



# Brook Meadows Messenger

*The Official Publication of the Brook Meadows Homeowner's Association*

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[www.brookmeadows.org](http://www.brookmeadows.org)

October 2010

## WHAT I DID ON MY SUMMER VACATION

While in Pittsburg for a July wedding, we drove three hours across Pennsylvania to visit the Gettysburg National Military Park, in order to pay homage to those who fought to make this country great. We entered Gettysburg from the west on the Chambersburg Pike, the exact route taken by Lee's forces, and in so doing, we drove right into the battlefield landscape; no gate, no tolls, no fences, simply right into the battlefield where the first day's fighting happened. And while having read much about Gettysburg, I was still stunned at just how well the reality of the landscape matched the images in my head, as though I had been there before.

At Gettysburg, the Confederates were looking for shoes; there was no plan for a major confrontation by either side, but small skirmishes continued to escalate into the war's greatest battle, fought the first three days of July, 1863. Ultimately there were two lines of battle, with the Union occupying the slightly higher Cemetery Ridge for over three miles, while the Confederates' line was six miles long upon Seminary Ridge, these parallel lines being just south of downtown Gettysburg. The three days of battle can be remembered as Left, Right, Center, with results of the day one encounters being the formation of the two lines. On day two, most of the action was on the Confederate right, as they tried to outflank the Union left at the hallowed ground known as Little Round Top; the holding of this ground by the Union forces did nothing less than preserve our nation. On day three, the massive attack known as Pickett's charge failed to break the Union center, and the battle was over.

In visiting Gettysburg, you can stand at the very place Lee greeted his returning soldiers from the charge. You can walk the brief incline to Little Round Top in order to gain a perspective on the fighting that day. There below you is the stone formation known as The Devil's Den, where the fighting was intense. The brick wall at "the angle", atop Cemetery Ridge, where a few Confederates actually made it during Pickett's charge, is still there. Expect to spend at least four hours to just scratch the surface of this very expansive battleground. Expect to be somber as well...

## CALENDAR OF EVENTS

**OCTOBER 28 - LAST TUESDAY 6:30**

JR's Grill on HWY 121 North of Glade

**OCTOBER 28 - LAST TUESDAY 6:30**

Cork It - 909 S Main St, Ste 110

**OCTOBER 31 - HALLOWEEN  
COSTUME & PET PARADE**

NEEDED - VOLUNTEER ORGANIZER

**OCTOBER 9 - GARAGE SALE**

Tie Balloons from your mailbox and sell sell sell

**NOVEMBER TBD - LAST TUESDAY 6:30**

yes, or cancel for the holidays? Let us know.

**DECEMBER TBD - HOLIDAY PARTY**

Carol Crosby's - 4808 Green Oaks

**DECEMBER TBD - LADIES  
ORNAMENT EXCHANGE**

Leslie Napier's - 4614 Shadywood Ln

**DECEMBER TBD - PIRZCHALSKI  
HOLIDAY TRAIN OPEN HOUSE**

4832 Lakeside Dr, Bring unwrapped child's gift  
as a donation to G.R.A.C.E.

*Happy Halloween!*  
Sunday, Oct. 31

# Brook Meadows

## ASSOCIATION INFO

### Brook Meadows Homeowners Association, Inc.

PO Box 492 • Colleyville, TX 76034

Brook Meadows Directors: [directors@brookmeadows.org](mailto:directors@brookmeadows.org)  
Please visit our website often: [www.BrookMeadows.org](http://www.BrookMeadows.org)

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Newsletter Editor  
Shelley Haaker.....shelley.haaker@staples.com

*Our thanks to Barbara Francis and Paul Plummer  
for their service to Brook Meadows  
Please say hello to your two new board members  
Carol Crosby and Mic Deakin*

## NEWSLETTER INFO

### PUBLISHER

Peel, Inc. .... [www.PEELinc.com](http://www.PEELinc.com), 512-263-9181  
Advertising.....[advertising@PEELinc.com](mailto:advertising@PEELinc.com), 512-263-9181

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Please support the businesses that advertise in the Brook Meadows Community Newsletter. Their advertising dollars make it possible for all Brook Meadows residents to receive the monthly newsletter at no charge. No homeowners association funds are used to produce or mail the newsletters. If you would like to support the newsletter by advertising, please contact our sales office at 1-888-687-66444 or [advertising@PEELinc.com](mailto:advertising@PEELinc.com). The advertising deadline is the 20th of each month for the following month's newsletter.

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**Personal classifieds** (one time sell items, such as a used bike...) run at no charge to Brook Meadows residents, limit 30 words, please e-mail [erc.editor@yahoo.com](mailto:erc.editor@yahoo.com)

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## NOT AVAILABLE ONLINE

*Do You Have Reason  
to Celebrate?*

We want to hear from you! Email [directors@brookmeadows.org](mailto:directors@brookmeadows.org) to let the community know!

## Not Receiving the BMHA E-Mail Blasts? Try These Two Steps.

1. In your email account set up, make both [directors@brookmeadows.org](mailto:directors@brookmeadows.org) and [social@brookmeadows.org](mailto:social@brookmeadows.org) as approved senders
2. Go to [www.brookmeadows.org](http://www.brookmeadows.org) home page and fill out the "E-MAIL ADDRESS - CLICK HERE" link.

## ADVERTISE IN *Brook Meadows*

You can get information about your service or products to every home in Brook Meadows, by running a business classified in the Brook Meadows Community Newsletter. It is a great way to get your name and contact information to many potential customers in your neighborhood. The cost is \$50 for up to 40 words. Display ads are also available. For more information, please contact Peel, Inc. at 888-687-6444 or [advertising@PEELinc.com](mailto:advertising@PEELinc.com). The deadline is the 20th of each month for the upcoming month's newsletter.

## IMPROVEMENTS *in the Neighborhood*

I just wanted to let you know the status of the burned out light on the corner of Shenandoah and Shadycreek. As many of you are aware of, this light has been burned out for a very long time. I had reported this issue a few months ago, and again last week. After correspondence with Chief Dye, the electric company came out and replaced the light. It is now possible to see down the street at night. If y'all have any more issues, please let me know.

*Thanks,*

Kristina Cramb  
City of Colleyville Traffic Advisory  
Committee Member

## THE WAR OF THE ROSES

What next, after both a mole and fungus invasion in our lawns? The new peril is called Rose Rosette disease, and it's jammed in there somewhere between boils and locusts on the pestilence continuum. Rose Rosette is spreading rapidly across the country, attacks only roses, but is otherwise not well understood. What the experts tell us is that it is degenerative and ultimately fatal for roses, with no apparent discernment for any rose variety; rather, it attacks them all.

Rose Rosette is characterized by strange or aberrant growth patterns of lime green, and "witch's broom" rose heads; oftentimes the new leaf growth appears unhealthy and all of the characteristics are sporadic in nature across the entire plant. The disease spreads from plant to plant by windborne Eriophyte mites, and once inside the plant, attacks with viral like attributes. As such, there is no cure, and experts recommend the immediate removal of the affected specimen, in order to stop the spread. With early detection, it is possible that an extraction of the entire cane in question might save the plant, but experts have found out (the hard way) at our home, that the disease does in fact spread to every plant.

RRD has been in our personal rose beds for a number of years (we thought it to be a genetic anomaly) but only this year has it spread thoroughly and begun to kill plants - two so far, with six more likely fatalities soon. I wish I had better news but we will probably have to remove all the roses from our front yard (it's good we took pictures of those fabulous spring blooms). If you have questions or would like me to come take a look at your plants, give me a shout...Brett



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## Last Tuesday ROCKS!

Cafe Medi in Hurst was our restaurant host for the August 31st Last Tuesday, and the turnout was strong, with twenty or so of your neighbors choosing to be seated at *one long table* for Greek/Mediterranean cuisine and great conversation. We really had a buzz going on, that's for sure, with multiple simultaneous conversations filling the room. Thank to all who participate at whatever interval is best for you, because it's all good! See you at JR's Grill in September and Cork It in October...





# Nancy Dennis

BEST  
**D**  
2010

## & Associates

BEST  
**D**  
2009

*Selling Homes of Distinction*

BEST  
**D**  
2008

### October 2010 Brook Meadows

BEST  
**D**  
2007

#### For Sale

**4708 Green Oaks**  
**\$544,900**  
4 BR, 5 BA, Pool & Spa, 4,285 sq. ft. Outdoor living, granite in kitchen & master bath. New hardware.



#### For Sale

**2811 Shenandoah**  
**\$469,900**  
5 BR, 3.1 BA, Pool & Spa, 3,480 sq. ft. Updated one level. Granite & SS in kitchen. 3 car garage. New carpet.



#### For Sale

**4611 Shadywood**  
**\$429,500**  
4 BR, 3.1 BA, 3,564 sq. ft. One level. Move in ready. New SS appl, granite counters, fresh neutral paint.



*Nancy Dennis & Associates*

## 817-992-7889

Nancy.dennis@cbdfw.com  
[www.NancyDennis.com](http://www.NancyDennis.com)

4836 Lakeside  
**\$485,000**

**Sold**



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Colleyville*



## Could Municipal Bonds Have a Place in Your Portfolio?

**Submitted By:** Mark Adams, The Adams Badura Group **Phone Number:** 817-416-4462  
**Branch Name:** Morgan Stanley Smith Barney, Southlake, TX



Individuals are the single largest group of owners in today's municipal bond marketplace.<sup>1</sup> Why? Because municipal bonds are unique securities, generally offering investors features such as tax-exempt, predictable income and high credit quality on many issues.

Municipal bonds are tax-exempt<sup>2</sup> fixed income securities that represent the debt obligations of municipal entities (states, cities, counties etc) seeking to raise money to fund projects for the public good, such as building schools, highways, and hospitals. The issuer promises to repay principal in full at the bond's maturity, and to pay semiannual interest income – which is generally exempt from federal income tax, and in most cases, state and local taxes as well.

### Is your Federal Income Tax Bracket 25% or Higher?

One of the most compelling reasons to own municipal bonds is that interest income is generally exempt from regular federal income tax. Under most state laws, 'home-state' municipal bonds' interest income is also exempt from state and local taxes. As a result, municipal bonds may generate higher net (after-tax) yields than taxable bonds of similar quality and maturity.

Your federal tax bracket plays an important role in determining whether a taxable or tax-exempt security is the better choice for you. As a general guideline, the higher your tax bracket, the more likely you are to potentially benefit from owning municipal bonds. As illustrated below, an investor in the 33% federal income tax bracket would have to earn a 6.72% yield from a comparable fully taxable bond to match a 4.50% yield from a tax-exempt municipal bond.

### Tax-Exempt Yields v Taxable Equivalent Yields

Federal Tax Bracket	Federal Income Tax Rates			
	25%	28%	33%	35%
Tax-Exempt Yield%	Taxable Equivalent Yield (TEY) %			
3.50	4.67	4.86	5.22	5.39
4.00	5.33	5.56	5.97	6.15
4.50	6.00	6.25	6.72	6.92

For illustrative purposes only, and does not represent any specific investment

Nonetheless, when choosing any fixed income security, you need to do more than just compare yields to find the bond that is most appropriate for you; an assessment of risk and return is also important:

### Consider the Impact of Interest Rates

All fixed income securities are susceptible to interest rates fluctuations; generally, if interest rates fall, bond prices rise and inversely, if interest rates rise, bond prices fall. Because bonds are typically issued with prevailing market yields, rising market interest rates causes new issues to have higher yields than existing bonds, forcing down prices on existing bonds. Generally, longer term bonds are more sensitive to interest rate changes, and the more likely their value is to fluctuate. However, longer-term bonds generally have higher yields, thus compensating for the time principal is exposed to interest rate fluctuations. Conversely, bonds with short-term maturities (up to a year) normally experience relatively minimal changes in price as interest rates fluctuate, but also typically provide lower yields. Another point to consider: If you hold your bonds to maturity, your principal will be returned in full, yet, if you sell your bonds prior to maturity, the price you receive may be more or less than your original purchase price.

### Credit Risk

You should consider every bond's creditworthiness; if an issuer is unable to meet its financial obligations it may fail to make interest and principal repayments. Although municipal bonds are generally considered to be high quality investments, not every issuer has the same tax base or sources of revenue.

### Consider Call Provisions

Many municipal bonds have call provisions; the issuer has the option to redeem the bonds prior to maturity. If a bond is called, you bear the risk of reinvesting the proceeds at a possibly lower rate of return, depending on market conditions, potentially impacting your ability to plan your future income stream.

### Are Municipal Bonds for you?

In addition to generating tax-exempt income, the municipal market is attractive in terms of investment quality, maturity, sector focus, and geographical diversity. Municipal bonds could be an important diversification and tax planning tool within your fixed income portfolio. For more information, please write in care of The Adams Badura Group, MSSB, 1400 Civic Place, Suite 200 Southlake, TX 76092.

Article by Morgan Stanley Smith Barney, LLC. Courtesy of FA Mark L. Adams

<sup>1</sup> Source: Federal Reserve Board Flow of Funds Account, March 2010

<sup>2</sup> Interest on municipal bonds is generally exempt from federal income tax; however, some bonds may be subject to the alternative minimum tax (AMT). Typically, state tax-exemption applies if securities are issued within one's state of residence and, if applicable, local tax-exemption applies if securities are issued within one's city of residence.

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## Sudoku

The challenge is to fill every row across, every column down, and every 3x3 box with the digits 1 through 9. Each 1 through 9 digit must appear only once in each row across, each column down, and each 3x3 box.

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

\*Solution at [www.PEELinc.com](http://www.PEELinc.com) © 2007. Feature Exchange

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