



MIRA LAGOS

Messenger



In This Issue

Social Committee Activities.....	4	Activity Groups	7
National Night Out	4	Yard of the Month Winners	7
Halloween Safety Tips	6	Halloween Decorating Contest.....	11

Who to Follow on Twitter

@MiraLagosHOA

Association Information and Neighborly News

@GrandPrairiePD

Grand Prairie Police Department



@gp_tx

City of Grand Prairie, Texas



@GrandFunGP

City Parks, Arts and Recreation Department

@mansfieldisd

Mansfield Independent School District

@Gpscanner

Grand Prairie Scanner, local Police, Fire, EMS

@DFWscanner

DFW Scanner, area Fire, Police, EMS

Who's your favorite? Tweet to @MiraLagosHOA with hashtag #MLMessenger!

Find us online at:

www.facebook.com/MiraLagosHOA

www.twitter.com/MiraLagosHOA



Association Contact Information

www.miralagoshoa.com

www.texas.fsrconnect.com/miralagos

On-Site Management
Stacy McGrath, General Manager
manager@miralagoshoa.com

Matt Urbaniak,
Assistant Manager
Matt.Urbaniak@fsresidential.com

817-473-6787 (office)
817-473-4978 (fax)

South Pool Office "Veranda"
3025 S. Camino Lagos
Grand Prairie, TX 75054

Office Hours
Tuesday-Saturday
8:30 am-4:30 pm
Closed Sunday and Monday
FirstService Residential
Customer Service
(877) 378-2388

Mail Payments to:
Mira Lagos Homeowners
Association Inc.
c/o FirstService Residential
PO Box 678065
Dallas, TX 75267-8065

Committee Chairs

Chair Meetings: Bi-monthly

Communications

Rebecca Newton
communications@miralagoshoa.com
Meetings: monthly

Social

Deirdre Garrett
Cecelia White, Co-Chair
social@miralagoshoa.com
Meetings: 2nd Wednesday monthly

Landscape

Pam Downs and Lisa Watkins,
Co-Chairs
landscape@miralagoshoa.com
Meetings: 1st Wednesday monthly

Welcome

Elissa Sherlock
welcome@miralagoshoa.com
Meetings: monthly/electronically

Pool and Sports

Mike Joffrion
poolsandsports@miralagoshoa.com
3rd Tuesday (Apr-Sept)

New Members welcome on all committees!

Board of Directors

Dick LeBlanc, President
Walter Damon, Vice President
Ben Luedtke, Board Member
Joshua Spare, Resident Member
Jessica Cafferata, Resident Member
board@miralagoshoa.com

Safety

J. Hughes, Chairman
Robert McLain, Co-Chairman
safety@miralagoshoa.com
Meetings:
1st Tuesday monthly



As a nonprofit hunger relief organization, we distribute donated, purchased and prepared foods through a network of more than 340 Food Assistance Partners in 13 counties. Every day, we support the nutritional needs of children, families and seniors through education, advocacy and strategic partnerships.



North Texas Food Bank
4500 S. Cockrell Hill Road
Dallas, TX 75236-2028
214.330.1396
ntfb.org

Mira Lagos Messenger

Is the only authorized and official monthly publication for the residents of the Mira Lagos Community with news and calendar of community events endorsed by the Mira Lagos HOA & its members.

PUBLISHED BY Community News Connection, Inc.
206 W. McDermott Drive, Suite 120 • Allen, Texas 75013 • 972-396-8855
www.communitynewsconnection.com

ADVERTISEMENT SALES

For information or to place an advertisement
972-396-8855 • info@communitynewsconnection.com

Mira Lagos does not in any way endorse or support, nor does it take any credit or responsibility for the services, paid or volunteer, nor the statements made in articles or letters published herein not endorsed by the association or the group decision of the Board of Directors.



Technology makes our lives easier, but increases our exposure to potential identity theft with 44% of all fraud involving an online transaction (Javelin Strategy & Research). Events such as credit card takeover, unauthorized purchases, and new account openings easily come to mind. But fraudsters also misuse your online accounts like Amazon, eBay, PayPal, bank accounts, and e-mail. Furthermore, fraudsters can take out loans in your name (think mortgages and payday loans), use your name when arrested, add new properties to your utility accounts, take over your mobile phone accounts, steal your children's social security numbers, withdraw and take over your investment accounts, change direct deposits to their own bank account, sell your personal information on the black market, file fraudulent tax returns on your behalf to get your tax refund and engage in other forms of illegal but opportunistic behavior. As technology evolves, so will fraudsters. When it comes to your identity, Frontier believes it is better to be proactive than reactive.

Current Action Items

1. Consider purchasing identity theft protection. Consider hiring companies such as LifeLock, Inc. or IdentityForce™. These types of companies are charged with detecting, alerting and restoring your identity. This often includes monitoring all three

credit agencies, bank accounts, credit cards, e-mail addresses, medical insurance account numbers, phone numbers, and social security numbers. Privacy protection typically includes fraud alerts, threat alerts, junk mail opt outs, monitoring service for public records, pay day loans, court records, sex offender registry, and change of address. Black market website surveillance is often included to query if your personal information is out there. Many companies offer identity theft insurance and lost wallet assistance. Each company offers several levels of protection you can select for fees ranging from \$10 per month to \$30 per month per individual. Monitoring your children's personal information is usually an additional charge. Frontier does not endorse a specific identity theft company. You should have your own discussion with any potential identity theft company to understand the services offered, cost and history of the company you may be engaging.

2. Do what you can proactively. Your credit: Monitor your credit reports every four months and stagger these requests from one bureau to the next. Close any unauthorized accounts that appear on your credit report. Your credit cards: Sign up via your credit card provider for free fraud alerts. Most credit cards do not hold you responsible for fraudulent purchases. Some credit card providers offer more robust protection than just fraud alerts free of charge. What is offered depends on the type of card you hold with the bank so to find out you should call. Also, see if your bank offers credit cards with a chip called Europay, MasterCard and Visa (EMV). An EMV chip stores credit card account data that creates a unique transaction code every time an EMV card is used for payment. With magnetic strips the data does not change so counterfeiters duplicate your card and

spend repeatedly until you or your bank put a freeze on your account. Make a list: Make a list of all your bank, credit, utility and service accounts.

3. React quickly if you are a victim. Step One: Download Texas' Identity Theft Victim's Kit from the Office of the Attorney General for step-by-step guidance. Step Two: Immediately close all affected accounts. Step Three: Place a fraud alert on your credit file which prompts lenders to more carefully verify applicants. Step Four: Report the crime to your local law enforcement and request a copy of the police report. Report identity theft crime to the Federal Trade Commission and complete their ID Theft Affidavit. Contact other relevant law enforcement or government agencies. Step Five: Continue monitoring your credit report. Step Six: Complete the Application Requesting Declaration that Applicant is a Victim of Identity Theft and file it with a Texas state district court.

4. Don't forget your children. Texas recently passed a law mandating that credit agencies place a security freeze on minor's accounts if contacted by the minor's representative. A minor is defined as someone under the age of 16 in this regard. If these agencies do not have a consumer file for the minor, the agencies must create a record and subsequently place the security freeze on the record within a given time frame. The agencies can charge up to \$10 for each placement or removal of a freeze except under certain circumstances.

Frontier Investment Management Company does not offer tax or legal advice. Please consult with your attorney and/or CPA for specific tax or legal matters and to implement any strategies discussed herein. *Frontier Investment Management Company*

Brought to You By Your Neighbor &
Mira Lagos Expert



"Who knew buying and selling a house at the same time could be so easy. Christina is awesome!"

— T. Mays

FREE MARKET ANALYSIS
Christina Kang 817.739.7433

What Stays with the House?

It's easy for a seller to get excited when a good strong offer to purchase comes in, but sellers should always take time to review the contract to make sure they are not selling something they planned to keep. The Texas sales contract spells out exactly what items go with the house and are defined as "fixtures". Some of these items are not always obvious, like curtains, speakers, and more. Be sure to look this part of the contract over carefully to avoid problems during your transaction. As your Realtor for advice when you have questions!

Market Statistics: This Month vs. Same Month 1 Year Ago

- ▲ The average sales price increased by 10.2% to \$296,615
- ▲ The average list price increased by 9.6% to \$323,131
- ▲ The average price per sq. foot of all homes sold increased by 5.5% to \$96 per sq. foot
- ▼ The average days on market for homes for sale has decreased by 58.5% to 27 days
- ▲ The percent of list price that homes are selling for is up 0.7% to 98.0% of the list price
- ▼ The number of months' supply of homes for sale is down by 28.9% to a 2.7 months' supply
- ▼ The number of homes for sale in the area has decreased by 7.2% to 77 homes
- ▲ The number of homes listed last month for sale increased by 116.0% to 54 new listings
- ▶ The number of pending sales has remained steady at 27 homes
- ▲ The number of existing homes sold in the last month increased by 67.0% to 32 homes



Broker & State Certified Residential Real Estate Appraiser (# TX-1336180-R)



What's Happening



The Safety Committee and your Mira Lagos HOA would like to invite you to

National Night Out

October 6th, 2015 from 6-9pm

Rush Creek Church

1355 E. Seeton Rd., Grand Prairie, TX 75054

We have hosted this event for the last 7 years and each year it has been the Safety Committees premier event. You get an opportunity to come out and meet your neighbors, come along side the Grand Prairie Police Department and Fire Department to discuss items that concern you. With the pur-

pose of strengthening community spirit and relations and showing support in anticrime efforts. It is time to show the criminal element that we as a society are not going to just sit back and let crime occur in our neighborhoods.

Attending the event this year will be the Grand Prairie Police, Fire Department and Citizens on Patrol along with our local elected officials. We will have food and drinks, entertainment for the kids like bounce houses, face painting and balloon artists. In addition we will have a paper shredder at the event to allow you to dispose of any personal and private information in an effort to prevent Identity Theft. We look forward to seeing you there,

J. Hughes
Safety Committee Chair
Mira Lagos HOA

Mira Lagos Social Committee Activities Fall 2015

“Fill-A-Backpack” Community Sharing Event Makes a Difference!

During the month of August, Mira Lagos HOA Social Committee hosted its first Community Sharing Event with a goal to fill at least 50 backpacks with school supplies and non-perishable food items. We exceeded our goal! Committee members and community volunteers spent a lot of hours filling more than 50 backpacks with essential school supplies and bags of food/groceries for children at our neighboring Erma Nash Elementary School on Broad Street in Mansfield, TX. Erma Nash Principal, Tiffanie King, sent the following message to our community: *“We would like to express our sincere gratitude for the delivery of the backpacks and bags of food. We were overwhelmed by the generosity of your organization. We were able to provide several of our students with backpacks and food yesterday during our first Meet The Teacher night. We greatly appreciate you thinking of our students during this time.”* Thank you Mira Lagos for making a difference!

Fall Garage Sale

The entire community had an opportunity to clean out their closets, garage, and storage cabinets to make room for more “stuff” during the Fall Garage Sale on Saturday September 12, 2015! There were lots of bargains to be found and it was a great time to meet new friends and get caught up! See you in the Spring!

MIRA LAGOS VENDOR & CRAFT FAIR

The Mira Lagos Fall Festival will include a Vendor and Craft Fair for local entrepreneurs on Saturday, October 10, 2015 from 1:00pm-4:00pm at Mary Lillard Intermediate School 1301 N. Day Miar Road, Mansfield, TX 76063.

Advertise your business, meet other entrepreneurs and your neighbors. Don't forget the holidays are just around the corner! Reserve your spot now!

Registration forms are due by Saturday, October 3, 2015

Residents: \$10 Refundable Deposit

Non-Residents: \$25 Refundable Deposit

Make checks payable to: Mira Lagos HOA

Drop off or mail your registration to: Mira Lagos HOA Management Office | 3025 S. Camino Lagos | Grand Prairie, Texas 75054

Your refundable deposit will be returned to you upon arrival at the event. No deposit refunds for no-shows or cancellations after October 3, 2015. Please note that participation in the vendor fair is on a first come, first serve basis. Only one vendor per distributorship will be permitted, so be sure to respond quickly.

Vendors/Crafters may set up after noon (12:00pm) on Saturday, October 10, 2015. Vendors are responsible for providing their own tables, chairs, generator, etc. **VENDOR/CRAFT SHOW REGISTRATION FORM**

Name: _____

Are you a Mira Lagos Resident? Circle YES or NO

Street Address: _____

City: _____ State: _____ Zip: _____

Telephone Number: (day) _____

(evening) _____

E-mail address: _____

Name of your Business: _____

Description of your Product or Service _____

The S & H Classic Car Club to feature:

Classic Cars, Classic Trucks, Resto-Mods, and Modern Classics

Mira Lagos Fall Festival

Mary Lillard Intermediate School

1301 Day Miar Road

Mansfield, TX 76063

Saturday, October 10, 2015

1:00 pm – 4:00 pm

PRE-REGISTRATION FORM

Pre Entry Fee \$20.00 before October 10, 2015 / \$25.00 Day of Show

Trophies Awarded in Four Classes:

Classic Cars/Classic Trucks

Resto-Mods/Modern Vehicles

Class _____ Make _____ Model _____ Year _____

Owner _____ Phone _____

Mailing Address _____

Email _____

Signature _____

Date _____

I would like to be notified of upcoming S&H Classic Car Club events

____ YES ____ NO

For more information contact Shawn at (817) 262-0153

Method of Payment: Check/Money Order/Cashier Check

Payable to: Larry Sanders | 601 Hammond Drive | Mansfield, TX 76063

*Advertising available on back of S&H Classic Club T-Shirts at \$30.00*Please designate your organization By signing this form I release the Mira Lagos HOA, S&H Classic Car Club and City of Grand Prairie, City of Mansfield or other parties involved of any liability for loss, damage and injury to me or my vehicle for this event. I'm certifying that I have current Auto Liability Insurance on the above registered vehicle being displayed in the event show. In addition, I understand that Mira Lagos HOA or S&H Classic Car Club have the right to refuse entry of any vehicle to the event and refund all registration fees. I agree to all stated conditions of the event..

MIRA LAGOS FALL FESTIVAL 2015

Come on out to Mary Lillard Intermediate School on Saturday, October 10, 2015 from 1pm-4pm for the best Community Fall Festival ever! Yes! It's time for the Mira Lagos Fall Festival and it's going to be spectacular!!!

The Social Committee listened to your request for a Vendor/Craft Fair for local entrepreneurs...we got it!

You asked for food, games, Ole Time Pictures by Miss Purdy, pumpkins, and fun for the entire family...we got that too! You asked for a Classic Car Show and...

Yep, we got that too!!! S&H Classic Car Club will sponsor the car show during this year's Fall Festival and we anticipate about 50 to 75 entrants in 4 categories: Classic Cars, Classic Trucks, Resto-Mods, and Modern. Register your Classic Car today!

Registration for vendors/crafters and the classic car show are in progress. No car to enter? How about judging these beauties?

Contact the Social Committee for more information at social@miralagoshoa.com.

Thank You!!!
ML HOA Social Committee



Grand Prairie T E X A S Upcoming Events

Pumpkin Run

Date: 10/10/2015 8:00 AM
Location: Lynn Creek Park
5700 Lakeridge Pkwy
Grand Prairie, Texas

The 29th Annual Pumpkin Run presented by the Grand Prairie Metro Rotary Club. Events will include a 1-mile Fun Run starting at 8 a.m., a 10k run and a 5k Run/Walk starting promptly at 8:30 a.m. Award ceremony will be held at the conclusion of the 10k/5k Run. There will be cash awards, a school challenge, team challenge, free pumpkin decorating, free blood pressure checks by Baylor Medical Center of Irving, free "Waffle Way" pancake breakfast with bacon from Outlaw's Barbecue and photography by Movin' Pictures. All proceeds benefit Alzheimer's Association, plus \$400,000 has been raised at this fun event!

For more information, go to www.pumpkinrun.us or call the Parks, Arts and Recreation Department at 972-237-8100.

Traders Village Special Event- Craft Beer and Barbecue Festival

Date: 10/10/2015 - 10/11/2015
Location: Traders Village
2602 Mayfield Rd

Grand Prairie, Texas 75052

This event is going to feature award winning barbecue cooks cooking up some of the best barbecue brisket and ribs. Guests will be able to buy this barbecue and have a chance to purchase a variety of Craft Beers. Chris Rivers and his country band will perform from noon to 4 p.m. each day. During band breaks the cooks will visit with the audience to provide some tips on what helped them win barbecue cook offs all over Texas and the southwest. This festival will have something for everyone.

For more information call 972-647-2331

Halloween Carnival Friday at Charley Taylor

Date: 10/23/2015 5:00 PM - 7:00 PM
Location: Charley Taylor Recreation Center
601 E. Grand Prairie Rd
Grand Prairie, Texas 75051
Information: Charley Taylor Recreation Center,
972-237-6890

Trick or Trail

Date: 10/23/2015 5:00 PM - 7:00 PM
Location: Tony Shotwell Life Center
2750 Graham St
Grand Prairie, Texas 75050

Don't miss this night of Halloween fun! Walk the trail and get free candy along the way. Also visit the haunted house! This is free family fun for all ages.

For more information, call 972-237-7529.

Alvin and the Chipmunks: Live on Stage!

Date: 10/25/2015 2:00 PM
Location: Verizon Theatre
1001 Performance Place
Grand Prairie, Texas 75050. For more information visit www.AXS.com, www.verizontheatre.com or call (888) 929-7849

Pumpkin Swim

Date: 10/28/2015 1:00 PM - 3:00 PM
Location: Kirby Creek Natatorium
3303 Corn Valley Rd.
Grand Prairie, Texas

For more information, call the Parks, Arts and Recreation Department at 972-237-8100.

Halloween Carnival Friday at Dalworth

Date: 10/30/2015 5:00 PM - 7:00 PM
Location: Dalworth Recreation Center
2012 Spikes Street
Grand Prairie, Texas 75051
Information: Dalworth Recreation Center,
972-237-4760

Terror at the Uptown

Date: 10/31/2015
Location: Uptown Theater
120 E. Main St.
Grand Prairie, Texas 75050
For more information, call the Parks, Arts and Recreation Department at 972-237-8100

Halloween Safety Tips Trick or Treat...Safely!



Treats Not Tricks

- Insist that your children postpone nibbling on any treats until they return home. To reduce their urge to munch more, serve dinner before they head out to trick-or-treat.
- When your children return home, carefully inspect all treats. Discard any candy or other food items with a torn or missing wrapper. Homemade cookies, sweets, and fruit should

only be kept if you know and trust the person who gave them to your child.

- As an extra precaution, all fruit should be washed and sliced before eating.

Dressing Up

- Make sure your child's costume fits properly. The bottom end should be mid-calf or shorter to keep your child from tripping.
- Keep your child's vision clear. If your youngster insists on wearing a mask, be sure it allows ample room for breathing and seeing. Wigs and hats also can be a problem if not adequately secured.
- If possible, agree on a costume that is flame proof and flame resistant. Avoid any with overly long sleeves, scarves, or long belts that could dangle and catch fire in a jack-o'-lantern's candle.
- Add bright or light touches to your child's costume so that your youngster is more visible to others.
- Accessories such as broomsticks and swords can add to a child's sense of make-believe, but they can become cumbersome and can cause your child to trip. Instead, have your child leave them at home for pretend play around the house.

Door to Door and More

Every trick-or-treater should follow these rules:

- Carry a flashlight.
- Only visit homes or apartments of people you know.
- Do not enter any homes without the permission of your parents.
- Only visit those streets with which you are familiar.
- Stay away from homes or doorways that are dark.
- Keep to sidewalks and crosswalks.
- Avoid cutting across lawns.

If you allow your child to head out with friends, without your supervision, the following rules should also apply:

- An agreed upon route should be followed.
- He or she should return home at a time determined in advance.
- For safety's sake, give your youngster some pocket change so that he or she can make an emergency phone call if necessary.
- For many preschoolers or elementary school children, a viable alternative to door to door trick-or-treating is a private Halloween party. Join with neighbors, family, church, or school groups to plan a gathering that includes a costume parade, games, and of course, lots of treats to take home.

Have fun! Stay Safe!

General Manager- Stacy McGrath

Saving for retirement doesn't need to be complicated or painful. Check out these tips on how 401(k) savings plans work and take advantage of the savings offered by your employer.

1. Start participating in your employer sponsored plan now: Time is on your side. The sooner you start contributing to a 401(k), the longer your money has to grow. Even if you only contribute 2 or 3 percent, it's a start.

2. Know your rights: By law, you are eligible to start contributing to a 401(k) plan after one year of service; your employer can't make you wait longer than that.

3. Pay yourself first: Out of sight, out of mind. Your contributions are taken directly out of your paycheck and deposited straight into your 401(k) plan.



4. Contribute to the max: It's simple, but true. The more money you put in a 401(k) plan, the faster it will grow. Participants can contribute up to maximum of \$11,000 annually, although some company plans limit the contribution to a percentage of your salary. These plans are portable and can be rolled over into an IRA or to another 401(k) if you change jobs.

5. Free money: Many employers offer matching contributions. Take advantage! It's like a tax-free raise.

6. Pre-tax benefits: 401(k) contributions are not taxed until you pull your money out. Saving pre-tax gives you more money to invest. Because taxes take a large bite out of each dollar you earn, you have to save more after-tax

dollars to get the same impact as pre-tax saving. Plus, saving pre-tax dollars lowers your taxable income, which means you'll pay less to the IRS.

7. Keep your hands off your retirement savings: Financial advisers warn against borrowing from your 401(k), even if it's to get rid of credit card debt. Essentially, you're robbing your retirement. If you do borrow, the loan has to be paid back in five years or you will be slapped with a 10-percent penalty. Plus, in most cases, if you leave your job, you'll also pay the penalties and tax unless you repay the loan in full.

8. Be flexible and look long-term: As the years go by, life changes; so should your retirement savings strategy. Review your 401(k) plan quarterly, and definitely annually to ensure it still meets your needs as retirement approaches.

Covenant Corner Holiday Decorations

4.25 Other (f)- All exterior holiday decorations should be removed within 30 days after the holiday to which they relate.



Congratulations Yard of the Month Winners

Congratulations to July and August winners! As a winner, the Homeowners will received a \$25 gift card from Home Depot, a potted plant, and a yard sign designating them as Yard of the Month and of course, bragging rights! Thank you for maintain your yard and participating in 2015 !

July Winners!



August Winners!



Looking to meet new people with your same interests and have fun doing it? Look no further, Mira Lagos has many Activity Groups to choose from.

Lucky River Poker Club for ML Men
Contact Mike Watkins, Watkins9111@att.net

Lucky River Poker Club for ML Women
Contact Lisa Watkins at watkins9111@att.net

LCR for ML Ladies – Contact Elissa Sherlock,
Esherlock@me.com

Bunco for ML Ladies
Contact Julie Jordon, jordanjules@gmail.com

Singles Group
AdventurousEvents@gmail.com

Wine Down Wednesdays
Winedownwednesdays@hotmail.com

Have an organized group not listed?
Please contact communications@miralagoshoa.com

Recipe of the Month Caramel Apple Cider Coffee Drink



Ingredients & Amounts

- 1/4 cup of coffee
- 2 cups of water
- 1/2 cup of hot cider
- 1 tbsp of caramel sauce

Instructions

1. Brew the 2 cups of water with the coffee
2. Pour into a glass
3. Add hot cider and caramel sauce

We Want a “Waste-Free” Community!

It doesn't take much to remember that we have pets in our community. In fact, if you don't watch your step, your liable to step in one such reminder!

Besides being unsightly and smelly, animal waste can be hazardous to the health of our children who play in the community and other pets. One of the most common forms of disease transmission between dogs is through fecal matter. When walking your dog in our community, remember that it should be leashed.

Also, it is important to remember to immediately clean up after your pet. Take along a baggie with you to pick up waste with and then dispose of it properly. By taking a few simple steps to clean up after your pet, you can contribute not only to the beautification of our community, but also towards the elimination of one of the most irritating nuisances in our community. Thank you for your cooperation!



Read Your Own Water Meter

If high water bills are getting you down, it is a great time to learn to read your own meter. Your water meter is usually located near the street or sidewalk in front of your house. Some water meter boxes require a key to open, which you can buy from any local hardware or improvement store. If you are not sure what key you need, just take a picture of your water meter cover and take it to the store with you.

In Grand Prairie your water is measured by TGAL (thousand gallons). Your water system is always under pressure. When you turn on a spigot, water already in the pipe flows out, and an equivalent amount of water flows from the city water pipes through your meter. As the water flows through the meter the dials on your water meter turn, much like the odometer on your car. Your water meter has a 7 digit dial, and a sweep hand that turns as water flows through it, and a small red circle that detects low water flow (leaks).

1. Check your water bill to determine the date

of the last time that your meter was read by the city. Take note of the last reading on the bill.

2. Approximately 30 days from the last reading, take a picture of the meter or write down the information on a piece of paper at a time when no water is running in your house. The meter should be completely still.

3. To get your usage, subtract the previous reading from the current reading. In Grand Prairie they round down to the "thousand gallon" digit. They drop the last 3 digits, so there is anywhere from 1 to 999 gallons that won't be billed until the thousand gallon dial turns.

4. Visit the Grand Prairie Water Rates page: <http://www.gptx.org/index.aspx?page=473> to figure out the amount you will be charged. Every month you are charged a meter charge for both water and waste water in addition to the water that you actually used. Your waste water is determined by your WMA (winter month

average). Your bill also includes storm water drainage and trash and recycling. Each charge is itemized on your bill.

If all of the water on your property is turned off, but the sweep hand is moving and/or the leak detector dial is spinning, you have a leak. If you have a very slow leak, you may not see it move. Take a picture of where the dial is at, and wait 30 minutes to an hour to see if the sweep hand moves slightly. If you suspect a leak, you can then take steps to isolate it. Check for sprinkler system leaks, running toilets, and dripping faucets

To verify the accuracy of your water meter, fill up a 5 gallon bucket with water and verify that the meter only advances 5 gallons. To figure out where you can conserve water, start looking at your meter every time you do laundry, or shower, or use substantial water. Once you see how much you are using, you can figure out ways to conserve.



Timely Tips for October Gardeners

Usher in the autumn season with creative displays for indoors and out! Transformation quickly occurs with pots of mums, pansies, cabbages and ornamental peppers when combined with pumpkins, gourds and bales of hay. Create a spectacular vignette in your landscape with bales of hay, a scarecrow or two, multiple sizes of pumpkins and gourds, pots of garden mums, corn stalks and for more texture consider adding old tools, a set of antlers or birdhouses. The autumn color palette offers a myriad of wonderful colors from which to choose; purples, rusts, gold's, yellows, oranges, deep greens and browns can be used. Whether you are mixing colors or working with only one,

use color abundantly to create massive appeal. Create a pyramid of pumpkins and gourds by selecting different colors and stacking them one on top of the other. Simply displaying a "pile" of pumpkins in the same color palette and different sizes will draw ones eye and interest to an area of your landscape.

Color Creations filled with blooming or colorful foliage plants can be used on patios and porches. Freshen up existing containers by nestling an interesting pumpkin or gourd in amongst the plants. Fill a favorite basket or pot with a mixture of produce for a simple, impressive look. Add a bit of nature into your containers with

branches, corn husks, berries and other materials to enhance the overall look. If you did not apply a pre-emergent herbicide to your lawn in September; apply it by the first two weeks of October. You should also fertilize your St. Augustine or Bermuda lawns no later than the first week of October.

October is bulb buying month. They are in fresh supply and will provide welcome late winter and early spring color for the landscape. Refrigerate Tulips and Hyacinth bulb for at least 45 to 60 days to provide enough chilling to bloom properly. Plant them in late November or early December.

Making Any Changes? Don't Forget To Obtain Approval First!

Our governing documents require that the Association approve all proposed architectural changes before any work is started. The importance of this requirement cannot be overstated when you consider the reason for such a restriction. Membership in a community association requires compliance to pre-existing conditions and regulations. One of the biggest advantages of these conditions is the protection of our property values. The value of your home is directly related to the condition, appearances and aesthetics of our community as a whole. By regulating the kind and types of architectural changes that can be done, our Association is better able to maintain our property values.

Getting our Association to approve all proposed architectural changes is not just a good idea to protect your investment, it is a requirement! If you have any questions, please do not hesitate to contact your Association Manager, manager@miralagoshoa.com. There is an ACC Request form on the Mira Lagos website, under association documents. www.miralagoshoa.com. Thank you ~ Management



Let us help you
find your
**Perfect
Pet.**



Now With Two Convenient Keller Locations!

HSNT Welcome Home Adoption Center

363 Keller Parkway, Suite A • Keller, TX 76248

Open 12 pm - 6 pm daily

817-431-1170 • Keller@hsnt.org • www.hsnt.org

HSNT Keller Regional Adoption Center

330 Rufe Snow Dr. • Keller, TX 76248

Open 12 pm - 6 pm Monday - Saturday

817-743-4711 • Keller@hsnt.org • www.hsnt.org



Get Involved, Stay Informed, Do Your Part

When most of us decided to buy our home and live within our community association, the last thing that probably came to mind were the possibilities that community association living presented. After all, anytime a group of homeowners work together for a common goal, practically anything is possible. From increasing our community's aesthetic appeal and eliminating neighborhood crime, to creating a more influential voice in regional issues, the opportunities to benefit from being a part of a community association lie waiting to be seized. The possibilities are limited only by our ability to work together.

Unfortunately, without a clear understanding of how and why our community association operates, those possibilities will elude us. When we can grasp the theory that underlies our governing documents and the reasons that our Board and management company must, at times, do what they do, then we take a giant step towards realizing the potential of our community.

Our community association is no different than any other organization. In order to succeed and reach its potential, it needs the support and involvement of its members. Just think of the goals that can be achieved when we all work together for the betterment of our community. Instead of perceiving our association as an obstacle to overcome, try thinking of it a tool to help us create a more comfortable life-style. But, like any tool, we need to learn how to use it effectively before it can do any good. Get involved, stay informed and do your part. You won't be sorry!

*We are currently seeking assistance in the Communication Committee, Social Committee, Landscape Committee.
Please email your management team at
Manager@MiraLagosHOA.com.*



Even though we live in an association, you might be surprised how many of our neighbors—owners and renters alike—don't really understand the fundamental nature of common-interest communities. And we know that many others, including the media and government officials, lack a true understanding of the community association (or condominium) concept. Community Associations Institute (CAI), a national membership organization that represents the best interests of common-interest communities like ours, developed 10 basic principles that answer three essential questions: What is the basic function of a community association? What are the essential obligations and expectations of homeowners? What are the core principles that should guide association leaders?

We're confident you'll recognize our community while reading these principles.

1. Associations ensure that the collective rights and interests of homeowners are respected and preserved.
2. Associations are the most local form of representative democracy, with leaders elected by their neighbors to govern in the best interest of all residents.
3. Associations provide services and amenities to residents, protect property values and meet the established expectations of homeowners.
4. Associations succeed when they cultivate a true sense of community, active homeowner involvement and a culture of building consensus.
5. Association homeowners have the right to elect their community leaders and to use the democratic process to determine the policies that will protect their investments.
6. Association homeowners choose where to live and accept a contractual responsibility to abide by established policies and meet their financial obligations to the association.
7. Association leaders protect the community's financial health by using established management practices and sound business principles.
8. Association leaders have a legal and ethical obligation to adhere to the association's governing documents and abide by all applicable laws.
9. Association leaders seek an effective balance between the preferences of individual residents and the collective rights of homeowners.
10. Association leaders and residents should be reasonable, flexible and open to the possibility—and benefits—of compromise.

Fundamentals can be downloaded at www.caionline.org/governance/fundamentals.pdf. For more information about Community Associations Institute, go to www.caionline.org.

Neighborhood Watch Programs Neighbors Watching Out For Their Neighbors

It is certainly no surprise that many cities are encouraging, and even coordinating Neighborhood Watch Programs. They really work!

The reason they work is simple: One of the best ways to deter crime and vandalism in a community is to create a network of neighbors looking out for each other.

Not only do police and sheriff's departments encourage Neighborhood Watch Programs, they sponsor educational programs to help participants learn more about fighting crime in their community.

Taking part in a Neighborhood Watch program is simple. The only thing you need is the participation of yourself and your neighbors. If you would like to participate in a Neighborhood Watch Program for our community, please email safety@miralagoshoa.com.



MIRA LAGOS HALLOWEEN DECORATING CONTEST 2015

This year we are going to have the community vote for the best decorated house. We realize that everybody is busy with kids, work and home life so we are trying a new way to make it easy for people to vote on their favorite Halloween House!! There will be 1 winner per village and will receive a prize for Best Decorations!!

home you like or when you are out Trick or Treating with your family write down address.

November 1st

- Winners will be announced when all votes are tallied and winners will be in the November Messenger

- Fill in address of your vote in your village or all villages if you choose
- After you have entered your addresses on tickets below take a picture and text photo of ticket to 707-410-6666
- If you are unable to take a picture and text you may also send an email with your choice to landscape@miralagoshoa.com
- Votes will be accepted until the evening of

Remember to tear this page out and hang on fridge, so it will be ready for voting!!

If you have any questions please contact via email landscape@miralagoshoa.com

Thank you for your participation!!
Landscape Committee

The way it will work is as follows:

- Below you will see 1 ticket per Village
- When you are out and about and see a

<p>HALLOWEEN DECORATING CONTEST</p> <p>WRITE THE ADDRESS AND TEXT TO: 707-410-6666</p>	 EL SENDERO Address: _____	 SONORA Address: _____
 ESCONDIDO Address: _____	 LA ENSENADA Address: _____	 CORDOVA Address: _____
 MARBELLA Address: _____	 VALENCIA Address: _____	 BELLA VISTA Address: _____
 LA PRADERA Address: _____	 EL ARROYO Address: _____	 EL LLANO Address: _____
 LA TIERRA Address: _____	 LA MIRADO Address: _____	<p style="text-align: center; color: red; font-size: 2em;">HAPPY HAUNTING!</p>

FALL HOME MAINTENANCE CHECKLIST

- Inspect and clean gutters and downspouts.
- Seal gaps and cracks around windows and doors with weather-stripping and caulk.
- Inspect your roof for damaged or curled shingles, corroded flashing, or leaky vents.
- Take steps to repair damaged sidewalks, driveways, and steps.
- Drain and winterize outdoor faucets and irrigation systems.
- Have a professional inspect your heating system.
- Check fireplaces for soot buildup.
- Check smoke detectors, inspect/install fire extinguishers, and review your fire escape plan.
- To prolong the life of your outdoor grill, clean it with a wire brush, store the propane tank in a safe area, and cover or store in a shed.
- Remove dangerous tree branches that could break off and damage property if there should be an ice storm.
- Clean and store outdoor furniture.
- Clean and store lawnmowers and any other lawn equipment.
- Plan for leaves by purchasing leaf bags and rakes.