



WESTMONT Community Newsletter

Third Quarter 2014

How to Reach Your Management Company

**Property Management
Solutions**

**Contact Your
Property Manager at:**
Manager@
propertyMGTSolutions.biz
(817) 337-1221

or visit:

www.propertyMGTSolutions.biz

New Office Location:
204 S. Main St.
Suite 300
Keller, Texas 76248

Important Phone Numbers

Police (Non-Emergency):
(817) 743-4522

Code Enforcement:
(817) 503-1268

Upcoming Westmont Board Meetings

Dates: **September 15 - December 15**
Start Time: **7 p.m.**

Address:
The New Property Management Solutions Office
204 South Main Street
Suite 300
Keller, TX 76248

Everyone Welcome!
We encourage you to come get involved with your community.

Curb Address Painting

Nationwide Curb Service has offered to provide a service for Westmont homeowners. For \$10.00, the company will paint homeowners' addresses on the curbs with black backgrounds and white lettering. We need homeowners to reach out to Property Management Solutions by email at manager@propertymgt solutions.biz or by phone at (817) 337-1221, if you are interested in paying for this service to the community. The board needs a total count before committing to this service.



HOA Website

www.WestmonthOA.com

Please utilize our HOA website to find Westmont events, community and area events, meeting minutes, contact information and much more.



Timely Tips for August Gardeners at Calloway's and Cornelius Nursery:



August is here and needless to say, it is HOT! However Fall is right around the corner and here are a few tips to get you through the scorching days of August and into the "Second Spring" of the South – Fall. This is usually one of the driest months for our region, and rainfall may be sparse. With new watering restrictions in place, when and how you water becomes even more important.

Make the best use of the water you have by watering early in the morning before the wind speeds pick up. Otherwise, much of the water will evaporate before the plants get to use it. To further avoid excess evaporation, use a sprinkler that produces large drops of water instead of a fine mist. Plants need about one inch of water each week during this long summer period. If you have heavy clay soil adjust the timing of the irrigation zones to make sure water is not running off the landscape. Your irrigation schedule should be adjusted to allow for slow infiltration of the water. Be a WISE – keep water on the landscape.

Soil that is exposed can heat up to more than 100 degrees Fahrenheit. This is hot enough to kill those tender root hairs near the surface. Three to four inches of mulch can make the soil 10 to 20 degrees cooler. Besides reducing soil temperature, mulches also conserve water by reducing evaporation, often up to 65 percent.

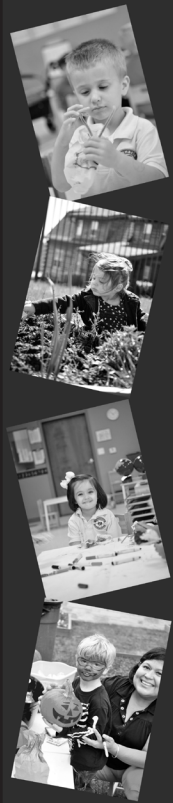
August is the last month to plant a new lawn before winter temperatures arrive. Newly-installed lawns need at least six to eight weeks to establish a healthy root system.

Prune roses back, but do not remove more than one-third of the plant. Prune and remove spent blooms on annuals and perennials to encourage continuous blooming well into fall.


Tomato and Peppers planted earlier this year will not set fruit during the heat of the summer, even though they may still be flowering. If the plants remain healthy, they will set fruit again once the temperatures stay below 90 degrees. Sidedress established healthy plants with fertilizer and keep watered to encourage new growth. Set out tomato transplants; look for early maturing variety (65 to 75 days). Our average first freeze is mid-November and tomato maturity slows down as the days get cool and cloudy.

Free Clinics at your nearest Calloway's or Cornelius Nursery!

There are no Clinics scheduled for August – Stop by your nearest Calloway's or Cornelius Nursery for friendly expert advice from one of our Texas Certified Nursery Professionals



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Timely Tips for September Gardeners at Calloway's and Cornelius Nursery:



September is a pivotal month for your landscape, with the official arrival of Autumn later this month, and hopefully, a return to cooler and wetter weather. It's the gateway month between summer and fall gardening so get outside and improve your landscape.

September is the time to apply lawn fertilizer to keep the grass healthy and growing up to the first frost. Always follow the directions on the package and avoid over fertilizing, which will only damage your lawn.

Sow Spring Wildflowers (like Bluebonnets) seed now. For more reliable, uniform seed germination of our State flower, purchase acid-treated Bluebonnets seed. This treatment pits the seed coat, allowing nearly 100% germination in one to two weeks.

Divide your perennial about every third or fourth year to prevent overcrowded beds. Spread a liberal amount of organic matter evenly over the area and mix into the soil at least 6 to 8 inches deep. Space divisions at least one foot apart in all directions so root competition will not be a problem for several years.

September is an excellent month to begin planting trees and most shrubs. Fall landscaping done now will be well-rooted by next Spring and Summer.

Purchase Spring blooming bulbs as soon as they become available. Tulips and Hyacinths should be stored in a refrigerator until November.

Plant your fall vegetable garden. Plant cool-season vegetable garden with transplants of Broccoli, Cauliflower, Brussels sprouts, Cabbage, Chard, Collards, Lettuce, Kale, Endive and Mustard. Water your new vegetables and lightly top-dress with mulch to discourage weeds.

Replenish mulch in beds for winter protection. Change irrigation frequency with the shorter, cooler days of fall. Clean up debris from annual and perennial beds so insects won't winter there.

Free Clinics at your nearest Calloway's or Cornelius Nursery!

Saturday, September 6: Fall is for Planting! Shrubs and Trees (10:15 a.m.)

Saturday, September 13: Fall Lawn Care: What to do and When (10:15 a.m.)

Saturday, September 20: Texas Gardening – Colorful Fall Flowers (10:15 a.m.)

Saturday, September 27: Gorgeous Autumn Color in Containers (10:15 a.m.)

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8 Steps To A Healthy 401(k)

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.

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(Corner of Davis Blvd & N. Tarrant Pkwy. Next to Ross)

817-485-3733 682-234-5179

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Saturday 9:00-7:00
Sunday 10:00-6:00

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10-12 yrs	12-1:30pm
13-18 yrs	1:45-3:15pm

Tap Step Crews

7-9 yrs	2:15-2:45pm
10-12 yrs	3-3:30pm
13-18 yrs	3:45-4:15pm

Ballet Company

9-11 yrs	3:45-4:30pm
12-18 yrs	4:45-5:45pm



Auditions are held at 8528 Davis Blvd., Suite 120
North Richland Hills, TX 76182 • 817-281-7066

*Doors open at 8:30 a.m. Please come 20 minutes prior to your audition time to sign in and stretch.
*Company contracts and requirements are available in the studio office or by contacting
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