May 2014

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FACT SHEET Repair and Maintenance of Sidewalks and Curbs

Questions have been asked at recent HOA meetings regarding sidewalk and curb repair. As President to the MUD Board, I would like to give you the official and correct answer to these questions.

FACTS:

• The homeowners own the land up to the street. This includes the side walks, curbs and driveway aprons in front of their homes.

• The homeowners have granted a 6-10 foot easement for the side walk (public access) and utilities (electric, water and sewer).

• The County has accepted donation of the streets from the developer thus converting them from private to public thoroughfares.

CONSEQUENCE OF OWNERSHIP:

The homeowner owns and is responsible for repair and maintenance of the sidewalk, curb, and driveway apron.

The Mud District is responsible for any damage caused by failure of the water or sewer mains system - both to the county and the homeowners. Piping from the water meter to the home and sewer lines from the home to the main lines are owned by the homeowner. Their upkeep and repair are homeowner expense.

The County is responsible for repair and maintenance to the street. This includes pot holes, stripping paint, road reflectors, stop signs, and traffic lights.

By force of law, neither the County nor the MUD District can affect repair or maintenance to private property unless that body is liable for causing the damage

DEFINITIVE ANSWER TO THIS QUESTION:

The homeowner is responsible for repair of any cracked sidewalk, curb, or driveway apron as well as any injury to property or person that may result due to disrepair. The HOA by its Charter takes general responsibility for inspecting and requiring repair of damaged, unsightly, or dangerous conditions. When they advise a homeowner that such a condition exists and needs to be repaired, the homeowner loses the defense that the damage was recent and unknown.



Ways to Prevent Identity Theft

Don't carry social security cards, Pin #, blank checks, Medicare card or keys in your wallet. Make photocopies of EVERY card in your wallet (both front & back)

IF YOUR WALLET IS MISSING FOLLOW THESE STEPS:

Call credit card companies and request an account number change. Do not cancel your card. If your account is closed it will inconvenience you and hurt your credit score.

File a Report with the Police.

Get a copy of the report and send copies to your bank and credit card companies.

Alert Your Bank

Change Pin #'s, cancel ATM cards and get a new checking account number if your checkbook is missing.

Contact Your DMV

Replace your driver's license and ask that a stolen/lost warning be placed in your file.

Put a Fraud Alert or Security Freeze

On your file at the three major credit bureaus. experian .com; equifax.com; and transunion.com . Alerts are free, but freezes are more secure and free to people over 65.

Private Medical Insurers

Should be asked for new cards with new account numbers to prevent fraud. Call Medicare and your auto insurer in case someone tries to make an accident claim from your policy.

Check Credit Reports

After your wallet is lost 2 weeks, go to creditreport.com to get a free report. That is usually time enough for thieves to open credit in your name. Recheck credit report in 2-3 months.

NORMANDY FOREST COMMITTEES

THE ARCHITECTURAL COMMITTEE

SECURITY COMMITTEE

In the event of an emergency please call "911" or for Precinct 4
please program your cell phone with the number below.
Precinct 4
Jim Norris

ACTIVITIES COMMITTEE

Michelle Tsatsaronis michelletsatsaronis@gmail.com

CLUBHOUSE RENTALS

MAINTENANCE COMMITTEE

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Karen Zuckero713-504-6469

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MANAGEMENT COMPANY

Chaparral Management Company, AAMC 6630 Cypresswood Suite 100 | Spring, Texas 77379 281-537-0957 phone | 281-537-0312 fax Valerie Overbeck | Association Manager voverbeck@chaparralmanagement.com

OFFICE HOURS

9am to 5pm | closed for lunch 12:30 to 1:15 pm

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This cooperative not only benefits the HOA of Normandy Forest with purchasing power, but can also be utilized by our homeowners.

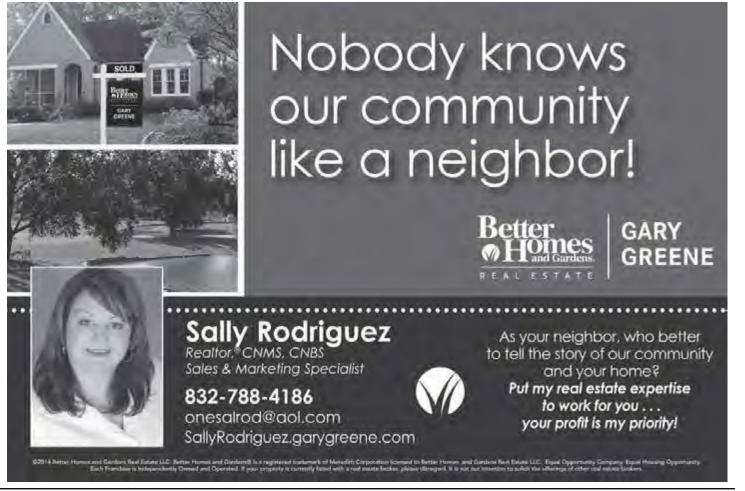
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EDITOR WANTED

We are in need of an Editor for our NF Newsletter. If anyone is interested in helping write an article or two and finding interesting, relevant news, please contact Judy Doll at txcardlady@sbcglobal.net Subject line: Newsletter Editor

				9	5			
			4	3		7		
						1		6
	5		6					
4				1	9	3		2
					7		8	
		3		5	1		9	
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The goal is to fill in the grid so that every row, every column, and every 3x3 box contains the digits 1 through 9. Each digit may appear only once in each row, each column, and each 3x3 box.



Break Free from Weight Loss Plateaus

1.) WRITE GOALS – Hand write goals down on a piece of paper that you want to work toward either on a weekly or monthly basis. The key here is to write REALISTIC & MEASURABLE ones. They can be action related ("I'm going to do 30 min of cardio Monday, Wednesday and Friday mornings") or weight loss specific ("I'm going to lose 3 pounds in 4 weeks"), or even lifestyle related ("I will be in bed by 9:30 PM on the nights before my boot camp training). Pick however many goals per week or month that you can reasonable attain. Just make sure to write it down and make it official by leaving your goal list out in the open for you to see on a daily basis. For each goal you achieve, treat yourself to a non-food reward. For example: a new dress, a long bubble bath, a pedicure, etc. You deserve it! After your reward, set new goals for the next week or the next month. It will become fun to invest in your health!

2.) ACCOUNT FOR EVERYTHING – If you have hit a plateau in your weight loss and you are continuing to exercise normally, it may be time to start a food log in a spiral notebook or by using food logging apps like MyFitnessPal or MyNetDiary that will help you keep track of your caloric intake. The point is, sometimes we are overeating without even realizing where those extra calories are coming from. Every bite counts – even small ones. So, if you find yourself nibbling on a bag of chips while watching TV or stealing a bit of your kid's ice cream, it is

time to crunch numbers and account for those calories. For one week, write literally every single thing down that you eat or drink. At the end of the week, you will be able to spot any unhealthy eating patterns/weak moments or times of day and adjust accordingly.

3) CLOSE THE KITCHEN – Don't even give yourself a chance to bust your great eating habits from the day by coming home to binge at night. Snacking in the evening is the toughest time to resist because that's when we have the least resolve. Fight off the munchies by eliminating the option completely. Following dinner, immediately clean up your kitchen, turn out the lights, and brush and floss your teeth. This will help you to close out the day's eating.





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How To Find and Select An Attorney

Finding the right professional service provider, whether a doctor, dentist, lawyer, veterinarian, etc. can be challenging. Whether you relocated to a new area, or just finally have need for one of these services, there seems to be some discomfort, perhaps a premature buyers remorse, e.g. "What happens if I make a mistake"? The consequences of selecting the wrong professional to solve your particular problem are surely more troublesome that picking the wrong dry cleaner or restaurant. Furthermore, it can be difficult to assess the technical competence of professional service providers. If your dry cleaned suit is dirty, or the restaurant food is bad, you know it right away. If you get inappropriate legal advice, the implications may not emerge for months or years.

The challenge of finding the right attorney can be compounded by the circumstances surrounding your need for an attorney. Such circumstances, whether it be a divorce, child support or custody, abuse, bankruptcy, etc. can cause anxiety and stress, which effect our decision-making capability.

Attorneys must attend an accredited law school and pass the bar exam in the states in which they wish to practice. Given this common base level of training, how does one make a selection?

1. Ask family, friends, and colleagues for recommendations. Keep in mind law firms can range from one attorney to hundreds, and firms can handle a wide variety of legal disciplines and clients, none of which may be relevant to your particular need and circumstance. Be sure the recommendations you follow are in the same area as your need.

2. Seek at least 10-15 years direct experience in the specific area of your need.. The experience should also be regional in nature, in our case, central Texas, and particularly in the county in which you reside. Texas law is administered by Texas judges in your county of residence. Each judge and court has its own local idiosyncrasies and your chances of a favorable outcome are significantly enhanced if your attorney is intimately familiar with

these idiosyncrasies, knows the judges, and is known by the judges. You do not want a rookie, at any price, gaining experience at your expense, in a matter which might affect the rest of your life.

3. Select an attorney who is located reasonably close to your residence. There are several reasons for this. First, as stated in #2, your attorney will be familiar with local judges, courts, and practices. Secondly, your attorney should be accessible to insure accurate communications in such vital manners. Having to drive an hour each way in heavy traffic to see your lawyer wastes times, causes unnecessary stress, and reduces communication.

4. Check local attorneys websites, read the attorneys biography (and his staffs), and look at their videos. Do you think you will feel comfortable with this person? Do they seem to have empathy for their clients? Then make your selection. If you are not comfortable after the first visit, leave, and go to your second choice.

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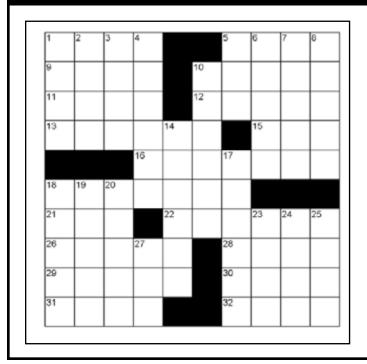


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CROSSWORD PUZZLE



ACROSS

5. Tussle

9. Soda

- 1. Canned meat brand
- 1. Water film
- 2. Sit for a picture
- 3. Beers

DOWN

4. Quaggy

6. Join

- 5. McDonald's "Big "
- 12. Colder

10. Author of "The Inferno"

13. Mr.s

11. Drug doer

- 15. Thai
- 16. Herself opposite
- 18. Kitten (2 wds.)
- 21. Government agency
- 22. Laughing dogs
- 26. Revoke
- 28. Guile
- 29. Beefy
- 30. Economics abrv.
- 31. Sold at a discount
- 32. Official document
- 7. Snitch 8. Stems of letters 10. Make gloomy 14. Opulently 17. Boiled 18. Supports 19. Sleep disorder 20. Trite 23. Naughty or (what Santa checks)
- 24. Lotion ingredient
- 25. Deliver by post
- 27. Southwestern Indian

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