

Windermere Lakes

H O M E O W N E R S A S S O C I A T I O N



April 2010

www.windermerylakes.net

Volume 4, Issue 4

DO YOU LIKE FREE SOFTWARE?

Hey, everybody likes free software – just be careful what you get. Enter anything you want into a Google search with the word FREE and all kinds of things will show up. If you're not careful, you can download a FREE VIRUS – how's that for a deal?

For you readers, here are a few of my favorite free software choices that won't get you into trouble:

For Windows machines, I like Picasa for doing simple editing and cleanup of photos. It's from the folks at Google and you can find it just by going to www.Picasa.com (note that it's Picasa ending with an "a" and not Picasso like the painter with the additional "s"). Do you shop online and like to keep the receipts? Rather than printing them out and storing them in a filing cabinet, use CutePDF to "print" your receipts (or anything else that can be sent to a printer) into a PDF file that you can save on your hard drive. I buy a lot online and CutePDF lets me store all the receipts into a folder on my hard drive that makes life much easier at tax time for my accountant (which is this month if my calendar is correct.) You can download CutePDF at www.CutePDF.com, just download the CutePDF Writer. It installs as if it were a printer and you're ready to go.

For the Mac, Anxiety is a useful to-do list manager to (hopefully) reduce the stress in your life in getting all the things you need to get done, done. It works with iCal and Mail. You can download



it at <http://www.anxietyapp.com/>. Carbon Copy Cloner lets you backup your entire hard drive to another, allowing you to boot to the 2nd drive should the first one fail completely (and it happens more often than you know.) Download it at <http://www.bombich.com/>.

Stay away from sites offering free music or movies (like LimeWire), this is an excellent way to contract a virus. If you think you're getting something

that costs money in a store for free online, it's probably going to cost you more than you know by the time you get your computer cleaned up.

Be skeptical and be safe. One of the best places to go for free software is <http://sourceforge.net/>. You're not going to find Microsoft Office for free, but you might find a program that does something close. Want Photoshop but don't have \$400 to spend, then check out Gimp. There are a lot of genuinely nice people developing programs because they enjoy doing it. Some will ask for but not require a donation, that's only fair. If you like a program, throw a few dollars their way to encourage them to keep improving their program. If you can say "I wish I had a program that", then you'll probably find something at SourceForge.net that meets your needs. - **Submitted by Laurie Scott**

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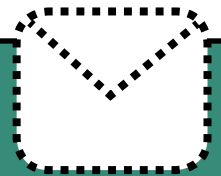
* We are establishing our Committees for 2010 and need resident volunteers! If you are interested in participating with us, please contact us at www.windmerelakes.net for more details. This is a great way to meet your fellow neighbors and to help make our Windermere Lakes community a better place to live.

NEWSLETTER INFO

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ARTICLE SUBMISSIONS

If you would like to submit an article or any information for the Windermere Lakes Newsletter, you may do so by sending the information to newsletter@windermerylakes.net.

*This information should include your name. All information should be received **no later than the 9th of the month** and is subject to editorial approval as well as space limitations.*

DON'T WANT TO WAIT FOR THE MAIL?

View the current issue of this newsletter on the 1st day of each month at www.PEELinc.com

NOMINATE YOUR FAVORITE YARD FOR *Yard Of The Month*

Do you know a neighbor who takes excellent care of their property or a neighbor who has added something new to their yard?

Nominate them by emailing the address to newsletter@windermerylakes.net.

Please include a photo if possible.

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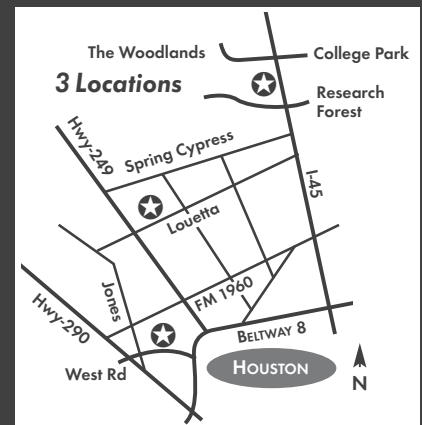


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FINANCIAL FOCUS

Put Your Tax Refund to Work

It's Tax Refund Season again. This year, if you're going to get a check from your Uncle Sam, why not put it to work to help you meet your financial goals?

Last year, the average tax refund was more than \$2,700, according to the IRS. The size of your refund, or whether you will get one at all, depends on your individual circumstances. But if you are going to get a refund, plan ahead for what you'll do with it. Here are a few possibilities:

- **PAY DOWN SOME DEBTS.** In these difficult economic times, you may be carrying a higher debt load than usual. If so, you may want to use some of your refund to pay down some of these debts. The lower your debt payments, the better your cash flow and the more money you'll have to invest for the future.
- **BUILD AN EMERGENCY FUND.** If you don't already have an emergency fund containing six to 12 months' worth of living expenses, you could use your tax refund to start one. Without such a fund, you may find yourself constantly dipping into your long-term investments to pay for unexpected costs, such as a new furnace or an expensive car repair. Keep your emergency fund in

a liquid account — one that you don't draw on for your day-to-day expenses.

- **HELP FUND YOUR IRA.** In 2010, you can put in up to \$5,000 to your IRA. Consequently, if you received a \$2,700 refund, you'd have more than half of what you need to fully fund your IRA for the year. (If you're 50 or older, however, you can contribute up to \$6,000 per year.)

You might not think that your \$2,700 would make much of a difference in the long run. But by investing your refund and giving it many years of growth potential, you could end up with a sizable amount. Consider the following:

- If you put \$2,700 in your IRA, and you earned, on average, seven percent a year for 30 years, you'd end up with about \$20,000, even if you never invested another dime.
- If you put \$2,700 every year in that same IRA, again earning an average seven percent annual return, you'd end up with more than \$270,000 after thirty years.

(Continued on Page 5)

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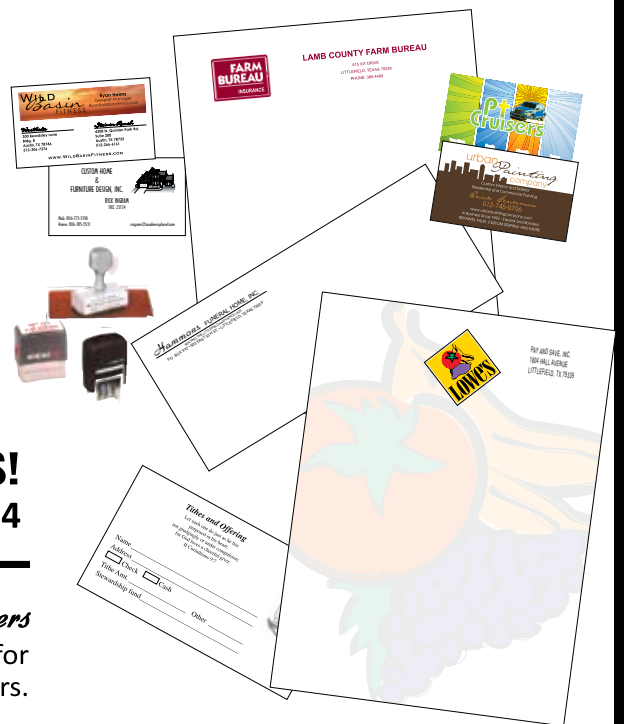
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Financial Focus- (Continued from Page 4)

(These examples are hypothetical illustrations and do not represent any currently available investments.)

You'd eventually have to pay taxes on your earnings, typically when you make withdrawals at retirement. And if you qualified for a Roth IRA, you'd never have to pay taxes on your earnings, as long as you had your account for at least five years and didn't start taking withdrawals until you were at least 59-1/2.

• **CONTRIBUTE TO A SECTION 529 PLAN.** If you have children or grandchildren, you may want to establish Section 529 plans to help them pay for college. You can contribute virtually any amount, and the earnings grow tax-free, provided the money is used for higher education expenses. (Withdrawals used for expenses other than qualified education expenses may be subject to federal, state and penalty taxes. Contributions are tax-deductible in certain states for residents who participate in their own state's plan. Please note that a 529 college savings plan could impact a beneficiary's ability to qualify for financial aid.)

You may be tempted to spend your tax refund on things you want today — but, with a little planning, you can use it for things you need tomorrow.

SECURITY REPORT

Please be aware and on the lookout for any persons you believe to be suspicious and/or that do not appear to belong in our neighborhood. Please report them so they can be checked out by the proper authorities.

Emergency: 911

Sheriff's Dept. 713-221-6000 (non-emergency)

Stay safe and keep a watchful eye on our neighborhood!

Kevin Swicegood

WL Security Committee

IS YOUR LAKE NEWS MISSING???

If you have some news or fun activities going on at your Lake, please let us hear from you! We'd like to share the news in our future newsletters. Any parties, birthdays, graduations, anniversaries or any other celebrations that may take place would be great shared with your other Windermere Lakes neighbors!

PLEASE SEND YOUR INFO TO US FOR THE NEXT NEWSLETTER TO: newsletter@windermerylakes.net

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Eight Water Safety Rules for a Safe Summer



We are dedicated to promoting drowning prevention and helping equip residents with the best tools to keep families safe in and around water.

1. Always have a pool gate around home pools. This includes having a locked and securely fastened gate that is not accessible to little ones.
2. Continuously educate children on water safety. This is a great thing to do at home, on the boat, at the pool, wherever there is water. Each time you are getting your little one ready for a swim session or water play, go over the

rules of water safety. Repetition is key with small children. Make sure your swim instructor incorporates a "Safety Lesson of the Week" into its lesson curriculum. This includes questions about water safety and how to avoid dangerous situations.

3. Designate a "Water Watcher." This is a responsible adult who sticks to alcohol-free beverages during swim time and who is in charge of keeping both eyes on the pool while it is in use. Or, better yet: consider renting a Lifeguard for your party or group event.

4. Remove all pool toys, floaters, ring buoys and other child-enticing items from the pool area when it is not in use. One wrong reach for that floating rubber ducky could be disaster.
5. Clear homes of common household items that can be dangerous to a curious toddler. It takes just 2 inches of water for a child to drown in a bucket. Put all mop buckets, dog dishes and coolers out of children's reach.
6. Never leave a young child in the pool or bathtub--even "just to get the phone."
7. Enroll your child in swim classes. Start lessons early. The longer a child has lessons the more they understand water safety. A great time to do this is in the spring! This way your kids are already prepped and ready to roll for the summer swim season. You'll want to find an inside heated pool and lesson times geared towards working families.
8. Supervise, Supervise, Supervise! Try to have your eyes on your children in and around the pool at all times. Adults should always be present when any child is in the pool area.

Let's help our kids love the water while also respecting it by being safe and well-trained at all levels.

SUBMITTED BY LYNN NEILLIE

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Gerri Rougeau, Windermere Lakes Resident

CLUBHOUSE POOL, PATIO 'N' PLAYGROUND

*(Recreational Facilities
Committee)*

While our pool area is still closed for the winter, we need volunteers to share ideas and assist with the planning of fun for both the children and adults of Windermere Lakes for our 2010 Pool Season. Won't be long that we will be getting the suntan lotion, floats and bathing suits ready for some summer fun.

Our Clubhouse is available for rental. You can contact SCS Management to secure your date and the rules/regulations for rental. Information is also on our website at www.windermere.com

If you are interested in being part of our Committee to make our pool and recreational areas more enjoyable, please contact Dianne by email at ldwentzell@gmail.com or through the website at www.windermere.com

We hope to hear from you soon!

Dianne Wentzell, Chairperson

WL Recreational Facilities Committee

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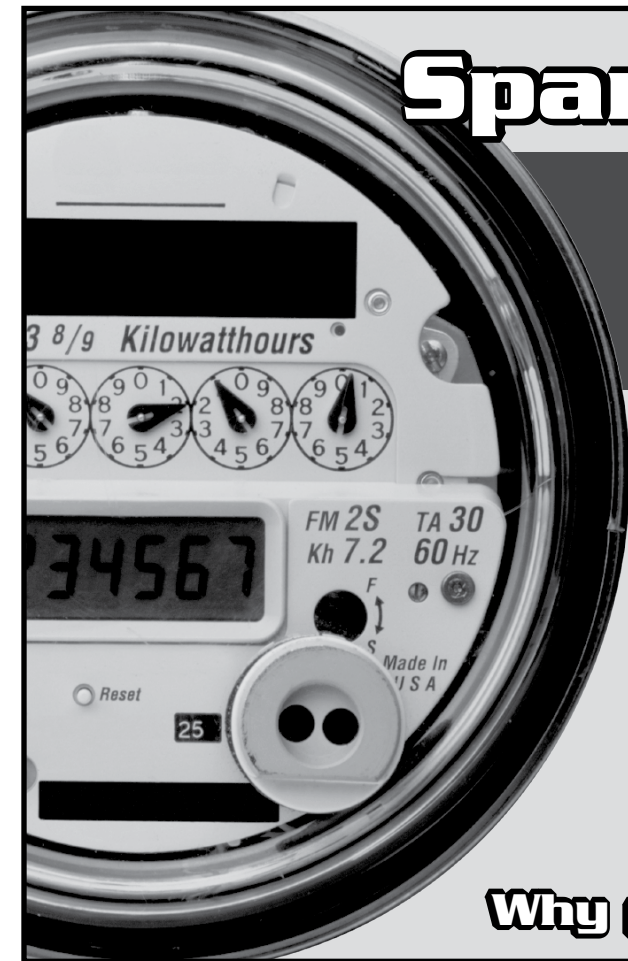
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