

Commonwealth Comments

A NEWSLETTER FOR THE RESIDENTS OF THE COMMONWEALTH

January/February, 2006

www.commonwealthcivic.com

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Happy Valentines Day

Happy New Year

We wish you a peaceful, healthy, prosperous New Year.

The Annual Commonwealth Holiday Open House was held at the clubhouse on Monday, December 12. A very special guest arrived to visit with the children. There were cookies, punch and lots of socializing with friends and neighbors.

If you are interested in assisting with this event next year or have suggestions to improve our Holiday Open House, please contact us via www.commonwealthcivic.com.



Very special guest, Santa Claus, visits with Commonwealth children during the recent Holiday Open House. A merry time was had by all.



The Holiday Decorating Contest Winners are:

Best Overall- 42 Stalybridge— This home had a nice display of lights with a simulcast of Christmas music over FM 95.1. It was great fun to listen to the radio and watch the Christmas lights dance to the music.



Best Block- Andover Court- This block of over five homes was well coordinated with lights, decorations

Kid's Favorite- 62 Stalybridge- This family had a huge display of lights and many decorations.



It was wonderful to see Commonwealth lit up for the holidays!

You may view color shots of these photos at www.commonwealthcivic.com.

Community Directory Update

Association Board of Directors

Tom Wooley
President
281-265-1734

Paula Stansell
Vice President
281-579-0761

Conrith Davis
Treasurer
713-443-9069

Steve O'Hara
Director
281-265-4485

Open Position

Commonwealth has about 1135 homes. We had only 39 responses to our request for input on a reprinting of our community directory. 32 were in favor, 7 did not agree. The board feels this response does not warrant the expense and work involved in putting an update together.

Thanks to all who took the time to respond.

Association Board of Directors Update

As mentioned in a previous issue of Commonwealth Comments, Director Jim McGregor, a long time resident of The Commonwealth had to give up his seat on our board when he and his family moved from the Commonwealth earlier this fall. The Board of Directors will appoint a resident to take the seat held by Jim McGregor. If you are a resident in good standing with the Association and are interested in being considered for this appointment, please send a biography to Crest Management, P. O. Box 219320, Houston, Texas 77218-9320, by February 1. Place it to the attention of Carolyn Bonds.

Information you should include in your biography:

Name, address and telephone contact information.

Include an email address if you have one.

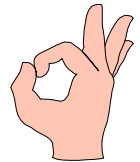
Length of residency in The Commonwealth.

Why you wish to be considered for this position.

Your experience with organizations such as homeowners or other civic organizations.

Reveal the talents, interests, and abilities that you feel can assist with the direction of this association.

Any other information you would like to share that will assist the board in making this decision.



*February 1
deadline!*

See What You've Been Missing



Dr. Anh Doan



Dr. Carey Patrick

Dr. Carey Patrick, O.D. and Dr. Anh Doan, O.D. are therapeutic optometrists who offer eye health care and eye wear for the whole family - infants, children, teens, adults and seniors.

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Missouri City / First Colony
Dr. Anh Doan, Therapeutic Optometrist
Dr. Carey Patrick, Therapeutic Optometrist
4725 Hwy. 6 South
(@ Austin Pkwy/Dules, Next to Starbucks)
281-261-2647



Visit us on-line at www.vision-source-missouricity.com

It's That Sprucin' Up Time of Year

We are fast approaching that time of year when many people consider updating the outside of their homes and many even start thinking about putting their homes on the market.

This month we offer just a few timely reminders:

Many guidelines must be met before you begin any outdoor modification(s) to your home. Don't get caught up in deed restrictions violations which can be very frustrating to deal with and can also be costly to remedy.

You may visit our home page: www.commonwealthcivic.com and read the guidelines on line. (Home Improvements - ACC Guidelines).

Pools and spas must be approved before construction begins.

If this is your year to paint the outside of your home, keep in mind that unless you are using the SAME color your home currently sports, you **must** receive approval from the Modifications Committee (MC).

Vinyl siding and aluminum are not permitted for either siding or trim.

Do not put up that satellite dish (or antenna) you received for Christmas until you receive approval from the MC committee.

For the timeliest turn around in the approval process, have your plans drawn up by a reputable professional and submit them to Crest Management by the 2nd Monday of the month.

Modification Forms and Pool/Spa Forms may be obtained on-line at: www.commonwealthcivic.com or by contacting Crest Management at 281-579-0761.

If you have any questions regarding modifications, please contact Crest or Dan Lumpkin, Modifications Committee Chairman at 281-265-6709.

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Association Committees

Clubhouse & Pool Rentals
Crest Management 281-579-0761

Welcome Committee
Gwen Dahlin 713-304-1048

Landscape Committee
Steve O'Hara 281-265-4485

Modifications & Deed Restrictions
Dan Lumpkin 281-265-6709

Tennis Committee
Conrith Davis 713-443-9069

L.I.D. Representative
Mike Homeyer 281-980-3794

Commonwealth Alert

Be sure to sign up for our
Email Alert system.

This is a service of The Commonwealth
Civic Association in conjunction with
residents Paula and Charles Stansell,
who oversee the Association's web page:
www.commonwealthcivic.com.

NOTE: The Association will **NOT** be
sharing these email addresses with any
commercial venture and **NO ADVERTISING**
(or jokes!) will be forwarded
to residents. This email network is
STRICTLY for alerting/providing
information regarding timely matters that
the Association feels are important to our
residents.

You may sign up by sending an email to:
commonwealth@stansellweb.com
please include your name and contact
information.



Crenshaw Landscapes

Create a Backyard Hideaway

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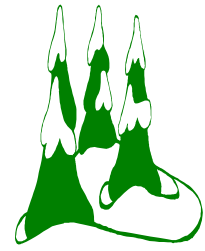
Swimming Pool Design

281-564-4665

10408 Mula Road in Stafford

www.crenshawlandscapes.com

Commonwealth Resident



Always participating in, and contributing to, community events are Cynthia Liska (l) and Virginia Mack (r).



Attendees really enjoyed themselves at last August's

"I Survived the Summer" Back-to-School Coffee.

The coffee, supported by the Commonwealth Civic Association, was organized by Sue Hauenstein. Coffee was provided by Virginia Mack, ReMax Southwest.

Delicious snacks were provided by Bill and Deborah Treadway, The Treadway Realty Group, John Dougherty Realtors and Cynthia Liska, ReMax Heritage.

Thank you to those who helped make this another successful event.



Commonwealth supporters, Charles and Paula Stansell. Charles and Paula host our community website. Paula is on the board of directors and is Republican party precinct chair.



Left are Dominique and Joshua Brooks. On the right are Lisa Reese and Michelle Solo.



Residents Lisa Seward and Susan Challuh. Susan is President of The Commonwealth Women's Club.



Be sure to visit www.sugarlandtx.gov for updates on local Highway Construction (Highway 6/90A, U.S. 59 expansion, Grand Parkway expansion and Highway 90 expansion).

If you shopped at First Colony Mall over the holidays, you noticed the new parking structure outside of Dillard's Department Store. Additionally, the mall area has new restaurants, giving residents more eating establishments than we can count within five miles of Commonwealth.



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281-242-3937



What You Should Know About Home Equity Loans

Home equity loans are hot. And if you haven't been approached to sign up for one, you probably will be. On TV commercials, celebrities brag about all the cash you can pocket with just one easy toll-free call to a lender. In the mail, home owners will find plenty of offers as well. Tear open these envelopes and you'll often see fake checks written out for incredible amount of money. Act immediately, the letter urges, and you can redeem a real check for that whopping amount.

Of course, you should stop and wonder why lending institutions are so eager to thrust money in our faces. The answer is simple. The banks aren't really risking anything. Since you'll use your home as collateral, the banks may legally confiscate your house if you can't make the payments. For this reason, you have to consider the consequences very carefully before you make this move.

There are, however, plenty of reasons why home equity loans are enticing. For starters, the interest on home equity loans is still tax deductible. With a home equity loan or a line of credit, you borrow against whatever equity you have in your house. Equity is the portion of the home that you actually own. For instance, if your house is worth \$175,000 and there's a \$100,000 balance on the mortgage, your equity is \$75,000. Banks will often loan you 80% of your equity, which in this case would be \$60,000. Some financial institutions will approve a loan that equals 100% of your equity and sometimes even 125% or 150%. It's unwise, however, to borrow more than your home is worth. If you do that, you could be paying on a loan for a decade or more and still not even own your front door.

Home equity lines of credit are usually offered with variable interest rates. The rate will be tied to the prime rate—the rate the best corporate customers receive—or some other index. Lenders will often generate business by offering teaser rates—a ridiculously low rate that may vanish in six months. Make sure that you know what will happen to the interest rate after the introductory offer expires.

Historically, home equity loans were primarily used for sprucing up a residential property. Borrowers would take the money and replace a hideous kitchen or add a bedroom or two when the family outgrew their living space. But home equity loans can be used for many other purposes, including car loans and college tuition. But perhaps the most popular use of home equity loans today is debt consolidation. A study conducted by the American Community Bankers Association suggests that an amazing 40% of home equity loans are now being earmarked to pay off mountains of bills.

-continues on page six-

If you're interested in a home equity loan, be sure to shop around. The home equity market is extremely competitive. And don't just compare interest rates. Find out whether a lender will waive the cost of the appraisal and other charges for such things as credit and title reports. Also find out if you'll get hit with a yearly fee for your loan—many lenders charge \$25 to \$50. In addition, be sure to inquire whether the lender will charge you if you decide to terminate the loan after a year or so. Sometimes there is a stiff penalty of several hundred dollars.

If you do shop for home equity loans, watch out for unscrupulous lenders. They could try to entice you into signing papers for a high-cost loan that could ultimately become a financial nightmare. While you might not fall for these slick come-ons, perhaps your mom or dad or a grandparent would. These shady companies typically prey on homeowners who are elderly, as well as those who are experiencing credit problems.

In 1998, the Federal Trade Commission issued a consumer alert on these home equity scams. Here are some unethical practices to look for:

- § Equity stripping. The lender issues a loan, based on the equity of your home, not on your ability to pay. If you can't make the payments you could lose the house.
- § Loan flipping. You are urged to refinance over and over again. Each time you refinance, you pay extra fees and interest points which only increase your debt.
- § Bait and switch. The lender offers you one set of loan terms when you apply and then pressures you to accept higher charges when you sign the final papers.
- § Credit insurance packing: Some lenders will attempt to sneak in charges for credit insurance and other so-called benefits that you did not request. The lender hopes you don't notice this and just sign the loan papers.
- § Mortgage servicing abuses. You never get accurate or complete account statements. That makes it almost impossible to determine how much you've paid or how much you still owe. You may pay more than you should.

Source: "The Unofficial Guide To Investing".

*Article submitted by Conrith Davis,
Commonwealth Board of Directors.*

We're Proud to Welcome a New Team Member!



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281-491-6274.

Visit our website for other special offers: www.donburns.com

The second Citizens Fire Academy class is scheduled to begin on February 2, 2006. Residents interested in learning what it takes to be a firefighter need to complete an application which must be received by 5 p.m. on January 17.

Applications may be obtained from the Sugar Land Fire Administration Office at 200 Matlage Way - or on line at: www.sugarlandtx.gov.

Our neighbors, Avalon and Brazos Landing have been annexed by the City of Sugar Land. The 3,147 residents were welcomed to the city on December 1, 2005.

The annexation will not increase the cost of services to current residents.

Avalon and Brazos Landing join Commonwealth in single member district four and are represented by City Councilman Michael Schiff.

Winter Lawn and Landscape Tips

Here are some helpful hints when dealing with your lawn and landscape during the winter months.

- **Lawn maintenance** is minimal during the winter months. The turf is not growing, so the typical mowing/maintenance is unnecessary. You may wish to consider including application of a pre-emergent herbicide to inhibit the growth of weeds. This will limit the amount of winter weeds that germinate and thrive in your lawn. After you apply your pre-emergent you should begin to look for winter weeds approximately 6 weeks after the application. As these weeds come up you should apply a post-emergent herbicide. These are readily available at your local hardware store, or Home Depot. Just tell the associate you are looking to kill winter weeds and they should be able to point you in the right direction. Brown Patch is extremely active on St. Augustine lawns, this is something we must live with, or you can apply fungicides weekly to control. This can be very expensive and most people can handle the big brown patches that are apparent in the winter when compared with the cost of the fungicide. Cultural practices need to be employed in the winter, such as aeration, dropping watering schedules significantly, verti-cutting, and mowing height adjustment (higher). The winter is a perfect time to get the lawn properly prepared for the Spring.

Landscape maintenance

- Fall and Winter is a good time to mulch all beds. The benefits of mulch include but are not limited to moisture retention, aesthetic appeal, erosion control, as well as many other tremendous benefits.
- Fertilize trees and shrubs in December or November.
- Spray shrubs in November or December with dormant oil to control scale and other over-wintering insects. Scale is a big problem in our state and should be taken seriously. While it won't immediately kill a plant, over time it will severely damage a shrub or tree.

*This information was provided by Miles Rush, Branch Manager,
TruGreen Landcare Branch #6057 -
Landscape company for The Commonwealth.*

Commonwealth Gets Out the Vote!

**Primary Elections to be held on
Tuesday, March 7 - Commonwealth residents
vote in The Commonwealth Clubhouse.**

**Early voting begins Tuesday, February 21
and ends on Tuesday, February 28.
Not registered? Do it today!**

RE/MAX



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**Commonwealth Resident/
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Happy New Year
from the Virginia Mack team

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The *Virginia Mack* Team

Virginia Mack, ABR, CBR, CRS, GRI

Sugar Land Parks & Recreational Events

Special Date for Valentine's

**Daddy/Daughter
Date Night
Friday, February 10**

**Mommy/Son Date Night
Saturday, February 11**

Both dances are from 7 - 10 p.m. at the Sugar Land Community Center.



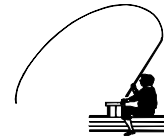
Admission is free, with donations of nonperishable food encouraged.



Do rainbow trout float your boat?

Grab your fishing pole and head to Eldridge Lake (in Eldridge Park, 2511 Eldridge Road) on February 8. 2000 trout will be added to the Lake.

For more information you may call Parks and Rec or visit: www.tpwd.state.tx.us



Senior citizens that is!

Join the Parks & Rec Department for a **Mystery Trip** on **Friday, January 27**. Bus departs at 8 a.m. Cost is \$45.00 for residents and includes tour fees, lunch and transportation.

AND/OR

Join us for a trip to **Delta Down** on **Friday, February 17**. Cost is \$25 for residents and includes bus fees. Reservations begin January 7.



*Calling all
Seniors*



For more information on any of these events, call 281-275-2885.



Upcoming Meetings

Landscape Committee Meeting

Meets once a month. Call Steve O'Hara at 281-265-4485 for the next meeting date and time.

Modifications Committee Meeting

Third Tuesday of each month - 7:30 p.m. at the Clubhouse

Board Meeting

Fourth Thursday of each month - 6 p.m. at the Clubhouse

CAT Meeting

Third Thursday of February, March, June, October & November 7:00 p.m. at the Clubhouse

Happy New Year!

Don't forget your sweetheart - Valentines Day is Tuesday, February 14

Modifications to be considered at the monthly meeting must be received by Crest on or before the 2nd Monday of each month.

Important Phone Numbers

| | |
|------------------------------------|--------------|
| Crest Management | 281-579-0761 |
| Police (Non-Emergency) | 281-275-2500 |
| Animal Control | 281-275-2596 |
| Fire Department | 281-491-0852 |
| Water & Street | 281-275-2750 |
| Trash Collection | 281-275-2772 |
| Recycling Coordinator | 281-275-2770 |
| Street Lights (Centrepoint) | 713-207-2222 |
| Newsletter | 281-265-4556 |
| Police & Fire Emergency | 9-1-1 |

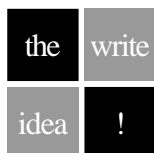
www.commonwealthcivic.com

Attention Advertisers!!!

This newsletter is published in January, March, May, July, September and November. The deadline for each issue is the first day of the previous month. Ads and payment must be received by that date. All Mail to Commonwealth Comments, 3909 St. Michaels Ct., Sugar Land, Texas 77479 and include a check for full payment. Ad rates begin at \$60.00 per issue.

If you have any questions, call Sue at 281-265-4556.

Newsletter email address:
newsletter@commonwealthcivic.com



Sue Hauenstein
the write idea
281-265-4556

Special Interest Groups

The Commonwealth Women's Club

The Commonwealth Women's Club is open to all women residing in The Commonwealth. The club's purpose is to stimulate civic, philanthropic, educational, and cultural interest in the community, as well as foster a cordial welcome to new residents. Volunteer outreach is available to those who are interested. If you are interested in this group, or would like more information, please contact Susan at 281-980-3290 or Donna at 281-265-7108.

Hispanic Club

If you speak Spanish and are interested in joining this informal group, contact Lucy at 281-265-2610, for information, date and location.

Moms in Touch

Moms in Touch is a group of mothers who meet for one hour each week to pray for their children and the school they attend. If you are interested in joining us, please contact: Debbie Glasscock (Commonwealth Elementary) at 281-980-4118; Sheryl Poole (Fort Settlement Middle School and Clements High School) at 281-491-4690; Mary Marwil (Elkins High School) at 281-265-0877.

If information about your group is incorrect or outdated, please advise Sue at 281-265-4556

If you are interested in publicizing a Commonwealth-based special interest group, give us a call.

The Commonwealth Civic Association does not investigate, qualify, or certify this newsletter's advertisers. The business of each advertiser is independent of the Association.

Crest Management Service

P.O. Box 219320
Houston, TX 77218-9320

Carolyn Bonds, Senior Manager
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281-579-7062 (fax)

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www.commonwealthcivic.com
email: commonwealth@stansellweb.com

The Commonwealth Women's Club invites you to attend the upcoming events!

Thursday, January 26
7 p.m.

**Ladies Night Out at
Berryhill Tamale & Taco**
*(This is a dutch treat evening
- come for several hours, or
just come for a few minutes -
but do join us!)*



Thursday, February 16
7 p.m.

Death by Chocolate
Leave your diet at the door!
Bring a chocolate dessert and the
recipe on a card to share.
Chocolate fountain and more...
Prizes for the best recipes.
Don't miss out.
Mark your calendar today!
19 Tredington Court.

**For more information on either or these events, or the organization in general,
please contact Susan Chaluh, President at 281-980-3290.**