



Spring
2013

Villages of Carmel

Curb Side Appeal

Most of us think or believe that owning a home is the ultimate American dream and the investment of a life-time. With this being said, home ownership comes at a price of more than just a mortgage payment and annual dues. Property ownership includes maintenance, upkeep, scheduled painting, lawn requirements, and personal attention with lots of TLC!! Here is the ultimate homeowner challenge... Have you ever just stopped for a moment and taken the time to walk around the exterior of your home and lawn, and look at it as if it were seeing it for the first time??? After years of ownership, things seem to always need attention. Scheduling your house and lawn for regular maintenance is the best way to help protect the value, and it will spark the same interest in your neighbor wanting to make that their investment shines as nice!!

Important Reminder

The number one violation in the Community is improper storage of trash bins. Please store them in the garage or behind the fence to the back yard and not beside the A/C unit or shrubs as they are still visible; proper storage also enhances the curb appeal of the Community. Remember, each time a violation letter is sent, it costs the HOA money which could eventually lead to an increase in dues.

Community Wall Update

The screen wall along Lakeview Boulevard is nearing completion and what a difference it has made! I want to thank all of the affected Homeowners for their coordination and patience during construction as the wall construction has gone very smoothly.



History Maker Homes is staying busy selling lots for new home construction and now that the wall is almost complete, homes sales are sure to increase. To date, they have sold fourteen (14) homes and out of the 14, they have closed on four (4).

Remember that History maker is offering \$500 to Villages of Carmel Homeowners for referrals of their friends and families. The current Homeowner just needs to come in the office and introduce them and when the home closes, they will receive the gift.

Exterior Maintenance

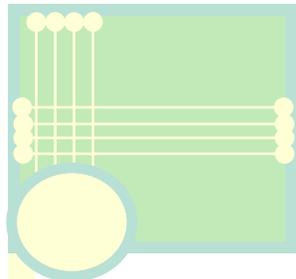
As a reminder from an e-blast previously sent, there are quite a few fences that need repair and/or replacement and staining throughout the Community and now is the perfect time to begin preparations. Since the earlier e-blast regarding fence maintenance, we have noticed that numerous Homeowners have made fence repairs/replacement and it is very much appreciated. Beginning in late March, we will begin sending out letters to those Homeowners that are in violation which can ultimately result in a \$50 fine, on a monthly basis, until the repairs/replacements have been resolved. Please remember that an ACC request form must be submitted and approved prior to any exterior modifications being made which includes fence replacement. We have attached a form for your convenience and it can also be located on the PremierConnect™ website at www.premiermgtconnect.com/villagescarmel

Also, numerous trees and shrubs throughout the Community are in need of replacement as well and now is also the ideal time for replacement. When removing dead trees, please cut the tree(s) level with the ground and remove the stump, and most importantly, be sure to install the proper number and size of trees ~ a minimum of two (2) three-inch (3") caliper trees is required for the front lawn.

Below is a list of trees that are approved for installation by the City of Denton:

- | | |
|---------------|--------------------|
| Oak, Burr | Elm, Bosque |
| Oak, Chinkapi | Lacebark |
| Oak, Live | Magnolia, Southern |
| Ash, Texas | Maple, Bigfoot |
| Bald Cypress | Maple, Caddo |
| Elm, Cedar | Oak, Durand |
| Elm, Allee | Black Locust |

Another item for removal in the front lawn is tree stakes. An abundance of existing trees still have support stakes which are not necessary if they are two (2) years into maturity. If the stakes are left too long, the trees become dependent on the support.



7 Weight Loss Success Tips



Rumor has it that you brought in the new year wearing spandex to the New Year's Eve party- laying on the bed to button your pants just won't cut it anymore. So here you are, yet again, with the same New Year's Resolution- to lose that extra tire, melt away the muffin top, get rid of the extra junk in your trunk. Whatever you want to call it, you need a plan- a plan to set yourself up for weight loss success. Here are 7 weight loss success tips to help you get that extra weight off and keep it off.

Tip #1 Deprive and you won't survive: One of the biggest self-sabotaging diet mistakes is depriving yourself of things you love. Losing weight should not be torture & deprivation. Especially if your goal is to lose weight and keep it off.

Tip #2 It's the little things that count: Try making small subtle changes. For instance, if you eat out at fast food restaurants 4 times a week, cut back to 2 times a week. If you drink 2-3 soda's a day, cut back to 1 soda a day- then to 3 soda's a week. When cutting things out of your diet, you need to replace them- If you normally have a soda with lunch, replace the soda with water or unsweetened tea.

Tip #3 Track it: you don't need to necessarily write down every calorie consumed but you should keep a food journal containing a simple list of foods you eat to help you see areas where you could start making those subtle changes. A food journal is also helpful should you develop certain health issues for your doctor to evaluate.

Tip #4 Keep it moving: the principle behind exercise is to help you burn calories. But more importantly, exercise is necessary for a healthy heart. If you are new to exercise, start off by walking 10 minutes every other day or 3 times a week. Then build up to 30 minutes 3-5 days a week in 5- minute increments. If you are an experienced exerciser, try something new like a new workout class at your gym, join a running club, hire a personal trainer, or sign up for a boot camp.

Tip #5 Give yourself a break: When you have 1 more soda than you intended on having that day or you decided to sleep-in instead of going for your walk- Give yourself a break. Let it go. Don't punish yourself. Just get back on track at your next meal or on your next workout day. This isn't a test and you just failed kind of thing. Successful weight loss is about losing weight and keeping it off. In order to accomplish this, you need to make subtle lifestyle changes. You didn't get where you are today overnight, just like you won't get where you want to be overnight. But, you WILL get there!

Tip #6 Fail to plan, plan to fail: You need to put yourself on the calendar. Write down what days you are going to exercise, what subtle changes in your diet you are going to make each week. Set reminders in your phone, post it on your bathroom mirror- whatever works for you. By doing this, you are intentionally forming good habits. Which is one step closer to getting into those jeans.

Tip #7 It's a Family Matter: get your family involved. It is so much easier to be successful when you have a cheering section. Talk with your family and explain what you are trying to accomplish, tell them how important it is to you and ask them to help you to be successful. Your family might surprise you and not only by being supportive but by joining you.

The goal here is to progress daily- be better today than you were yesterday. As long as you continue each day with that mentality and goal in mind, you will be successful in reaching your weight loss goals.

Clearing the Air How to Breathe Easier at Home



Most people look to the sky for billowing smokestacks when they're concerned about air pollution. But Karen Spector of the Los Angeles-based Children's Health Environmental Coalition (CHEC) says parents of young children usually look down. "We get so many calls from people concerned about new carpeting—they're worried about the strong smell," Spector says. And rightly so. Americans spend nearly 90 percent of their time indoors, according to an Environmental Protection Agency (EPA) study. And EPA researchers estimate the air inside our homes is two to five times more polluted than the outside air.

While indoor air pollution is an important priority for everyone, parents of babies and toddlers tend to worry about it the most. Statistics show childhood asthma rates are rising, along with certain types of childhood cancer. Approximately 20 percent of American children have asthma, and it sends 160,000 kids to the hospital each year, according to the Mt. Sinai Center for Children's Environmental Health.

As adults, we spend hours working inside unhealthy office buildings with very little control over what we are breathing. As a result, more doctors are diagnosing people with immune system disorders such as multiple chemical sensitivity (MCS).

Villages of Carmel Homeowners Association, Inc.
Architectural Control Committee
 Property Modification Approval Request Form

ACC Use Only
Date Rd.
Phase

As each of us bought our property in Villages of Carmel, we agreed by our signatures to abide by the Declaration of Covenants, Conditions and Restrictions (a.k.a. CCRs or Deed Restrictions). The Deed Restrictions protect our property values by keeping the community a highly desirable place to live. AAC (Architectural Advisory Committee) approval must be obtained prior to the start of your project. To avoid delay, make your request as complete as possible and type or print legibly. Incomplete requests will be returned for additional information. Incorrect information or changes made after approval invalidates approval. The goal of the AAC is to assure that all changes to our properties conform to the appropriate Deed Restrictions. Thank you for your understanding and cooperation.

1. ABOUT THE RESIDENT(S)

<i>Name(s)</i>	
<i>Address</i>	
<i>E-Mail</i>	
<i>Phone(s)</i>	<i>Best time to call</i>

2. ABOUT THE PROJECT

<i>Proposed start date</i>	<i>Proposed completion date</i>
<i>Describe the nature of the project (attach pages as necessary)</i>	
<i>Location (attach sketch/drawing)</i>	
<i>Dimensions(include height)</i>	<i>Distance from fences and easements</i>
<i>Colors</i>	<i>Shape</i>
<i>Materials</i>	
<i>Builder</i>	
<i>Other (specify)</i>	

IMPORTANT: Include plan view and elevation drawings (to scale) plus any other supporting documents indicating project location and its relationship to property lines, neighbors, construction, easements, etc.

3. ABOUT THE REQUIREMENTS

YES	NO	N/A	
<input type="checkbox"/>	<input type="checkbox"/>		I/We have read the appropriate Deed Restrictions
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	I/We have obtained a City building permit (attach copy)
<input type="checkbox"/>	<input type="checkbox"/>		This project will require a fence removal (if yes, inform Association Manager)
<input type="checkbox"/>	<input type="checkbox"/>		Completed project will be visible from the street
Check any that apply:			<input type="checkbox"/> Corner lot <input type="checkbox"/> Iron park fencing <input type="checkbox"/> Project already started/completed

Homeowner's Signature	Date
------------------------------	-------------

Signature constitutes permission for ACC members to inspect property and agreement to abide by ACC's decision.

Mail, email or fax this request, along with all supporting documents, drawings, photographs, etc. to:

Premier Communities Management Co.
 Attention: Villages of Carmel
 3102 Oak Lawn, #202
 Dallas, TX 75219
 or email to tmcwilliams@premiercommunities.net

For additional information call:
Tina McWilliams 214-871-9700 Fax 214-889-9980

Does Your Home Have a Fire Extinguisher?



Hopefully you will never have to use it, but a fire extinguisher can be a lifesaver. Placed near an exit, in an easy-to-grab spot, it can put out a small fire before the firefighters arrive, or at least suppress the flames while you escape.

All household extinguishers are classified A, B, or C (or a combination of these) on the label to indicate which types of fires — ordinary combustibles, flammable liquids, or electrical—you can use them on. The best type to have in your home is the one classified as A:B:C and can fight all three types of fires. The best type is a rechargeable model with a hose for ease of use.

Types of Fire Extinguishers



Class A extinguishers put out fires in ordinary combustible materials such as cloth, wood, rubber, paper, and many plastics.



Class B extinguishers are used on fires involving flammable liquids, such as grease, gasoline, oil, and oil-based paints.



Class C extinguishers are suitable for use on fires involving appliances, tools, or other equipment that is electrically energized or plugged in.



Make sure everyone in the family knows how to get out of the home in a hurry, where to meet outside and how to call 911. Fires spread rapidly so make sure someone calls 911 to report it immediately.

A 2.27 kg (5 pound) Multi-purpose Dry Chemical fire extinguisher (Class 3-A, 10-B, C) is recommended for home use since it can be used on class A, B and C fires, which we may experience in our homes. The smallest fire extinguisher you should have for your home is a 1.13 kg (2.5 pound) Multi-purpose Dry Chemical fire extinguisher for installation in the kitchen. Smaller fire extinguishers that fit in nicely with your kitchen decor may not be up to the challenge of putting out a typical fire, since they can be completely discharged in as little as 8 seconds. Cooking oil fires in a pan can be snuffed out without a fire extinguisher by using a tight fitting pot lid and turning off the heat source. Discharging an extinguisher closer than 1.8 to 2.4 meters (6 to 8 feet) from the pan may spread the fire. Remember, the size of the extinguisher is directly related to the size of fire that you can extinguish.

Keep extinguishers where you can see and reach them easily, near the room's exit. That way you can fight the fire with your back to the door and make a quick escape if flames get out of control. Always leave yourself an escape route when attempting to fight a fire.

To help you remember how to use an extinguisher, use the acronym **PASS**:

Pull the extinguisher's safety pin.

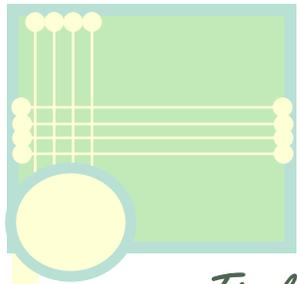
Aim the chemical at the source of the flames rather than at the flames themselves.

Stand at least 6 feet from the fire (or as directed on the extinguisher's label).

Squeeze the trigger and hold it, keeping the extinguisher upright.

Sweep the source of the flames until the extinguisher runs dry.





Timely Tip for March Gardeners:

March is prime time for spring gardening!

The weather is warmer, and the days are getting a little longer. It's time to get outside and prepare your garden and lawns for spring. Enjoy a weed-free lawn by applying a pre-emergent to prevent summer broadleaf and grassy weeds. Bonide Light Crabgrass Preventer can be easily applied using a fertilizer spreader. Add a little natural inspiration to your home by creating colorful container gardens. Simply select an appropriate-sized container, choose a well-blended potting soil, secure plants with similar light and watering requirements, plant them, decorate with mulch and enjoy! For those of you who choose to garden with a purpose, start your own vegetable and herb garden today for summer harvesting. Vegetable and herb gardens are aesthetically-appealing and fragrant. You and your family can enjoy the fruits of your labor for months and years to come!

If you need specific help with your next gardening idea or project, please join us for FREE in-store gardening clinics this month. Clinics begin at 10:15 a.m. and are facilitated at every garden center. Join us and get inspired today!

Saturday, March 2: Lawn care for Texans (10:15 a.m.) Surround yourself with the barefoot-comfort of beautiful lawns — Make weed-free and gorgeous green lawns a natural part of your landscape. Become the envy of your neighbors with an inspiring lawn to frame your home and gardens. Our garden experts advise you on the methods of preventing weeds from invading your green spaces in addition to getting the most out of the N-P-K in your fertilizer. Create a healthy, lush lawn with the proper instructions and practices.

Saturday, March 9: Growing organic vegetables in containers (10:15 a.m.) Inspiration to spice up your gardens and cooking — Produce tasty vegetables anywhere. Short of space or time? Vegetables, herbs, and even fruits and berries can be grown in containers on windowsills, patios and porches. Learn about new compact edible plant varieties. Combine several different types in one container for variety. Learn which herbs complement which vegetables. Be creative and theme your containers with an Italian, Mexican or French flair! Apply organic techniques for natural and tastier results.

Saturday, March 16: Fashionable blooms for Texas (10:15 a.m.) Natural accents for the fashionista — Rare and unique flowers and foliage for creating fashion forward containers. From Paris runways to your own garden pathways, the Hort Couture collection offers trendy colors, patterns, shapes and specially cultivated sizes perfect for designer containers. Hort Couture brings the natural artistic brilliance of designer plants exclusively to Texas gardeners at Calloway's and Cornelius Nursery garden centers. Learn ways to add natural flair to your spaces with designer plants.

Saturday, March 23: America's Favorite Flower - The Rose (10:15 a.m.) With a little inspiration and know-how; grow an inspiring rose garden. Roses - flowers for any occasion - are perfect accents for a variety of spaces! Our experts will show you how to be successful with your Texas rose garden and enjoy beautiful blooms from spring through fall. Climbers, grandifloras, floribundas, hybrid teas, groundcovers, miniatures, Earth-Kind, antiques....the list goes on and on! Lost as to where to start? Our professionals will guide you in selection, bed preparation, and care.

Saturday, March 30: Proven flowers for your Texas garden (10:15 a.m.) Add a dash of inspiration to garden spaces with plants proven to thrive--Choose these winners to take your outdoor spaces from blah to brilliant! For 20 years, Proven Winners plants have been trialed and tested in Texas. From the very best, we've developed the collection of annuals and perennials available for Texas gardeners. These varieties are easy to grow, disease free and provide all season blooms. Perfect for container or flowerbed planting! Find the widest selection of Proven Winners plants in the area on Proven Winners Day.

For more information, visit www.calloways.com. Hope to see you in the garden soon!



Dead or Dormant?

Is your tree dead or just sleeping through the winter? Most trees lose their leaves, turn a shade of brown and basically “pull up the shades” for the wintertime. Sometimes, however, they can play possum pretty convincingly and we might second guess whether or not they might actually BE dead! However, there is a way for you to decipher the difference, and all you need is a fingernail. Scrape the tip of a branch with your nail and if you find green underneath, then your tree is just sleeping. If you can't find green, then the sad truth is that your tree might have passed on to a better place and will need a proper burial, i.e. removal from your yard. If you don't remove a dead tree and dispose of it properly, it will eventually split and present a safety risk to you and your neighbors, and your house. Thus, the sooner your attention is given to the vital status of your trees, the better.



Bluebonnets in Texas...

A Springtime Delight!!



If you have never had the pleasure of seeing the wildflowers in Texas in the springtime, you haven't lived! The Texas highway medians and hillsides are full of color – bright red, yellow and blue, pink and cream – but you had better look out because cars are constantly pulling off the side of the highway to ogle and take photographs. Isn't it time you had a photograph of your family in the Texas bluebonnets? Why not make plans this year to enjoy a drive through Central Texas and start a new family tradition. It's never too late to begin an enjoying life or snapping a picture of that “forever moment.” Bluebonnets, Texas' beautifully state flower, grown all over the Texas Hill Country, from San Antonio up to Dallas, and from late March till early April people come from all around for what has become one of Central Texas' major tourist events. Be safe in your travels and remember it's not against the law to stop and smell the Bluebonnets!!!!

VILLAGES OF CARMEL HOMEOWNERS ASSOCIATION, INC.
C/O PREMIER COMMUNITIES MANAGEMENT COMPANY
3102 OAK LAWN AVE, STE 202
DALLAS, TX 75219



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

Association Manager-
Tina McWilliams, CPM® RPA®
(877) 378-2388
tmcwilliams@premiercommunities.net

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

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

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

www.premiermgmtconnect.com/villagescarmel



Have you been on the PremierConnect™ website lately as there is quite a bit

more information? We are now posting the monthly Board Meeting Management Reports as well as the subsequent Meeting Minutes. There is information in the reports that are sure to answer numerous questions about the operations of the HOA. Also, by logging on to the PremierConnect™ website, you will be able to:

- View your account balance and history in real-time
- Be the first to know the latest news in your neighborhood
- See your community calendar
- Access the governing documents for your association
- Search frequently asked questions
- Read current and archived newsletters
- Submit work order requests for common areas
- View account information, including address, phone number and email registered to your account

It is ALL on the PremierConnect™ Website and it's quick and easy...email me at tmcwilliams@premiercommunities.net; all that is needed is your email address and I will then provide a temporary PIN to use when registering and you can change it once you are on the website. If you have problems logging on after receipt of your PIN, contact me and I'll assist you further. The website address is www.premiermgmtconnect.com/villagescarmel.

Advertise to Your Neighbors

Advertising will be published in the next available quarterly newsletter ONLY after Premier Communities has received the advertising form with the payment and a copy of the advertisement.

For more information or to obtain a form, please contact Gracette Baltonado at gbaltonado@premiercommunities.net.



Quarterly Newsletter Schedule for 2013
(Ads and articles must be received by the following dates)

May 01, 2013
August 01, 2013
November 01, 2013

**Business Card Size \$20 • 1/4 size \$ 40
1/2 page \$60 • Full Page \$80**

Prices listed are for Villages of Carmel residents only.