



Willoughby Station

JANUARY 2009 • ISSUE 155

Diet Resolution?

During the month of January, more people start a diet than any other month of the year. Millions of people will make a resolution to lose weight, but most will not succeed. If you really want to lose weight, choose a diet that is sensible and one that you can live with. Eating right and less will aid in your goal to lose weight, but exercise will help burn calories and tone muscle. So be sure to include an exercise program in your diet. Here are some suggestions for avoiding diet disasters:

- Know the difference between physical and psychological hunger. Don't eat to relieve boredom or stress.
- Don't wait until you're ravenous to eat—you'll end up eating more.
- Keep portions small and eat slowly. It takes about 15 minutes for your stomach to send a message to the brain that it has been given food.
- Sell your family and friends on the idea of healthy eating. If there is junk food around, you'll be tempted to cheat.
- Don't weigh yourself daily; you may get discouraged. Weighing yourself weekly will give you an adequate progress report.
- If you do fall off the wagon in a moment of weakness, don't despair. Get back on and keep going.

Eating right and exercising should become a way of life, not just a temporary activity.

Cold Weather Pet Tips

Cold weather is on the way, which means it's time to give special attention to your pets both inside and out. Here are some winterizing tips for optimizing your animal's comfort and well-being:

- When you take your pooch out for "bathroom break," stay out with them. If you're cold enough to go inside, it probably is also too cold for the pet to stay out much longer as well.
- When you bring a pet in, wipe its paws and underside, making certain there is no ice clinging between the toes or on the sole of the foot. Animals drag a lot of moisture onto their bedding from every trip outside. Plan on changing the bedding as frequently as necessary or simply placing it in the dryer for a warm-up.
- For short-haired breeds like Greyhounds, Boston terriers, and Chihuahuas, you might want to put them in a protective sweater before taking them outside. They will become chilled quickly after leaving a 70-degree house and walking onto near freezing-temperature turf.



Homeowners Board of Directors

Jerry Wallace 758-4459
President

Bret Watt 773-2138
Vice-President

Bob Horn 288-4590
Secretary

Bob Freeman 758-7678
Treasurer

Dario Ceragioli 758-0011
Joe Valencic 754-0912
Melissa Taylor 754-4099
Michelle Charest 754-9977
Brian Snyder 773-5074

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<p style="text-align: center;">WILLOUGHBY STATION HOMEOWNERS ASSOCIATION, INC. BOARD OF DIRECTORS MEETING MINUTES</p> <p>Date: December 18, 2008</p> <p>Location: Hickory Grove Church</p> <p>Members Present: Dario Ceragioli, Bob Freeman, Bob Horn, Joe Valencic, Jerry Wallace and Brett Watt</p> <p>Members Absent: Michelle Charest and Melissa Taylor</p> <p>Others Present: Jim and Joan Atkeison with Association Management Services and Shair Ceragioli, homeowner</p> <p style="text-align: center;">Call to Order</p> <p>Time: 7:00 P.M.</p> <p>By: Jerry Wallace, President</p>	<p>Cemetery</p> <p>Dario Ceragioli stated that he would like to remove an old wire fence between the cemetery and the tennis court area. It was agreed that it would okay to do this.</p> <p>Landscape</p> <p>Bob Freeman discussed a proposal from Brockman's Landscaping for grooming an area behind about five houses at the top of Sydney Terrace. After some discussion, a motion was made by Dario Ceragioli and seconded by Bob Horn that the proposal be approved. The motion carried.</p> <p>Neighborhood Watch</p> <p>Brian Snyder stated that he had not heard anything new from Jason Brockman's replacement at the MJPD regarding information on neighborhood watch programs.</p> <p>Social</p> <p>Brian Snyder stated that there was nothing new to report. Bob Freeman asked if all the invoices for the Fall Festival had been submitted for payment. Brian will verify this.</p>
<p>Approval of Minutes of Previous Meeting</p> <p>A motion was made by Brian Snyder and seconded by Bob Horn that the minutes of the previous meeting be approved, as written. The motion carried.</p> <p>Homeowner Comments</p> <p>Bob Horn stated he had spoken to a homeowner about a portion of the wooden fence that ran parallel to S. Green Hill Rd that was leaning. Bob stated that Beazer had agreed to straighten the fence.</p> <p>Committee Reports</p> <p>Covenants & By-Laws</p> <p>Brett Watt stated that he had approved one request for the installation of a fence.</p> <p>Brett stated that he had spoken with the homeowner who had expressed a concern regarding portable basketball goals. Brett stated that the homeowner was concerned about potential liability if anyone was hurt playing in a street.</p> <p>After some discussion it was agreed that wording of the amendment regarding this be discussed at next month's meeting.</p>	<p>Welcome</p> <p>Dario Ceragioli stated that welcome packages had been delivered to all the new homeowners that they had received information about.</p> <p>Web Site</p> <p>Bob Freeman stated that there were approximately 189 homeowners who had registered their e-mail address with the community web site. Bob suggested that information regarding this could be included in the mailing for the annual homeowners association meeting. Jerry will include information regarding this in his column in the newsletter. Bob Horn stated that he could deliver a flyer regarding this to homeowners in his area.</p> <p>Financial Report</p> <p>Bob Freeman reviewed the report for the period ending November 30, 2008. A motion was made by Dario Ceragioli and seconded by Bob Horn that the report be approved, as presented. The motion carried.</p> <p>Unfinished Business</p> <p>Installation of Web Cameras in Amenity Area</p>

Jerry Wallace stated that he had met with the equipment supplier, a contractor who can dig trenches for the cable for the cameras and the installer of the equipment. Jerry stated that he is waiting for an estimate for the trenching work and a revised estimate for the installation of the equipment. Jerry stated that he asked each of them to attend the next meeting of the board to discuss their proposals and answer questions.

Placement of Security Surveillance Signs

Jerry Wallace stated that had met with Jim Atkeison to review the proposed locations for the installation of the security surveillance signs. Jerry stated that some of the signs can be installed on existing posts and two new posts will be needed. Jerry stated that he will get the posts and install the signs.

Alex Way Railing

Bob Freeman stated that he had forwarded the request for the railing to city commissioner Will Sellers who had submitted it to the public works department for the city.

City Neighborhoods Meeting

Jerry Wallace, Brett Watt and Bob Horn stated that they planned to attend the first city community homeowners meeting and will report to the board at it's next meeting.

Dog Waste Container Supplies

Brian Snyder stated that additional waste bags are needed for the two pet waste stations at the amenity area. A motion was made by Brian and seconded by Dario that up to

\$ 100.00 be allowed for the purchase of the bags. The motion carried.

Community Sign

Brett Watt stated that he felt that a community informational sign at the front entrance would be helpful in informing homeowners of upcoming events and other important information. Joan Atkeison will get some information regarding this.

Next Meeting

The next meeting of the board was scheduled for January 15, 2009.

Adjournment

There being no further business to come before the board, a motion was made by Dario Ceragioli and seconded by Bob Horn that the meeting be adjourned. The motion carried and the meeting was adjourned at 8:00 P.M.

Welcome New Homeowners!

Jamie & Rebecca Walker
1168 Sydney Terrace

William & Linda Badger
2004 Cairns Dr. E.

Joseph & Carol Roth
3706 Graceland Ct.

If you would like to place an
ad in the newsletter,
please contact
Cathy Limbacher
Newsletter Editor
Catlimbacher3@comcast.net
You can also get information
about the newsletter
on the back
of this issue.
Thanks

Willoughby Station Homeowners Association
Income & Expense Actual vs Budget Statement
November 2008

	Nov 08	Budget	Variance	Jan - Nov 08	YTD Budget	Variance	Annual Budget
Ordinary Income/Expense							
Income							
Association Fees	0.00	0.00	0.00	215,935.30	220,500.00	(4,564.70)	220,500.00
Interest Earned Income	19.50	100.00	(80.50)	805.03	2,400.00	(1,594.97)	2,500.00
Late Fees (on assoc.dues)	0.00	0.00	0.00	6,350.00	4,500.00	1,850.00	4,500.00
Miscellaneous Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Newsletter Advertising Income	0.00	0.00	0.00	900.00	0.00	900.00	0.00
Total Income	19.50	100.00	(80.50)	223,990.33	227,400.00	(3,409.67)	227,500.00
Expense							
Administrative							
Admin.Recognition	0.00	0.00	0.00	202.40	200.00	2.40	200.00
Income Tax	0.00	0.00	0.00	2,687.00	1,200.00	1,487.00	1,200.00
Insurance Expense	0.00	0.00	0.00	7,035.00	7,500.00	(465.00)	7,500.00
Legal & Tax Preparation	0.00	500.00	(500.00)	2,184.72	3,000.00	(815.28)	3,500.00
Management Fees	3,101.00	3,100.00	1.00	33,537.25	33,900.00	(362.75)	37,000.00
Meetings,Board & Annual	0.00	200.00	(200.00)	1,762.16	2,500.00	(737.84)	2,500.00
Neighborhood Events	105.99	0.00	105.99	3,475.54	2,000.00	1,475.54	2,000.00
Newsletters	223.96	400.00	(176.04)	3,512.41	4,400.00	(887.59)	4,800.00
Office Supplies & Expense	71.46	150.00	(78.54)	1,105.76	1,950.00	(844.24)	2,400.00
Security,Amenity Area	0.00	500.00	(500.00)	4,210.00	3,000.00	1,210.00	3,000.00
Welcoming Committee	0.00	100.00	(100.00)	605.09	1,000.00	(394.91)	1,000.00
WebSite	0.00	0.00	0.00	350.00	300.00	50.00	300.00
Total Administrative	3,502.41	4,950.00	(1,447.59)	60,667.33	60,950.00	(282.67)	65,400.00
Common Area Maintenance							
Common Area Repairs	30.00	100.00	(70.00)	1,542.69	2,500.00	(957.31)	2,600.00
Grounds Care	3,750.00	4,000.00	(250.00)	41,598.49	46,000.00	(4,401.51)	50,000.00
Irrigation Repair	0.00	0.00	0.00	2,078.74	800.00	1,278.74	800.00
Signage	0.00	0.00	0.00	182.40	650.00	(467.60)	650.00
Storage Rent	0.00	0.00	0.00	239.80	350.00	(110.20)	350.00
Total Common Area Maintenance	3,780.00	4,100.00	(320.00)	45,642.12	50,300.00	(4,657.88)	54,400.00
Pool Area							
Pool Telephone	0.00	0.00	0.00	338.84	280.00	58.84	280.00
Locks & Keys	0.00	0.00	0.00	1,881.90	2,000.00	(118.10)	2,000.00
Pool Management	0.00	1,000.00	(1,000.00)	33,480.00	33,000.00	480.00	34,000.00
Pool Permits	0.00	0.00	0.00	1,020.00	1,100.00	(80.00)	1,100.00
Pool Repair	1,317.72	800.00	517.72	3,663.17	2,800.00	863.17	2,800.00
Pool Supplies	0.00	0.00	0.00	1,017.83	1,000.00	17.83	1,000.00
Total Pool Area	1,317.72	1,800.00	(482.28)	41,401.74	40,180.00	1,221.74	41,180.00
Utilities							
Electricity	1,556.34	600.00	956.34	11,013.16	9,800.00	1,213.16	10,200.00
Neighborhood Watch Voice Mail	7.61	8.00	(0.39)	83.71	92.00	(8.29)	100.00
Water & Sewer	762.85	150.00	612.85	8,327.89	6,600.00	1,727.89	6,800.00
Total Utilities	2,326.80	758.00	1,568.80	19,424.76	16,492.00	2,932.76	17,100.00
Total Expense	10,926.93	11,608.00	(681.07)	167,135.95	167,922.00	(786.05)	178,080.00
Net Ordinary Income	(10,907.43)	(11,508.00)	600.57	56,854.38	59,478.00	(2,623.62)	49,420.00
Capital Reserve Account:							
Budgeted Transfers from Operating	0.00	0.00	0.00	28,000.00	28,000.00	0.00	28,000.00
Capital Expenditures							
Pool Umbrellas	0.00	0.00	0.00	258.92	0.00	258.92	0.00
Pool Filter Sand Replacement	0.00	0.00	0.00	1,900.00	0.00	1,900.00	0.00
Pool Bath Renovation	0.00	0.00	0.00	5,986.00	0.00	5,986.00	0.00
Pool Lane Ropes	0.00	0.00	0.00	1,726.90	0.00	1,726.90	0.00
Waste Bins	0.00	0.00	0.00	1,023.81	0.00	1,023.81	0.00
Total Capital Expenditures	0.00	0.00	0.00	10,895.63	0.00	10,895.63	0.00
Net Income	0.00	0.00	0.00	17,104.37	28,000.00	(10,895.63)	28,000.00
	Nov 08	Budget	\$ Over Budget	Jan - Nov 08	YTD Budget	\$ Over Budget	Annual Budget

For Sale — Wanted — Lost — Services

WSHOA does not imply an endorsement or sponsorship of items, or the information, products or services offered on or through the classified section. Please see last page of newsletter for information about free ads and paid ads.

For Sale

SWIVEL BAR STOOLS (4): Pecan wood, Leather seats & Cane backs, like new! Paid \$350 ea., asking \$125 ea. ph. 758-5432

Solid cherry armour- beautiful. 2 doors on the bottom to hide all the video stuff. 2 doors to hide the tv. the doors are retracable so you can see the tv in full view. paid \$900. asking \$350 to just move it. call Beverly. 509-9520.

Vintage coffee table- round heavy glass top- has 'pillars' that connect at the bottom- need to see- its pretty cool. \$150 obo Beverly Ayers 509-9520

Services

Buying or Selling a Home. Call Cathy Limbacher your Willoughby Station Neighborhood Realtor! *Full Time - Full Service - Dedicated - Honest - Ethical - Hardworking!* This is my only advertisement for our neighborhood. I will not fill up your mail box with a bunch of junk mail. Please consider me when you are in need of a Professional Real Estate Agent. FREE Current Market Analysis on your home just give me call or email me at catlimbachersellshomes@comcast.net www.neighborhoodlink.com/mtjuliet/wstation Coldwell Banker Barnes Off. 758-0488 Mobile 426-3253

Mt. Juliet Home Improvement

Carpentry, Fencing, Plumbing, Electrical, Fans, Drywall & Doors. Licensed, Insured, On-Time & Reasonably Priced. Free estimates. M-F 9:00AM - 5PM 754-6819

10X30 Indoor Boat Storage available immediately. Please call Steve or Jennifer at 773-5027 if you are interested

Beverly Ayers Design

Interior Designer-Let me help you refresh your home with what you have or spice it up with new decor. We can spend as little or as much as you need. You make the call. Home staging is also available. Mention this ad and receive one hour free consultation. home- 758-7625/ cell- 509-9520. Booking for Christmas decorating now. Let me do the work and you enjoy it. call for more information.

Ayers Painting and Remodeling

Any and all jobs: decks, fences, additions, plumbing, pressure washing-no job is too small-he does it all. Free estimates. office-758-0000-cell-504-8476. Cecil Ayers

ZOOM MOVING SERVICES, INC. – LOCAL & FAMILY OWNED COMPANY SINCE 1991. WE PROVIDE SERVICES FOR ALL OF YOUR MOVING NEEDS. WE ARE LICENSED AND INSURED TO GO NATIONWIDE. CALL FOR YOUR FREE ESTIMATE. VISIT OUR WBSITE FOR MORE INFORMATION –
www.zoommovingcompany.com – 615-777-8223

MBC Pc Solutions

PC repairs, Hardware and Software Installation - Virus Scan and Protection. Gil Jones - 615.754.0805 CNA, CCNA, and Network+ Certified 1063 Willoughby Station Blvd. email: gilj40@comcast.net

New Avon Representative In Willoughby Station

For recent sales brochure, new items, etc. Call Tracey Ross at 754-9655 or email tlr116@aol.com

Covenant Family Childcare currently has openings for 1 thru 2 years old. Please call Carol at 754-9244.

For Sale — Wanted — Lost — Services

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PRINCESS TEA PARTIES... Give Your Little Princess a Royal Party Experience for her Birthday at JULIET'S PRINCESS TEA. Our children's tea room encourages imaginations to come alive with: Dress-up (princess dresses, hats, purses, shoes & jewelry), Fashion Show, Full Tea Lunch with complete porcelain table settings, Princess Throne for the birthday girl, Tea Party Games, and Music. Call Today for reservations or to schedule a visit. Lesley 754-2400. 2030 N. Mt. Juliet Rd. Visit us online at www.julietsweddingchapel.com

CRITTER SITTER While you are away, I will care for your pet with daily visits, feedings, walks, medications, and hugs. Your mail will be picked up, along with any other services available upon requests. Call your Willoughby Station Neighbor, homeowner of 4 years, at 773-7388. Ask for Joan.

House Cleaning services available in Willoughby Station. Reasonable, Reliable Friendly And Professional. Are you wanting to spend more outdoors and less time cleaning your home? Well "Don't stress, I'll clean the mess". I offer rotation cleanings and one time cleanings for special events such as birthday parties and family gatherings. Help is just a phone call away!!! So don't delay call today for your free estimate. Contact Misty Gessner @ 754-0452.

Need a pet sitter?? My name is Sara and I am a 21-year-old college student. I am a resident of Willoughby Station. I would love to pet sit for you while you go on vacation. References upon request. Call for rates. (615)-714-5765

Personalized Bookkeeping & Tax Service
Providing small business bookkeeping plus tax preparation for businesses and individuals. Corporation set ups and Quickbooks. 731-2737 or 773-2737

QUALIFIED AND EXPERIENCED IN HOME TUTOR

Five years of experience Ability to teach various topics within Math and Science (Algebra, Geometry, Calculus, Physics) Flexible schedule, available evenings, and weekends Help your kids stay one step ahead of their class with one-on-one tutoring. For more information please call Ami at 615-758-3930 or e-mail at amshah2@gmail.com.

Need a pet sitter?? My name is Sara and I am a resident of Willoughby Station. I would love to pet sit for you while you go on vacation. I will stay and play with your pet as well as feed them and give them lots of love! References upon request. Call for rates. (615)-714-5765

Do You Need Legal Assistance? Don't wait until you're in a pinch and need legal assistance. We provide unlimited access to one of Tennessee's top law firms - a host of attorneys able to handle any legal matter. Wills, traffic violations, work issues, home-buying, taxes, etc. A host of services for as low as \$16.00/month with no contract obligations. Don't ask your friends for legal advice! Speak to a skilled attorney now! Call Steve @ 615.438.2292.

"PRESSURE US"

Pressure washing for vinyl siding, deck cleaning, driveways and more. Call Kevin----351-2386
Willoughby Station Residents Receive 10% Discount !

ROGER'S PIANO STUDIO (At my house in Willoughby Station). Age 6 thru Adult. Thursday, Friday, and Saturday openings. Call me soon for more info! Call 473-7490 or 754-0993 Leave message

For Sale — Wanted — Lost — Services

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GARBAGE SERVICE IN COMMON AREA**



Willoughby Station Website <http://www.willoughby-station.com>

Newsletter Articles

All homeowners are invited to send articles, ads, etc. for publication to the attention of Cathy Limbacher, newsletter editor, at 1906 Hobart Way, e-mail at CatLimbacher3@comcast.net (please include "newsletter" in the subject line of all e-mails); if no subject, they may get deleted before I read them. Please send all full-page or half-page ads in MS Word or MS Publisher.

You must be a Willoughby Station homeowner to submit articles, multiline ads, etc. **Please limit your free ad to no more than 11 lines based on the layout of the free section.** Please, no anonymous articles. We **will not** be able to publish any ads, articles, etc. without your name and address. Any large articles please e-mail in an attached file in MS Word or MS Publisher format.

All ads, services, etc. must be RE-SUBMITTED each month for publication.

If any resident or non-resident would like to run an ad larger than the ads placed under FOR SALE, WANTED, LOST, SERVICES, the cost is as follows:

Full Page

Willoughby Station Resident	\$50
Non-Resident	\$500

Half Page to Quarter Page

Willoughby Station Resident	\$25
Non-Resident	\$250

The Multiline Ads for Willoughby Station residents are free. Minimum ad size for non-residents is a quarter page. Make checks payable to WSHOA.

Deadline for articles or to advertise is the 22nd of each month. Ads and articles will be placed as they come in; some ads and articles will not be published if we run out of space. They will be placed in the next month's issue. Get your ads and articles in early! We must have your check/payment at the time your ad is placed. Send to 1906 Hobart Way, Mt. Juliet, TN 37122.

Thinking about making a change around your home or yard?

Please remember that the covenants for the development provide that changes to the exterior of a home or lot must first be approved by the Board of Directors. These changes can include such things as the addition of a fence, expansion of a deck, extensive landscaping, color changes to the exterior of the home and room additions.

Also, please remember that trash cans, boats, etc. are supposed to be out of public view.

If you are thinking of making a change, contact Joan at Association Management Services, 370-8094; she will forward an architectural change request form to you. The form is now available online! Just go to: www.willoughby-station.com. Click on the Architectural Change link under the "Community Pages" section.

If you see the red sign... call 641-1460!

If the red sign is showing at the S. Green Hills entrance of Willoughby Station or the entrance from Hickory Hills Subdivision, please call 641-1460.

A recorded message will inform you about any incident that has recently occurred or give you timely crime prevention tips.

Call Joan with Association Management at 370-8094 if you know of any crime information that should be alerted to the neighborhood.

Please feel free to contact any board member regarding questions or concerns about the neighborhood.

Willoughby Station Homeowners
Association Management
Association Management Services
P.O. Box 1126
Brentwood, TN 37024-1126
615-370-8094
E-mail: assoc.mgt.svcs@comcast.net

Directory

If any homeowner would like a current directory of the neighborhood, please contact Joan at Association Management Services at 370-8094.

Vandalism Policy

In protection of your community assets, the WSHOA is offering a \$500 reward for information leading to the arrest of any person(s) responsible for any vandalism to the common areas, pools, tennis court, basketball courts, playgrounds, etc. owned by the WSHOA. WSHOA will prosecute any offenders to the fullest extent of the law and will seek reimbursement through the appropriate legal authorities for the cost of all repairs as well as any rewards paid. When the vandal is a juvenile, the reimbursement will be sought from the parents or legal guardians.

