



The Harbour

COMMUNITY • CONNECTION • CULTURE

February 2014

Official Newsletter of the Chelsea Harbour Homeowners Association

Volume 5, Issue 2

COMMUNITY INFO

IMPORTANT PARKING REMINDER

PLEASE park your vehicles in the garages or driveways. To prevent congestion of vehicles parked in the street, which are a nuisance to your neighbors and cause accidents while the children are traveling to and from the tennis courts and playgrounds.

Any vehicles stored or parked in the streets for extended time are subject to County of Fort Bend enforcement as well as enforcement from the association. It is prohibited to park or store inoperable, commercial or oversized vehicles in the community. It is the responsibility of each resident to abide by the city ordinances and deed restrictions, and to be courteous of their neighbors while parking in the streets. Do not block driveway access, do not park in front of a neighbor's residence, and do not park in front of the mailboxes. Always park your vehicle in the garage or driveway while not in use. Your cooperation in this serious matter will provide a safer environment for the children in your community and a courtesy to your neighbors.

MAILBOX AND FENCE MAINTENANCE

Has your mailbox or fence seen better days? The sun is hard on anything that stays outside all the time and that includes mailboxes and fences. You must maintain all parts of your property. Citations are issued to homes with decayed or unsightly mailboxes and fences. Save yourself the cost of a citation and refurbish your mailbox. Some iron fences are so rusted that the bars fall off the frame. In our neighborhood we use mailboxes in the style called the Olde Town Series. You can find new boxes locally at Perfection Supply Company. Both mailboxes and our iron fences need painting periodically. Look in this newsletter for someone to hire to paint or repair both!

WATCH THE WEATHER AND YOUR RECYCLING

The first week of 2014 saw our recycle collection day land on a holiday. Many people put out their recycling to be collected and then just left it curbside when it was not picked up. Cold weather and strong winds came in that Sunday and much of the curbside recycling blew down the streets and into the lake. Please pay attention to the weather and do not put recycle bins full of paper out during high winds. Your trash ends up in your neighbor's yard, in the retention area and in the lake. Trash in the lake can get sucked up by the fountain pumps and destroy the pump. The fountain pumps are very expensive to replace. Be a good neighbor and pay attention to the weather when you put out your trash and recycling.

COMMUNITY CONTACTS

BOARD OF DIRECTORS

President, William Leepresident@chelseaharbourhoa.com
Vice President, Mark Owczarczak
Treasurer, Dan Turner treasurer@chelseaharbourhoa.com
Secretary, Gloria Smith secretary@chelseaharbourhoa.com
Director, Dan Turner at-large@chelseaharbourhoa.com
Director, Don Charly at-large@chelseaharbourhoa.com

*To email all board members -
Board@ChelseaHarbourHOA.com*

MANAGEMENT COMPANY

REAL MANAGE - www.RealManage.com
2000 S. Dairy Ashford, Suite 120 - Houston, Texas 77077
Phone: 1.866.473.2573 (7:30am to 7pm M-F)
Fax: 1.866.919.5696

Community Manager: Jaine Prieto

COMMITTEE MEMBERS

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..... Ernest Smith, Steve Tegehoff

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..... Tu Nguyen, Saleem Makda, Niki Patel, John Tan
Email all members - Beautiful@chelseaharbourhoa.com

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..... Jennifer Nguyen, Ann Sill Doris Morgan, Dinesh Patel

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Members Dan Charly, Seun Mabadeje, Dhiren Desai

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HOA DUES REMINDER

Your annual Home Owners Association dues can be easily paid on line through your Resident Portal at www.realmanage.com. They are due on January 1 and are considered late after January 31, 2014. Fines and fees will be attached if you make partial payments or pay after January 31, 2014. You are welcome to make payments to account at any time during the year and that money will be credited to your account – waiting for the next annual dues bill. Our HOA fees pay for all the lake water and maintenance as well as the maintenance of the common areas, pool, and tennis courts. Part of the fees pay for the garbage and recycling collection. After January 31 garbage collection stops at homes where the annual dues have not been paid. Maintaining our community takes a team effort. If you need a time extension please contact Real Manage through the resident portal. As with any business, any type of payment plan requires extra fees due to the extra work required by the management company. Thank you for taking care of this important responsibility.



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While there, be sure to say "Thanks!"

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COMMUNITY CALENDAR 2014

Monthly HOA Board Meetings

(Usually the last Monday of every month except May and November)

- January 27
- February 24
- March 31
- April 28
- May 19
- June 30
- July 28
- August 25
- September 29
- October 26

COMMUNITY CLEAN-UP

Saturday April 5

POOL OPENING

Saturday May 24

NATIONAL NIGHT OUT

Tuesday October 7

ANNUAL HOME OWNERS ASSOCIATION MEETING

Monday December 1



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Host an international exchange student through Ayusa. Learn the true heart and soul of a culture!

Ayusa is a non-profit high school foreign exchange student organization. We welcome teenagers from over 60 countries worldwide and provide host family placement and ongoing supervision for 5 and 10 month academic programs. These exceptional young people look forward to a warm bond of friendship with your family and a rewarding cultural exchange. Host families are asked to

- provide meals
- provide a bedroom either shared or private.

Students pay for all other personal expenses while in the U.S.

Ayusa is currently accepting applications for the 2013/2014 program year. Visit our website to fill out your online application – the schools in our area have limited spots available for exchange students, so act now! All across the world, Ayusa students are eagerly awaiting their host family placement. Please call today and begin the adventure of a lifetime!

Visit our website at www.ayusa.org or call us at (888) 552-9872. You can also contact our local representative Vicki Odom at vodom@ayusa.org or call 832-455-7881 for more information as well.



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ESTATE PLANNING

BASICS FOR EVERY FAMILY*Submitted by Laura K. Kennedy*

Everyone is busy. The breakneck pace of modern life leaves little time for reflection. In addition to taking care of yourself, parents are focusing on the ever-changing needs of children while often simultaneously caring for aging parents. It is hard to think about the big picture when we need to cook dinner and walk the dog (even though someone shorter than you insisted that they would take care of the latter).

What if something happened to you? If a debilitating illness prevents you from taking care of your family? Organizing your affairs both in the event of incapacity and death is a gift to your loved ones. It will mean that they do not have to guess about your wishes. It also means that you, instead of Texas law, determine the guardians of your children, who will take care of you if necessary and to whom your property passes.

Whether you need to update your current estate plan or create one for the first time, every parent needs to consider the following:

1. Guardians for children. What happens to your children if you die? If you become incapacitated and cannot care for them? Choosing a guardian for a minor or incapacitated child is one of the most important decisions you can make. And wouldn't you rather name a guardian as opposed to leaving it to a court? Revisit your decision every couple years to see if you are still comfortable with the person you named guardian or to change the appointment.

2. Beneficiary designations. Review the beneficiary designations on your retirement accounts and life insurance policies to make sure the beneficiaries are correct and coordinate with your estate plan. A divorce or death may have changed things since you last filled out your designation form. Further, check your bank and brokerage accounts. If there is a

survivorship designation, that account will not pass under your will. This kind of asset is referred to as a non-probate asset. For example, a "joint with right of survivorship" bank account will be controlled by the designation on file with your bank.

3. Trusts. Should you leave your estate outright to your spouse or children or in a trust? Trusts are not just for the wealthy. A properly prepared trust can provide a certain level of creditor protection and asset protection in divorce. Further, a special needs trust should be considered if your child could be disqualified from government benefits because of his or her inheritance.

4. Powers of Attorney. You understand the benefits of an estate plan but think, "Aren't I too young for a will?" A complete estate plan includes more than just a will. What if you are in a debilitating accident? Who takes care of your finances and your medical decisions? You can tackle these issues in a durable power of attorney and medical power of attorney. Moreover, a health care directive gives you the opportunity to outline your wishes in case of terminal illness.

5. Taxes. I have yet to meet a person who enjoys writing a check to the taxman. If you have a taxable estate above \$5.34 million (including life insurance, retirement accounts and certain other assets that pass outside of your will), your estate will be subject to the federal estate tax in 2014. A tax-planned will and other specialized techniques can minimize the estate tax and preserve your wealth.

There is no one-size-fits-all approach to estate planning. It will take some time and thoughtful discussion. However, there is no substitute for the peace of mind that will come with an estate plan that reflects your wishes and takes care of loved ones when you cannot.



10 POWERHOUSE FOODS

THAT WILL HELP YOU BURN FAT

Marissa Balch - CPT, Nutrition Coach - Texas Fit Chicks Boot Camp

1. Oatmeal - Great source of soluble fiber and slow-digesting carbohydrates that will keep blood sugar and insulin in check so fat burning can stay high.

2. Eggs - A form of well-absorbed protein, healthy fats and Vitamin D (found in the egg yolk). Eggs also contain lecithin, which promotes healthy liver function, thereby helping the body to burn fat.

3. Salmon - High in omega-3 fatty acids, salmon reduces inflammation in the body and lowers LDL and triglyceride levels while raising good HDL levels. Salmon also has a beneficial effect on leptin (hunger hormone) levels in the body, which means it helps to suppress your appetite.

4. Nuts - Another source of fiber and rich in omega-3s, these fats help to regulate blood sugar and protect the heart and the immune system.

5. Grapefruit & Berries - These fruits contain slow-digesting carbs and are rich in fat-fighting fiber. Strawberries, raspberries, blueberries and blackberries all are loaded with soluble fiber and antioxidants that protect blood vessels and promote healthy blood

flow.

6. Avocado - It's got fat, yes, but the good kind! The monounsaturated fats found in avocado are burned readily for fuel during exercise and actually encourage fat burning. Good source of fiber and antioxidants.

7. Leafy Greens - Broccoli, specifically, is a fibrous carb that can make you feel full quickly—one reason why it's a great food for getting lean. Broccoli also contains phytochemicals that can help enhance fat loss.

8. Cinnamon - Helps to reduce blood sugar levels, which in turn prevents the body from storing sugar as fat. Add it to your oatmeal and yogurt to enhance flavor without adding calories.

9. Green Tea - Drink this! Not only is green tea packed with antioxidants, it also contains catechins, a phytochemical that helps speed up metabolism and burn more fat.

10. Beans & Legumes - Great sources of protein and they normalize insulin levels and help keep your blood sugar steady throughout the day. Black beans, Garbanzo beans, red beans and lentils are all great to incorporate into your diet.



COLOR ME RAD

Color Me Rad is coming to Houston and we are so excited to be their charity partner! For every volunteer and participant in this fun, family-oriented 5K event Cy-Hope will receive a portion of the proceeds.

Come out to Reliant Park on Saturday, February 15th and get "color-bombed" all for a great cause!

Cy-Hope will receive \$75.00 for every volunteer that works a 5 hour shift. There are volunteer opportunities Friday, February 14th in addition to the day of the event.

To volunteer visit: www.givepulse.com/event/3180-Color

To participate in the Color Me Rad 5K visit: www.colormerad.com and register for the Houston Race. Use the promo code CYHOPE and not only will Cy-Hope receive a portion of the proceeds - you will receive a 10% discount!

If you have any questions, email Holly.Calbat@Cy-Hope.org or call 713.466.4673.

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