



Annual Meeting & Election

Welcome New Board Members!

Annual Meeting Summary

GLE's Annual Meeting on September 22, 2015 was attended by more than 144 homeowners and 2 new board members, Ryan Blair and Damon Scott, were elected to the board.

Election results were as follows with Damon Scott garnering 74 votes, Ryan Blair with 66 votes, Kirsten Manning and Ted Sharp each with 50 votes, Van Melroe receiving 27 votes and Andy Williams receiving 1 vote. Prior to the meeting, 12 members voted absentee, but these votes were counted for quorum purposes only because there were write-ins from the floor. 51 members voted via proxy, with a total of 8 votes being invalidated as

duplicates and 1 with no signature or address. Retiring members, Chris Hageman and Karen Valdez were thanked for their service and the community heard Annual Financial and Project Highlights (2015 Slideshow available on website and financial).

Treasurer Ray McCrea reported that the POA finished the year with a deficit in income of approximately \$43,075, primarily because Dues Collections were down by \$139,810. McCrea went on to summarize expenses, pointing out that the largest

categories of expenditures continue to be savings for Road & Capital Reserves (26%) and grounds maintenance (19%) and Administrative expenses (13%) inclusive of management, collections & legal fees. The Vice President of Consolidated Communications attended and addressed service issues, announcing a dedicated service line for GLE now available at grandlakesbroadband@consolidated.net. Several homeowners expressed

concerns about ATV use and speeding and the board addressed efforts on those issues.

FINANCIAL OVERVIEW			
Fiscal Year - September 1 through August 31 - report through 7/31/2015* Incomplete FY	2013	2014	2015
Assets	\$347,825.69	\$671,611.51	\$602,726.84
Gross Income	\$388,185.67	\$542,933.02	\$283,511.60
Gross Expenses (no capital exp)	\$280,484.75	\$386,613.72	\$306,189.67
Net Income	\$107,700.92	*\$25,429	(\$32,876.75)
Dues Collections	\$381,792.10	\$381,801.29	\$241,991.27
Dues Outstanding/Unpaid	\$111,032.36	\$89,813.57	\$82,196.68

*2014 reflects \$130,898.93 of 2015 prepaid assessments; Adjusted Net: \$25,429
 **2015 reflects \$10,198 of prepaids; Adjusted Net: \$(43,075)

IMPORTANT NUMBERS

EMERGENCY NUMBERS

EMERGENCY	911
Fire.....	911
Ambulance.....	911
Montgomery County Sheriff.....	936-760-5800

AREA HOSPITALS

Conroe Regional Medical.....	936-539-1111
Memorial Hermann-The Woodlands.....	281-364-2300
St. Luke's – The Woodlands.....	936-266-2000

SCHOOLS

Montgomery ISD.....	936-582-1333
Lone Star Elementary.....	936-588-6100
Montgomery Intermediate	936-597-6494
Montgomery Middle School	936-597-7070
Montgomery Junior High	936-582-6400
Montgomery High School.....	936-597-6401

PUBLIC SERVICES

Montgomery Post Office	1-800-275-8777
Driver's License Info.....	936-442-2810
Montgomery Central Appraisal	936-756-3354
Montgomery County Registration & Titling...	936-539-7896

BOARD MEMBERS

Ryan Blair	903-574-3530
.....	ryan@glepoa.com
Ali Eichenberg.....	281-935-2638
.....	ali@glepoa.com
Chris Kisling	832-689-4889
.....	chris@glepoa.com
Lonna Hord	305-905-0483
.....	lonna@glepoa.com
Ray McCrea	281-914-1544
.....	ray@glepoa.com
Thomas Clare.....	thomas@glepoa.com
Damon Scott.....	281-989-5478
.....	damon@glepoa.com

MANAGEMENT SERVICE

Spectrum Association Mgmt	281-343-9178
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GRAND LAKE ESTATES GOLF COURSE

Clubhouse.....	936-447-4653
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NEWSLETTER PUBLISHER

Peel, Inc	888-687-6444
Article Submission.....	grandlakeestates@peelinc.com
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Board Seeks to Improve Building Process in GLE

GLE Design Guidelines Book to answer many ACC questions for homeowners

Design Guidelines books and Builders Packets have long been used by deed-restricted communities to explain and clarify complex CC&R's so that homeowners and builders have an easy-to-use document to guide them when they make property improvements or build a home. Other communities like Walden, Bentwater, Woodforest and Grand Harbor have long used such documents to make their building process more user-friendly and ensure more consistent building standards. Since June of this year the board has worked hard to make their long-term goal of having such a document for GLE homeowners and builders a reality. After interviewing 2 design consulting firms in the area, the board contracted with the Whiteley & Whiteley firm to compile and write these documents and advise changes to GLE's ACC review and inspections process. Board members will work closely with the firm to create these new documents and procedures with the goal of making the process easier to understand and raising the standard of quality control in the building process. Compliance reviews of building projects conducted by the board this June expedited board efforts after shortages in stamped concrete on more than 20 new homes were noted as well as selected projects failing to meet set-back requirements. After interviewing builders and homeowners in an effort to understand what caused the non-compliance, the board determined that there were many misunderstandings in the interpretations of the CC&R's and a clear need existed to establish an easy to use document that would "put the cookies on the lower shelf" for everyone involved in the building process. "I'm excited this board will finally be taking a best-practice approach to ensure that building standards are clearly communicated. If we are going to hold our homeowners and builders accountable for construction standards, I think we should at least do what other large communities have done to help their homeowners by creating similar documents for GLE." says board member Lonna Hord. The board expects to complete the documents by year end and will work closely with the ACC to revise procedures affected.



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News and Notes from the Board

September Board News Summary

- Minutes were unavailable for review and tabled until next meeting due to property managers' unexpected absence from meeting due to illness. (visit GLE website for recent minutes and financials at www.glepoa.com - Documents - 2015 Minutes and Financials).
- In a meeting of approximately 2.5 hours, the board passed an balanced annual budget, heard progress reports on many projects currently underway, and took several actions primarily concerned with policy, form and website changes and volunteer assignment.
- The board reported closing on approximately 30.92 acres of reserves for the POA at an average cost of less than \$900 per acre, including properties off Kristina Circle, Connie Lane, the large lake in Section 11 and some small drainage easements in Section 8.
- Progress Reports: Directors Ray McCrea and Chris Hageman were warmly thanked by homeowners for the time they have devoted in managing the project on a daily basis since 9/21/2015 and reported the project should be completed within the budget goal of \$49,000 by October 10th, with hydro seeding being the only component not yet completely bid. Approximately 200 loads of dirt from the excavation have been loosely graded and stored along the easement at the end of Adela for future use as needed by the POA. Concrete shortages delayed the project and Guinevere spillway repairs were postponed to use the available concrete deliveries for Connie Lane. The new LED sign has been received and installation at back gate is planned and sound and video equipment will soon be purchased for use at POA events and movie night. Pipe to build fencing to block nuisance traffic in GLE has been received and construction on fencing should start soon - volunteers with welding experience are being sought to assist - please contact ali@glepoa.com if you can help. Replatting of POA reserves continues so that front lots can be sold as residential with a public hearing expected by year end.
- Policy and Form Changes: In several vote actions, the board voted to update its attorney contact and check signing policies, modify POA forms, some website features and webmaster access, name a new newsletter editor and raise the New Home application fee to \$400 from \$100. The board also voted to postpone fines on ATV violations beyond its original October 15th deadline until an enforcement policy is drawn up by the board and noticed to all homeowners and was informed by its attorney that Texas laws preclude the POA from adding term board term limits to POA policies.
- Significant Discussions: Several significant discussions were held on the issues of traffic calming and possible addition of speed humps/bumps or additional stop signs/radar signs with flashing lights to reduce speeding with plans for more research. Opt-in ideas for reducing lawn maintenance contracts were also discussed with more research determined needed.
- Several agenda items were tabled for lack of time. and.
- During open forum, several guests from the community expressed

concerns and issues for the board's consideration in a question and answer session of approximately 40 minutes and the meeting adjourned at approximately 10:30 p.m.

Notes from the Board

FENCING COMMITTEE VOLUNTEERS: If you have an interest in serving on a committee to identify and/or help install fencing to prevent nuisance access (mudding and trespass) please contact ali@glepoa.com. To volunteer to help install fencing at the park, please contact chris@glepoa.com.

NEIGHBORHOOD WATCH: GLE owners and residents are encouraged to report all incidents of vandalism or theft to the Montgomery County Sheriff's Dept. at 936-760-5871 or 5800 and notify a board member so they can meet Sheriff Dept. personnel to file reports. Several board members have agreed to be available to take your calls 24/7 and they can be reached at the numbers below to file reports and press charges for vandalism or trespassing on GLE POA property. Lonna Hord: (305) 905-0483 - Ray McCrea: (281) 914-1544 - Chris Kisling: (832) 689-4889. During regular business hours, you can also phone or email GLE Association Management Offices of Spectrum Association Management (281) 343-9178 or email management@glepoa.com.

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COOKIES WITH SANTA!

Come Join us on Sunday, December 6th from 3 to 5 p.m. at the Park to enjoy cookies and milk with Santa Claus! Bring your children and cameras to snap some great holiday pictures as your children have a chance to sit on Santa's lap and discuss their Christmas lists!

Volunteers are needed to help with setup, serving and to provide cookies and milk.

If you are interested in helping, please contact Adriana Swanson at newsletter@glepoa.com

HELP US DECK THE HALLS - er - GATES!

GLE Ladies! If you are the creative type and would like to help us design and deck the gates for Christmas this year, we want your help! We will be buying lights and putting out decorations in late November, so please call or email us to help plan our design and put it into place. Please contact Lonna Hord at lonna@glepoa.com or Ali Eichenberg at ali@glepoa.com.

Yard of the Month NOVEMBER



Congratulations to the owners Deborah and Dean Thornton @ 9047 Grand Lake Estates Drive. If you would like to nominate a yard or are interested in being on this important committee, please email your contact information to newsletter@glepoa.com.

For Christmas, Yard of the Month will be chosen based upon Best Christmas Decorations! Judging will take place the first week of December so get your decorations up early!

NOW HIRING

Advertising Sales Representative

Description: The position includes marketing our community newsletters to local and area businesses. It is a flexible position that allows you to work from home and set your own hours.

Roles: Stimulate new advertising accounts in our community newsletters. Maintain current accounts assigned to you by Sales Manager. Service your accounts by assisting them from ad design to final proof approval.

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PLEASE BRING IN YOUR CANS!

Grand Lake Estates has several waste management vendors and many different pickup days for regular, recycled and bulk trash. Please do your part to make sure our streets and driveways look clean and clear of empty trash cans by bringing in your cans on the same day as your trash is picked up. Also remember to be courteous of your neighbors when placing items out for bulk trash pickup and please do not cause blowing litter or placement that causes blocking of views or hazards for school busses or other drivers. Thank you for being a great GLE neighbor!

FBI Warns of Cyber Scammers Targeting Holiday Shoppers

In advance of the holiday season, the San Diego FBI Field Office reminds shoppers to beware of cyber criminals and their aggressive and creative ways to steal money and personal information. Scammers use many techniques to fool potential victims, including fraudulent auction sales, reshipping merchandise purchased with a stolen credit card, sale of fraudulent or stolen gift cards through auction sites at discounted prices, and phishing emails advertising brand name merchandise for bargain prices or emails promoting the sale of merchandise that ends up being a counterfeit product.

Fraudulent Classified Ads or Auction Sales

Internet criminals post classified ads or auctions for products they do not have. If you receive an auction product from a merchant or retail store rather than directly from the auction seller, the item may have been purchased with someone else's stolen credit card number. Contact the merchant to verify the account used to pay for the item actually belongs to you. Shoppers should be cautious and not provide credit card numbers, bank account numbers, or other financial information directly to the seller. Fraudulent sellers will use this information to purchase items for their scheme from the provided financial account. Always use a legitimate payment service to protect purchases. Diligently check each seller's rating and feedback along with their number of sales and the dates on which feedback was posted. Be wary of a seller with 100 percent positive feedback if they have a low total number of feedback postings and all feedback was posted around the same date and time.

Gift Card Scam

The safest way to purchase gift cards is directly from the merchant or authorized retail merchant. If the merchant discovers the card you received from another source or auction was initially obtained fraudulently, the merchant will deactivate the gift card number and it will not be honored to make purchases.

Phishing and Social Networking

Be leery of emails or text messages you receive indicating a problem or question regarding your financial accounts. In this scam, you are directed to follow a link or call the number provided in the message to update your account or correct the problem. The link actually directs the individual to a fraudulent website or message that appears legitimate; however, any personal information you provide, such as

account number and personal identification number (PIN), will be stolen. Another scam involves victims receiving an email message directing the recipient to a spoofed website. A spoofed website is a fake site or copy of a real website that is designed to mislead the recipient into providing personal information. Consumers are encouraged to beware of bargain emails advertising one day only promotions for recognized brands or websites. Fraudsters often use the hot items of the season to lure bargain hunters into providing credit card information. The old adage "If it seems too good to be true, it probably is" is a good barometer to use to legitimize emails. Black Friday has traditionally been the "biggest shopping day of the year." The Monday following Thanksgiving has more recently (2005) been labeled Cyber Monday, meaning the ecommerce industry endorses this special day to offer sales and promotions without interfering with the traditional way to shop. Scammers try to prey on Black Friday or Cyber Monday bargain hunters by advertising "oneday only" promotions from recognized brands. Consumers should be on the watch for too good to be true emails from unrecognized websites. Along with online shopping comes the growth of consumers using social networking sites and mobile phones to satisfy their shopping needs more easily. Again, consumers are encouraged to beware of emails, text messages, or postings that may lead to fraudulent sites offering bargains on brand name products.

Tips

- Here are some tips you can use to avoid becoming a victim of cyber fraud:
- Do not respond to unsolicited (spam) email.
- Do not click on links contained within an unsolicited email.
- Be cautious of emails claiming to contain pictures in attached files, as the files may contain viruses. Only open attachments from known senders. Always run a virus scan on attachment before opening.
- Avoid filling out forms contained in email messages that ask for personal information.
- Always compare the link in the email to the web address link you are directed to and determine if they match.
- Log on directly to the official website for the business identified in the email, instead of "linking" to it from an unsolicited email.
- If the email appears to be from your bank, credit card issuer, or other company you deal with frequently, your statements or official correspondence from the business will provide the proper contact information.
- Contact the actual business that supposedly sent the email to verify that the email is genuine.
- If you are requested to act quickly or there is an emergency, it may be a scam. Fraudsters create a sense of urgency to get you to act impulsively.
- If you receive a request for personal information from a business or financial institution, always look up the main contact information for the requesting company on an independent source (phone book, trusted Internet directory, legitimate billing statement, etc.) and use that contact information to verify the legitimacy of the request.
- Remember if it looks too good to be true, it probably is.
- To receive the latest information about cyber scams, please go to the FBI website and sign up for email alerts by clicking the envelope in the upper right corner of the page. If you have received a scam email, please notify the IC3 by filing a complaint at www.ic3.gov.
- For more information on escams, please visit the FBI's New EScams and Warnings webpage at www.fbi.gov/scamssafety/escams.

Pork Chops with Chantilly Cream

Ingredients:

- 1 Tbsp butter
- 4 pork loin chops 1 1/4 inch thick
- Freshly ground salt & pepper
- 1/2 onion, sliced into rings
- 1/4 cup chopped shallots
- 3/4 cup dry white wine
- 2 Tbsp sherry
- 3/4 cup chicken stock
- 3/4 cup heavy cream
- 2 Tbsp dijon mustard
- 1 Tsp parsley



1. Sprinkle salt and pepper on chops. Add butter and as soon as the butter has melted, add the pork chops to the pan and sear them, about 2-3 minutes on each side. Reduce heat and cook chops covered for about 10-15 min until cooked through. Remove from pan and place in oven at 200 to keep warm.

2. Add onions and cook them on med/high heat until softened. Add shallots and cook for one min. Add white wine and sherry and bring to a boil. Deglaze the pan by scraping the brown bits from the bottom of the pan. Stir in the stock and bring sauce to a boil and

reduce the juices by half, about 3 minutes. Add the heavy cream and boil 3 minutes more, until sauce reduces and thickens. Remove from the heat and whisk in the mustard and parsley.

3. Plate chops and spoon sauce with onions on top. I traditionally serve these on top of a bed of white jasmine rice.

Refrigerate leftovers, will reheat in microwave without sauce separating.

from the kitchen of Ali Eichenberg

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Grand Lake Estates has caught the eye of many homeowners looking for a premier acreage community and sales have proven this is the place to call "Home".

There are fifteen homes currently on the market (per MLS) ranging from \$299,900 to \$1,195,000. Five homes are pending to close ranging from \$449,500 to \$669,900 and twenty-two homes have sold so far this year through September 2015 averaging sixty days on the market.

Thinking of buying or selling? If you would like to know more about what your home is worth, call us today. With over 22 years of dedicated service and thousands of sales, we have experienced firsthand the tremendous growth in the Montgomery area. Let us put a **SOLD sign in your yard!**

Featured Listing

18491 Linda's Place



Just Reduced! \$1,195,000

This stunning Mediterranean beauty in Grand Lake Estates expands across 4.8 acres & is complete with wrought iron gated entry, pool, outdoor kitchen, outdoor fireplace & fire pit. This amazing home features approx. 8104 sq. ft of living area (including the 834 sq. ft guest apartment). From the elegant entry with custom hand painted mural, to the spacious master retreat, this home can be your showplace.



The Scheib Team

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