

Brook Meadows Messenger

The Official Publication of the Brook Meadows Homeowner's Association

Volume 4, Number 2

www.brookmeadows.org

February 2009

Social Calendar

FEBRUARY 24 - LAST TUESDAY

Café Italia On Hwy 26

MARCH TBD - SPECIAL SESSION BOARD MEETING

Open Invitation To All Via Us Mail

MARCH 31 - LAST TUESDAY

New Bbq Joint On Hwy 121

APRIL TBD - BMHA ANNUAL GENERAL MEETING

Colleyville Community Center

APRIL TBD - GARAGE SALE

BHMA will take out newspaper ads and post road signs - all you have to do hang balloons on your mailbox and sell sell sell!

APRIL 28 - LAST TUESDAY

TBD

April BHMA Annual General Meeting

It is not that far away and you will want to make the meeting this year. Some of the Agenda topics are already being set.

- Budget Items:
 - bring electrical at entrances up to code
 - holiday decoration installation & storage
- Election of New Directors
- City of Colleyville road and intersection plans for Jackson and Glade

Thanks To Our Neighbors February 2009

The BMHA Board and the Landscape Committee would like to thank Jim Davis and his company's crew for time, materials and expertise to cobble together enough power to light the entrances. Quite an accomplishment, believe me, as our existing power source and wiring is old, and unstable. Thanks Jim. If you would like to thank Jim too, consider hiring him to do your next home remodeling and renovation. You can find Jim's contact information in the BMHA Directory.

Speaking of the BMHA Directory, you should be receiving soon a request to validate your information. Mary Schrader has graciously offered to publish our 2009 – 2010 version. Please complete the request either by mail or on-line, promptly when it arrives. This year's form, will allow you to be not be listed if you choose. Also, if you don't respond, we will publish only that information that is available in the phone book. Thanks Mary

How many of you noticed the road repair at the entrance of Meadow View from Jackson? Well, if you did, you have Cliff Holiday to thank. Cliff's calls to the city about the dangerous and damaging "dip" stirred the city to action. Thanks Cliff.

March Board Of Directors Meeting

SPECIAL SESSION INVITATION

Please keep your eyes open for a soon to arrive invitation via US Mail from the BMHA Board of Directors. The March session will have the majority of time devoted to the future standing and existence of our association and we hope that all of you who care about this neighborhood will be present.



Brook Meadows

Brook Meadows Homeowners Association, Inc.

PO Box 492
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www.BrookMeadows.org

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Newsletter Editor - Shelley Haaker
.....Shelley.Haaker@cexp.com

If you have any ideas to make our newsletter better, please contact the editor. We want your input, ideas, and even your articles.

What's at Stake? *The Health of Your Trees*



Most of us have trees in our front yards that were provided by our home builders. Did you know that the stakes supporting these trees need to be removed within the first year? This is because stakes provide artificial support that replaces a supportive trunk and root system.

Movement of the trunk helps strengthen the tree by thickening it and giving it taper from bottom to top. Trunk movement also stimulates root growth. The artificial support from the stakes leaves tree trunks weak and their root systems less developed.

Bottom line - all staking material needs to be removed after roots have established. This can be as early as a few months, but should be no longer than one growing season.



 **Ebert**
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Will I have to give up my home and car if I file bankruptcy?

Not unless you want to. People who reside in Texas and need to file for bankruptcy are very fortunate. The State exemption for your homestead is almost unlimited and the other exemptions for your assets are very generous as well. In addition, if your vehicle is grossly upside down compared to the value and what you owe for it, you may have the option to do a cramdown and only pay what its worth and not what you owe. This can potentially save you thousands of dollars. Remember, the bankruptcy laws were enacted to help you. In most cases, we are able to wipeout all of your unsecured debts (credit cards, medical bills, signature loans, etc.) and allow you to only pay the secured debt (home, car, etc.) you want to keep. Our job is to relieve you of your debt burden and help you get a fresh start. The best way to understand this is to call for a **FREE** consultation at

817-268-2468 or visit our website at:
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Virus and Spyware and Mail... Oh My!

Submitted by Laurie Scott

Here we are in 2009, and the days of thinking that our anti-virus and anti-spyware software will protect us is over. We live in a time when organized crime all over the world is trying to either get your personal information directly or turning your computer into a “zombie” that without your knowledge attacks other computers or sends out spam. Even Apple computer has posted (rather quietly) a recommendation that Mac users consider using anti-virus software.

The generic term for viruses, spyware, etc. is malware, and malware authors are getting more and more creative in getting their hands into your computer. A particularly nasty approach being used is to trick you by popping up a window that says your computer is being scanned for



viruses, and that upwards of 40 have been found. It instructs you to click on a button to download their “anti-virus” software to clean your system. When you click on that button, you’ve just allow the spyware onto your system. It is a very convincing window and looks legitimate. Once downloaded, it adds insult to injury by telling you need to purchase the software to actually remove

the viruses. Of course, it doesn’t remove any spyware or virus, and getting you to send them money is just icing on their cake. The most common names for this program is WinAntiVirus 2008 (and now a 2009 version) and Pro AntiSpyware.

The problem with these and many other malware programs is that they are increasingly difficult for your anti-virus and anti-spyware program to detect and almost impossible to completely remove. Many threats appear before the anti-virus companies even have a chance to update their software, leaving you completely unprotected.

So how can you keep your computer safe from such threats? The first thing you must do is be sure to keep your anti-virus

(Continued on page 5)



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Virus and Spyware - (Continued from page 4)

up to date. If your subscription has expired, you should either renew it or else use one of the free anti-virus programs like AVG Free or Avast (they have paid versions but you don't need them). Microsoft's anti-spyware program "Defender" is included with Vista and can be downloaded free from Microsoft for Windows XP. Though the threat for Macs is low, programs like ClamXav and MacScan are available, as are programs from Symantec and McAfee.

Next is keep your operating system up to date. Both Microsoft and Apple frequently issue updates, and it's very important you patch your computer before the bad guys worm their way in.

Finally and most important is your behavior when using your computer. You can own a Volvo or Mercedes with 12 airbags and 5-way seat belts, but if your behavior is to drive 120 miles an hour, those safety features aren't going to help you when you hit a solid wall. Likewise, when you're using your computer, don't click on links or open attachments in email, even if it's from someone you know – they may not even know they sent it! If you're expecting it, then ok. Don't click on email links that look like they came from your bank, many people have given their banking login information to thieves because they thought

they were logging into their bank, but really weren't. If you use Internet Explorer, be sure you've upgraded to version 7 (click on Help | About to see the version number.) If you're using Firefox, you should be using version 3. Safari users should be at 3.2 (4.0 will be released sometime "soon".) Don't click on pop-up's, and don't download music sharing sites like LimeWire, where malware is EVERYWHERE. Follow those few tips and you'll enjoy a much safer computing experience.

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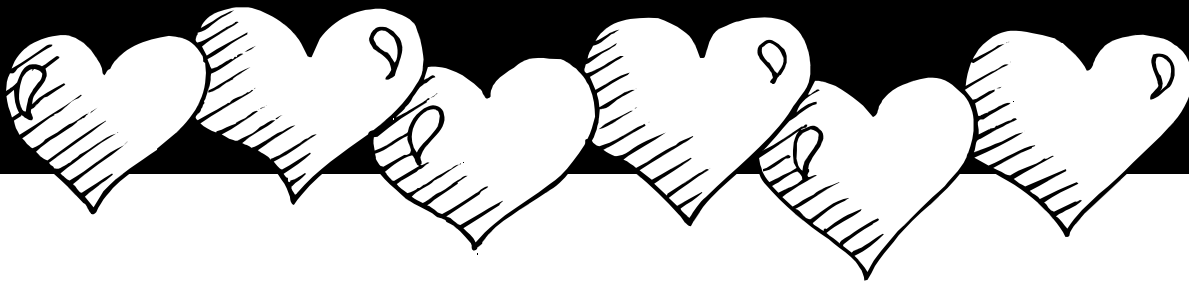
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February is American Heart Month

Submitted by Karen Behrend

February is American Heart Month! Here are some facts and tips to help you keep your heart healthy and help prevent Heart Disease.

COOL HEART FACTS:

- o The heart beats 2.5 billion times in a lifetime (65 yrs) (if you take care of it, maybe more!)
- o It takes 23-24 seconds for a drop of blood to circulate through the entire body
- o Your body pumps 1 million barrels of blood in a lifetime!
- o Your body has 60,000 miles of blood vessels
- o Every day over 650 Americans have coronary bypass surgery.

RISK FACTORS:

I. Unalterable Risk Factors you CAN NOT change:

- o Family History (father/brother had heart disease before age 55, or mother/sister before age 65).
- o Gender (men have a higher risk)
- o Age (Men over 45 and Women over 55 are at increase risk)

II. Risk Factors you CAN alter:

- o High Blood Pressure (three readings at 140/90 in a month, see your doctor)
- o Smoking (#1 preventable cause of heart attacks in the US. Smokers have a 70% great risk than nonsmokers). Tough habit to break, but sooner or later you will quit!
- o Cholesterol (Blood cholesterol of 200 mg/dl is desirable, 239 mg/dl is borderline and 240 mg/dl+ is high) Know your numbers and get a complete breakdown of your total cholesterol, HDL, LDL and Triglycerides. Have your doctor explain the numbers to you!
- o Obesity (more than 30% of your desirable weight) Eating too much of the wrong foods can make you fat! Focus on 5 fruits or veggies a day for the next 20 days.
- o Physical Inactivity (Choose to move! 30-60 minutes 3-4 times a week!)

III. Other contributing Factors

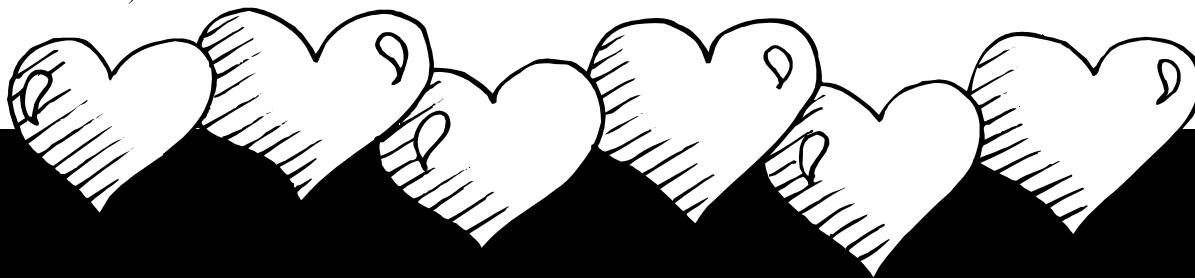
- o Diabetes
- o Stress/Tension
- o Hormonal Factors
- o Alcohol

Primary Risk Factors have the strongest relationship to heart disease (family history, smoking, high blood pressure, high cholesterol and physical inactivity), when two or more of these are present, the likelihood of heart disease greatly increases.

10 TIPS TO HELP DEVELOP HEALTHY HABITS AND PREVENT HEART DISEASE IN YOUR FAMILY

Take care of your heart and your children's hearts by:

1. Regular daily physical activity (walk, bike, hike together)
2. Participate in age-appropriate sports, lessons or clubs. Let kids try a variety and find what they like
3. Participate in household chores (the physical kind)
4. Follow a healthy diet; low in fat and high in complex carbohydrates. Be supportive. Focus on positive instead of negative. Praise for a job well done!
5. Don't reward kids with food...find other ways to celebrate!
6. Be supportive. Focus on positive instead of negative. Praise for a job well done!
7. Limit TV, video game and computer time...disconnect from it! 1-2 hours a day max!
8. Be a positive role model and practice what you preach
9. Set goals and limits. Daily activity, 1-2 desserts a week
10. Learn CPR. The next life you save may be someone you love!



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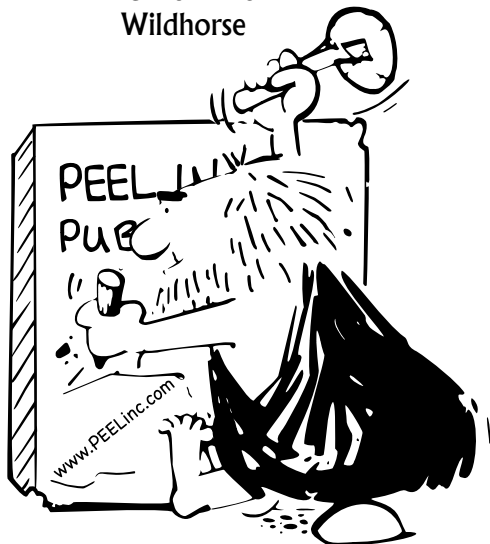
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