

# Wortham Villages

Volume 11, Issue 5  
Wortham Villages

May 2011

[www.worthamweb.org](http://www.worthamweb.org)

## SPLINTERS FROM THE BOARD

You probably noticed the sign on FM1960 that shows Caldwell purchased the land where the hospital was going. The construction on Wortham Blvd at Wortham Center will be for a Health South rehabilitation center. Our M.U.D. #222 announced last year they were putting in a new pump for our water and that pump has been successfully installed and working great. If there is a drought that weather folks say we're in we will be in good shape.

The lake has a pump in the middle that has not worked and a new pump is being planned to replace it with a new more efficient model.

Finally from what's going on, our M.U.D. has a new contract with Republic for our trash and recycling and the exciting news about this is they're adding glass which for years was not accepted. Let me say that again – GLASS will now be accepted for recycle! The other thing is that the only off days they have is Christmas, New Years Eve and New Years Day. The following regular pickup day AFTER those days will be when the next pick up is made.

Regarding trash – our covenants and deed restrictions state that trash should be placed no earlier than 6pm the evening before the regular pickup days so 6pm on Sunday evening and 6pm on Wednesday evening. The problems are:

1. Leave your trash outside your home at the earliest the evening before trash pick up day.
2. Pick up your trash bins on a timely basis

### **This includes bagged grass clippings**

We are having a lot of complaints regarding folks having their grass cut on Friday and leave the bags outside all weekend. People have guests and no one likes to see our community with trash bags sitting outside all day, you wouldn't appreciate it.

Thank you for all each of you do to make this a community for which we can all be proud!

**By Stan Schoen**

**E-mail: [sschoen@worthamweb.org](mailto:sschoen@worthamweb.org)**



## Attention Class of 2012 Parents!!!

Please plan on attending Your first Project Prom meeting! It will be held on May 23rd @ 7 PM in the school cafeteria.

All are invited to attend this meeting to learn "What is Project Prom" for some and how to get involved with Project Prom for others.

At this meeting you will also select the executive board for the CFPP 2012 & sign up for the various fundraisers held thru out the year. So bring a friend and learn how you get involved.



# Wortham Villages

## IMPORTANT NUMBERS

### MANAGEMENT

Crest Management .....281-579-0761  
Kristi Buenger (Manager).... kristi@crest-management.com, Ext 617  
Jessica Lopez (Assistant).... jessica@crest-management.com, Ext. 627  
Robin Motley (Accounting) ..... Ext. 24  
Fax number ..... 281-579-7062

### BOARD MEMBERS

Stan Schoen ..... sschoen@worthamweb.org  
Jonathan Armstrong ..... jarmstong@worthamweb.org  
Steve Carter ..... scarter@worthamweb.org  
Rick Anderson ..... randerson@worthamweb.org  
Rebecca McShane ..... rmcshane@worthamweb.org

### COMMITTEE CHAIRPERSONS

Architectural Control - Crest Management .....281-579-0761  
Clubhouse - Linda Carter.....281-894-5821  
fourlcs@comcast.net  
Directory - Mindy Armstrong .....281-970-2187  
Info. Signs -  
Meredith Miller ..... mam10411@yahoo.com, 281-469-3967  
Angie Haine ..... angiehaine@yahoo.com, 281-890-0186  
Park Committee - Martin Maynemartin@mayne.us, 281-955-2240  
Recreational Facilities Committee - Rick Anderson, 281-890-4878  
Sports Fields Reservations - Myra Edwards.....  
Social - Rebecca Shane..... 281-890-730  
Tennis Committee - Dorota Jankovsky.....281-955-9626  
Neighborhood Watch Committee Co Chairs  
Shawn Lacagnina, shawnlacagnina@gmail.com, 281-235-5830  
Herman de Hoop, hdehoop@worthamweb.org, 281-546-1493

### EMERGENCY NUMBERS

Life Threatening Emergency ..... 911  
Fire ..... 911  
Sheriff's Department..... 911  
Poison Control.....281-654-1701

### NON-EMERGENCY NUMBERS

Ambulance .....713-466-4073  
Cy-Fair Med. Clinic (24 hr).....281-890-5285  
Sheriff's Department.....713-221-6000  
Harris County Health Dept.....713-440-4800 or 3036  
Animal Control .....281-999-3191  
FBI .....713-693-5000  
UTILITIES: Electricity - HL&P .....713-207-7777  
Gas - Entex.....713-659-2111  
WATER & SEWER - MUD 222 (Municipal Operations)  
Service & Billing.....281-367-5511  
Telephone - Southwestern Bell .....713-237-6202  
Cable TV - Comcast.....713-341-1000  
Street Lights .....713-207-2222  
Garbage & Recycling (Republic Waste) .....281-446-2030

NOTE: If you have complaints about garbage service, after you call Republic Waste please notify Municipal Operations of your complaint.

U.S. POST OFFICE - FAIRBANKS STATION

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## NEWSLETTER INFO

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## Recreational Facilities Corner

Well, believe it or not a new pool season is upon us and by the time you receive this Newsletter the pool may already be open. Great Houston Pool Management will once again be managing and operating our pool for us this year and we look forward to another great year with their help and the help of all our homeowners.

The Homeowner's Association Board members handing out pool tags Saturday (4/30) and Sunday (5/1) and Tuesday (5/3). We will also be handing them out at the Pool Opening Party on May 7, 2011 from 1-3pm. Pool tags must be picked up by an adult in the household and will only be given to homeowner's who are in good standing with the Association (annual fees paid in full and no outstanding deed restriction violations). So please address these issues before picking up the pool tags.

We will once again have our Annual Pool opening Party on Saturday (May 7) from 12 to 3 pm. The Homeowner's Associations sponsors this event and food, door prizes and games for the kids will be provided. Greater Houston pool Management party directors will be organizing the games for the kids. We have a great turnout each year and look forward to seeing all of you there again this year. If you would like to volunteer to help with this event please contact me at the contact information noted below.

On a side note, we would ask again for those of you who use the tennis courts to please turn off the lights when you leave and no one else is playing on the courts. Lights left on and no one playing at night costs us money, needlessly, for electricity. So please help us out and watch for this the next time you use them. Also, be courteous and pick

up your trash from the tennis courts and place it in the trash cans outside of the fenced area.

The Recreational Facilities Committee, beginning in early April and May will be meeting to plan this year's efforts, which include the pool tag hand out process and Pool Opening Party as well as to look at our next projects for continuing to update and improve the facilities we have. So we really could use more help in this process and would welcome more volunteers. So if you are interested, please contact Rick Anderson at [rick\\_anderson@efiglobal.com](mailto:rick_anderson@efiglobal.com) or call me at 281-890-4878. Thanks to you all for making this a great place to live and let's have a great summer season.

*by Rick Anderson*

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# Wortham Villages

## GREATER HOUSTON POOL MANAGEMENT, INC.

### Preseason News Article 2011

Greater Houston Pool Management, Inc. is pleased to be managing the Wortham Villages Community again for 2011. Beginning in 1999, GHPMI was founded on three guiding principles: safety, customer service, and cleanliness. With safety as our # 1 priority, we spend a great deal of time, energy, and money making sure that every GHPMI team member has the appropriate tools to be successful. We also feel it's important that when you visit the swimming pool, you are greeted by a smiling, friendly, and professional lifeguard team. Equally as important to us is the overall cleanliness of your facility. Clear and properly maintained pool water, clean and pleasant smelling restrooms, and a debris free pool deck are qualities that top our expectation list.

To help ensure that your visit to the pool is a safe one, we are thrilled to continue the

lifejacket loaner program which began in 2010. Because GHPMI feels so strongly about this program, we offer it to your community at no expense. We will provide your swimming pool a station where lifejackets will be kept. These lifejackets will be available for you and your community members to use during your visit to the pool. The station will be equipped with a range of lifejacket sizes, which should accommodate the needs of most children. While the availability of a lifejacket should not replace learning to swim, this program will aid you and your child as they transition into a higher comfort level in the water. We understand that this transition happens for children at different ages; therefore, we feel it is necessary to provide a program that reaches out to several age groups. Please join us this summer as we look forward to providing

your community a safer and more educated swimming environment.

The GHPMI Programs Department is excited to offer your community activities that will help enhance your family's summer experience. GHPMI provides a variety of programs, such as: group, private, and semi-private learn to swim classes, Guard Start, pool parties, Babysitting classes, CPR/AED, First Aid and more. For a detailed list of what is available please visit us at [www.takeaswimlesson.com](http://www.takeaswimlesson.com) for aquatic classes, [www.haveapoolparty.com](http://www.haveapoolparty.com) for pool parties, and [www.greaterhoustonpool.com](http://www.greaterhoustonpool.com) for community classes. If something is not offered at your facility, please let us know. We make every effort to accommodate all requests. We want your visit to the pool to be a safe and positive experience.

(Continued on Page 5)

19<sup>TH</sup> ANNUAL

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**Greater Houston Pool Management-** (Continued from Page 4)

Communication plays a very important role to the overall success of the summer swim season. Every year we receive compliments on our proactive and preventative approach. By taking preventative measures, we feel that you and your guests will have a sense of real comfort while visiting your swimming facility. GHPMI understands that communication is a two way street and appreciate any and all questions, comments, and/or concerns you may have throughout the summer. Therefore, please do not hesitate to contact our office at anytime: 713.771.7665. You may also visit us online at [www.greaterhoustonpool.com](http://www.greaterhoustonpool.com). Further, please take the time to introduce yourself to your lifeguard team. We truly enjoy getting to know the members we so proudly serve.

Allow us to start the swim season off on a positive note by providing some valuable safety reminders. It is very important to remember that ultimately you, as the parent/guardian, are the first line of defense for a safe trip to the swimming pool. It is imperative that your non-swimming or novice swimmers are always within an arms length of a parent/guardian. With your support, we are confident that the 2011 swim season will be a safe and positive experience for all.

- Parents must closely supervise their children at all times.

Remember, it only takes seconds for a child to drown.

(Continued on Page 6)

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# Wortham Villages

## Greater Houston Pool Management- (Continued from Page 5)

- 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.
  - 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.
  - 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.
  - 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.
  - 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 us educate your community members and their guests on water safety. A team approach towards safety will offer a safer swimming environment.
- We look forward to successfully operating your swimming facility, while offering a safe, clean and relaxing environment.

## What's Happening in Wortham?

If you have some news or fun activities happening in your life, please let us hear from you! We'd like to share the news in our future newsletters. Are you or someone in your family running a marathon? Do you have a new member of your family? Any children accomplishments to brag about? Please share with your neighbors! Send your info and pictures to [hdehoop@worthamweb.org](mailto:hdehoop@worthamweb.org). *All news must be received by the 12th of the month prior to the issue*



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# Wortham Villages

## Pool Schedule, Hours of Operation, and Staffing

### May 7th through June 1st

Mondays through Fridays	Closed
Saturdays	10:00 AM - 8:00 PM
Sundays	12:00 PM - 8:00 PM

### Exceptions:

Saturday, May 7th (Opening Day)	10:00 AM - 8:00 PM
Saturday, May 14th (Swim Meet)*	2:00 PM - 8:00 PM
Saturday, May 28th (Swim Meet)*	2:00 PM - 8:00 PM
Monday, May 30th (Memorial Day)	10:00 AM - 9:00 PM

### June 2nd through August 21st

Mondays	4:00 PM - 9:00 PM
Tuesdays	10:00 AM - 9:00 PM
Wednesdays	10:00 AM - 9:00 PM
Thursdays	10:00 AM - 9:00 PM
Fridays	10:00 AM - 10:00 PM
Saturdays	10:00 AM - 9:00 PM
Sundays	12:00 PM - 9:00 PM

### Exceptions:

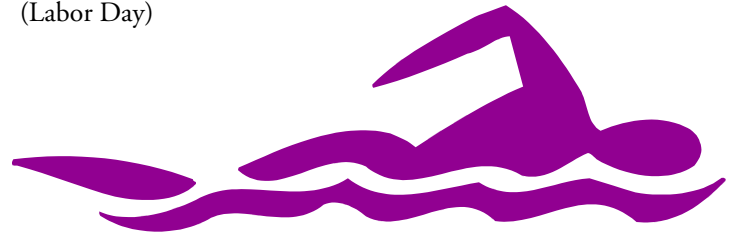
Saturday, June 11th (Swim Meet)*	2:00 PM - 9:00 PM
Saturday, June 18th (Swim Meet)*	2:00 PM - 9:00 PM
Monday, July 4th	10:00 AM - 9:00 PM
Tuesday, July 5th	4:00 PM - 9:00 PM

### August 22nd through September 5th

Mondays through Fridays	Closed
Saturdays	10:00 AM - 8:00 PM
Sundays	12:00 PM - 8:00 PM

### Exceptions:

Monday, September 5th (Labor Day)	10:00 AM - 8:00 PM
--------------------------------------	--------------------



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Drowning is a leading cause of  
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for children ages 1-14.

**May is National Water Safety Month.**

NO ONE is "drownproof",  
but drowning is PREVENTABLE.



**Join us in getting ready for a safe summer in the water!**

**Colin's Hope Night at Eastside Movies in the Park**  
**Tuesday, May 3rd, Doors open at 6PM, Movie at sundown**

Join us at The Expedition School Lagoon (On Lady Bird Lake in East Austin next to Fiesta Gardens) for a screening of Whale Rider. Bring your family and friends to enjoy the movie under the stars.

**Colin's Hope Day at Schlitterbahn-New Braunfels**  
**Saturday, May 21st**

Join us for a day to promote Water Safety and Drowning Prevention at Schlitterbahn-New Braunfels! Special tickets are available from Colin's Hope. Email [alissa.magrum@colinshope.org](mailto:alissa.magrum@colinshope.org) for more information.

**For more info visit our website at [www.colinshope.org](http://www.colinshope.org)**

# Wortham Villages

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## HOUSTON MARATHON

Here are some pictures from several of us who live in Wortham that ran in the Houston Marathon and 1/2 Marathon.

We started our day off with a limo ride to the George R Brown in style. Some of us ran the full and some ran the 1/2 marathon. It was a tough run this year due to the weather and injuries, but we ALL finished! After the run, we got together for a picture wearing our hard earned medals. It was a great day!

Runners were: Rick Brooks, Susan Dool, Dana Cirelli, Mandy Duran, Brenda Hassebrock, Cissy Heafner, Amy Parker, Don Ryan, Eloise Scanterbury, and Frank Scanterbury







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# Wortham Villages

## Neighborhood Watch Committee Block Captains

Apple Forest	Ghormley, Jay & Angela	281-955-7072
Aspen Bough	Bruckner, Eric & Marie	281-890-8667
Azalea Creek	<b>NEED BLOCK CAPTAIN</b>	
Birch Falls	Carter, Linda	281-894-5821
Brook Mill	Young, Deanna	281-890-0598
Carriage Lake	Boushley, Connie	281-890-3499
Carriage Lake	Meinecke, Betty-J. Hargrove	281-890-4329
Chestnut Woods	Hutchinson, Mark & Jan	281-894-8410
Chestnut Woods	Claiborne, Ed & Pam	281-469-7646
Dawn Point & Elm Bough	Ramos, Angelina	281-970-8545
Dogwood Blossom	Sanchez, Brice	
Dogwood Blossom	De Hoop, Herman	281-894-0212
Elm Bridge Court	Henkhaus, Kim	281-469-7105
Fern Vale	Lawrence, Reschele & Philip	281-469-6321
Harvest Dale	Welch, Terri	281-890-4061
Harvest Dale	Franklin, Vernetta	281-807-3834
Hickory Tree	Pickens, Cindy	281-894-0444
Hillside Glen	Smet, Guido & Shelia	281-970-4766
Hillside Glen (N)	Bell, Tom & Sharon	281-890-7606
Lark Brook	Thomas, Barbara	281-897-1191
Lark Brook	Lara, Peggy	281-970-4052
Magnolia Leaf	MacDonald, Lori	281-469-0874
Magnolia Leaf	Canterbury, Eloise	281-894-8424
Orchard Hollow & Town Elm	Dineen, Mike	281-894-6256
Orchard Hollow	Tolbert, Toney & Shirley	281-894-0085
Plum Vale	Kelley, Dale	281-469-1371
Reedwood Ridge	Crawford, Tracy	281-650-3266
Reedwood Ridge	McGlamory, Kay	281-955-2107
Shady Fern	Thornton, Carolyn	281-807-1816
Spruce Knoll	Meyer, Bob	281-469-3740
Sycamore Heights	Sommer, Donna	832-237-4684
Timberland Trace	Peterson, Sandra	281-897-9875
Tulip Garden	Lawler, Tammie	281-807-1323
Tulip Garden	Jones, David & Jill	281-955-8972
Tulip Garden	Chisari, Paul	281-894-7053
Walnut Lake	Heafner, Cissy	281-477-9553
Wortham Blvd.	Culp, Susan	713-599-1000
Wortham Blvd.	<b>NEED BLOCK CAPTAIN</b>	

## Neighborhood Watch

The past two months have been quiet with few reported incidents. Dogwood Blossom Trail now has a full complement of Block Captains. We can always use volunteers on other streets too. Note, we still need volunteers for Azalea Creek and Wortham Blvd. We are planning a block captain meeting in the last week of May. Time and location will be on the Information Signs at the entrance to the subdivision and in a forthcoming email.

### VACATION:

If you go on vacation and would like to have the sheriff check on your house, call 281 290 2100. Be prepared to give the sheriff your name and address, contact phone numbers and dates when you are gone.

### ALARM SYSTEMS:

The Sheriff's Dept. has asked that we send out something in our newsletter to remind everyone that alarm system permits are required for any residence or business in all of Harris County, not just the city. Fee is \$35 to be issued and \$10 annual renewal. Permit fees waived for 65 and older.

Under current guidelines, a permitted locations is allowed five (5) free false alarms annually. Any subsequent false alarms during your permitted year are subject to a \$75 fine that is billed to the permit holder's address. If a house has an active alarm system, yet does not have a permit to operate such alarm, a false alarm may result in a Class C citation which could range up to a \$500 fine. You can review the regulation and print a copy of the application form by visiting the Harris County Sheriff's Office website at [www.hcso.hctx.net](http://www.hcso.hctx.net) and search for alarm permit or call the Sheriff's Alarm Detail at 713-755-4600.

*Herman and Shawn*

*Do You Have Reason  
to Celebrate?*

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## Incident Report March 2011

Incident	Offense Total	Incident	Offense Total
911 Hang Up	2	Domestic/Prevent	1
Alarm Local	13	Follow Up	1
Alarm/Sil/Pan/HU	2	Illegal Dumping	1
Arson/Fire	1	Information Call	1
Burglary/Motor Vehicle	2	Meet the Citizen	13
Check Business	32	Meet the Officer	2
Check Park	181	MUD Building Check	38
Contract Check	35	Neighborhood Check	1
Criminal Mischief	1	Runaway	3
Discharge Firearm	2	Suspicious Person	20
Disturbance/Family	1	Traffic Stop	37
Disturbance/Fireworks	1	Vacation Watch	8
Disturbance/Juvenile	2	Vehicle Speeding	1
Disturbance/Other	1	Vehicle Suspicious	10

## Recipe of the Month CHOCOLATE CRINKLES

- ½ cup vegetable oil
- 2 cups sugar
- 4 squares unsweetened chocolate (melted)
- 4 eggs 2 tsp. vanilla
- 2 cups plus 2 level Tbsp. flour
- 2 tsp. baking powder
- ½ tsp. salt

Mix oil, chocolate, & sugar. Blend in one egg at a time until well mixed. Add vanilla. Stir flour, baking powder, and salt into oil mixture. Chill several hours. Drop teaspoon of dough rolled into small balls into powdered sugar. Place 2" apart on greased cookie sheet. Bake 10-12 minutes at 350 °

*Do not overbake!*



## Rock Solid Home Maintenance Tips from Prudential Gary Greene and Margo Horton!



### MONTHLY INSPECTION PROGRAM

- Drain 2 gallons of water from your water heater to remove sediment from the bottom of tank.
- Test smoke alarms with a smoke source held 3 inches from unit.
- Inspect and clean fire extinguisher.
- During heating season, inspect the chimney for creosote buildup. Remove creosote with chimney brushes or scrapers.
- Clean forced hot-air heating and/or cooling system's air filters.

*Please call me for advice on Spring Renovations & Improvements,  
where you would get the most return for your investment.*

## MARGO HORTON

Wortham Resident

2010 Office Top Producer & Listing Leader

**Office: 832-334-0001**

**Cell: 713-553-3809**

email: [mhorton@garygreene.com](mailto:mhorton@garygreene.com)

<http://MargoHorton.garygreene.com>



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# Wortham Villages

## GARBAGE COLLECTION INFORMATION HARRIS COUNTY MUD #222

***Please note that your service days are MONDAY AND THURSDAY.***

As a friendly reminder, your household garbage should be placed at the curbside within five (5) feet of the paved roadway, by 7:00 a.m., in a waste container (trash must be bagged in container) not exceeding 35 gallons or in a plastic trash bag. All branches and tree limbs must be cut to four (4') lengths and tied in small bundles that can be lifted and handled by a single person. Bundles should be no larger than eighteen inches (18") in diameter and weight no more than fifty (40') pounds, and are collected on the second collection day of each week (Thursday).

In the event that one of the collection days falls on a holiday, we will collect your waste on the next regularly scheduled collection day (excluding Sunday). Scheduled holidays will include: New Year's Day, Thanksgiving Day, Christmas Day, Labor Day, Memorial Day, and Independence Day. In the event of an "Act of God", we will collect your waste on the following scheduled collection day.

Republic Waste will collect and dispose of all your residential garbage unless restricted by law or if the item would cause damage to the collection equipment. Listed are some items that are restricted: cross ties, tires, solvents, paint, petroleum products, pool chemicals, fertilizer, herbicides, pesticides, hazardous materials/chemicals, logs or stumps, car batteries, soil, rocks, concrete,

carpet, padding, construction material, medical waste, medical sharps and closed containers.

**Refrigeration Units:** Refrigerators, air conditioners, freezers or items that contain CFC's (Freon), by law, must have the gas removed by a licensed technician and be red tagged prior to collection.

**Heavy Trash:** Appliances, hot water heaters, mattresses, heavy or large volumes of yard waste and other white goods, appropriate for disposal shall be placed within five feet of the curbside by 7:00 a.m., and will be collected on the second collection day of each week (Thursday).

*(Continued on Page 13)*



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## Garbage Collection Information (Continued from Page 12)

**Harris County MUD #222 •**  
**Your weekly Recycle day is Monday.**  
**Please set bin out by 7AM.**

Recyclable Material- Each of the following materials ( Note: GLASS containers are NOT accepted):

- (a) Aluminum cans, trays and foil (clean)
- (b) Aseptic Packaging and Gable Top Containers (milk and juice cartons)
- (c) Steel cans and tin, Glass Bottles
- (d) PET soda, water and flavored beverage bottles
- (e) HDPE milk, and juice jugs (#2 colored plastic resin)
- (f) NYC narrow neck containers only (#3 plastic resin) such as health and beauty aid products and household cleaners
- (g) LDPE grocery containers (#4 plastic resin) such as margarine tubs, frozen dessert cups, six and twelve pack rings
- (h) PP Grocery Containers (#5 plastic resin) such as yogurt cups and narrow neck syrup and ketchup bottles #7 plastic resin narrow neck containers only
- (i) Plastic buckets such as kitty litter containers (5-gallon maximum size)

- (j) Newspaper, including inserts (remove plastic sleeves)
- (k) Cardboard (no waxed cardboard)
- (l) Kraft (brown paper) bags
- (m) Magazines, catalogs and telephone books
- (n) Office, computer, notebook and gift-wrap paper, no metal clips, spirals or binders
- (o) Chipboard (cereal, cake and food mix boxes, gift boxes, etc)
- (p) Carrier stock (soda and beer can carrying cases)
- (q) Junk Mail and envelopes (no plastic cards. stick on labels or unused stamps)
- (r) Paper back books (no hard cover books)

*Notes (for each of the above Residential Recyclable Material(s) (a) through (r):*

- (i) All containers must be emptied and rinsed clean.
- (ii) No motor oil, insecticide, herbicide or hazardous chemical containers.
- (iii) Plastic bags should be returned to the grocery or department store.
- (iv) No plastic film (plastic sheets, tarps or wrap).
- (v) No expanded foam or clear polystyrene.



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# Wortham Villages

## FINANCIAL FOCUS

### *"Munis" Can Still Work for You — Even in Tough Time*

No matter where you live, the chances are good that a state or local government near you may be having some difficulty in balancing its budget. As a citizen, you're probably concerned about how this situation will affect your life and your community. But as an investor, you may also wonder how this might affect any municipal bonds you own. Fortunately, the outlook might be brighter than you think.



Of course, taken to the extreme, the financial challenges of some state and local governments could conceivably affect their ability to fulfill the payment obligations on their municipal bonds. But investment-grade quality municipal bond default rates historically have been very low, especially when compared to those of corporate bonds. And municipalities are cutting spending, eliminating nonessential programs and, in some cases, raising taxes or fees. In short, they are taking steps that, while potentially painful to residents, are likely to help them continue making timely payments of interest and principal on their municipal bond obligations. Furthermore,

municipalities must still fund various projects, and even one bond payment default could impact their future ability to borrow money in the form of new municipal bonds.

So are munis right for you? The answer depends on your situation — your goals, need for investment income, current investment mix, risk tolerance and so on. But if you want to receive interest payments that are exempt from federal taxes, you may well be interested

in exploring municipal bonds. Keep in mind, though, that municipal bonds may be subject to state and local taxes and the alternative minimum tax (AMT).

In addition, you'll want to be familiar with "taxable-equivalent yield." Typically, municipal bonds pay an interest rate that's lower than those paid by taxable bonds. Since this interest is free from federal taxes, however, the rate may not be as low as it appears. The taxable-equivalent yield measures the rate you'd have to earn on a taxable bond to match the income from a tax-exempt municipal

*(Continued on Page 15)*



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## Financial Focus - (Continued from Page 14)

bond. And the higher your tax bracket, the higher your taxable-equivalent yield.

Suppose that you're in the 35% marginal tax bracket, and you are considering a tax-exempt municipal bond with a 3.33% yield. You simply divide 3.33% (0.0333 in decimal form) by 1 minus 0.35 (your tax bracket), which would give you 0.0512, or 5.12%. In this tax bracket, a muni with a 3.33% yield is equivalent to a taxable bond with a 5.12% yield. (This example is for illustration purposes only.)

Keep in mind that, before investing in bonds, you should understand the risks involved, including interest rate risk, credit risk and market risk. Bond investments are subject to interest rate risk such that when interest rates rise, the prices of bonds can decrease, and you can lose principal value if the investment is sold prior to maturity. So it's best to discuss municipal bonds with your financial and tax advisors.

By adding quality municipal bonds to your portfolio, you can show faith in your municipality, your investment dollars can help support worthwhile projects in your area, and you receive a steady source of tax-exempt income.

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