



Spring Meadow Estates

2 Budget Smarts

3 AGC Form

4 Interest Form

5 Gardening Tips

6 Summer Heat

Manager's Corner

I would like to take this opportunity to introduce myself to any new residents of Spring Meadow Estates. My name is David Baer and I am your direct contact for all questions regarding your Homeowners Association. Please feel free to contact me anytime.

As your Association Manager, I strive to protect your investment and property values by maintaining the common areas, enforcing the Covenants, Restrictions and Conditions, and providing the best possible service for all homeowners. I am in the community regularly examining the common areas and driving through the neighborhood to make sure every homeowner is complying with the deed restrictions.



We hope everyone is utilizing the Association's PremierConnect™ Website (www.premiermgmtconnect.com/springmeadow) to keep up to date on neighborhood news, information and your account status. If you need

registration information for PremierConnect™, please feel free to call Customer Service. Below you will find both the Customer Service number and the Maintenance Emergency phone number. Please keep these available for future reference.

Customer Service (8:00am – 5:30pm)
877-378-2388

Maintenance Emergency (24/7)
214-871-9700 ext 350

David Baer
Senior Association Manager
david.baer@premiercommunities.net



We want to thank all of the Community for attending our Spring Cookout and Petting Zoo. We had a great turn out. The petting zoo was a huge success for both young and old. The weather could not have any better. Face painting was by our own Laurie Peterson. She does a great job and the kids always love her artwork. We all hope you met some new neighbors and made new friends. We would also like to thank Gayle and Bill Newman for hosting our outing on their property. What great neighbors they are to us. Plans are under way for our next outing in the fall.

We will be seeing you in the neighborhood.

Social Committee Chairperson Needed

If you want to help your community, like to have fun and enjoy event planning, this position is right for you. If you are interested, please contact Lynda Rubey at larubey@verizon.net for further details.

Lynda Rubey, Social Committee Chairperson

Top Reasons to Volunteer for the Association

VOLUNTEERS



- Protect your self-interests. Protect your property values and maintain the quality of life in your community.
- Be sociable. Meet your neighbors, make friends, and exchange opinions.
- Give back. Repay a little of what's been done for you.
- Have some fun. Association work isn't drudgery. Its fun accomplishing good things with your neighbors.
- Express yourself. Help with creative projects like community beautification.

Budget Smarts – Pay Yourself First



When setting a monthly budget, some people are jubilant if their expenses simply equal their income. However, in the long-term it is very difficult to save and invest unless disposable income exceeds expenses. Setting up and following a monthly budget that emphasizes long-term savings can be an important step in achieving financial success. Budgeting can be simple or complex, based on your income and lifestyle. Regardless of the complexity, you must develop a budget that pays you first if you wish to save and invest. Here are four tips that can help you proceed down the road to healthier financial times:

Evaluate What You Spend. Begin the process by recording all your expenses. List living expenses first: rent, heat, telephone, mortgage, electricity, and taxes. Add services, such as child daycare, next. Follow with necessities: food, clothing, medical expenses, and insurance costs. Remember to include entertainment, even if only a night at the movies and the cost of a babysitter. At this point, most lists end, but you must add one more line labeled "my investments and savings." If you treat investments and savings as an expense, which needs to be made on a weekly or monthly basis, you are a lot closer to setting money aside not only for your most important expenses, but also for yourself.

Allocate Income in Terms of Percentages. Determining what percentage of your income is allocated to each expense is critical to your success in developing a budget. Trimming expenses a little bit at a time vs. large cuts taken all of a sudden will be much easier to manage. By categorizing expenses as either fixed or flexible, you can determine where percentage cuts can be made. Remember, you have discretion over flexible expenses, but not over those that are fixed, and it is generally flexible expenses that erode earnings.

Set Up Spending Priorities. Ranking expenses is your next step. You can then eliminate the unimportant items, which in itself may be enough to allow the beginning of a modest investment and savings program. If it isn't, eliminate some of the moderately important expenditures.

Pay Yourself First. You should now be able to pay yourself first. To do so, you should get into the habit of writing out a check to a special account rather than leaving the amount in your regular checking account. What type of special account you use depends on how much you have. If you begin with two hundred dollars, it might be a savings account or money market fund. If you are retirement-minded, and you qualify, contributions to an Individual Retirement Account (IRA) might better suit your needs.

In addition, most insurance companies and mutual funds have established monthly checking account deduction plans that allow you to make a regular contribution of a fixed amount each month to a wide variety of funding choices. This method can help establish a more disciplined approach to savings.

Periodic reviews of your budget, with the understanding that you must always make room to pay yourself first, is important to your long-term financial success.

Provided by Arrington Financials and Adam Prewett, CRPC

Summer Repairs

With such a tedious winter season, it is wonderful to see the sun finally coming out and know that warmer weather is here. With summer in the air, this is usually a busy time with homeowners completing projects and gearing up for the summer season with new pools and patios. Please keep in mind that any and all exterior modifications must have prior written approval from the Architectural Advisory Committee (or ACC). This committee is made up of a group of homeowner volunteers who dedicate their time and attention to detail in reviewing each individual request and making sure it is in compliance with the community's governing documents as well as making sure changes are cohesive with the look of the community. ACC Request forms can be found on PremierConnect™. The committee has up to 30 days to review and make a decision on the request but try very hard to get it done as quickly as possible. With the increased requests received during this time, please keep the time frame in mind and submit your plans in advance so you are not under time constraints. Also, please note that any and all unapproved modifications are considered a violation of your deed restrictions and can result in additional fines, attorney costs, and even the expense of removal of the modification.



Timely Tip for July Gardeners From Calloway's Nursery

Watering in Texas Summers

If you have lived through a Summer in Texas, then you know how valuable water is to our landscapes. It is our responsibility to conserve water yet keep our gardens thriving through the heat. If you own a sprinkler system, each zone should be programmed differently depending on the needs of that area and you should always operate it manually.

Established lawns should be watered once every five to seven days, applying about one inch of water each time. This soaking encourages deeper rooting which leads to stronger, healthier plants. Landscape irrigation can account for more than 50% of all water used in Texas during the Summer. Unfortunately, half of that water is lost to run-off or over-watering. So, avoid this loss by monitoring how long you water each area and that all your equipment is functioning correctly.

Shrubs and flowerbeds may require more watering depending on the age of the plant material. A good test is to dig down 4 to 6 inches and feel the soil. If the soil is dry, a good deep watering is in order. Plants in full sun will require more moisture as well as those growing in containers. Please remember, any newly planted tree or shrub requires hand watering for that first year.

The best time of day to water is early morning before the temperatures begin to rise. Also, early mornings tend to be a time of lower winds and thus reduced evaporation.

Mulching is an excellent way to retain moisture. It will also insulate the soil surface from the direct rays of the sun and prevent weeds from germinating. Apply a two to three inch layer of mulch to all beds, plantings and containers.

We can all enjoy a colorful and green landscape during the Summer! For more information, stop by any of our Calloway's stores or visit our website, www.calloways.com.

A Word from Your Safety Committee



The Spring outing brought out a good number of the residents of the community. The entertainment was enjoyed by every kid and yes even the big kids that could be seen playing in the animal pen petting the rabbit or the goat, it was all due to Lynda Rubey and her Social Committee.

The Sachse Police Department sent one of their finest to represent them and spent a good long time mingling with residents and handing out stickers to the kids.

Please remember to lock your car doors and to put your items under the seat or in the trunk so that they will be there when you return to the car.



SPRING MEADOW ESTATES HOA, INC.
C/O PREMIER COMMUNITIES MANAGEMENT COMPANY
3102 OAK LAWN AVE, STE 202
DALLAS, TX 75219

PRSR 1ST CLASS
US POSTAGE PAID
DMP

SM0623



WWW.PREMIERCOMMUNITIES.NET
TELEPHONE: (214) 871-9700
FAX: (214) 889-9980

Association Manager-
David Baer
(877) 378-2388
david.baer@premiercommunities.net

Accounting / Billing questions-
(877) 378-2388
accountservices@premiercommunities.net

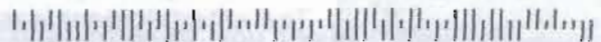
Amenities/Reservations Questions-
reservations@premiercommunities.net

Resale & Refinance Certificates-
(888) 679-2500
www.premiercommunities.net/resale.html

After hours Property Emergency number-
(214) 871-9700 ext. 350



139770998 19 DMFANP1 75048



www.premiermgtconnect.com/springmeadow

5 Key ways to beat the summer heat

Even though summer is not here just yet, it is just around the corner and there are certain ways to beat the heat. Here are 5 ways to beat the heat this summer:

- Schedule physically strenuous activities for cooler times. And yes, that includes walking around the theme parks. Walking around in the heat and humidity can make ALL parts of your body sweat, and that includes your poor feet. If you feel a hot spot developing, find a place in the shade to sit down. Take off your shoe and sock and inspect your feet. Put a bandage on the tender area, and let your feet dry. Dry feet are happy feet!
- Dress in light, loose, cotton clothing. Natural fabrics like cotton are much cooler than most synthetics (though there are new high-tech synthetics made specifically to keep you cool). Protective hats (Wide-brimmed) keep the sun out of your eyes and provide some cooling shade. Loose fitting clothes allow air to circulate, keeping you cooler. The fewer clothes, the better, but make sure to be appropriate to the circumstances
- Use sunscreen of SPF 15 or higher (the most effective products say "broad spectrum" or "UVA/UVB protection" on their labels). You can get painful sunburn even on a cloudy day, so slather on the sunscreen every morning before you start out. Don't forget lips, ears, back of neck.
- When working outside, take periodic rest breaks in a cool area. So relax, slow down, pace yourself.
- Drink, drink, drink - WATER and Non-Alcoholic drinks!! DON'T wait until you feel thirsty -STAY HYDRATED. In hot weather, as much as 3-4 quarts per day are recommended while exercising. Avoid alcohol and caffeine, which are diuretics -- substances that increase water loss.



Reference: http://www.womenfitness.net/top10_beat_summer.htm