

# Woodland Hills



The Official Publication of the Woodland Hills Homeowner's Association

Volume 5, Number 10

October 2010

## *Yard of the Month* **September**

*By Darlene Page*



***Congratulations to the September  
Yard of the month winners:  
Bruce & Judith Kelly at  
3001 Scarborough Lane West!***

September's Yard of the Month winner is the yard of Bruce and Judith Kelly at 3001 Scarborough Lane West. They have done an awesome job of maximizing their shaded areas with Japanese aralias and caladiums as well potted plants to add interest to their front yard. The sunnier side of the yard has beautiful color. Bruce and Judith will receive a \$25 gift certificate to Calloway's Garden Center. Congratulations!

## **DO YOU HAVE NEWS TO SHARE?**

We'd love to have family news: births, marriages, graduations, etc. We can also post items for sale, babysitting services, etc.

Homeowners deadline for the November 2010 issue is 5pm on October 18th. Please submit information and photos via e-mail to [helenharvey@att.net](mailto:helenharvey@att.net).

If you would like to be on my email reminder list, please send your e-mail address to the above address.

Put the name of your organization or article in the subject line of emails. Please include the name of the submitting person at end of articles.

Questions? Call Helen Harvey Sink at 214-460-7072 or email me at [helenharvey@att.net](mailto:helenharvey@att.net). Thanks for your contributions!

## *Welcome* **New Homeowners**

*Please extend a warm and  
friendly welcome to the  
following new neighbors:*

**4305 Eaton Circle  
Robert Jackson**

**3407 Middleton Way  
Stanley Bessinger Jr**

**4104 Pembroke  
Parkway West  
Noel & Crysta Wooten**

*Welcome to Woodlands Hills!*

# Woodland Hills

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..... 972-755-1063,	sbritton@selectmgco.com

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### CLASSIFIED ADS

**Personal classifieds** (one time sell items, such as a used bike...) run at no charge to Woodland Hills residents, limit 30 words, please e-mail [helenharvey@att.net](mailto:helenharvey@att.net)

**Business classifieds** (offering a service or product line for profit) are \$50, limit 40 words, please contact Peel, Inc. Sales Office at 888-687-6444 or [advertising@PEELinc.com](mailto:advertising@PEELinc.com).

## Park Flooding

It was a day to be remembered! September 8th will long be a record date of rain with 7.7 inches falling in a 24 hour period. As you might imagine, the damage was extensive. On the photo with water up to the bottom of the yellow sign – that is about four feet high from the ground where the water had risen. Our creek was seriously overwhelmed. Debris was visible over the top of the fences. Many brick columns were knocked down by the force of water. The rail handles of bridges in the park showed signs of water having gone over the top of the handles – that's high water indeed!

Initial clean up was done by The Lawn Firm as part of our landscaping contract. They did debris removal at the fences and throughout the park. Repairs will begin for damage to fountain, the pump that keeps our lower pond filled, damaged electrical systems and rebuilding fences and brick columns. There is much to be done. Many thanks to Darlene Page for coordinating these efforts with the many vendors she works with to maintain our common areas.

One photo shows a car that was swept away. The car is totaled. I heard from neighbors that it was a 16 year old girl trying to cross the water. It is so fortunate that she escaped safely. Please never take a chance driving through water on the bridge. It's not worth the risk.



## Social Committee Corner

### Social Committee is Forming

Seeking volunteers for the Social Committee – please contact Terri Nielsen @ 817.684.050 or 817.475.1389 cell. We have lots of social activities planned for the coming year. Can you spare just a couple of hours? That's all it takes! Volunteer for just one event and it will be the most fun you've ever had! Upcoming activities: Block Captain Party, Holiday Party, Easter Egg Hunt, July 4th Parade and Picnic, Neighbor Night Out, and more. We want your ideas! A committee of people volunteering together makes every event more fun and not a lot of work for anyone. Please consider giving your time. And then – sign up with Terri! Thanks to everyone who has volunteered in the past! Please let your friends know what a fun experience you had.

### Reminder – Movie Night October 8th

COME ONE COME ALL!! – it's Movie Night at the Park October 8th, beginning 6:30 p.m. at Melrose Park. The WHHOA invites you and your family to meet-and-greet, mix-and-mingle as well as eat and drink with all the neighbors. We'll have a 16 foot outdoor movie screen showing the Chevy Chase classic, "Vacation". The Hamburger Man will be there cooking up his specialty along with soft drinks and sides. Of course, there will be popcorn for those serious movie buffs. Just bring yourselves, your lawn chairs and blankets and join us for a fun night in the Park.



### Holiday Party December 11th

*By Terri Nielsen*

As the new Social Chairperson for Woodland Hills, my husband Craig and I would like to invite you to a Holiday Party in our home on December 11th. This will be a catered event and lots of fun. This is a great way to see friends you know and meet new people from the neighborhood. We live at 2913 Scarborough Lane West. More details will be in the next newsletter. We would appreciate a few volunteers to help with the party so please consider offering your time.

Mark the date and plan to attend in your holiday attire! To RSVP or volunteer to help, please contact our Social Director, Terri Nielsen, at 817.684.0450 or 817.475.1389 cell.



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# Woodland Hills

## *Timely Tip* *For October Gardeners* *From Calloway's Nursery:* *Fresh Fall Color*

Transform the appearance of your landscape with fresh, colorful blooms. Blooming Garden Mums offer a wide range of instant Fall color. Choose plants which are just showing color and you will enjoy them longer. Select an area that gets at least six hours of sun a day. Dianthus (also known as "Pinks"), Snapdragons, Cyclamen, Violas and the fragrant Alyssum are also good choices for cooler weather annuals. Ornamental Cabbage and Kale provide striking foliage forms in the landscape as well as colorful foliage. For best effect, limit your plantings to two or three colors per bed.

The key to growing beautiful annual flowers is soil preparation. Select a well drained flowerbed and add lots of organic matter. Calloway's Flower Bed Mix, contains compost plus a boost of fertilizer, water-management crystals and a wetting agent. Add either Calloway's Flower Food or Blood and Bone Meal to the soil at planting to provide the extra nutrients for growth and blooms. When removing the plant from its container, carefully score the roots with a knife if they are growing in the shape of the container. This will encourage the growing of additional roots and produce a sturdier plant. Apply 2-3 inches of mulch to reduce moisture loss and to insulate the soil.

These same annuals can be used in patio containers. Fill your containers with fresh potting soil and plant food. Keep them watered as necessary. "Deadheading" or pinching off faded blooms will encourage repeat blooming.

Drop by any Calloway's Nursery and visit with a Texas Certified Nursery Professional for all your planting needs. Remember, Fall is a great time for planting!

## Board Positions

This is a call for volunteers to serve on the Woodland Hills Board of Directors. We anticipate positions coming open next February and seek those who would be willing to put in some time to help with the management and support of the neighborhood operation. As always, this is a volunteer board and is dependent on the participation and representation of our neighborhood. If you are interested, please contact our President, Mark Skinner, as listed in the front of this newsletter.

## Free Firewood!

Just in time for cooler weather! The Lawn Firm does our mowing, flower planting and maintenance after floods in the park. They have offered free firewood to any homeowner who wants it! This is wood from tree trimming services they have performed. No delivery – you collect it with your pickup, trailer, or whatever. Please contact them directly:

*The Lawn Firm*  
*1603 Hall Johnson*  
*Colleyville, TX 76034*  
*Phone: 817-545-6396*  
*Happy Planting!*

## Community Information At Your Fingertips!

Your Board of Directors and Select Management continues to diligently work on providing you with links to important community information. The Woodland Hills Community Website offers a wide variety of services and information including but not limited to:

- Community Calendar
- Important documents such as the Woodland Hills CC&Rs
- Downloadable forms
- Answers to Frequently Asked Questions
- The ability to review your account information
- Review ACC requests/deed restriction history
- Important community updates

Remember to update your email address to receive important community information! Log on the site at [www.woodlandhills-hoa.com](http://www.woodlandhills-hoa.com) and choose "resident login" on the menu bar. If you don't remember your login information, click on the "forgot login" and we will email you your unique username and password.

*Thank you,*  
*Shonda Britton, CMCA®, AMS®*  
*Woodland Hills Association Manager*  
*c/o Select Management Company*



# Nancy Dennis & Associates

BEST  
**D**  
2010

BEST  
**D**  
2009

*Selling Homes of Distinction*

BEST  
**D**  
2008

**October 2010**

**Woodland Hills**

BEST  
**D**  
2007

**4901 Queensbury Way E**

**\$465,000 | 4BR, 3 BA**

Updated beauty. Diving pool, spa, built-in grill,  
play house & storage building. Granite counters.

**For Sale**



**4104 Pembroke**

**\$349,800 | 4BR, 3 1/2 BA**

Pristine home that backs to green belt and jogging  
trails. Nice covered patio & beautiful pool & spa.

**Sold**



*Nancy Dennis & Associates*

**817-992-7889**

[Nancy.dennis@cbdfw.com](mailto:Nancy.dennis@cbdfw.com)

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**3402 Langley Hill**



**Sold**



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## Could Municipal Bonds Have a Place in Your Portfolio?

**Submitted By:** Mark Adams, The Adams Badura Group **Phone Number:** 817-416-4462

**Branch Name:** Morgan Stanley Smith Barney, Southlake, TX



Individuals are the single largest group of owners in today's municipal bond marketplace.<sup>1</sup> Why? Because municipal bonds are unique securities, generally offering investors features such as tax-exempt, predictable income and high credit quality on many issues.

Municipal bonds are tax-exempt<sup>2</sup> fixed income securities that represent the debt obligations of municipal entities (states, cities, counties etc) seeking to raise money to fund projects for the public good, such as building schools, highways, and hospitals. The issuer promises to repay principal in full at the bond's maturity, and to pay semiannual interest income – which is generally exempt from federal income tax, and in most cases, state and local taxes as well.

### Is your Federal Income Tax Bracket 25% or Higher?

One of the most compelling reasons to own municipal bonds is that interest income is generally exempt from regular federal income tax. Under most state laws, 'home-state' municipal bonds' interest income is also exempt from state and local taxes. As a result, municipal bonds may generate higher net (after-tax) yields than taxable bonds of similar quality and maturity.

Your federal tax bracket plays an important role in determining whether a taxable or tax-exempt security is the better choice for you. As a general guideline, the higher your tax bracket, the more likely you are to potentially benefit from owning municipal bonds. As illustrated below, an investor in the 33% federal income tax bracket would have to earn a 6.72% yield from a comparable fully taxable bond to match a 4.50% yield from a tax-exempt municipal bond.

### Tax-Exempt Yields v Taxable Equivalent Yields

Federal Tax Bracket	Federal Income Tax Rates			
	25%	28%	33%	35%
Tax-Exempt Yield%	Taxable Equivalent Yield (TEY) %			
3.50	4.67	4.86	5.22	5.39
4.00	5.33	5.56	5.97	6.15
4.50	6.00	6.25	6.72	6.92

For illustrative purposes only, and does not represent any specific investment

Nonetheless, when choosing any fixed income security, you need to do more than just compare yields to find the bond that is most appropriate for you; an assessment of risk and return is also important:

### Consider the Impact of Interest Rates

All fixed income securities are susceptible to interest rates fluctuations; generally, if interest rates fall, bond prices rise and inversely, if interest rates rise, bond prices fall. Because bonds are typically issued with prevailing market yields, rising market interest rates causes new issues to have higher yields than existing bonds, forcing down prices on existing bonds. Generally, longer term bonds are more sensitive to interest rate changes, and the more likely their value is to fluctuate. However, longer-term bonds generally have higher yields, thus compensating for the time principal is exposed to interest rate fluctuations. Conversely, bonds with short-term maturities (up to a year) normally experience relatively minimal changes in price as interest rates fluctuate, but also typically provide lower yields. Another point to consider: If you hold your bonds to maturity, your principal will be returned in full, yet, if you sell your bonds prior to maturity, the price you receive may be more or less than your original purchase price.

### Credit Risk

You should consider every bond's creditworthiness; if an issuer is unable to meet its financial obligations it may fail to make interest and principal repayments. Although municipal bonds are generally considered to be high quality investments, not every issuer has the same tax base or sources of revenue.

### Consider Call Provisions

Many municipal bonds have call provisions; the issuer has the option to redeem the bonds prior to maturity. If a bond is called, you bear the risk of reinvesting the proceeds at a possibly lower rate of return, depending on market conditions, potentially impacting your ability to plan your future income stream.

### Are Municipal Bonds for you?

In addition to generating tax-exempt income, the municipal market is attractive in terms of investment quality, maturity, sector focus, and geographical diversity. Municipal bonds could be an important diversification and tax planning tool within your fixed income portfolio. For more information, please write in care of The Adams Badura Group, MSSB, 1400 Civic Place, Suite 200 Southlake, TX 76092.

Article by Morgan Stanley Smith Barney, LLC. Courtesy of FA Mark L. Adams

<sup>1</sup> Source: Federal Reserve Board Flow of Funds Account, March 2010

<sup>2</sup> Interest on municipal bonds is generally exempt from federal income tax; however, some bonds may be subject to the alternative minimum tax (AMT). Typically, state tax-exemption applies if securities are issued within one's state of residence and, if applicable, local tax-exemption applies if securities are issued within one's city of residence.

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## City of Colleyville - Trash & Recycle Collection Schedule

### Monday/Thursday

Day	2010 Holiday	Service Schedule
Friday	New Year's Day - Jan 1st	Normal Schedule
Monday	Memorial Day - May 31th	Normal Schedule
Sunday	Independence Day - July 4th	Normal Schedule
Monday	Labor Day - Sept. 6th	Normal Schedule
Thursday	Thanksgiving - Nov. 25th	No Thursday Collection
Saturday	Christmas - Dec. 25th	Normal Schedule

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# - Kids Stuff -

Section for Kids with news, puzzles, games and more!

## HALLOWEEN

Boo! What are you going to be for Halloween? Sometimes, it can be fun to dress up as a group. Maybe your brothers, sisters, friends - or even parents - will want to join in the fun. Here are some costume ideas for groups of two or more.

- sun and moon
- winter, spring, summer, and fall
- salt and pepper shakers
- a toothbrush and a tube of toothpaste
- cop and robber
- doctor and patient
- veterinarian and animal (dog, cat, or bunny)
- fireman and fire dog (dalmatian)
- fisherman and fish
- squirrel and nut
- teacher and student
- pilgrim and Indian (or turkey!)
- prince and princess (or king and queen)
- cowboy and horse (or cowboy and cowgirl)
- dog and bone (Arf! Arf!)
- Santa and elf (or Mrs. Claus)
- macaroni and cheese
- Flopsy, Mopsy, and Cottontail (from Peter Rabbit)
- Dorothy, the Tin Man, the Scarecrow, the Lion, and Toto (from the Wizard of Oz)
- Sonny and Cher (ask your parents!)
- vampire and bat
- burger and fries
- peanut butter and jelly
- three blind mice
- three little bears
- three little pigs

And no matter what you dress up as, please be safe while you're haunting the neighborhood!



This information was provided by KidsHealth, one of the largest resources online for medically reviewed health information written for parents, kids, and teens. For more articles like this one, visit [www.KidsHealth.org](http://www.KidsHealth.org) or [www.TeensHealth.org](http://www.TeensHealth.org). ©1995-2006. The Nemours Foundation



## Attention KIDS: Send Us Your Masterpiece!

Color the drawing below and mail the finished artwork to us at:

Peel, Inc. - Kids Club  
311 Ranch Road 620 S, Suite 200  
Lakeway, TX 78734

We will select the top few and post their artwork online at [www.PEELinc.com](http://www.PEELinc.com). DUE: October 31<sup>st</sup>

Be sure to include the following so we can let you know!

Name: \_\_\_\_\_ Email: \_\_\_\_\_ Age: \_\_\_\_\_  
(first name, last initial) (This information will only be used to notify you or  
your parents if your artwork is selected)



WD

# What's Happening in Woodland Hills?

3407 Middleton Way, Colleyville  
Woodland Hills Addition



★ 11 Properties Currently Listed For Sale  
Average List Price - \$366,664  
Average Price Per Sq.Ft. - \$121.02  
Average Days on Market - 139

★ 1 Property Currently Listed For Sale  
Average List Price - \$379,900  
Average Price Per Sq.Ft. - \$122.08  
Average Days on Market - 61

★ 3 Properties Sold in the Last 6 Months  
Average List Price - \$374,967  
Average Price Per Sq.Ft. - \$104.58  
Average Days on Market - 75

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