WELCOME TO THE LAKESHORE REPORT

A Newsletter for the Lakeshore Residents

The Lakeshore Report is a monthly newsletter mailed to all Lakeshore residents. Each newsletter will be filled with valuable information about the community, local area activities, school information, and more.

If you are involved with a school group, play group, scouts, sports team, social group, etc., and would like to submit an article for the newsletter, you can do so online at www.PEELinc.com. Personal news (announcements, accolades/honors/celebrations, etc.) are also welcome as long as they are from area residents.

GO GREEN! Subscribe via Peelinc.com to have an email sent to you with a link to a PDF of the newsletter, or have an email sent to you instead of having a newsletter mailed to you!

COMMUNITY CALENDAR

MARCH 5TH, 2016 EASTER EVENT

Please view our website (www.lakeshoretx.org) for more details about this event.
IMPORTANT NUMBERS

LAKE SHORE COMMUNITY ASSOCIATION
BOARD OF DIRECTORS
CREST MANAGEMENT CO.

Community Manager
.............................................Liz.Trapolino@crest-management.com
..................................................281-579-0761

Clubhouse Manager
.............................................lakeshore-ca@sbcglobal.net
..................................................281-458-3345

EMERGENCY INFORMATION
FIRE, MEDICAL OR LIFE THREATENING
Emergency
............................................................................................9-1-1
Constable Dispatch.............................................281-376-3472
Humble ISD Police (Schools)..............................281-641-7900
Harris County Animal Control............................281-999-3191
Texas Poison Control Center.............................800-222-1222

UTILITIES
Electric, (multiple providers)........www.powertochoose.org
Power Outages..................................................713-207-7777
Street Light Outages........................................713-207-2222
U.S. Water Utility Group.................................832-756-2143
Gas, Centerpoint Energy..................................713-659-2111

SCHOOLS
..............................................................................281-641-1000
.............................................................................www.humble.k12.tx.us
Lakeshore Elementary.......................................281-641-3500
Woodcreek Middle School...............................281-641-5200
Summer Creek High School.............................281-641-5400

NEWSLETTER PUBLISHER
Peel, Inc...............................................................888-687-6444
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Advertising......................................................advertising@peelinc.com

COMMITTEE INFORMATION
Community Watch
George Casellas.................................................gcasellas@att.net

Garage Sales
Lakeshore Clubhouse:...........lakeshore-ca@sbcglobal.net

Landscape Committee
Rex Spikes..................................................rexaspikes@sbcglobal.net

Pool Committee
Harry Rockwood:.........................................hrockwood@aol.com

Social Committee
Elna Ermel:..................................................ronelna@comcast.net

Tennis & Playground Committee
To volunteer, please email lakeshore-ca@sbcglobal.net

LAKE SHORE CLUBHOUSE
281-458-3345

ONSITE MANAGER HOURS
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#1 Team BILLIE JEAN HARRIS TEAM
January – March 2015 INTERNATIONALLY for RE/MAX Agents
Be Prepared for Disasters

If you think hurricanes, wildfires, tornadoes and floods won’t happen to you or that you don’t need to insure against these disasters, you’re among the nearly half of U.S. homeowners and renters who lack the insurance coverage to deal with potential losses, according to the National Association of Insurance Commissioners (NAIC).

In a recent NAIC national survey, about 48 percent of homeowners and renters said they did not have an inventory of their possessions. Of those who reported having a checklist, 32 percent had not taken any pictures and 58 percent had no receipts validating the cost of their possessions. In addition, 44 percent of respondents acknowledged that they had not stored their inventory in a separate location.

Here are some tips from the NAIC to help you prepare for disasters:

• Take an inventory of your valuables and belongings. This should include taking photographs or a video of each room. This documentation will provide your insurance company with proof of your belongings and help to process claims more quickly in the event of disaster.

• To enable filing claims more quickly, keep sales receipts and canceled checks. Also note the model and serial numbers of the items in your home inventory.

• As you acquire more valuables such as jewelry or antiques, consider purchasing an additional floater or rider to your policy to cover these special items. These types of items typically are not covered by a basic homeowner’s or renter’s insurance policy.

• Remember to include in your home inventory those items you rarely use such as holiday decorations, sports equipment and tools.

• Store copies of all your insurance policies in a safe location away from your home that is easily accessible in case of disaster. You may want to store your policies and inventory in a waterproof, fireproof box or in a safe location such as a bank safe deposit box.

• Consider leaving a copy of your inventory with relatives, friends or your insurance provider and store digital pictures in your e-mail or on a website for easy retrieval.

• Know what is and is not covered by your insurance policy. You might need additional protection depending on where you live. Make sure your policies are up to date. Contact your insurance provider annually to review and update your insurance policy.

• Keep a readily available list of 24-hour contact information for each of your insurance providers.

• Find out if your possessions are insured for the actual cash value or the replacement cost. Actual cash value is the amount it would take to repair or replace your home and possessions after depreciation, while replacement cost is the amount it would take to repair or replace your home or possessions without deducting for depreciation. Speak with your insurance provider to determine whether purchasing replacement coverage is worth the cost.

• Speak with your insurance provider to find out if your policy covers additional living expenses for a temporary residence if you are unable to live in your home due to damage from a disaster.

• Appraise your home periodically to make sure your insurance policy reflects home improvements or renovations. Contact your insurance provider to update your policy.
**Surviving Job Loss**

It’s never a good time to lose your job. However, businesses can close at any time and downsizing and layoffs can happen when you least expect it. The National Foundation for Credit Counseling (NFCC) offers the following tips for surviving a layoff:

- Allow yourself to be upset or even afraid. These are natural reactions. However, if they become intense, seek professional help. Talking things through and hearing other perspectives can bring relief and restore your positive outlook.
- Resist the urge to tell your boss what you truly think of him or her. Remember, you may need him or her as a reference for a future job.
- Take advantage of any assistance your workplace offers. Many companies provide placement assistance, job retraining and severance packages. Make sure you are aware of all benefits offered.
- Apply for government benefits. Your employer’s representative will be a good resource.
- Resist the urge to solve your problems by spending recklessly. It may feel good for the moment, but the high of spending won’t equal the low of dealing with additional debt when there is no income.
- Don’t be tempted to live off of your credit cards. Someone with a good line of credit can actually support a family at its current standard of living by using credit, but there’s no guarantee a new position will materialize any time soon. Expect one month of job search for each $10,000 of annual income you hope to replace. In other words, if you seek a $50,000 salary, it may take you five months to land that job.
- Take a personal inventory. Consider all assets, income and expenses. Hopefully, you will not have to liquidate any assets to survive, but it is good to know what you have to fall back on.
- Drastic times call for drastic measures. Nothing is off-limits. If necessary, consider selling the second car, or any recreational vehicles, real estate holdings, rental properties or jewelry.
- After reviewing income versus debt obligations, if there is not enough money to make ends meet, calculate how much is needed to meet the basic household living expenses. Your goal is to pay everyone, but if you must make a choice, keep your home-life stable by paying your rent or mortgage, utilities, childcare, insurance premiums and health care and keeping food on the table and gas in the car.
- Have a family meeting that includes the children. You don’t want people pulling in different directions, and a joint effort yields a greater result. Make cutbacks wherever possible, knowing that this austere lifestyle will only be temporary. Resolve to stop all non-essential spending immediately.
- Tracking your spending is always a good idea, but when money is tight, it’s essential. Write down every cent you spend. At the end of 30 days, review where the money went and make conscious decisions on where to cut back. You’ll be amazed by how much you can save and not even feel the pinch.
- Contact your creditors to arrange lower payments. Most major credit card issuers have in-house help programs. Explain your situation and what you’re doing to resolve it. The creditor may be able to temporarily lower your monthly payment and reduce interest.
- Inform your mortgage lender of your situation. Be prepared to provide them with documentation of the setback, and have a resolution plan in mind. Since the average consumer doesn’t know all of the loan modifications available, sit down with a certified housing counselor and map out a plan to come up with an option best suited to your situation.

**The Importance of Fire Extinguishers**

The association strongly encourages residents to keep at least one, and preferably several, fire extinguishers in your home. Fire extinguishers reduce the potential for damage which keeps our insurance premiums—and your assessments—down. Several types are available, and each has a specific use.

**How Many?**

Common household fire extinguishers are only intended to snuff out small fires before they become serious. Keep as many as necessary to grab quickly before a fire gets out of control. For starters, you should probably have one in the kitchen, at least one on each floor, one in the garage, and one near valuable electronic equipment.

**What Type?**

The kind of fire extinguisher you should use depends on what’s burning. Different types of extinguishers are available for different types of fires, and each is prominently labeled with an alpha designation:

- **Class A** fires: paper, wood, cardboard. If household items like cardboard, fabric, or wood (a sofa, for example) are on fire, water will do the best job of putting it out. This is a class A fire, and extinguishers containing water are labeled with an “A.” Water is useful only on class A fires, and actually can be dangerous on other types of fires: water spreads grease fires and conducts electricity in an electrical fire.
- **Class B** fires: gasoline, kerosene, grease, oil, and other combustible liquids. This type of fire is common in the garage or kitchen, and you should use an extinguisher labeled B or BC. Most contain dry chemicals similar to bicarbonate of soda (a great all-purpose kitchen fire extinguisher) in a pressurized foam base. Others contain Halon (older models) or Halotron.
- **Class C** fires: electrical equipment. Bicarbonate type (BC) extinguishers

(Continued on Page 6)
are also useful for electrical fires. But don’t confuse electrical with electronic fires—you probably don’t want chemical foam on your computer or entertainment components. Carbon dioxide (CO2) extinguishers are also labeled BC, and these are probably better for extinguishing fires on or near electronic or other delicate equipment. Halon is great for electronic fires, but if you’re concerned about the ozone layer, you might prefer the more environmentally friendly Halotron. Keep the Halotron extinguisher near the computer or your entertainment electronics—it won’t cause any damage if it’s used on any of these—or in the kitchen to use on grease or electrical fires.

What Does the Number Mean?
Along with the alpha designations listed above, fire extinguishers also have a number. This indicates how much fire the extinguisher can handle—higher numbers put out bigger fires. However, bigger isn’t always better. Large extinguishers are more difficult to handle and can only be used by one person at a time. If you feel you need added coverage, stock several smaller extinguishers rather than just one large one.

The All-Purpose Problem
Fire extinguishers labeled ABC will handle all classes of fire, and they would seem to eliminate the question, “What type do I need?” But the all-purpose extinguisher has some disadvantages. They’re usually large and hard to handle, they contain chemicals that can corrode aluminum and damage electrical systems, and they leave a messy yellow residue.

FACT:
Moving lip and tongue muscles helps babies master pre-speech vocalizations.

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Tips to Discourage Burglars

The association makes every effort to maintain a secure environment in our community, but there is only so much we’re authorized to do. Unfortunately, illegal entries into homes in our area—and others—happen from time to time. Residents can do more to protect themselves and their property than the association can do. Here are a few common-sense suggestions for reducing your chances of being the target of burglary.

• Install double-cylinder, dead-bolt locks on your outside doors and include a reinforced strike plate to strengthen the doorframe.
• Lock all doors and windows no matter how briefly you’ll be out of the house.
• Install bars or lock pins on sliding doors and windows. These are available at local hardware or discount stores. Some mechanisms allow you to lock a sliding window or door in a partially-open position so you can enjoy fresh air securely while you’re at home. However, if you go out, close the window and lock it.
• That old trick of hiding a key somewhere outside your home is a bad idea. Burglars—or anyone who may have seen you hiding the key—will know where to find it. Instead, give a key to a neighbor.
• “John, I’ve gone to pick up your sister. I’ll be home at 3:30.—Mom” This note also means, “Burglar, this house will be unoccupied for 45 minutes. Help yourself.” Don’t ever leave notes like this.

• If you’re going to be out of the house for a short time, leave a television or radio on to create a sense of activity and presence.
• If you’re going to be away for a longer time, such as a vacation, take a few simple precautions to keep your home from looking empty. Ask a neighbor to collect your mail and keep the door and porch clear of delivery notices, newspapers and fliers. Pick up several electric timers at the local discount store, and use them to turn lights, a television or radios on and off at various times during the day and evening. Let your neighbors know how to reach you in case there’s an emergency.
• Marking your valuable personal property won’t prevent it from being stolen, but it will help you get it back if it is. Engrave your driver’s license number on items in a hidden area. Check with the local fire department, police station or library to borrow an engraver. They’re also available at large discount stores and are worth the investment if you have many items to mark. Photographing the item (and the engraved marking, if possible) will make it easier to retrieve your items from the police if they are recovered, and will aid in making an insurance claim if they aren’t. It doesn’t take much to discourage a burglar. He succeeds on opportunity, and if your home doesn’t offer a good opportunity, he’ll move on to one that does.
Why Do We Need Reserves?

Equipment and major components (like the roofs) must be replaced from time to time, regardless of whether we plan for the expense. We prefer to plan and set the funds aside now. Reserve funds aren't an extra expense—they just spread out expenses more evenly. There are other important reasons we put association monies into reserves every month:

1. Reserve funds meet legal, fiduciary, and professional requirements. A replacement fund may be required by:
   • Any secondary mortgage market in which the association participates (e.g., Fannie Mae, Freddie Mac, FHA, VA).
   • State statutes, regulations, or court decisions.
   • The community’s governing documents.

2. Reserve funds provide for major repairs and replacements that we know will be necessary at some point in time. Although a roof may be replaced when it is 25 years old, every owner who lives under or around it should share its replacement costs.

3. Reserve funds minimize the need for special assessments or borrowing. For most association members, this is the most important reason.

4. Reserve funds enhance resale values. Lenders and real estate agents are aware of the ramifications for new buyers if the reserves are inadequate. Many states require associations to disclose the amounts in their reserve funds to prospective purchasers.

5. The American Institute of Certified Public Accountants (AICPA) requires the community association to disclose its reserve funds in its financial statements.
Besides being a nuisance, uncollected dog waste is a serious problem for our association. Next time you’re tempted to leave your dog’s droppings on the lawn, please remember these facts:

1. The Environmental Protection Agency is becoming aggressive about enforcing the Clean Water Act. Our association could be fined if dog waste goes uncollected.
2. Uncollected dog waste may lead to a special assessment. If fined by the EPA, the association could face a potential special assessment that would be levied against all members—not just dog owners.
3. The appearance and quality of the common areas are known to affect home sales—not just whether and for how much they sell, but how quickly.
4. The more residents complain about dog waste, the more time the manager must spend on enforcement rather than serving the association.
5. Uncollected dog waste spreads disease and attracts rodents who feed on pet waste.

Why Scoop the Poop?

One of the most important responsibilities of the board is to manage the association’s funds—your money. We take this responsibility seriously; these are the procedures we insist on to protect your money:

- Association financial records are audited annually by a certified public accountant.
- Bank statements are reconciled promptly each month.
- The balance sheet and profit and loss statement are reviewed each month, and expenses are compared to the budget each month.
- Association reserve accounts are analyzed annually to ensure they are adequate for future needs.
- The association has an investment policy that safeguards the principle of invested funds, a signature policy that safeguards operating funds, and a collections policy that safeguards cash flow.
- All association volunteers and personnel who have access to association funds are bonded.
- Kickbacks are prohibited and any possible conflict of interest must be disclosed.
- Checks and balances are in place to ensure the safety of association funds—such as requiring two signatures on all checks.

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WILL YOU BE MY VALENTINE?
Home Organizing and De-cluttering Tips

February is a great month to organize and de-clutter your home. Maybe this task is a specific New Year’s resolution for you, if not, we bet it ties to one! (e.g. stress less = decrease clutter; exercise more = find your exercise clothes more easily!). Here are a few simple organizing strategies:

Bathroom
1. Control hair product clutter: give unwanted supplies to a friend or donate to charity. Use a plastic tub for your supplies and place it under the sink. When you fix your hair, the whole tub can be taken out and put away.
2. Add style and function with apothecary jars: cotton swabs, Q-tips, and bath salts look great in clear containers, and are handy for guests.

Bedroom
1. Opt for storage under the bed: incorporate sliding or rolling under bed storage bins. These are perfect for your seasonal attire and bulkier items like backpacks, purses, and blankets.
2. Toy proof a child’s bedroom: utilize canvas clothes hampers or crunch baskets to organize toy clutter. Use different sizes, small for books and large for balls or stuffed animals.

Living Room
1. Coffee table functionality: if your coffee table has drawers, use them for magazines, remotes, coaster, etc. If not, add low storage cubes rolling baskets or bins for under the table.
2. Creatively display photos: if you have a lot of small photo frames, display them in new ways such as collage frames, a digital photo frame, or hang frames on the wall.

We hope these tips help you attain your New Year’s resolutions, or simply make you feel calm and clutter-free and your home! May your February be one of organization and peace!

Yours in Organization,
The Tracy Montgomery Team

If you know of someone who would appreciate the level of service my Team provides, please call me with their name and business number. I’ll be happy to follow up and take great care of them.

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