



# The Rosehill

## Report

The Official Newsletter  
of the Lakes of Rosehill  
Homeowners Association

July 2010

Volume 1, Issue 1

## MESSAGE FROM YOUR HOA BOARD PRESIDENT

In April, the residents of Lakes of Rosehill elected two new members to the LOR Board at the annual meeting. They are Robert Walker and Mike Finke. The two remaining Board members are Janice Morris and David Westmoreland. The Board would like to thank out-going Board members Joe Beitler and Bob Moran. Their service to the Board is much appreciated.

For those who were unable to attend the annual meeting, an overview of pending issues and the HOA financials were discussed. One of the pending issues concerns Harris County converting Skinner Road from a private road to a public road. The streets were platted and filed with the County when LOR was developed by Mike Walton. The County has not been satisfied with the general condition of Skinner Road in order to take ownership, so they have been working with Mr. Walton to make repairs. This has been ongoing for a number of years. Whether or not the County will ever take control of it remains to be seen, and neither the Board nor Chaparral Management has been successful in getting much information since it is a matter between the developer and the County.

Another pending matter concerns a large erosion problem that is occurring around the detention lake at the back of the subdivision. The erosion will have to be repaired as it is encroaching on utility poles and homeowner's property lines. The problem and a permanent resolution have been under review and a proposal is expected to be presented to the Board in June.

The 2009 year-end financial statement for LOR was also reviewed at the meeting. We are generally meeting all of our operating expenses with the payments of the \$544.00 annual HOA dues, but it leaves no room for any unexpected items. There are 38 residences within LOR that are in arrears in paying their annual HOA fee, which was due in January. That is a \$20,672.00 shortfall to our operating budget. Payment would really go a long way toward cushioning our operating overhead as there are always unexpected expenses. ***If you are one of the 38 people who have not paid your annual dues in full and need to make arrangements to do so, please contact Cindy Angelo at Chaparral immediately at (281) 537-0957 ext. 12.*** There is also a \$100.00 Special Assessment HOA fee due July 1st, and a number of residents have never paid that fee. Payment plans can be worked out, or you can pay by credit card. Not paying your HOA fees hurts the entire subdivision from a maintenance and appearance standpoint, and adds more costs to the HOA.

On May 24th, the brick entrances to LOR were pressured washed, which brightened

*(Continued on Page 3)*

## SAVE THE PLAYGROUND UPDATE

*Derek Uzzle*

The playground committee is proud to report the "Save the Playground Garage Sale" event on May 1st raised over \$3,600. This money will be spent to repair and restore the playground on Wild Rose Trail for the kids in Lakes of Rosehill to enjoy.

In February, Amber Uzzle and her friends began visiting LOR residents and requesting donations of items to sell. Thanks to your generosity this effort resulted in a park full of garage sale items and on May 1st. more than 50 people lined up before 7am to start the buying spree. By noon hundreds of people had visited and bought items at the event.

Robert Anding donated 50 signs for the event and placed them all around Cypress. Thanks to his efforts the turnout was overwhelming and contributed directly to the success for the event. In fact, so much was sold on Saturday May 1st there was not anything left to sell the next day May 2nd.

The plan is to now solicit bids to restore the mulch to the playground area, replace the swings, pressure wash and then water seal the wood equipment. This should all be accomplished over the next few weeks in time for a reopening party planned for Sunday July 18th. There will be hamburgers, hot dogs and BBQ starting at 6pm. Come out and enjoy the results of this community effort.

# IMPORTANT NUMBERS

## EMERGENCY NUMBERS

EMERGENCY.....	911
Fire .....	911
Ambulance.....	911
Constable .....	281-376-3472
Sheriff - Non-emergency .....	713-221-6000
- Burglary & Theft .....	713-967-5770
- Auto Theft .....	281-550-0458
- Homicide/Assault .....	713-967-5810
- Child Abuse.....	713-529-4216
- Sexual Assault/Domestic Violence .....	713-967-5743
- Runaway Unit .....	713-755-7427
Poison Control.....	800-764-7661
Traffic Light Issues .....	713-881-3210

## SCHOOLS

Cypress Fairbanks ISD Administration .....	281-897-4000
Cypress Fairbanks ISD Transportation .....	281-897-4380
Cypress Fairbanks Senior High .....	281-897-4600
Cy-Woods High School .....	281-213-1727
Goodson Middle School .....	281-373-2350

## OTHER NUMBERS

Animal Control .....	281-999-3191
Cypress Fairbanks Medical Center .....	281-890-4285
Harris County Health Department.....	713-439-6260
Post Office Box Assignment – Cypress.....	1-800-275-8777
Street Lights - CenterPoint Energy.....	713-207-2222
- not working (Report Number on Pole)	
Waste Management .....	713-686-6666

## NEWSLETTER PUBLISHER

Editor .....	BTWinters123@aol.com
Advertising.....	advertising@PEELinc.com, 1-888-687-6444

# COMMUNITY CONTACTS

## BOARD OF DIRECTORS

John Pittman .....	President
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Bob Morin.....	Secretary
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*To contact the Board, email [Board@lakesofrosehill.com](mailto:Board@lakesofrosehill.com)*

## ACC MEMBERS

Warren Moore, Mark Riordan, and Alan Taylor

## BLOCK CAPTAIN

## NEIGHBORHOOD WATCH CAPTAIN

..... OPEN

## MANAGEMENT COMPANY

Chaparral Management ....	<a href="http://www.chaparralmanagement.com">www.chaparralmanagement.com</a>
Cindy Angelo.....	281-537-0957, ext 12
.....	<a href="mailto:cangelo@chaparralmanagement.com">cangelo@chaparralmanagement.com</a>

# Septic System Operations and Maintenance

All of the homes in the Lakes of Rosehill subdivision have a Clearstream Septic system instead of a common sewer system. Here is septic system information and several maintenance tips to keeping your septic system operating properly.

## System Design

Your septic system consists of three tanks buried in your yard. These three tanks are the solids tank, Clearstream treatment tank, and a pump tank. The solids tank is the concrete tank that has two clean out openings on top. The function of the solids tank is to capture and hold solids and sludge. The solid tank is completely covered by dirt and is not visible from the surface. The next tank is the Clearstream Treatment tank designed to break down waste using aerobic (i.e. needs oxygen) bacteria and microorganisms. Oxygen is pumped into the Clearstream Treatment tank via the surface air pump covered by a grey plastic cover at the side of your house near your septic tanks. The Clearstream Treatment tank can be accessed easily for maintenance by unscrewing the round green surface cover. The final tank is a pump tank that collects the treated waste water and pumps this water to your septic sprinkler heads. The pump tank has a black plastic cover that is held in place by four screws.

The system is designed to have your house sewer line enter the solids tank where solids drop out. The solids tank is connected to the Clearstream Treatment plant by an overflow pipe at the top of the tanks. Overflow from the solids tank enters the Clearstream Treatment tank for aerobic treatment. Overflow from the Clearstream Treatment tank flows into the pump tank. As fluid flows into the pump tank it pours over septic chlorine tablets that are held in a basket. Newer homes have a white plastic pipe with a screw cap designed to drop septic chlorine tabs into the basket. The older systems require removing the black cover from the pump tank to add new chlorine tablets as needed. Our septic systems are designed to treat 500 gallons of waste a day if the waste enters the Septic system at a constant rate (which is not how a normal household uses water).

## Common Septic System Problems

Your Septic System Is Not Functioning Properly If There Is A Foul Smell Around The Tanks Or When The Septic Sprinklers Spray Foul Smelling Treated Water. POTENTIAL PROBLEMS MAY BE:

- You have overwhelmed your septic system with large quantities of water. This can occur when you do 2-3 loads of laundry or several long showers over a two-hour period of time. Too much liquid entering the Clearstream system quickly cycles water from the solids tank to the pump tank without time for proper treatment. The result will be untreated liquid waste spraying on your yard. Some of you may have observed foul smelling septic spray that was probably the result of a household overwhelming the system.
- Problems with the air pump will also result in foul smelling tanks/sprinkler discharge. The pumps installed begin to wear out after 3-5 years reducing the ability of the system to treat waste.

*(Continued on Page 3)*

# LAKES OF ROSEHILL

## Septic System Operations - (Continued from Page 2)

- Your tanks are filling up and need to be pumped. All three tanks will need a clean out after 2-3 years of use. Your septic maintenance company should warn you when a clean out is needed. Note that digging is required to access the lid of your solids tank.
- The sprinkler heads are spraying the street instead of your lawn. This is illegal and should be reported to the homeowner or Harris County Engineering (713-956-3000)

## Proper System Usage and Maintenance

- Do not put harsh chemicals down the drain (harsh chemicals can include discharge from water softeners) since these chemicals can kill the system microorganisms.
- A maintenance contract with a wastewater operator certified by the State of Texas is required by each homeowner. Your septic system must be inspected quarterly.
- Chlorine tablets need to be added about every month. Your maintenance contractor will add chlorine tabs when your system is checked every three months. Homeowners should add chlorine in between regular maintenance visits. Septic chlorine can be purchased at Home Depot. Do not substitute pool chlorine for septic chlorine.
- The system maintenance should not be taken lightly. All homeowners have a Harris County septic license and signed an affidavit acknowledging responsibility for the required septic system testing. The fine for not following the rules is \$500/day. Check the papers that you signed at closing for details.
- Required tests must be submitted by your septic maintenance contractor to the Permit Division of the Harris County Engineering Dept.

## Message From President - (Cont from Cover Pg)

the appearance of the neighborhood. A tree at Lake 3 which was struck by lightning will soon be replaced. Derek Uzzle and his band of family/friends/resident volunteers also conducted a community garage sale to raise funds for the playground the weekend of May 1st. Derek's article concerning that event is found in this newsletter. The Board wishes to thank everyone who donated items for the garage sale proceeds of which will help make necessary repairs to our playground. The Board also extends its thanks to Derek and his daughter Amber for taking the initiative to handle this event. It was a huge undertaking that required a lot of their personal time and effort.

Lastly, LOR has switched to Peel Publishing and our newsletter will now be sent MONTHLY at no cost to LOR. With a monthly newsletter, it is the hope of the Board to keep all residences in our community more informed with items of interest.

*Janice Morris, Lakes of Rosehill HOA Board President*

## To get the best in Cypress, work with Cypress' best.



**Just Listed**

17222 Bending Oak in Cypress Ranch Estates  
5 Acres, 4162 sq. ft., Pool & Barn



**Just Listed**

14211 Grove Estates Ln - Cypress Mill Estates Section  
2592 sq. ft., Stunning, Quarters



**Just Listed**

13819 Jarvis - Unrestricted  
1.3 Acres, Gorgeous Custom 5200 sq. ft.



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Broker/Owner

Cell: 281-685-0306

[www.ginabaker.com](http://www.ginabaker.com)

15823 Creek Hill in the Lakes of Rosehill - *Just Sold*

16614 Hamilton Park in Coles Crossing - *Just Sold*

16626 Spring Glade in Cypress Point - *Just Sold*

18410 Green Cypress in Cypress Mill - *Just Sold*

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# LAKES OF ROSEHILL

## Fairfield Sports Association

Baseball and Softball is wrapping its season up but we have others around the corner. Summer Basketball is getting underway and we have Soccer and Volleyball in the Fall. We are making changes in two important areas. We have a new website so check it out. This is more user friendly especially for you MAC folks. We also have a new registration website. This one will allow your family to create a family account. Your contact info is retained as your children play in Fairfield Sports. No more entering in the same information for each sport and each year. Also its one stop checkout with one payment.

- Login is through the Fairfield Sports Website. <http://www.fairfieldsports.net>
- All families will be required to create an account the first time logging into our system. Please add all family members, players and parents by choosing the 'add children' or 'add adult' options (alternate contact information such as phone numbers and emails can be added when another adult is added to the account).
- This system will keep track of your account information for all sports that your children want to participate in. No more re-entering contact and address information each time you want to register.
- When each sport has its standard registration process, usually 2-4 weeks before tryouts, you will be able to register and make payments for any of the available programs. Through the registration system you will have access to all account information, including payments due, payments received, due dates, outstanding balances, etc.
- ***If you have multiple players, please register them all at the same time. To do this after completing one registration click the continue shopping button to register another player.***
- The entire registration process occurs over a secure server using the highest security currently available.

### Fairfield Soccer

Registration for another exciting year of Fairfield Soccer has begun. Our registration will go from June 19, 2010 to July 18, 2010. The fees for the 2010 season will be \$115 for 4-6 year olds and \$125 for

7-13 year olds, and individual sponsorship fees are \$15 per player. As teams have successfully done in the past, we recommend that you speak to local businesses and ask them for sponsorships (they will receive a plaque in recognition of their generosity).

### NEW FOR THIS SEASON

We upgraded the uniforms (images will be posted to the Fairfield Sports Association Facebook page). In the spirit of the World Cup this summer, all uniforms will be part of an International Series from Xara Sports. We are very happy with the improved quality and look of the jerseys, and think you will agree. Also, this year we are including the jersey, socks, AND SHORTS, AND A SOCCER BALL with your fee. New, better quality jerseys, a complete uniform that includes socks and shorts, and a soccer ball; we hope you're as excited about the improvements in the uniforms as we are. The changes we've implemented also include a new training package for coaches. This package is optional to use, free, and will be included with your team uniforms when you pick them up.

### START OF THE SEASON

The start of the season depends on the ability to have the fields ready on schedule. Three years ago, 10 people worked to prepare the fields and the work was complete in 4 hours. Two years ago we had 6 people and it took a day and a half. Last year only 3 people set up all of the fields and it took 4 days to complete. We are seeing negative participation in this effort, and I believe it is largely due to poor communication on our part, and your concern about the commitment when asked to volunteer. Therefore, this year I am scheduling Saturday, July 17th as the official field set up day, and I need 40 people to volunteer for only 1 hour. Just 60 minutes, and we'll have everything done... if we get enough people. I'm asking you to make this minimum commitment to make sure we can start the season on time (again, the committee will be short staffed this year). We will meet at the Schiel Road fields (Weaver Complex) at 9:00am (and you'll be done by 10:00am).

(Continued on Page 6)



**Family Fun Center**  
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Monday	Closed
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Friday	6:00 PM - 10:00 PM
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Sunday	2:00 PM - 6:00 PM

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# AGAINST THE *Wind-Escaping* NATURE'S FURY

Did you ever wish you could start a day over? The kind of day where it starts out like a light rain shower with the sun peeking through, and ends with a dark, heavy flood?

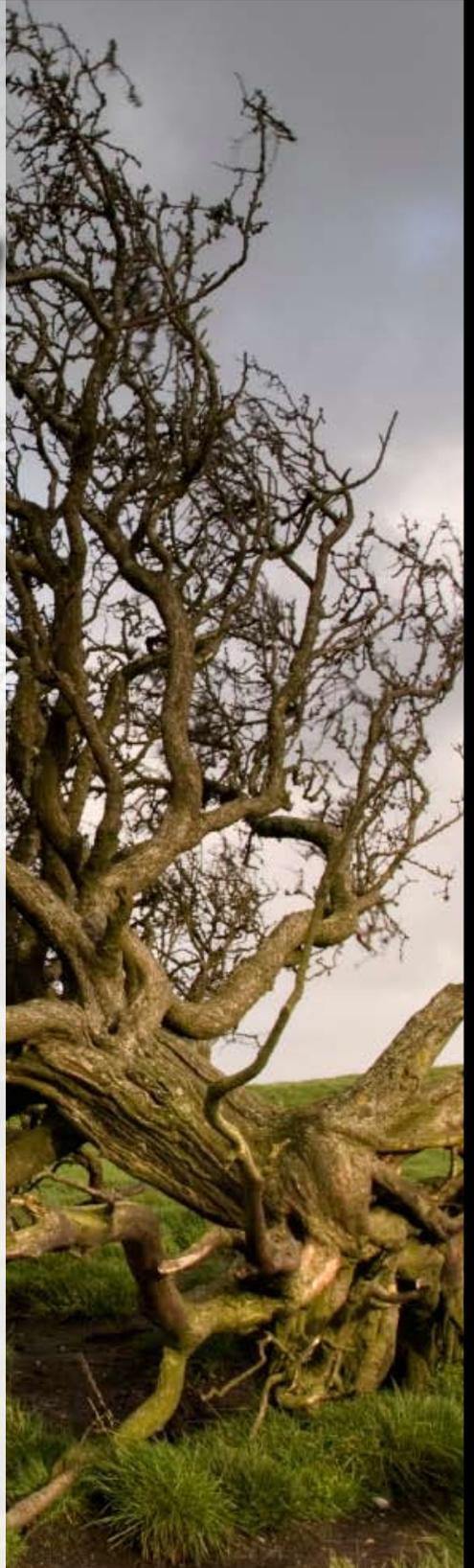
When I first heard the sound, I was searching in the dark for matches to light a candle. Our power had gone out due to the storm raging that night. The sound startled me and I jumped as I heard it a second time. This time, I knew exactly what that sound was. It was the sound of my only shade tree falling over. It landed on my deck and filled the whole back yard. My heart sank. This could not be happening to ME!. As I opened the door, their it lay, completely uprooted. I had refused to greatly thin the canopy of this top heavy tree because it had provided many a play day in the shade for my children, and kept the swing set cool during even the hottest months. It was still storming for two days following, so with our emergency jobs I did not have a chance to remove it until 4 days later. While I was cleaning up debris of the tree and carrying a large branch to the truck, I knew what I had done. If I had only thinned out this tree, it would have had a much greater chance of withstanding that storm. Sometimes, we overlook things that are precious to us until it is too late, even when we have the knowledge to prevent it from happening.

Early June is the time to trim trees in your yard before storms threaten our area. We should make our trees more wind resistant by removing diseased and damaged limbs, And strategically remove limbs throughout the canopy. This provides less wind resistance in a storm when the wind can blow through the tree. Keep overhanging branches on homes to a minimum, and check for trees entangled in power lines.

Native trees such as Live Oak, Cypress, and Red Maple do survive hurricanes better than Non- natives. In high winds, Palms will bend, but not always break. Since they originated in the tropics and sub-tropics, their trunks have adapted to hurricanes. Although fronds will be damaged in a storm, most Palms including Chinese Fan, Majesty, and Pygmy Dates will recover. Queen Palms are the exception due to very low wind tolerance.

We all live extremely busy lives out here, and when storms approach it could be too late to thin out or take care of that dead tree that has been there for a while take some time to care for your trees and they will thank you in many ways.

Warmly, Laura Lamar  
"The Tree Lady"



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Stump Grinding, Fertilization,  
and Tree Planting.*

# LAKES OF ROSEHILL

Fairfield Sports Association - (Continued from Page 4)

**Out of the DARKNESS**  
COMMUNITY WALKS  
American Foundation for Suicide Prevention

Walk in the Houston Out of the Darkness Community Walk on Saturday, November 6th, 2010 at Stude Park, 1030 Stude Street, benefiting the American Foundation for Suicide Prevention. Join us for this powerful and inspiring event to help make suicide prevention a national priority and to end the stigma of mental illness & suicide. To learn more and register, log on to [www.outofthedarkness.org](http://www.outofthedarkness.org).

## Fall Soccer Schedule Summary

- Registration opens June 19
- Field Maintenance – July 17
- Registration closes July 18
- Coaches Meetings
  - o 4/5 boys/girls July 20 7:00pm
  - o 6 boys/girls July 21 7:00pm
  - o 7/8 boys/girls July 22 6:30pm
  - o 9/13 boys/girls July 22 7:30pm
- Player Assessments will be conducted July 26-30 6:30pm
- Team selections will be August 1
- Practices can start August 2
- First weekend of games August 28
- Final week of season October 30, 2010
- Tournament November 1 -14, 2010
- Soccer Day SATURDAY NOV 20, 2010

*Troy Guidry*  
*Fairfield Soccer*  
*soccer@fairfield-sports.org*

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**FACTS YOU NEED TO KNOW ABOUT DROWNING**

**DROWNING WILL AFFECT YOU OR SOMEONE YOU KNOW**

Drowning is the leading cause of unintentional injury-related death in children ages 1-4

Drowning is the 2nd leading cause of unintentional injury-related death ages 1-14.

**DROWNING CAN STILL OCCUR EVEN IF YOU KNOW HOW TO SWIM**

NO ONE is "drown proof" – no matter their level of swimming ability.

Falls, entrapments, and injuries lead to drowning regardless of swimming level.

A majority of people overestimate their own and their child's ability to swim, especially in a panic event.

**DROWNING IS QUICK AND SILENT**

- Drowning occurs in as little as 2 minutes.
- Irreversible brain damage occurs in as little as 4 minutes.
- Most children are out of sight or missing for less than 5 minutes and usually in the presence of 1 or both parents.
- Most children die who are submerged for as little as 6-10 minutes.

Children who drown do not **scream, splash, or struggle**. They silently slip beneath the water, even with adults & lifeguards present.

# LAKES OF ROSEHILL

## You Can Help Bring a Dog Park to 1960/Willowbrook Area

Submitted by Tiffany Moore

If you have ever taken your dog to a dog park you know how much fun they are for people and dogs too. You probably also know there is not one in our neck of the woods if you live in far NW Houston. The nearest off leash public dog park is Bill Archer Park in the Bearcreek Park area on Hwy 6 near I-10. If you have not ever been to a dog park you may soon get a chance to do so here in our own back yard. The Houston Dog Park Association (HDPA) is proud to be partnering with sponsor Barks 5th Avenue to bring a public dog park to far NW Houston. Land next to the Barks 5th Avenue facility on 1960 near Jones Rd. will be donated by the land owner to HDPA to build a public dog park on. HDPA will design, construct and manage the dog park. The plan is in preliminary stages now and more details will be shared at the Kick Off and Fund Raising event to be held October 2nd in the parking lot of Barks 5th Avenue at 10620 FM 1960 West, Houston, TX 77070.

We will be announcing the event details on our web site soon but you can mark your calendar for Oct. 2nd now. Leashed pets will be invited to the event and we'll have lots of fun for people and doggies including a dog and car wash, frisbee dog demonstrations, doggie costume contest, and lots of local vendor tables with freebies and

goodies to give away and win. We are seeking vendors and will also need volunteers to help setup and work at the event from washing cars and dogs to entertainment and set up/clean up. HDPA is also seeking sponsors and vendors as well as entertainment for the event, contact HDPA to offer your services or reserve your space.

You can donate to the NW area dog park construction fund right now on our web site under Programs via PayPal or you can donate at the event. Dog park donations are tax deductible. HDPA has already raised over \$1000 for the NW area dog park. HDPA will be forming a "Friends of the NW Area Dog Park Committee" to help us plan and develop this new dog park and the event and we need volunteers. If you'd like to help us make this dream a reality for NW Houston dog owners email [tiffany@houstondogpark.org](mailto:tiffany@houstondogpark.org) to learn how you can help. HDPA is a 501c3 non-profit volunteer organization that advocates for dog parks and supports dog park patrons through education. Learn more about HDPA, how you can help, and what HDPA is doing to support dog parks all around Houston on our web site. For a map of all the dog parks around Houston visit [www.HoustonDogPark.org](http://www.HoustonDogPark.org). See you at the dog park!

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# LAKES OF ROSEHILL

## GIRL SCOUTS EARTH SAVER MESSAGE

The United States is the world's largest consumer of bottled water, purchasing 37 billion bottles in 2005. Bottled water produces up to 1.5 million tons of plastic waste per year. As much as 40 percent of bottled water comes from the tap. According to Food and Water Watch, "plastic requires up to 47 million gallons of oil per year to produce. Producing plastic bottles uses energy and emits toxic chemicals." While the plastic used to bottle beverages is of high quality and in demand by recyclers, over 86 percent of plastic bottles are simply thrown away. Plastic waste is now at such high volume that vast amounts of current-bound plastic trash is now spinning endlessly in the world's major oceans. This represents a great risk to marine life, killing birds and fish which mistake our garbage for food. Thanks to its slow decay rate, the vast majority of all plastics ever produced still exist somewhere. Breaking down these plastics can take thousands of years.

There's a simple alternative to bottled water: buy a stainless steel thermos, or a reusable water bottle and use it. If you don't like the way your local tap water tastes, inexpensive carbon filters will turn most tap water sparkling fresh at a fraction of bottled water's cost. This message is brought to you by Alexandria Morgan, Isabel Mujica and Nicole Riso, Girl Scouts of San Jacinto Council, Houston, Texas

- SUBMITTED BY MELINDA RISO



### RESOURCES:

Olson, Erik D. et al., Bottled Water: Pure Drink or Pure Hype?  
Natural Resources Defense Council.

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# LAKES OF ROSEHILL

## TEAM TIARA

Team Tiara, a non-profit foundation dedicated to raising money to fund research and education for breast cancer. Each member of our team is committed to raising \$2300 to walk the Susan G. Komen 3-Day for a Cure. In addition to walking in the 3-Day, we provide direct assistance to men and women whose lives have been touched by breast cancer. To continue our efforts Team Tiara will be hosting Passionately Pink for the Cure, a gala benefiting Team Tiara & Susan G. Komen 3-Day

Saturday, October 2, 2010 at 6:00 pm  
Dinner & Auction • Wyndehaven Terrace  
12716 Cutten Rd. • Houston • 77066  
Tickets \$50/person, \$90/couple

**To purchase tickets/more  
information:**

[www.teamtiara.net/gala](http://www.teamtiara.net/gala) or mail in form

### PASSIONATELY PINK FOR THE CURE ORDER FORM

Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Email: \_\_\_\_\_  
Telephone: \_\_\_\_\_

### I WOULD LIKE TO PURCHASE THE FOLLOWING:

\_\_\_\_\_ Individual Ticket / \$50      \_\_\_\_\_ Couple Ticket / \$90  
\_\_\_\_\_ Add'l Drink Tickets / \$6

My check for \$\_\_\_\_\_ is enclosed. *Please make checks payable to Team Tiara.*

### MAIL FORM TO:

Team Tiara • Attn: Gala Committee • P.O. Box 2433 • Cypress, TX 77410-2433

Building Strong Families

# Community of Faith

### SERVICE TIMES:

**Saturdays at**  
6:00 p.m.

**Sundays at**  
8:30 a.m.  
9:50 a.m.  
and  
11:30 a.m.

**Summer  
Kidz Events**  
6 p.m. - 9 p.m.

**July 9**

Outdoor Movie Night

**July 30**

COF's Got Talent Show

**August 15**

Back-to-School Splash

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# LAKES OF ROSEHILL

## STRATEGIES FOR A POSSIBLE LAYOFF



A family's most important financial strategies include defensive ones. What if you or your spouse might get laid off in the near future? But you might not get laid off too, so what types of things should a family do? The challenge is to protect your family's assets while staying on-plan to secure your future finances.

First, stay with your retirement savings plan. Keep on contributing because it reduces your taxes and your company may make matching contributions. Combined, these will do you more good than paying off consumer debt. And avoid borrowing against a retirement plan or worse, withdrawing funds early. The taxes and penalties for this are severe.

Next reduce your spending, say, by 10%. This is a good idea

regardless of your situation and the upside is you might reconnect with what is important. Distinguish between wants versus needs. Include the kids on the family decisions. Now that you have more money, it's time to boost your emergency fund. Everyone needs 3 to 6 months of expenses in a readily accessible account. This helps you avoid going into debt when emergencies arise.

Secure your life insurance. This protects your income stream. If you have a group life plan, it will disappear with a job loss. And group plans often have steep increases when you hit those magic milestones every 5 years after 40. Buying a policy outside the company is called portable insurance, and it's smart.

Next knock down your consumer debt. By that I mean anything with a "minimum payment" box – that's bad debt. Use debt-stacking techniques to get out of debt quicker while paying no more on a monthly basis. It's smart to open a home equity line of credit now but don't borrow against it. Think of it as a safety net.

Lastly, secure your home by refinancing while interest rates are low. While you could get a 15-year note, it's smart to get a 30-year loan and pay it off as though it were a 15-year note using higher payments. In this way if you get laid off you can always revert to the lower payments required by the 30-year note.

- Submitted by Rich Keith

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# LAKES OF ROSEHILL

## COMPUTING 101

### *How's Your Memory?*

I run into this bit of confusion almost every day – people deleting files to give them more “memory”. Deleting files may give you more hard drive space, but it won't give you more memory.

Let's start with the hard drive. The hard drive in your computer is your filing cabinet. This is where Windows and all your programs are installed. ALSO, this is where ALL your documents, music, photos and movies are stored. Your hard drive is your storage in the same way that you may have music CD's or DVD's stored on a shelf, or your important papers in a filing cabinet. Getting a bigger hard drive simply gives you more storage. A Terabyte hard drive can hold the equivalent of 1,000 copies of the Encyclopedia Britannica. No one listens to all their music at the same time, or looks at all their photos or movies at the same time – we take what we want from “storage” and use the particular item at the time we want to. That takes us to memory.

Memory is made up of small chips inside your computer. They work kind of like an old calculator. Turn off the power and it goes blank. Turn on the power and you start filling it all over again. Memory is what your computer uses when it's actually working on something. The processor inside your computer (probably by AMD

or Intel) is what actually does the thinking. Because memory chips are MUCH faster than your hard drive, the computer pulls what it needs at the time into memory FROM the hard drive.

Let me put it into non-computer terms. You have a wall in your office filled with filing cabinets filled with papers; this is your hard drive. You have a desk that you work at that's 3 feet wide and 2 feet deep; this is your memory. YOU are doing the thinking and working with the papers; this is your processor. What happens when you have more papers to work with than desk space? You start shuffling papers around, maybe putting them into stacks and moving stacks around – this slows getting your actual task done. If you had a bigger desk, you wouldn't waste time shuffling papers. This is where more memory comes into play.

So deleting files from your hard drive doesn't speed up your computer any more than throwing away papers in your filing cabinet helps you get the task at your desk done.

When your computer wants to use more memory than it actually has, it does what we do when we get more information than we can remember – write it down! We use paper; the computer uses the

*(Continued on Page 13)*

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# LAKES OF ROSEHILL

## Don't Waste Your Money - (Continued from Page 12)

hard drive. To “add” to its memory, the computer uses unused space on the hard drive to “extend” its memory. The problem with this is writing to the hard drive is MUCH slower, your computer slows down. The solution, close programs that are running you don't need OR buy more memory. The good news? Memory is cheap! Sites like [www.crucial.com](http://www.crucial.com) will peek inside your computer, tell you what you have inside and what you can upgrade with. The Windows Task Manager will tell you how much of your memory you're using. If you're using 80% or more, you'll be noticing a dramatic decrease in speed. Installing memory isn't hard in most computers, but if you're not comfortable call a professional.

Goodbye Windows 2,000! On July 13th, 2010, all versions of Windows 2000 and Windows XP RUNNING SERVICE PACK 2 will reach the end of support. Microsoft will no longer be updating these products. If you have a system running Windows 2000, it's time to move that machine up to XP. If you're still running Service Pack 2 in XP, you need to download Service Pack 3 to continue getting updates. Go to <http://www.update.microsoft.com/microsoftupdate> to get Service Pack 3, or consider upgrading to Windows 7. Windows XP with Service Pack 3 will continue to be supported by Microsoft through April 8, 2014.

- Submitted by Laurie Scott

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	ACTIVE	PENDING	SOLD Last 6 Mos
<b># of Listings</b>	3	4	10
<b>Price Range:</b>	\$368,000 \$485,000	\$369,000 \$470,000	\$285,000 \$450,000
<b>Average Price</b>	\$432,666	\$425,950	\$404,750
<b>Avg Price/sq.ft.</b>	\$102.60	\$103.45	\$99.25
<b>Avg DOM</b>	81	48	74
<b>High Price/sq.ft.</b>			\$109.85
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