - a. Legal action to restrain the violation or to recover damages, including reimbursement of attorney’s fees and costs.**
 - b. Towing at the vehicle’s owner’s expense.**
 - c. Levy of fines**

TIMELY TIPS

FOR

APRIL GARDENERS

From Cornelius Nursery

Many gardeners are looking for ways to get the most out of gardening and landscape enjoyment while preserving and protecting our environment. This is the time to make your gardening kind to the earth by using research-proven techniques that can be applied in any home garden. The objective is to combine the best of organic and traditional gardening and landscaping principles. Begin with proper flower bed preparation. Amend your soils with organic compost and expanded shale to open up and aerate clay soils. Use seeds and plants which have been proven to thrive in our Texas weather and always top-dress all plantings with a 2 to 3 inch layer of mulch.

We will be hosting a free clinic on this subject in every Cornelius Nursery (and Calloway’s Nursery) store on Saturday, April 17th at 10:15 am. Join us to learn more about an environmentally friendly way to garden!

Lakes on Eldridge

IMPORTANT NUMBERS

AMI	713-932-1122
Gate Attendant.....	713-937-8825
Waterfowl, Betty Burkett.....	713-302-9929
Sheriff - (non-emergency).....	713-221-6000
Cy-Fair Fire Department - (emergency).....	281-466-6161
(non-emergency)	281-550-6663
Poison Control	1-800-764-7661
Texas DPS.....	713-681-1761
Waste Management	713-695-4055
(trash collection Mondays & Thursdays)	
SouthWest Water Company	713 405 1750
Harris County Tax Office.....	713-224-1919
Reliant Energy.....	713-207-7777
CenterPoint (gas)	713-659-2111
Center Point (street light).....	713-207-2222
(give pole # of street which is out)	
Comcast.....	713 341 1000
Houston Chronicle	713-220-7211
Metro Transit Info.....	713-635-4000
Kirk Elementary.....	713-849-8250
Truitt Middle School.....	281-856-1100
Cy-Falls High School	281-856-1000
Cy-Ridge High School	281-807-8000
Newsletter Publisher	
Peel, Inc.	advertising@PEELinc.com, 888-687-6444

LOE Board Of Directors

To contact a member of the Board of Directors, call Trinh N. Basarabescu or Helga Chandler with AMI at 713-932-1122. Leave the number where you can be reached. Mr. Taylor will then forward your message to one of the following board members:

Bronson Clay	President
Carlton Thorpe.....	Vice President
Heather Von Sternberg.....	Secretary
Cory Hammond	Treasurer
David King	At large

Visit the Association Website:
www.lakesoneldridge.net

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 Sales Representative

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LAKES ON ELDRIDGE SWIM TEAM

Has a New Improved Website



The address is the same: www.loedolphins.org, so no need to change your favorite bookmark! On the new website, which debuted on March 17, you will experience significant improvements to registration, meet sign up, volunteer sign up and communication. Online registration for returning swimmers started on March 22 and for new swimmers on March 29.

The new LOEST Board has been working very hard to make the 2010 season another roaring success for our enthusiastic swimmers and all involved! **PLEASE MARK YOUR CALENDARS FOR THESE UPCOMING EVENTS:**

APRIL 18:	PARENTS MEETING
APRIL 19-23:	SWIM CLINIC
APRIL 26:	FIRST DAY OF SWIM PRACTICE
MAY 1:	TIME TRIALS AT CONCORD BRIDGE

MEET SCHEDULE FOR THE 2010 SEASON:

MAY 15:	HOME MEET	DEERFIELD
MAY 22:	AWAY MEET	NORCHESTER
MAY 29:	HOME MEET	JERSEY VILLAGE
JUNE 5:	HOME MEET	WINCHESTER
JUNE 12:	AWAY MEET	CONCORD BRIDGE
JUNE 19:	DIVISIONALS	
JUNE 25-27:	INVITATIONALS	

Visit our new and improved website www.loedolphins.org any time for up-to-date information and to volunteer. There you will also find the Board Members listed: please contact any of them if you have questions or further inquiries regarding the 2010 LOEST Season.



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Here Are Some Note Worthy Bits of Information:

POSSIBLE LENDER REQUIREMENT:

Electronic validations of completed 2009 tax returns are required in today's market. Not having them completed can cause difficulties.

WIN FOR INVESTORS:

The federal government suspended its 90-day anti flipping rule by suspending its policy that they would not insure a mortgage on a house if the seller had owned it for less than 90 days. By doing this they hope to help low-down-payment home buyers and investors who remodel older homes.

MORTGAGE INSURANCE UPDATE:

Mortgage insurance providers have started offering risk-based pricing to their better performing mortgage company clients of which our affiliate CAPITAL SECURITY MORTGAGE is one! In a sample calculation: 95% loan with 776 FICO (high score) on a \$250,000 loan saves them \$56 per month!

Whether its neighborhood updates in your area or other parts of the world, I am a phone call, text or email away.

ANN KNOCHE

Office: 281.582.3911

Cell: 281.844.1111

annpk@heritagetexas.com



heritagetexas.com



Lakes on Eldridge

April Yard of the Month

Our Yard of the Month program is off to a great start! The following is a list and photos of our TWO WINNERS AND TWO HONORABLE MENTIONS for April:



WINNER: 5322 INDIAN SHORES



HONORABLE MENTION: 12122 MILLSTREAM



WINNER: 12711 WATERSIDE WAY



HONORABLE MENTION: 5518 CARDINAL BAY

Congratulations to you all for a job well done! Winners, please allow 6 weeks for receiving your gift certificate from Cornelius Nursery.

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for buying a home is
April 30, 2010.



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Lakes on Eldridge

REMINDER -

Waterfowl Cruelty Is a Felony

Mistreating or injuring waterfowl is a FELONY according to the Texas Wildlife Department. Children have been seen in the past poking sticks at the swans and throwing objects at them. Please warn your children to leave the waterfowl alone. They are here to add beauty to our neighborhood, not to be injured. The police will be called on any person no matter their age if they are taunting or throwing items at any waterfowl. Remember this is a felony, which will remain on police records for a long time.

Should you see mistreatment of the waterfowl, please call the police first and then call AMI, who will give you the number of the people who are caretakers of the waterfowl.

WOMAN CATHOLIC PRAYER GROUP

Starting in Lakes on Eldridge

A woman catholic prayer group is starting in Lakes on Eldridge. We will meet twice a month to pray the rosary, learn about our catechism, and share our spiritual experiences. If interested, please email Gina Mouser at ginaam@sbcglobal.net.



PLEASE LET US KNOW!

If you know of a LOE resident who has had any outstanding awards, milestones or accomplishments, please let us know at news@lakesoneldridge.net so they may be recognized in the newsletter.

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Lakes on Eldridge

Swans Can Be Dangerous!

It's springtime again, and you can expect to see some new arrivals of cygnets on our lakes. Mother Nature provides our LOE swans with some common sense. At this time of year they feel the need to protect their territory against predators including humans, dogs, and waterfowl. Our cobs (males) will become aggressive and territorial in trying to protect their pens (female) and nest. This is usually temporary until mating season is over. If you are walking past a lake and a swan swims to your side and follows you, BEWARE! If you see a swan with his neck back and feathers up please stay away! Do not attempt to feed him, and walk on the other side of the street as he is in his ATTACK position. Please warn your nannies and sitters not to stroll babies around the swans. Please remember that the swans are merely protecting their territory and readying the area for their young. We need to be as cautious of them as they are of us. Thank you for your cooperation!



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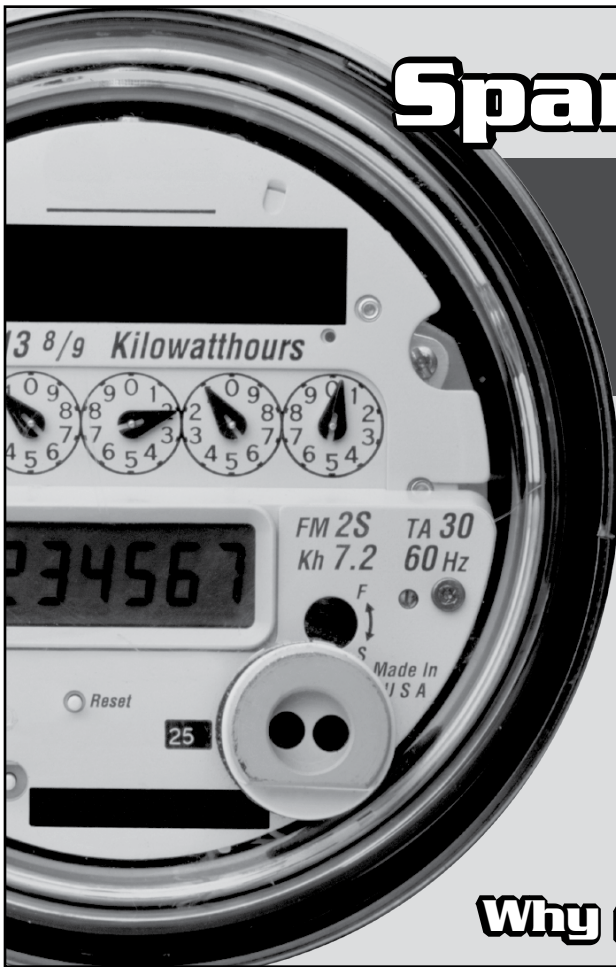
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	ACTIVE	PENDING	SOLD Last 6 Mos
# of Listings	13	11	22
Price Range:	\$269,622 \$1,097,430	\$255,000 \$759,900	\$230,000 \$920,000
Average Price	\$498,027	\$403,872	\$373,729
Avg Price/sq.ft.	\$128.52	\$106.98	\$107.55
Avg DOM	92	105	81
High Price/sq.ft.			\$171.93
Low Price/sq.ft.			\$80.63



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*Realtor Teams per RE/MAX 12/2009

SWIMMING POOL PRESEASON NEWS

To help ensure that your visit to the pool is a safe one, we are excited to announce the addition of the lifejacket loaner program, which we offer at our own expense, since we feel so strongly about it. We will provide a station at the pool containing lifejackets in a range of sizes, available for all community members to check out and use during your visit. While using a lifejacket should not replace learning to swim, we feel that this program will aid when necessary in the transition into a more water safe individual.

LET US START THE SWIM SEASON ON A POSITIVE NOTE WITH THESE VALUABLE SAFETY REMINDERS:

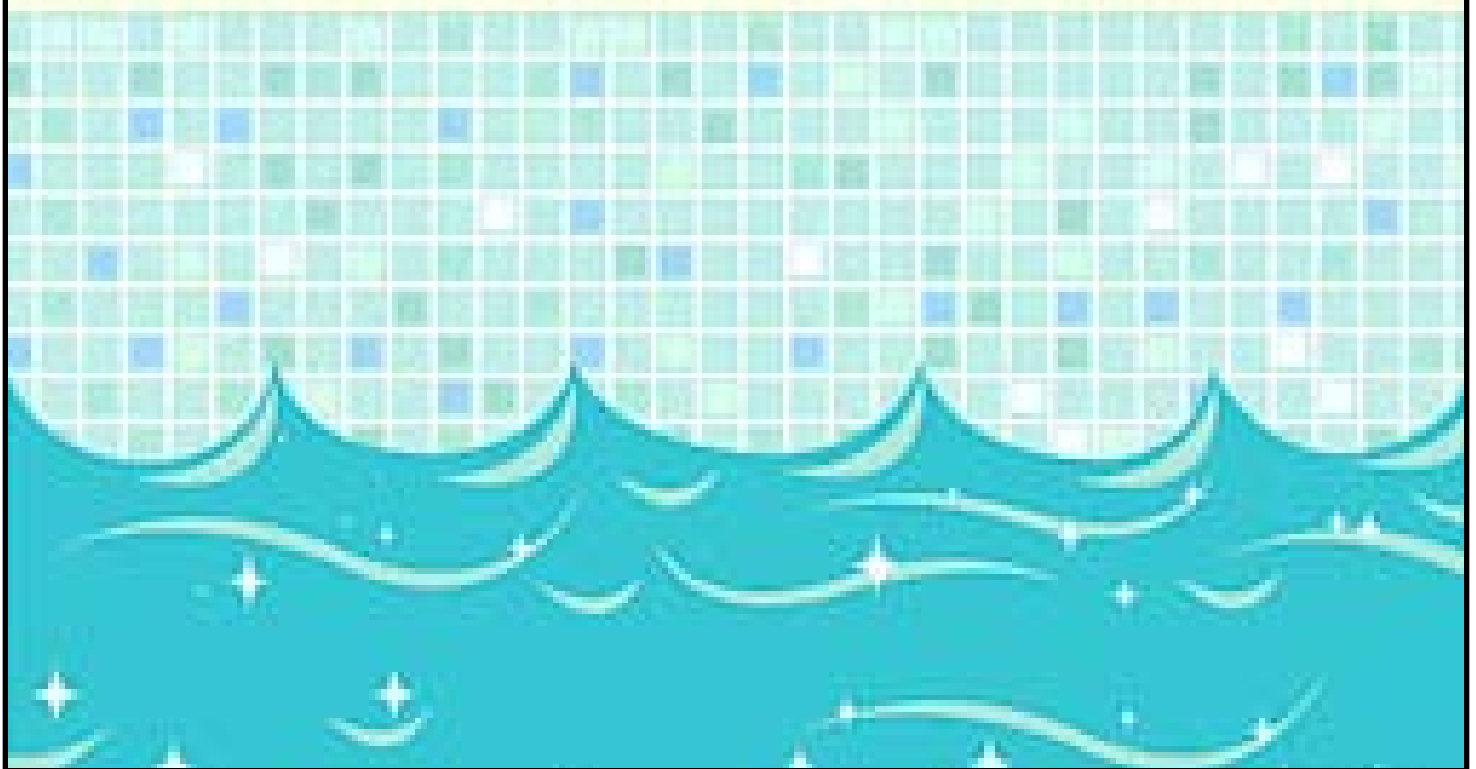
- Parents must closely supervise their children at all times. Remember, it only takes seconds for a child to drown.
- Do not dive in areas marked "NO DIVING". Nearly 90 percent of all spinal injuries occur in the shallow end of the pool.
- Breath holding games can be very dangerous and may cause cardiac arrhythmia or seizures. Games like who can hold their breath the longest and swimming the longest distance underwater should be avoided at all times.
- Don't allow children to play with or around the main drain. The main drain suction can be very powerful and has been known to cause severe injuries and in some cases death.
- The safety of a child in the baby pool is the responsibility of the parent or guardian. The lifeguards will always enforce the pool rules throughout the facility, but children who cannot swim

must have an adult within arms reach at all times. The same rule applies even if the child is wearing a floatation device.

- Define a safe zone for your children where they can always touch the bottom. One of the most common saves a lifeguard must make is when a swimmer strays to an area that is too deep for them to stand.
- Access rules to the facility will be strongly enforced and are the responsibility of each member to understand and follow. It is a very awkward and uncomfortable situation for everyone when a lifeguard must ask a member to go back home to get the appropriate access tag.
- Remember that there are several different types of people who like to use the pool throughout the summer. Both young and old, everyone wants to have a good time.
- If you should ever have a question about the pool rules, ask a lifeguard or manager. It is better to be safe than sorry!
- Help educate your community members and their guests on water safety. A team approach towards safety will offer a safer swimming environment.

Remember that ultimately you, as the parent/guardian, are the first line of defense for a safe trip to the swimming pool. Always keep your non-swimming or newly swimming children within arm's length.

With your support, we are confident that the 2010 swim season will be a safe and positive experience for all.



Lakes on Eldridge

BOOK

Join Us!

CLUB

Our reading list for 2010 has a wide variety of topics, and each book is available through the Harris County Library. Consider joining us to discuss them! We meet on the 4th Monday of each month at a member's home. Call Celeste at 713-896-6942 for location or additional information. Upcoming Books:

APRIL 26 – THERE IS NO ME WITHOUT YOU BY MELISSA FAY GREENE

Two-time National Book Award nominee Melissa Fay Greene puts a human face on the African AIDS crisis with this powerful story of one woman working to save her country's children. After losing her

husband and daughter, Haregewoin Teferra, an Ethiopian woman of modest means, opened her home to some of the thousands of children in Addis Ababa who have been left as orphans. There Is No Me Without You is the story of how Haregewoin transformed her home into an orphanage and day-care center and began facilitating adoptions to homes all over the world.

MAY 24 – THE MASTER BUTCHER'S SINGING CLUB BY LOUISE ERDRICH

JUNE 28 – THE ISLAND BY VICTORIA HISLOP

JULY 26 - THE HELP BY KATHRYN STOCKETT

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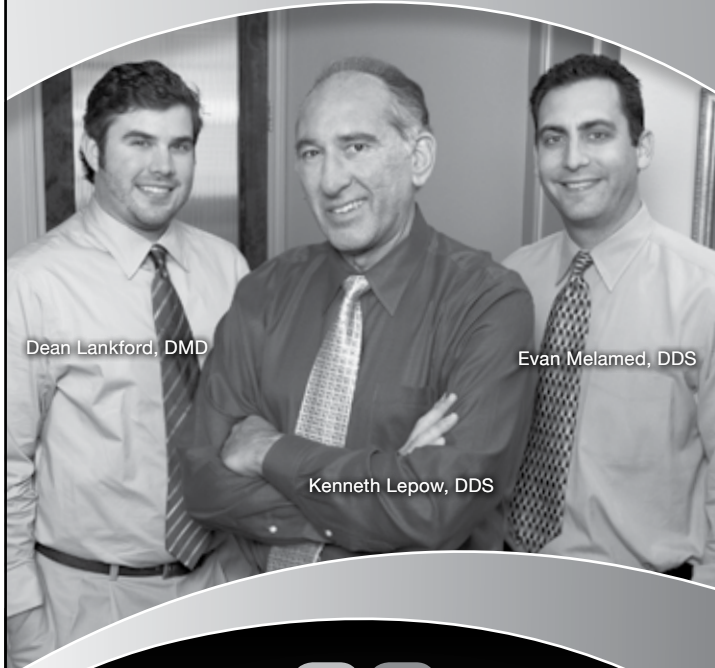
BUNCO JUNKIES

Members of Bunco Junkies meet & play at the LOE Beach Club House on the 1st Thursday of each month from 12 noon until 2 pm. We must have 12 players each month to be able to play. Please speak to your friends & neighbors and ask them to join us in this easy and fun game. Players do not have to be residents of Lakes on Eldridge to play.

*For more information contact:
Catherine Spellings at CTSpellings@aol.com,
or call 713-628-7083 or
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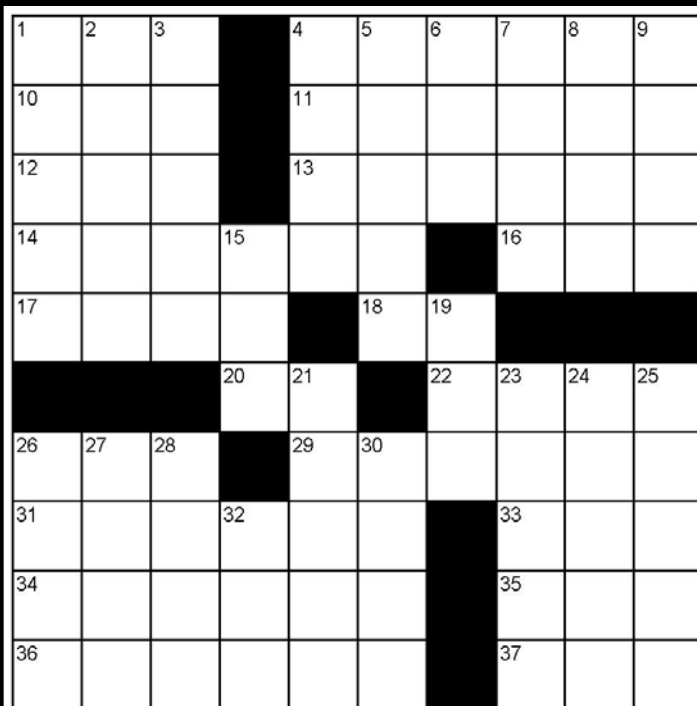
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Lakes on Eldridge

Crossword Puzzle



ACROSS

1. Can
4. At sea
10. Maturity
11. Apt
12. Winter mo.
13. Cactus drug
14. Choose (2 wds.)
16. Long time
17. Tush
18. You
20. Hey!
22. Baby's "ball"
26. Fortify
29. Groove
31. Relating to the laity
33. Loose gown worn at mass
34. Accounts
35. Central Intelligence Agency
36. Stacking card game
37. Critical

DOWN

1. College field of study
2. Open mouthed
3. Rumormonger
4. Dog food brand
5. Zealous
6. Repose
7. Double-reed instrument
8. Singing voice
9. Adolescent
15. Saute
19. Move away
21. Toothbrush brand
23. Taken __ (shocked)
24. Negate
25. Treed (2 wds.)
26. Alack's partner
27. Standing
28. Short
30. Too
32. Hat

*Solution at www.PEELinc.com

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Lakes on Eldridge Community
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HOME TRENDS IN LOEN & LOE

2009 / 2010		LAKES ON ELDRIDGE NORTH			LAKES ON ELDRIDGE		
QUARTER	# of Homes Listed	# of Homes Sold	Absorption Rate	# of Homes Listed	# of Homes Sold	Absorption Rate	
Quarter 1	35	17	48.5%	23	4	17.3%	
Quarter 2	27	21	77.7%	27	16	59.2%	
Quarter 3	14	10	71.4%	20	9	45.0%	
Quarter 4	20	6	30.0%	13	6	46.0%	
Total	96	54	Avg: 56.9%	83	35	42.1%	

Absorption rate = sold/listed x 100

Thank You!

Special Thanks
to all who participated
in the food drive for
February & March.



DANIELLE GEBARA

Resident of Lakes on Eldridge North

832-788-6002

danielle@dgebbara.com

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Top Listing Agent in LOEN 2008 and 2009

Lakes on Eldridge

MEET ISAIAH

(DOB: 8/1996)

Isaiah is a cute, slightly built 13 yr. old young man in search of his forever family. Isaiah is a polite, cooperative, and respectful young man. He plays the baritone in the school band and loves to collect pencils and pens. Isaiah has a genetic bone disorder which causes excess bone growths. He must undergo periodic examinations and often surgeries to remove these growths. Isaiah is not limited in any physical way by this condition. He is ambulatory and has no restrictions physically. Isaiah would do well in any permanent environment, but would like a family that allows him to stay in contact with his younger brother. For more information on Isaiah contact the Adoption Coalition of Texas at 512-687-3208 / info@adopttexas.org



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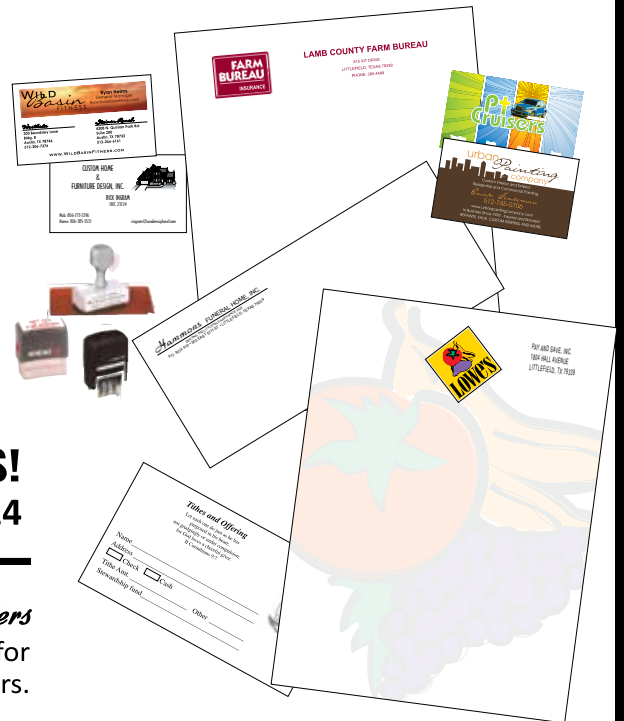
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4. Lubricate/inspect motor bearings for wear
5. Inspect indoor coil if accessible
6. Flush/treat condensate drain with anti-algae tablets
7. Inspect condenser coil for efficiency
8. Monitor operating pressures of refrigerant
9. Inspect safety devices for proper operation
10. Inspect disconnect box for proper rating and installation
11. Tighten all electrical connections
12. Test/inspect contactors for burned, pitted contacts
13. Inspect electrical for exposed wiring
14. Test and inspect capacitors
15. Inspect condenser fan blade
16. Water wash condenser coil and remove debris
17. Inspect service valves for proper operation and for leaks
18. Measure temperature difference between supply/return
19. Inspect blower wheel for balance and dust
20. Monitor compressor for proper amperage, volt draw and wiring connec



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For you readers, here are a few of my favorite free software choices that won't get you into trouble:

For Windows machines, I like Picasa for doing simple editing and cleanup of photos. It's from the folks at Google and you can find it just by going to www.Picasa.com (note that it's Picasa ending with an "a" and not Picasso like the painter with the additional "s"). Do you shop online and like to keep the receipts? Rather than printing them out and storing them in a filing cabinet, use CutePDF to "print" your receipts (or anything else that can be sent to a printer) into a PDF file that you can save on your hard drive. I buy a lot online and CutePDF lets me store all the receipts into a folder on my hard drive that makes life much easier at tax time for my accountant (which is this month if my calendar is correct.) You can download CutePDF at www.CutePDF.com, just download the CutePDF Writer. It installs as if it were a printer and you're ready to go.

For the Mac, Anxiety is a useful to-do list manager to (hopefully) reduce the stress in your life in getting all the things you need to get done, done. It works with iCal and Mail. You can download



it at <http://www.anxietyapp.com/>. Carbon Copy Cloner lets you backup your entire hard drive to another, allowing you to boot to the 2nd drive should the first one fail completely (and it happens more often than you know.) Download it at <http://www.bombich.com/>.

Stay away from sites offering free music or movies (like LimeWire), this is an excellent way to contract a virus. If you think you're getting something

that costs money in a store for free online, it's probably going to cost you more than you know by the time you get your computer cleaned up.

Be skeptical and be safe. One of the best places to go for free software is <http://sourceforge.net/>. You're not going to find Microsoft Office for free, but you might find a program that does something close. Want Photoshop but don't have \$400 to spend, then check out Gimp. There are a lot of genuinely nice people developing programs because they enjoy doing it. Some will ask for but not require a donation, that's only fair. If you like a program, throw a few dollars their way to encourage them to keep improving their program. If you can say "I wish I had a program that", then you'll probably find something at SourceForge.net that meets your needs. - Submitted by Laurie Scott

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FINANCIAL FOCUS

Put Your Tax Refund to Work

It's Tax Refund Season again. This year, if you're going to get a check from your Uncle Sam, why not put it to work to help you meet your financial goals?

Last year, the average tax refund was more than \$2,700, according to the IRS. The size of your refund, or whether you will get one at all, depends on your individual circumstances. But if you are going to get a refund, plan ahead for what you'll do with it. Here are a few possibilities:

- **PAY DOWN SOME DEBTS.** In these difficult economic times, you may be carrying a higher debt load than usual. If so, you may want to use some of your refund to pay down some of these debts. The lower your debt payments, the better your cash flow and the more money you'll have to invest for the future.
- **BUILD AN EMERGENCY FUND.** If you don't already have an emergency fund containing six to 12 months' worth of living expenses, you could use your tax refund to start one. Without such a fund, you may find yourself constantly dipping into your long-term investments to pay for unexpected costs, such as a new furnace or an expensive car repair. Keep your emergency fund in

a liquid account — one that you don't draw on for your day-to-day expenses.

- **HELP FUND YOUR IRA.** In 2010, you can put in up to \$5,000 to your IRA. Consequently, if you received a \$2,700 refund, you'd have more than half of what you need to fully fund your IRA for the year. (If you're 50 or older, however, you can contribute up to \$6,000 per year.)

You might not think that your \$2,700 would make much of a difference in the long run. But by investing your refund and giving it many years of growth potential, you could end up with a sizable amount. Consider the following:

- If you put \$2,700 in your IRA, and you earned, on average, seven percent a year for 30 years, you'd end up with about \$20,000, even if you never invested another dime.
- If you put \$2,700 every year in that same IRA, again earning an average seven percent annual return, you'd end up with more than \$270,000 after thirty years.

(Continued on Page 19)

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Financial Focus- (Continued from Page 18)

(These examples are hypothetical illustrations and do not represent any currently available investments.)

You'd eventually have to pay taxes on your earnings, typically when you make withdrawals at retirement. And if you qualified for a Roth IRA, you'd never have to pay taxes on your earnings, as long as you had your account for at least five years and didn't start taking withdrawals until you were at least 59-1/2.

• **CONTRIBUTE TO A SECTION 529 PLAN.** If you have children or grandchildren, you may want to establish Section 529 plans to help them pay for college. You can contribute virtually any amount, and the earnings grow tax-free, provided the money is used for higher education expenses. (Withdrawals used for expenses other than qualified education expenses may be subject to federal, state and penalty taxes. Contributions are tax-deductible in certain states for residents who participate in their own state's plan. Please note that a 529 college savings plan could impact a beneficiary's ability to qualify for financial aid.)

You may be tempted to spend your tax refund on things you want today — but, with a little planning, you can use it for things you need tomorrow.

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Playgrounds



 **What's a Sprayground?**

More and more cities are opening spraygrounds, which are water playgrounds. At a sprayground, kids can shoot each other with water cannons and get sprayed by dozens of water jets that squirt from different colored nozzles and hoses.



Do you have a favorite playground? Maybe it's a new wooden one that has lots of tall towers and passageways. Or maybe your favorite is an old-fashioned playground with swings and a seesaw. Playgrounds are fun places for kids because there's so much to do and other kids to have fun with. But sometimes kids get hurt at playgrounds. That's no fun, so here are 10 ways to keep safe:

1. Take a grown-up. As kids get bigger, they like doing things on their own. Going to the playground shouldn't be one of them, though. Grown-ups come in handy because they might spot problems at the playground, they can help you down if you get in a tight spot, and they can help if you happen to get hurt.

2. Take a good look around. If the playground has lots of trash, such as broken glass, or the equipment looks broken, don't play there.

3. Keep your size in mind. Many playgrounds have some equipment that's for little kids (like 2- to 5-year-olds) and other equipment that's meant for older kids. Use the equipment that's right for your age. If you squeeze yourself onto a swing for toddlers, you might get stuck. Likewise, if your little brother or sister starts climbing something meant for older kids, guide him or her to the little kid stuff.

4. Don't go too high. Many playgrounds have tall stuff to play on, such as towers or open passageways between equipment. Don't climb higher than you feel comfortable, and feel free to ask your grown-up if you need help getting down. Never climb up the outside of equipment, or hoist yourself up on the roof. The view might be cool, but it's a long way down.

5. Look out below. The best playgrounds put down special surfacing material, such as mulch, wood chips, sand, gravel, or rubber matting. These surfaces can help soften a fall, but that doesn't mean you won't get hurt, especially if you tumble from a high spot.

6. Swing safely. Kids often get hurt at the playground because they get hit by someone on a swing. If you're swinging, watch out for people who

might be getting too close. And if you're walking around the playground, don't get too close to the swingers.

7. Use your head. Sometimes you'll see kids going headfirst down the slide or maybe two or three kids will get on a piece of equipment that's only meant for one. Or some kids might start goofing around and trying to push each other off a swing or off of a high spot. If your grown-up sees you doing this, he or she will probably say, "Knock it off. Someone's going to get hurt." It's true, so try to use the playground equipment properly. And if you get stuck, or don't know how to get down from something, call your grown-up over so he or she can help you down.

8. Report problems. If you see graffiti (when people write or paint on stuff), a broken swing, or find any other problems while you're playing, tell your grown-up. He or she can report the problem so it can be fixed.

9. Clean up. If you bring a drink or snack to the playground, clean up your trash before you leave. When you do, the park will look nice when the next kid comes along to play and you will have shown that you're a good playground citizen.

10. Have a great time! How can you make a good time at the playground even better? Bring a friend and only complain a little when it's time to leave.

Reviewed by: Steven Dowshen, MD
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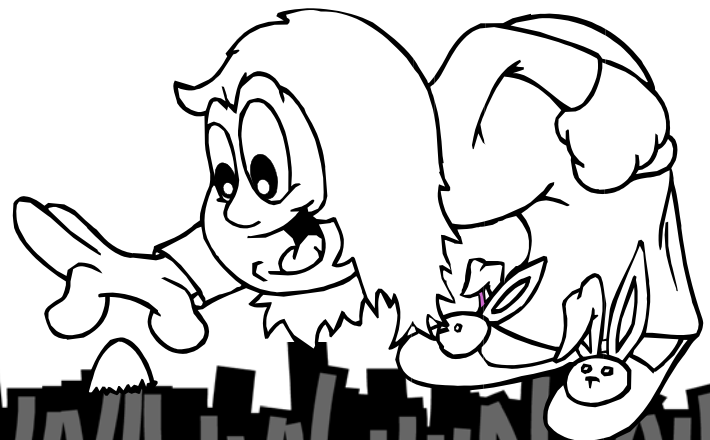
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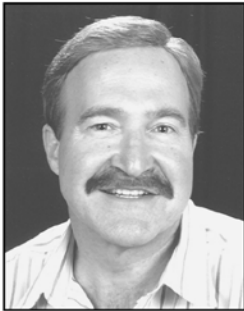
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