

# Windermere Lakes

H O M E O W N E R S

A S S O C I A T I O N



April 2013

[www.windermerylakes.net](http://www.windermerylakes.net)

Volume 7, Issue 4

## Beautiful Floating Habitat Islands are Coming to Windermere Lakes! And We Need Your Help!

*This is our First Neighborhood Beautification Gathering.  
The Date is April 6, 2013 - 9 AM Till 1:00PM.*

Meet our Lake Director Aaron Duhon and other board members at the club house 9:00 am sharp for your community beautification assignment. It will be a fun and easy job and there will be some nice rewards for your participation.

**Bring your planting gloves, a hand yard tool for digging and wear old clothes and shoes.**

Come be a part of establishing the plants for our islands and prepare to be on your local TV station. Channel 2, 8, 11, 13, 20, 22 and 26 have all been invited to cover and film our first beautification. I have also contacted all realtors who have listings in our neighborhood to come and hold open houses during this time. What a great way to show potential owners how wonderful our neighborhood is and how people work together to make it even better.

They will get to see our twelve (12) new floating Bio-Haven Islands being placed in various locations on the lakes. The islands will establish a habitat for birds and wildlife to have a secure place that allows for the birth of their offspring, but the opportunity for those offspring to reach maturity. Beneath the surface, fish can spawn in optimal conditions and thanks to the roots beneath the vegetated islands, have the benefit of both a food source and protection from predators.

The floating islands are manufactured using non-toxic recycled PET consumer plastic and will be vegetated with flowering aquatic and native plants. Under the surface, microbes are responsible for breaking down waste and nutrients by forming a sticky biofilm on the matrix and roots hanging. The wetland effect created by the islands removes pollutants such as nitrates,

phosphorus, and ammonia by exposing water to the natural microbial processes, thus improving water quality.

The vegetation to be planted will include:

Lobelia cardinals – “Red Cardinal Flower”

Iris pseudacorus - “Yellow Flag Iris”

Iris versicolor – “Blue Flag Iris”

Pickrel “Purple”

Carex stricta – “Tussock Sedge Grass”

Lemon Bacopa “Yellow and White flowers”

As a reward to all the neighbors who participate we have arranged through our community landscape company FM Landscapes the opportunity for you to purchase at wholesale trays of flowers, plants, shrubs and palms. He will be parked with his trucks on the club house parking lot too.

Your ticket to be able to purchase these items wholesale will be to first help with the planting of the bio-habitats and receive a participation sticker and hat from the committee. You then wear your hat and badge over to Mr. Nino's location and he will help you pick the best flowers for your yard. This will give you the opportunity to talk with him about lawn care, problems you are having in your yard and learn what to do. Please bring cash for your purchases.

If you have special plants in mind for your yard send Mr. Nino a message at his e-mail [fmlandscape@yahoo.com](mailto:fmlandscape@yahoo.com) several days before the date so he can locate the plants you desire.

**SEE YOU THERE.**

*(Photos on Page 3)*

## IMPORTANT NUMBERS

### EMERGENCY NUMBERS

Emergency/Ambulance .....911  
Fire Dept.....911  
Sheriff's Dept. .... 713-221-6000

### NON-EMERGENCY NUMBERS

Animal Control..... 281-999-3191  
Center Point Gas..... 713-659-2111  
Center Point (Street Lights)..... 713-207-2222  
EDP Water - Mud #29..... 832-467-1599  
Library ..... 281-890-2665  
Post Office..... 713-937-6827  
Waste Management/Trash ..... 713-686-6666

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Advertising.....[advertising@PEELinc.com](mailto:advertising@PEELinc.com), 888-687-6444



## Cleaning out the Storeroom

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Office desk with right L-arm return	\$300.00 each
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Contact: Marilyn Schaefer, Sec.  
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## Floating Habitats (Continued from Cover)



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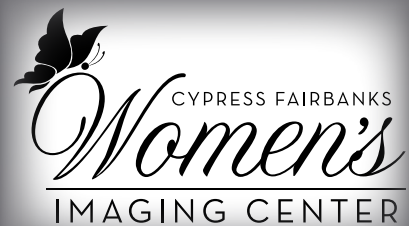
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## **Fraud #1-**

You go buy gas for your car at any station- the next car comes up behind you and uses a master key card scanner that fits into the credit card slot to read the last used cards information. Debit or credit does not matter. This person then takes this master key card scanner to a computer and reprograms the magnetic strip. The magnetic strip is placed on an old out of date credit card. The crook then takes that credit card to a grocery, drug store or anywhere they sell visa or MasterCard gift cards and uses the card to make the purchase hoping that the store clerk does not ask for ID or to see the card's last 4 digits on the actual card. They usually pick fast paced places like CVS drug department, Walgreens or Sam's where there are a lot of people waiting in line making cashiers rush to take care of everyone. The crook uses the card to purchase as many \$250.00 gift credit cards as the bank will approve. Once done they remove the magnetic card strip and replace it with a new one and begin again.

### **Action:**

Cancel the debit or credit card immediately, dispute all charges, file a police report in the city that the card was used and visit the store involved to view any video that they may have looking for someone you recognize. My card was used in a nail shop and then at a QT gas station while visiting my daughter in Dallas, Texas. Police are looking into both businesses.

## **Fraud #2- A G Automotive**

If you see this name appear on your bank account statment look back through each month in your bank records making sure you find no more charges. This is a private foreign company that purchases credit card numbers from fraudulent retail US Merchants. After purchasing the card numbers they begin charging \$15.00 and under each and every month. They know that generally people lightly scan their bank accounts and do not check each transaction with purpouse. Small charges are usually over looked and never discovered until it has been going on for months. This is a most popular business model with foreign companies because receiving \$15.00 twice per month from 100,000 people makes this company's owners an easy 15 million dollars per year.

### **Action:**

Cancel the debit or credit card immediately, dispute all charges, file a police report in the city that the card was used. Believe it or not most of this type of fraud happens between friends, family or

with someone you do business with on a regular basic. Gardner, Nail shop, hair salon, maid service or other business. It's unbelievable to even think about.

## **Fraud #3**

You open up your mail and there is a check made payable to you in the amount of \$1,922.75. Your first thought is to pop it into the bank and go shopping but before you do read the following. The letter that comes with the check says you are being asked to be a Consumer Service Evaluator for this company on a full time-part time basis. A Consumer Service Evaluator is a fancy name for a Mystery Shopper and your job is to go to places like Sam's, Wal-Mart, Pizza Hut, The Gap and other stores like these and shop and see just how you get treated. Part of the come-on is that you are to take the purchased merchandise home. Today is your first assignment and you go shop, its fun and you were told to purchase anything you want since you are going to get to keep it. It's like Christmas. Now you're done and at home and you go to your e-mail and there is a note that they made a big mistake. It says a new person pulled your assignment from companies that want to participate in this type of survey but have not signed their final contracts. They ask you to return all the merchandise back to the store and get the cash and go purchase a Money Gram, Visa or Master Card and send the money back to them. They tell you how very sorry they are and that they will get you another assignment immediately and you get to keep the \$350.00 payment as a bonus for all your trouble. You send them the money card overnight like they ask and then the next day you hear from your bank that the \$1922.75 check bounced and they are debiting your account. You call L.S. Management and the recording tells you to leave your name and number and they will call you back when actually they are just getting the information that your scam is complete and they have gotten your money.

**Action:** Don't cash this in the first place.

Check out these websites for further scam information and if you hear of a scam please send us the information so we can put it into our newsletter letting us all be aware.

## **FBI - Scams & Safety - Common Fraud**

<http://www.fbi.gov/scams-safety/fraud>

## **Scam book - Raising Your Awareness of Fraud**

<http://www.scambook.com/>

## **National Consumers League - Fraud Database**

<http://fraud.org/>

## **National Consumers League - Personal Finance Scams**

<http://nclnet.org/personal-finance/128-fake-check-scams/149-dont-fall-for-fake-check-scams>



# APRIL YARD OF THE MONTH

## Congratulations 12038 Miramar Drive

Huge Palm Trees line the yard while a mini-saga palm sends a "Come On In" welcome message at the end of the driveway. This large two story beauty has blooming Petunias in multiple colors all throughout two large stone lined flower beds. Within these beds are also carefully handpicked sculptures of Frogs, Fish, Birds, bird baths and sculptured pots. This is a clean cut well-kept home that shows off our neighborhood in style. Thanks to our home owners for keeping our property values soaring.



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## We Want a "Waste-Free" Community!

It doesn't take much to remember that we have pets in our community. In fact, if you don't watch your step, you're liable to step in one such reminder! Besides being unsightly and smelly, animal waste can be hazardous to the health of our children who play in the community and other pets. One of the most common forms of disease transmission between dogs is through fecal matter. Do you want this in your home or on your carpet?

When walking your dog in our community, remember that it should be leashed. Also, it is important to remember to immediately clean up after your pet. Take along a baggie with you to pick up waste with and then dispose of it properly. By taking a few simple steps to clean up after your pet, you can contribute not only to the beautification of our community, but also towards the elimination of one of the most irritating nuisances in our community. Thank you for your cooperation

## It Only Takes a Little Energy to Save a Lot!

Working together we've made it through the summer and by using the following tips, we'll

Make it through the winter too...

### AT HOME

- Keep the thermostat at 78 degrees in warm weather, 68 degrees in cold.
- Hold off using your major appliances until after 7:00 p.m.
- Turn off all lights when leaving a room.
- Buy ENERGY STAR qualified appliances and products.
- Keep all doors open throughout your home so air and heat can flow efficiently.

Closing doors makes one room colder or hotter than others because the air flow is trapped in closed rooms.

### AT WORK

- Turn off your computer at the end of the day.
- Turn off your lights when leaving a room and at the end of the day.
- Use daylight instead of overhead lights.
- Adopt a thermostat that is programed so co-workers can't keep changing the temperature.

It's best to keep it a bit cooler to keep down sickness and allow those who are cold natured to bring a sweater.

## The Benefits of Walking

Walking is one of the easiest ways to exercise. You can do it almost anywhere

and at any time. Walking is also inexpensive. All you need is a pair of comfortable shoes.

### Walking will:

- \* Give you more energy
- \* Make you feel good
- \* Help you to relax
- \* Reduce stress
- \* Help you sleep better
- \* Tone your muscles
- \* Help control your appetite
- \* Increase the number of calories your body uses
- \* Help you meet your neighbors

### Safety Tips

Keep safety in mind when you plan your route and the time of your walk.

- \* Walk in the daytime or at night in well-lighted areas.
- \* Walk in a group at all times.
- \* Notify your local police station of your group's walking time and route.
- \* Do not wear jewelry.
- \* Do not wear headphones that totally block your hearing.
- \* Be aware of your surroundings.



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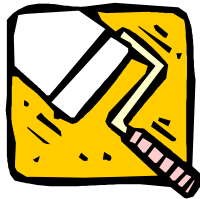
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