

Villages of Carmel



Manager's Corner

As everything springs back to life, I will be focusing more on compliance of the landscaping portion of the governing documents for your community.

During my recent drives through the community, it has become apparent that weeds are here in full force. The rain and sporadic temperatures have fueled weed growth. This is the perfect time to treat your lawn and hand-pull weeds from the tree wells and flower beds. While a few weeds may not draw much attention, weeds spread quickly and can create quite an eyesore of an entire street in very little time. Mowing them will not make them go away. It is important to use weed treatment in your grass and pull them from the root in your flower beds and tree wells. Getting a head-start in ridding your lawn of these unsightly invaders will not only help improve the curb appeal of your home, but will help your neighbors control their weeds as well. While working in your lawn, it is also the time to trim trees and shrubs, remove suckers, and replace any dead landscaping in your yard.

I will also be actively inspecting the fences in the community. Many of the fences in the community have reached their lifespan and will need repairing and/or restaining. The fences that are being replaced and/or re-stained throughout the Community are making a positive impact in the Community; however, please remember that an Architectural Modification form is required for any exterior modification, including re-staining. Per the guidelines, if the modification does not conform to the guidelines, the Homeowner can be requested to return the Home to its original condition which could be very costly. Modification forms can be found on the FSR Connect website at <http://texas.fsrconnect.com/villagescarmel>.

If you receive a notification of violation and need more time to correct the issue or have a question, please contact your manager. Opening the lines of communication is the main intent of the friendly reminder that is sent as a first notice of violation. By working together, we can preserve and improve the beautiful community of The Villages of Carmel.



Join a Committee

If you are interested in joining a committee please contact your Association Manager, Chelsea Chambo, at chelsea.chambo@fsresidential.com

Communications Committee: works closely with other committees, welcomes new neighbors, creates neighborhood directory, and helps with the community newsletter

Social Committee: initiates and organizes social events for the community; holiday parties, community barbeques, pool socials, card clubs, etc.

Safety Committee: often works with the local police department, helps form a neighborhood watch, informs neighborhood of any safety concerns

Landscape Committee: 'eyes' of the community and advises Premier of any landscaping needs, i.e., broken sprinkler heads, entry lights not working, etc.

10 Reasons to Join a Committee

1. Protect your self-interests. Protect your property values and maintain the quality of life in your community
2. Correct a problem. Has your car been towed, or do you think maybe maintenance has been neglected?
3. Be sociable. Meet your neighbors, make friends, and exchange opinions.
4. Give back. Repay a little of what's been done for you.
5. Advance your career. Build your personal resume by including your community volunteer service.
6. Have some fun. Association work isn't drudgery. It's fun accomplishing good things with your neighbors.
7. Get educated. Learn how it's done—we'll train you.
8. Express yourself. Help with creative projects like community beautification.
9. Earn recognition. If you would like a little attention or validation, your contributions will be recognized and celebrated.
10. Try some altruism. Improve society by helping others.

[Optional: Source: Community Associations Institute.]

Curb Appeal

The number one violation in the community of The Villages of Carmel is currently the improper storage of trash receptacles. Please store them in the garage or behind the fence so that they are not visible from the street. Proper storage also enhances the curb appeal of the Community.

Curious what we look for during inspections? See the current log for this year's first quarter. Remember, each time a violation is sent; it costs the HOA money which could eventually lead to an increase in dues.

The Villages of Carmel January – April 2014		
Architectural Submittals		Qty
	Total For First Quarter	8
Call Logs	Type	Qty
	Balance	30
	Info Center Questions	18
	Looking for Management	20
	Other	35
	Total Calls For First Quarter	103
Non-Compliance	Type	Qty
	Basketball - Conceal from View	7
	Driveway - Remove Oil	2
	Fence - Repair	6
	Landscaping - General Maintenance	27
	Landscaping - Remove Weeds	48
	Other	8
	Trash Receptacle/Recycle Bin - Store Out Of View	70
	Total	168



Slayer's Sweet, Tangy, and Spicy Kabobs

Ingredients

Original recipe makes 16 kabobs

- 2 tablespoons brown sugar
- 2 tablespoons honey
- 1 tablespoon lime juice(optional)
- 1 tablespoon lemon juice
- 3 tablespoons maraschino cherry juice
- 1 teaspoon garlic powder
- 1/2 teaspoon ground ginger
- 1/2 teaspoon ground black pepper
- 1/2 teaspoon cayenne pepper(optional)
- 1/4 cup pineapple juice
- 1/4 cup dry white wine
- 1/4 cup hot pepper sauce (such as Crystal®) (optional)
- 3/4 cup reduced-sodium soy sauce
- 1 (8 ounce) package fresh mushrooms, stems removed
- 1 small red onion, cut into chunks
- 1 red bell pepper, cut into 1 inch pieces
- 1/2 pint cherry tomatoes
- 4 skinless, boneless chicken breast halves - cut into 1 inch pieces
- 16 wooden skewers, soaked in water
- 16 fresh pineapple chunks
- 16 maraschino cherries, stemmed

Directions

Make the marinade by whisking the brown sugar, honey, lime juice, lemon juice, maraschino cherry juice, garlic powder, ginger, black pepper, cayenne pepper, pineapple juice, wine, hot pepper sauce, and soy sauce together in a large, non-metallic bowl. Toss the mushrooms, onion, bell pepper, tomatoes, and chicken in the marinade; cover and refrigerate at least 1 hour.

Preheat an outdoor grill for medium heat and lightly oil the grate.

On each skewer, thread a piece of chicken, then three of the veggies followed by another piece of chicken then a pineapple slice and one maraschino cherry at the end. Mix and match the vegetables as you assemble the skewers. Cook on the preheated grill until the chicken is no longer pink in the center and the vegetables are tender, about 10 minutes.



City of Denton Drought Contingency Plan

Current Stage Details

Water supply has always been a key issue in the development of Texas. In recent years, the increasing population and economic development in Region C have led to growing demands for water. Additional supplies to meet higher demands will be expensive and difficult to develop. Therefore, it is important that we make efficient use of existing supplies and make them last as long as possible. This will delay the need for new supplies, minimize the environmental impacts associated with developing new supplies, and delay the high cost of additional water supply development.

Recognizing the need for efficient use of existing water supplies, the Texas Commission on Environmental Quality (TCEQ) has developed guidelines and requirements governing the development of water Conservation and drought contingency plans for public water suppliers.¹ The TCEQ guidelines and requirements for water suppliers are included in Appendix B. The City of Denton has adopted this water conservation and drought contingency plan pursuant to TCEQ guidelines and requirements.

The objectives of the water conservation plan are:

- To reduce water consumption.
- To reduce the loss and waste of water.
- To identify the level of water reuse.
- To improve efficiency in the use of water.
- To extend the life of current water supplies by reducing the rate of growth in demand.

The objectives of the drought contingency plan are:

- To conserve the available water supply in times of drought and emergency
- To maintain supplies for domestic water use, sanitation, and fire protection
- To protect and preserve public health, welfare, and safety
- To minimize the adverse impacts of water supply shortages
- To minimize the adverse impacts of emergency water supply conditions

<http://www.cityofdenton.com/departments-services/departments-q-z/water-utilities/water/water-conservation-and-drought-contingency-plan>



8 steps to a healthy 401(k)

Saving for retirement doesn't need to be complicated or painful. Check out these tips on how 401(k) savings plans work and take advantage of the savings offered by your employer.

1. Start participating in your employer sponsored plan now: Time is on your side. The sooner you start contributing to a 401(k), the longer your money has to grow. Even if you only contribute 2 or 3 percent, it's a start.
2. Know your rights: By law, you are eligible to start contributing to a 401(k) plan after one year of service; your employer can't make you wait longer than that.
3. Pay yourself first: Out of sight, out of mind. Your contributions are taken directly out of your paycheck and deposited straight into your 401(k) plan.
4. Contribute to the max: It's simple, but true. The more money you put in a 401(k) plan, the faster it will grow. Participants can contribute up to maximum of \$11,000 annually, although some company plans limit the contribution to a percentage of your salary. These plans are portable and can be rolled over into an IRA or to another 401(k) if you change jobs.
5. Free money: Many employers offer matching contributions. Take advantage! It's like a tax-free raise.
6. Pre-tax benefits: 401(k) contributions are not taxed until you pull your money out. Saving pre-tax gives you more money to invest. Because taxes take a large bite out of each dollar you earn, you have to save more after-tax dollars to get the same impact as pre-tax saving. Plus, saving pre-tax dollars lowers your taxable income, which means you'll pay less to the IRS.
7. Keep your hands off your retirement savings: Financial advisers warn against borrowing from your 401(k), even if it's to get rid of credit card debt. Essentially, you're robbing your retirement. If you do borrow, the loan has to be paid back in five years or you will be slapped with a 10-percent penalty. Plus, in most cases, if you leave your job, you'll also pay the penalties and tax unless you repay the loan in full.
8. Be flexible and look long-term: As the years go by, life changes; so should your retirement savings strategy. Review your 401(k) plan quarterly, and definitely annually to ensure it still meets your needs as retirement approaches.

Damage estimate from storms hits \$500 million

in Denton County

DENTON RECORD-CHRONICLE

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The damage estimate has been increased to \$500 million from the devastating storms that brought high wind and baseball-size hail last month to much of North Texas, including Denton County, according to a statewide insurance group.

The Insurance Council of Texas, which represents about 500 property and casualty insurers statewide, had previously estimated that the series of storms April 3 had caused about \$300 million in damage.

"When it's all said and done, the storm will have damaged at least 35,000 automobiles and approximately 22,000 homes," council spokesman Mark Hanna said in a prepared statement.

The estimate does not include how many of those homes and vehicles were in Denton County, but most were in the county, officials have said.

<http://www.dallasnews.com/news/community-news/lewisville-flower-mound/headlines/20140505-damage-estimate-from-storms-hits-500-million-in-denton-county.ece>

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www.fsresidential.com/resale.html

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

www.texas.fsrconnect.com/villagescarmel

Sudoku

Medium Level of Difficulty

		8		5		7		2
				4			1	
6		1	8					4
			3				8	
7		4	9		2	1		6
	8				4			
3					8	5		1
	4				1			
5		7			9		2	

CALENDAR

2014
June

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					