

Spring Meadow Estates

Fall 2011

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Don't forget to visit regularly to see what is going on in the community. This is a great communication tool and I want to make sure we are taking full advantage!

A Word from your Association Manager

Hello. 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 Association Manager. I look forward to working with the residents of Spring Meadow Estates. Please feel free to contact me directly with any concerns or questions you may have regarding the Association.

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.



Please remember, that before you begin any exterior modifications, an ACC Modification Request form must be submitted for committee review and approval. This form can be found at www.premiermgmtconnect.com/springmeadow. Homeowner Associations are formed for the purpose of protecting property values by providing for the harmony, beautification and administration of residential developments through binding covenants, conditions and restrictions. You acknowledged the Spring Meadow Estates covenants at the closing when you acquired your home. If you are in need of a copy of the Spring Meadow Estates governing documents (CC&R's), contact Customer Service for access to PremierConnect™.

Premier Communities is happy to offer a new Customer Service phone number which is available to you during normal business hours. Below you will find the Customer Service number and the Maintenance Emergency phone number. Please keep these available for future reference.

Account Services (8:30am – 5:30pm) 877-378-2388
Maintenance Emergency (24/7) 214-871-9700 ext 350

Would you like to make a difference in your community? You have an opportunity by joining a Committee. Please contact me for more information. Feel free to contact me with any questions you may have in regard to your Association.

Email: david.baer@premiercommunities.net

Phone: 214-451-5445

Trash Can Reminder

Please remember to take in your trash receptacle and store it out of view. Per the governing documents, "No cans, bags, containers, or receptacles for the storing or disposal of trash, garbage, refuse, rubble, or debris shall be stored, kept, placed or maintained on any lot where visible from any street except solely on a day designated for removal of garbage." Thank you for your assistance in adhering to this policy.



National Night Out



This year National Night Out will be held on **Tuesday, October 4th**. As always, we invite

everybody to turn on your porch light, lock your doors and come out to meet your neighbors. Your Social Committee and Safety Committee will be hosting this event. Mark Your Calendars!!

Lynda Rubey

Water Restrictions

City of Sachse Initiates Stage 2 Water Conservation Measures. At the request of the North Texas Municipal Water District (NTMWD), city officials announce the implementation of Stage 2 water conservation measures on August 4, 2011.

Watering restrictions associated with Stage 2:

Designated watering days (2 per week) as follows:

- If last digit of address ends in 1, 3, 5, 7 or 9, watering allowed on Saturdays and Wednesdays
- If last digit of address ends in 2, 4, 6, 8 or 0, watering allowed on Sundays and Thursdays
- Commercial property or HOA common landscape areas, watering allowed on Tuesdays and Fridays
- Watering allowed from 6 pm to 10 am. **NO WATERING ALLOWED** from 10 am to 6 pm.



Other restrictions associated with Stage 2:

- Use of hose-end sprinklers or soaker hose is permitted during allowed watering times.
- Watering by handheld hose, bucket or drip irrigation system is permitted during allowed watering times.
- Washing any motor vehicle, motorbike, boat, trailer or other mobile equipment is prohibited EXCEPT on designated watering days during allowed watering times and you must use handheld bucket or handheld hose equipped with positive shutoff nozzle.
- Filling or refilling of outdoor or indoor swimming pools, wading pools or Jacuzzi pools is prohibited EXCEPT on designated watering days during allowed watering times.
- Operation of any ornamental fountain or pond, except where supporting aquatic life or fountains equipped with recirculation, is prohibited.
- Irrigation of golf course greens, tees and fairways is prohibited EXCEPT on designated watering days and only during allowed watering times, unless the watering source is one other than that provided by the City.
- Allowing water to run off property, operation of faulty system or non-repair of leaks is prohibited.
- Washing sidewalks, driveways, parking areas, alleys, courts, patios, buildings or windows is prohibited.

Tax Relief from Mortgage Forgiveness



Usually, when a homeowner receives "mortgage forgiveness," either through mortgage restructuring or foreclosure, the proceeds from the forgiven debt are considered taxable income by the Internal Revenue Service. However, according to the Mortgage

Forgiveness Debt Relief Act of 2007, homeowners who have had their mortgages reduced, restructured or eliminated altogether during the period from 2007 through 2012 may be able to exclude the proceeds from the forgiven debt—up to \$1 million per person or \$2 million per married couple—from their taxable income. If your debt is reduced or eliminated, make sure you receive Form 1099-C, Cancellation of Debt, from your lender. For additional details, visit www.irs.gov/.

Critical Component: Insurance, Ours and Yours

Of the many things your association assessment pays for, insurance is one of the most important. Association governing documents and state law require the association board to purchase adequate insurance as part of a comprehensive risk-management program.

Our association has two types of commercial insurance coverage—property and liability.

Property insurance covers loss of or damage to any common structures or physical property caused by fire, flood, storms or other natural events. For instance, if high winds uproot a tree that damages a common roof, the association's property insurance would cover the cost of repairs. Property insurance may also cover what we call "human perils" (such as theft) and "economic perils" (such as stock market fluctuations) that might impact our association's investments.



Liability insurance covers losses that would result if someone took legal action against the association for an injury, financial loss or other type of damage. For example, one important type of liability insurance, called Directors' and Officers' insurance, covers volunteers like board and committee members so they're not jeopardizing their personal assets to serve the association.

The association's insurance does not cover owners or residents, their homes or belongings. Each member should have his or her own insurance policy. If you need information about homeowners insurance, talk to a licensed insurance agent who specializes in homeowners associations. Or you may want to talk to the association's insurance provider; this person will know exactly where the association's master policy coverage ends and where yours should begin. This prevents you from over or under insuring yourself.

Keep Your Backyard Bug-Free... Naturally



Summer is the time for barbecue parties and sleeping under the stars, but bothersome bugs can ruin outdoor fun. Many people spray themselves and their lawns with chemical repellants to get rid of these pests, but there are natural alternatives that are environmentally friendly to your home and our association. Here are a few tips to help you enjoy a bug-free summer.

Get growing. Planting a simple garden can do wonders in keeping the bug count down. Plants like garlic, radishes, marigolds, nasturtium, oregano, sage, rosemary, cilantro and mint are easy to cultivate and can make the area in and around your garden uninviting to the creepy crawlers, as they act as natural bug repellants. Pest-control never looked or tasted so good!

Wet and wild. Eliminate stagnate or standing water in your yard; it provides breeding grounds for mosquitoes. Emptying used kiddie pools and fountains and refilling them with fresh water, cleaning gutters of leaves and other rain-blocking debris and filling in puddles with dirt are just some of the ways to reduce the buzzing bugs in your yard.

Going to the birds. Setting up a few bird houses in your yard is not only a great way to enjoy the beauty of our feathered friends, but it also mitigates bug problems, since many birds love to dine on dragonflies, dung beetles and the ilk.

Candle in the wind. When outdoors, ignite an all-natural bug repellant candle nearby to keep the bugs at bay, and enjoy the sweet smell of citronella, lavender, mint and other aromas that pests find repugnant. Brands such as BioSensory, Solay, Melo and Yankee Candle have jumped onto the debugging bandwagon and offer eco-conscious candles.

Light up the night. Many high-flying insects are drawn to light like a moth to the...you get the idea. So, why not install an elevated yellow bug light on your back porch or deck to attract those critters up and away from the ground (and you!) when you spend an evening outdoors. Of course, be sure to review our CC&Rs or talk with an association representative to make sure your bug lights are in compliance with our rules.

Help Keep Our Community Green

Like leaders in more and more associations these days, our community leaders strive to use environmentally friendly products and services. Here are some tips that you can use in your home to continue this positive trend in the community:



- Use organic products, such as organic lawn fertilizers, which are less harmful to the environment.
- Choose latex paints over oil paints, which are harmful to the environment.
- Use energy-saving light bulbs.
- And, at home and at work, save and reuse scrap paper.

The little things, when done consistently by enough people, can really add up.

School Safety

Summer is winding down and school started, even though it still feels like summer! You will find some Back to School Tips in this alert, please take a minute or two to glance over them. What we are really after is your awareness.

As you go about your business here in Sachse you will find a change in vehicle traffic, pedestrian traffic and the activities of children and their families. We want you to be watchful and careful of all the changes as we get back into the swing of school.

The Police Department has made plans to have a significant presence in school zones to help with traffic and other issues. We need for you to drive slowly and watch for kids. Remember that we have a very low tolerance for speeding and other issues while a person is in a school zone. I would also remind you that we do have an ordinance against the use of a cell phone by the driver of a vehicle while in a school zone

Remember, it's all about the safety of the Children.

Thanks for listening and ask a neighbor, friend or relative to join Sachse e-Watch.

Dennis Veach, Sachse Police



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WWW.PREMIERCOMMUNITIES.NET
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Senior 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

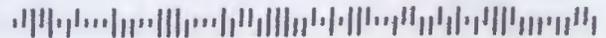
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Recycle that Cell Phone



The next time you're ready to upgrade your cell phone, recycle the old one! If all the estimated 100 million dead

cell phones were recycled, the United States could save enough energy to power more than 194,000 U.S. households with electricity for one year, according to the U.S. Environmental Protection Agency (EPA). Less than 20 percent of unwanted cell phones are recycled each year, according to the EPA.

Recycling can help the environment by keeping usable and valuable materials out of landfills and incinerators. Cell phones are made of precious metals, copper and plastics, which require energy to mine and manufacture. Recycling these materials not only conserves resources, but reduces air and water pollution and greenhouse gas emissions. Earlier this year, EPA teamed up with cell phone retailers, manufacturers and service providers to develop collection programs. Some charitable groups and state or municipal solid waste programs also offer cell phone recycling.

To find out where to recycle your cell phone, visit www.epa.gov/cellphone.

Heading Off Burnout

Try a few tips for keeping burnout at bay.

Exercise at least three times a week. Running, weight lifting, bike riding—anything that gets your heart and lungs working burns off stress. Exercise releases endorphins that boost your mood and it dissipates built-up stress that otherwise leads to burnout.

Make time for a hobby. An art class, cooking, reading, sewing—anything that's not part of the regular grind and that helps you relax will balance the things that wear you down.

Practice breathing exercises. "Just breathe!" Yes, it's an old cliché, but there is a grain of truth behind every cliché. Deep breathing gives your body a boost of oxygen and it releases tension in your abdomen around your heart.

Get away. Take a walk at lunch, and don't take work home. Leave the office at the office. At home, find a time and place where you can relax and unwind. Even 15 minutes of relaxation can relieve stress.

Laugh. Sometimes it helps to look at a situation and just laugh. If that fails, read the jokes that your uncle's cousin's best friend is e-mailing you three times a week. Pick a comedy next time you go to the movies or surf channels.

Take up yoga or tai chi. These disciplines have a restorative effect and are sure burnout busters.

Burnout can creep up on you slowly. Watch for the warning signs and stay ahead of it. Your heart, family and employer will thank you.