

# Wynlakes

H O M E O W N E R S ' A S S O C I A T I O N



**Newsletter** **January 2007**

**A note from the General Manager:**

First let me say have a . . .



Wynlakes Covenant Enforcement is Important!  
 Have you received a violation letter? A total of 107 were sent out last year. Trailers, cars parked on the street, painting, lawn maintenance, basketball goals, etc., are easily corrected violations and need to be addressed. The covenants have not changed. We need to pull together as a neighborhood to make our community not only safe but also aesthetically pleasing. If everyone will take care of their property, our neighborhood will be the very best it can be!

A special thanks to all the Board of Directors and Neighborhood Representatives who volunteer their time and energy to maintain this prestigious community. Best wishes to you and your families in this New Year. ~ Janine Schoudel

**NEXT NEIGHBORHOOD REPRESENTATIVES MEETING IS TUESDAY, FEB 13th @ 6 PM.**

Inside this Issue...	
Around Wynlakes.....	2-3
Security.....	2
F.Y.I.....	4
Financial Tips provided by Gordon Arabian.....	5
Letter from the President, Wally Hester.....	6
Garden Tips from Wayne Smith.....	6
5 Tips for Starting Runners.....	7

**Dues:** The Homeowners' Association is enforcing all rights and remedies allowed for the collection of delinquent dues to include a \$25.00 fee with the third letter. To avoid finance charges, attorney's fees and other collection enforcements, dues should be paid in a timely manner. The dues are **due January 1st and July 1st.**

**Legal Section:** According to the Code of Alabama, section 32-5:

#52 No person shall drive any vehicle upon a sidewalk or sidewalk area.

#64 Any person under the age of 16 years who shall drive or operate any motor vehicle upon the public highways of this state shall be guilty of a misdemeanor...

#65 Any owner or person in charge of any motor vehicle who permits any child under the age of 16 years to operate such motor vehicle upon the public highways of this state shall be guilty of a misdemeanor.



**Traffic Engineering Report ~ Speed Bumps**

The Wynlakes HOA office requested the city monitor the traffic on Pinecrest, Lakeridge Drive, and Wynlakes Boulevard. In order to install speed bumps, you must have more than 10% of the drivers speeding and, at least, 100 cars per hour during peak movement. If you meet the requirements, then a petition must be signed by 70% of people living on the street in favor of a speed bump.

Pinecrest is warranted - Neighborhood Representatives, Lisa Taylor and Phillip Salley, have the petition for the property owners to sign in favor / oppose the speed bumps on Pinecrest.

Lakeridge Drive and Wynlakes Boulevard did NOT meet the requirements.

# AROUND WYNLAKES



Deanie Allen ~ Jan 2  
 Linda Morgan ~ Jan 2  
 Susan Bruchis ~ Jan 3  
 Bennie Dukes ~ Jan 7  
 Kelly Elliot ~ Jan 15  
 Cater Elliot ~ Feb 23  
 Elizabeth Arabian ~ Feb 28  
 Sally Allen ~ Mar 1  
 Jean Mattison ~ Mar 3  
 Frances Berryman ~ Mar 6

Linda Harruff ~ Mar 15  
 Larry Schoudel ~ Mar 31

## 2007 HOA BOARD OF DIRECTORS

District 1	<b>Lewis Figh, Treasurer</b>	279-6849
District 2	Ed Kendall	215-3085
District 3	Bill Allison	244-0467
District 4	John Chambless	260-0608
District 5	Wayne Sandlin	277-8979
District 6	<b>Wally Hester, President</b>	396-8735
District 7	Tony Baggiano	277-1911
District 8	<b>Jean Mattison, VP/Sec</b>	409-0290
District 9	Bruce Pickette	273-4680

**Please ensure Security has your correct emergency contact phone numbers & mailing address. Email us at: wynlakeshoa@yahoo.com**



Your Security Force consists of:  
 Chief Jones & Capt Faust: 8 yrs,  
 Ofc Fanning & Sgt C. Bailey: 3 yrs,  
 Ofc M. Bailey: 2 yrs. Ofc Thomas: 1 yr,  
 Ofc Brown & Ofc Taylor less than a year.

**THANK YOU!**

## Summary of Activities for Jan - Nov 30, 2006

A.	Complaint Calls		
I.	Robberies	1	
II.	Burglaries		
	1. Auto	0	
	2. Residential	1	
III.	Theft of Property	2	
IV.	Trespassing		
	1. Fishing	128	
	2. Soliciting	27	
V.	Lost Dogs	108	
VI.	Vandalism/Mischief	71	
VII.	Misc. Complaints	478	
	Total Complaint Calls		816
B.	Security Initiated Calls		
I.	Alarms		
	1. Residential	120	
	2. Country Club	19	
II.	Paramedics	44	
III.	Fire	11	
IV.	Traffic	136	
V.	Unauthorized Signs	218	
VI.	Vacation Homes	11,150	
VII.	Securing Vehicles	144	
VIII.	Special Details	2,707	
	TOTAL CALLS		15,289

The Wynlakes Security Force asks that you take the following steps in order to minimize your chance of becoming a victim:

- \* Do NOT leave valuables inside your vehicle.
- \* Always lock your vehicle.
- \* Report anything suspicious immediately.
- \* Use exterior lighting overnight if you have it.
- \* Always lock your garage door at night or when you are not at home.

The Wynlakes Security phone number is 279.8358. The Montgomery Police Department's non-emergency phone number is 241.2651.

Please dial **911** WHEN it is an emergency.

**Remember** when you first drove through Wynlakes looking for a home? Would you have considered buying one on a street that had bags of rotting grass on the curb? Or piles of leaves blown in the street? Please have your landscapers carry away the bags or mulch it in and do not blow leaves in the street - it just gets blown in your neighbor's yard who then has to clean it up.



**MAILBOXES:** One of the great things about Wynlakes is its beauty. We have an attractive neighborhood that must be continually maintained to protect our property values. One of the ways to do that is to replace the old mailboxes. Some of these are now grey, battered, and have no visible numbers on them. Please retire them and order a new one. We are getting calls from your neighbors.

**Animal Policy** - We have received so many requests to handle animal problems it is necessary to explain our policy again. We are concerned about the number of people in the community that do not respect the rights of their neighbors. **NO ONE** should have to listen to your dog bark. Everyone knows dogs bark when they see another dog, a squirrel, a cat, etc. However, continuous barking is a sign of a greater problem. Please check with your neighbors to see if your dog barks continually when you are gone. Dogs are social creatures and are sometimes very unhappy when left alone for long periods of time. We need to be responsible in keeping our pets on a lease (as required by city ordinance) and ensuring they do not bother our neighbors. Our Security Force is not part of Animal Control. They are always willing to help you find a lost pet while they are patrolling but they have no place to hold an animal or control one. Please call Animal Control (241.2970) to report a problem with an animal, not Security or the Police.

If you are experiencing a problem:

- I. Call the dog's owner (no matter what time of day or night).
- II. Follow up on your call with a note or letter (this constitutes due-notice).
- III. If these steps fail, contact the Montgomery Police Department Animal Control Unit at 241.2970.

## Montgomery Sanitation Department 2007 HOLIDAYS

### New Years - Jan 1

Garbage - Tues & Fri routes - worked on **WED & FRI**

### Martin Luther King Jr./Robert E. Lee Birthday - Jan 15

Garbage - Tues & Fri routes worked on **WED & FRI**

Contact the Montgomery Sanitation Dept at 241.2753 for more info.

Speaking of garbage cans, please do not consider them as part of the landscaping. Garbage cans should be placed near the street on pick up days, not on the sidewalk or in the street. Then they should be placed in an area not seen from the street or a neighbor's house. This is part of the rules you agreed to abide by when you bought your home in Wynlakes.

If you hold an interest in a business & would like to advertise in this Newsletter, contact the HOA office, # 215.4452 or go online at [www.wynlakeshoa.com](http://www.wynlakeshoa.com) for appropriate form.

The Wynlakes  
Homeowners' Association  
employees want to thank



Mexican Restaurant  
for thinking of them  
during this holiday season!

Thank you !!!



**Come by and let us help you...**

- choose your holiday wines
- arrange a holiday gift basket
- cater your next party or event
- prepare dinner for the whole family



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**www.wynlakeshoa.com** - Neal Pate with Pate Design built us our official website. This provides the Covenants, By-Laws, forms, and other necessary information.

**Vacant Lots** - The HOA office spends a lot of time reminding vacant lot owners to maintain their lots. To be more efficient, if it is not cut by the 1st and 15th of each month (April thru November), the HOA will have it cut and send the owner a bill. This will save time, money, and paper work.

**Wynlakes Properties** - 1025 TOTAL (an additional 28 will be added sometime this year), approximately 31 vacant lots, 7 construction lots, & 47 properties with for sale signs.

**General Covenants & Restrictions:**

7.20 Machinery. No machinery shall be placed or operated upon any Unit except such machinery as is usual in maintenance of a private residence.

7.25 Nuisances. No obnoxious, offensive, or illegal activities shall be carried on upon any Unit nor shall anything be done on any Unit which may be or may become an annoyance or nuisance to the neighborhood.

7.28 Connection Point for Utilities Service. To the extent of the interests of the Owner of each Unit, such owners agree to connect utility service lines (including, but not limited to gas, water, sewer, and electricity) at points designated by Declarant.

**Couple's Bridge Club** meets every 2nd Saturday of the month at 6 PM. This is a social group playing with your neighbors. Call JoAnne Golden for more information at 244.0005.

**New Houses** - As of Dec 14, 2006, a total of 5 Design Review Board (DRB) applications were submitted for the year.

**Welcome Packets** - 74 for the year to new homeowners.

THE WYNLAKES HOA DOES NOT SPECIFICALLY RECOMMEND OR ENDORSE THE INDIVIDUALS, SERVICES, BUSINESSES OR PRODUCTS LISTED, AND CANNOT BE HELD RESPONSIBLE OR LIABLE FOR ANY PUBLISHED AD.



## 529 College Savings Plans

Provided by Gordon Arabian

529 college savings plans are tax-advantaged college savings vehicles & one of the most popular ways to save for college today. Much like the 401(k) plans revolutionized the world of retirement savings a few decades ago, 529 plans are revolutionizing the world of college savings. By the year 2010, it is estimated that \$300 billion will flow into these plans (Source: Financial Research Corporation).

### Tax Advantages and more

529 college savings plans offer a unique combination of features that no other college savings vehicle can match:

**Federal tax advantages:** Contributions to your account grow tax deferred & earnings are tax free if the money is used to pay the beneficiary's qualified education expenses. (The earnings portion of any withdrawal not used for college expenses is taxed at the recipient's rate & subject to a 10% penalty.)

**State tax advantages:** Many states offer income tax incentives for state residents, such as a tax deduction for contributions or a tax deduction for qualified withdrawals.

**High contribution limits:** Most college savings plans let you contribute as much as \$250,000 or \$300,000 over the life of the plan.

**Unlimited participation:** Anyone can open a 529 college savings plan regardless of income level.

**Professional money management:** College savings plans are offered by states but they are managed by designated financial companies who are responsible for managing the plan's underlying portfolios.

**Flexibility:** Under federal rules, you're entitled to change the beneficiary of your account to a qualified family member at any time as well as rollover the money in your 529 plan account to a different 529 plan once per year without income tax or penalty.

**Wide use of Funds:** Money in a 529 plan can be used at any college in the United States or abroad that's accredited by the Department of Education and depending on the individual plan, for graduate school.

**Accelerated Gifting:** 529 plans offer an excellent estate planning advantage in the form of accelerated gifting. This can be a favorable way for grandparents to contribute to their grandchildren's education.

Specifically, individuals can make a lump sum gift to a 529 plan in 2006 of up to \$60,000. (\$120,000 for married couples) and avoid the gift tax, provided the gift is treated as having been made in equal installments over a five-year period and no other gifts are made to that beneficiary during those five years.

**Investment Options\*:** 529 Plans vary in the investment options they offer. Ideally, you'll want to find a plan with a wide variety of investment offerings (typically mutual funds) that range from money market to income and growth to match your risk tolerance. To take the guesswork out of picking investments appropriate for your child's age, most plans offer aged-based portfolios that automatically adjust to more conservative holdings as your child approaches college age.

*\*Investments involve risk and past performance is no Guarantee of future performance.*

**Fees and expenses:** Fees and expenses can vary widely between plans and high fees can take a bigger bite out of your Savings. Typical fees include annual maintenance charges, administrative and management fees (usually called the "expense ratio"), and the underlying fund expenses.

**Reputation of the Financial Institution:** Make sure that the financial institution managing the plan is reputable and you can reach customer service with questions.


**Gordon Arabian is a Registered Investment Advisor and can be contacted at 334-215-4467.**

**Disclosure Information:** Investment Advisor Representative of Investment Advisors, A Registered Investment Advisor and a Division of ProEquities, Inc. Securities offered through ProEquities, Inc. a registered broker-dealer, and member of NASD & SIPC. First Protective is independent of ProEquities, Inc.

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## Letter from the President, Board of Directors:

### Historical Perspective:

Wynlakes was created as a Planned Urban Development (PUD) over 20 years ago, along with the Covenants and By-Laws, which included zoning approved by the local governments. Over 5 years ago the management of the HOA was relinquished to the homeowners' per the Covenants and By -Laws by the Developer (Wynrose) with the exception of the Design Review Board (DRB). We have as Homeowners' assumed the maintenance and responsibility of common areas: over 17 acres of manicured landscaping, 3 entrance gates, 16 lighted fountains, 7 lakes, 8 signage areas, 6 wells, (and a partridge in a pear tree), along with over 300 light poles and signs. Further, we have assumed certain surveillance functions. The transition board asked the residents for priorities; aesthetics, security, and communications were the overwhelming choices. This has been reflected in our budget: 50% maintenance and 40% security. The HOA Board follows the desires of the residents in a democratic procedure outlined in the Covenants and By-Laws, looking at the neighborhood as a whole (non-segmented). The HOA Boards have been very conservative with your resources that have prevented any increases in assessments, while accumulating capital reserve (as required by the Covenants). The Boards have finally arranged for full-time management of the HOA. Janine Schoudel took over the reins in October 2004 and has initiated many improvements to the HOA. She is responsible for the neighborhood signs being refurbished, walls being painted, guard houses being updated, replacing old shrubs, and the gazebo being fixed. Not to mention, the new surveillance cameras and the web site.

### The Future:

First we must continue our working relationship with Wynlakes Golf and Country Club, Wynrose, and the city of Montgomery. We are 20+ years old and require additional maintenance plus replacements or refurbishments of specific properties to maintain or enhance our aesthetic appeal. There are 415 maple trees and some older oak trees that will require a planned pruning/replacement schedule.

We also have additional security issues caused by the eastward migration of Montgomery. We must realize we are in the city of Montgomery, not a self sustaining city. The Board continually strives to perfect enforcement of Covenants and this activity will continue and increase. For instance, we are implementing the Security Recommendations the Board approved in 2006 and hope this will minimize the crime rate in our neighborhood.

Therefore, I personally request that you utilize the HOA Board to further our property values and increase our security by identifying problems accompanied by suggested solutions, that we can afford without increasing the assessments, unless fully justified.

Lastly, I am open for suggestions. However, I am somewhat intolerable of phone calls late at night concerning your neighbor's dog.

**-Wally Hester, DVM**



### **Garden Tips From**

**Wayne Smith:** Mid winter is a great time to think about roses! Local nurseries are now planning on their 2007 orders, and it seems that all rose lovers have room for at least one more beautiful rose in their garden. Here is a good one and a feeding program that will produce more of

those beautiful blooms for you.

Name: Rosa "Livin Easy". It is a floabunda, highly disease resistant, dense, glossy olive green foliage, rounded habit, vigorous, good cut flower, and nicely fragrant. Used in a grouping of the same, it makes a beautiful statement.

March: use any high nitrogen lawn fertilizer.

April: apply \_ cup of Epsom salts.

May: feed with any fertilizer 20-20-20.

June: Epsom salts- apply \_ cup per bush.

July: feed with any fertilizer 20-20-20.

August: apply Gro-Power organic fertilizer.

Sept: apply 0-10-10 fertilizer.

Oct: apply Gro-Power organic fertilizer.



## 5 Tips for Starting Runners

by James Fowler [www.mywebsource1.com](http://www.mywebsource1.com)

So you've decided to take up running? Maybe you are starting back up after putting it off for years. Here is a list of tips that I have found beneficial to the starting runner or even the seasoned pro.

### 1. STRETCH THOSE LEGS AND FEET –BEFORE

**AND AFTER** – Stretching is the number one thing to remember in any running program. Keep your muscles flexible and relaxed, your joints mobile, and relieve tension and strain by doing a few gentle stretches before AND AFTER your run. I cannot stress enough how important it is to stretch after the run and to cool down. I have found most new runners miss this vital step in their exercise program. You don't want to start off doing too much too soon. Build your body up while you prepare yourself to meet the demands that you are about to ask from your body. Make sure to loosen up your hamstrings, quads, calves, iliotibial (IT) band, hips, buttocks and the plantar fascia (area at the bottom of your feet between the heel and ball of foot). Stretch until you feel tension but not pain. NEVER bounce because this can tear your muscles and cause more serious problems.

**2. POSTURE! POSTURE! POSTURE!** – This isn't finishing school, but the principal is the same. Running gets your whole body in motion and the proper posture and body mechanics will help reduce the strain on your body. Keep your body perpendicular to the ground. Don't lean into it. Hopefully you aren't running into wind tunnel. Swing your arms naturally and go with the flow. BREATHE! How many martial art movies do you need to see to know this is important??? Never stop breathing. Oxygenate the blood. Feed your muscles. BREATHE! Your feet should hit naturally on your heel, roll forward and push off with your metatarsals (the area we call the ball of the foot). It should just feel right. Make sure the soles of your shoes aren't worn down in the heel or on the sides. This could cause you to hurt yourself and take away from the natural progression of your stride. Don't pick your feet up too far. This is running, not a marching band tryout. By keeping your feet closer to the ground an increasing your stride, you will reduce muscle fatigue.

**3. ALWAYS WEAR YOUR PROTECTION** – As you start up your running routine, you are going to find out that aches and pains are a typical reality that we all must face. However, this doesn't have to be the end of your run if you just take the proper precautions. Keep these simple rules in mind when you begin your program and you should be good to go for a long time! Hydrate yourself: Drink lots of water before, during, and after your run. People perspire, it's

a fact, but if you let yourself dehydrate, you will be in for a world of hurt. I like to bring a water bottle with me on my runs for those mid-stride liquid replacements. It's a good idea to drink 2-5 cups per hour during your run. Note, every person perspires at a different rate. If you happen to be someone who leaks sweat like a sieve, drink more water. Don't forget to fill up again once you are done stretching, too. If you are running in a colder climate, layer your clothing. We all know it gets hot under all those clothes, but you have to slow the rate of heat loss. You'll want to wear some sort of moisture-wicking material. I like to wear fleece. But there are other brands out there like Polartec. Also, ALWAYS wear a hat! I prefer to run on paved trails in our local park system, but **if you find yourself running in areas where there is the potential for traffic, please remember to wear bright clothing and if you must run at night (which I wouldn't suggest) wear reflective garments to increase your safety.**

**4. REDUCE STRAIN** – Running takes its toll on a person's body. It's good to switch out different activities. Besides running, try other cardio-exercises like bicycling or swimming. Your body will thank you and it can break down on the monotony. Pain is the body's signal that something is wrong. If the pain gets worse after your run, it's time to take some time off. Don't swallow a couple of aspirin and think you are good to go. Definitely take care of your feet! A good pair of running shoes is essential for preventing injury. You have to find the pair that's best for you. Change them out often because the soles will wear down quickly. And while you are at it, don't forget the orthotics. The insoles that come in your shoes are usually very cheap and only meant for about 20 miles of wear. If you are like me, that's one week! Proper orthotics provides cushioning and support and reduce a huge amount of strain from your whole body – not just your feet. While custom orthotics are available, I wear a brand that offers a selection for arch type and are made with a silver material that reduces blisters and athlete's foot. If you are interested, you can see them at [www.footdefense.com](http://www.footdefense.com).

**5. CALL YOUR MEDICAL PROFESSIONAL** –In business, it's always best to hire a consultant. So why, when you start doing something as important as your health wouldn't you speak to an expert in the body? A medical professional can help with any injury and return you to your running program as well as advise you on hurting yourself again.

In closing, please remember that safety should come first. Be aware of your surroundings, the people that you run with, and most importantly, your own well-being.



# DO YOU SUFFER FROM AGONIZING SPINAL DISC FAILURE?

Back Pain? Neck Pain? Numbness? Tingling?

**ANNOUNCING the Spine Reconditioning System or SRS THERAPY** at Sturbridge Chiropractic.

We use a comprehensive approach to treating back pain as an alternative to surgery. It's called Spine Reconditioning System or SRS Therapy. The focus of SRS Therapy is to combine modern and traditional technologies in back pain treatment into one comprehensive back therapy system. This allows us to treat the underlying causes of back pain...not just the symptoms. This is a proven alternative to other therapies and surgery. **Studies show up to a 75% success rate in the relief of pain.** The first step is designed to repair the damage to the spinal disc without invasive, risky surgery. The second step is designed to strengthen and stabilize the muscles and joints surrounding the spine. SRS Therapy is performed over a series of treatments. Treatment typically includes disc decompression therapy, spinal manipulation and adjunctive therapies. Patients remain fully clothed while these relaxing procedures are performed. In fact, it is not uncommon for patients to fall asleep during treatment.

## What do our patients have to say?

"A surgeon told me that I had arthritis in my back and my legs". "It was so bad you could hardly stand it". "So that really got me to thinking". "Well I came over here and I was on a walker at the time. And after my third trip here I got off of my walker". "I don't really ache anymore like I did and I don't have the back problems I had". "Everybody's been real nice to me". -Earl K.

"After my car accident back in February I was having some severe back pain and I was referenced to a chiropractor through my insurance company". "So I looked them up and made an appointment and came on over to Sturbridge Chiropractic". "I can say by the second or third treatment I could tell a difference". "I could tell I was sleeping a little better, I could move better, it wasn't as tense". "They greet you when you come in the door". "It's always nice to walk into an office and receive plentiful smiles." - Shareese B.

"I've had 2 back surgeries in the past 4 years. And now I have another bulging disc and this is why I decided to come here". "My back has felt better than it has in a long time". "Actually I feel a little stronger". "I'm actually getting a little braver trying to do things I wasn't able to do before like water skiing, playing golf, playing basketball, baseball". "It's been wonderful". -Jimmy F.

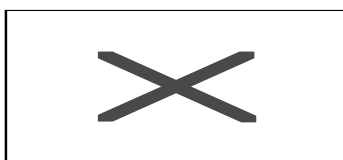
*Each patient responds differently to care. Your results may vary.*

## About Us

At our clinic we focus upon the diagnosis and treatment of spinal related problems, and all the related components of the spine including the vertebrae, discs, nerves, the nervous system, and all the soft tissue surrounding the spine. In fact our office has performed well over 100,000 individual procedures or services specifically designed to diagnose or treat muscular skeletal problems. Our office has been voted #1 for chiropractic services in Montgomery County for two years running. We're conveniently located in the Winn Dixie shopping center at 3173 Taylor Rd (Taylor at Vaughn).

**CALL NOW TO SEE IF YOU QUALIFY FOR THIS EXCITING TREATMENT!**

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