

# PANTHER CREEK

HOMEOWNERS ASSOCIATION NEWSLETTER

# ESTATES

PantherCreekEstates.org



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## 2009 Nominating Committee

Members of the 2009 Nominating Committee: Marie Gibson, Kimberly Miller, Ariel Ortegon, Lee Myrben, and Jeanne Rubin will meet over the summer to once again review the charge of the committee and assume their duties. The committee is now soliciting candidates for 4 board positions that will need to be filled in October. An application for candidacy including Board of Director responsibilities is available on the HOA website. Terms are 2 years and staggered so that there will always be experienced members on the board.

## Board of Director Changes

In April, we bid a sad farewell to a wonderful neighborhood volunteer. Eric Ciminski resigned from the board as he accepted a new job in California. The Board and residents of Panther Creek Estates would like to offer our sincere thanks and appreciation to Eric for his almost three years of service on the Board of Directors. As a part of the first board made up of volunteers Eric helped formed the basis for a wonderful future at Panther Creek Estates. We wish the Ciminski's the best of luck!

Jamie Lockwood, Chair of the Covenants Committee will be filling Eric's term until elections in October. Sarah Panepinto will be Chairing a combined ACC/Covenants Committee.

## National Night Out!

Tuesday 10/6/09 - America's Night Out Against Crime!

Last year's National Night Out campaign involved citizens, law enforcement agencies, civic groups, businesses, neighborhood organizations and local officials from over 15,000 communities from all 50 states, U.S. territories, Canadian cities and military bases worldwide. In all, over **37 million people** participated in National Night Out 2008.

NATIONAL NIGHT OUT is designed to:

- Heighten crime and drug prevention awareness;
- Generate support for, and participation in, local anticrime programs;
- Strengthen neighborhood spirit and police-community partnerships; and
- Send a message to criminals letting them know that neighborhoods are organized and fighting back.

Along with the traditional display of outdoor lights and front porch vigils, cities, towns and neighborhoods 'celebrate' NNO with a variety of events and activities such as: block parties, cookouts, visits from local police and sheriff departments, parades, exhibits, flashlight walks, contests, and youth programs.

NNO has proven to be an effective, inexpensive and enjoyable program to promote neighborhood spirit and police-community partnerships in our fight for a safer nation. Plus, the benefits your community will derive from NNO will most certainly extend well beyond the one night.

Check the website for details on Panther Creek Estates National Night Out plans.

## SAVE THE DATE!

Panther Creek Estates popular **Fabulous Fall Festival** takes on a spooky theme this year! Join us Saturday, October 31, 1-4pm at Hummingbird Park for food, fun, and activities for all ages, live music, and lots of tricks and treats! More details to follow.



## Market Conditions in Frisco Affect Mortgage Refinance

Are the interest rates low enough to interest you to consider a possible refinance on your current mortgage? Rates have been very attractive and ALL homeowners do need to consider a refinance. 4.25% on a 15-year note and 4.75% on a 30-year note have been one of the best I've ever seen in my adult life on an A-paper loan. So, I've been told in the late 80s, rates were as high as 16-18%. What a drastic change we've seen recently.

When you plan to refinance your current mortgage, there are some factors you might need to consider:

- What is your rate currently?
- Is your property on the market for the last 12 months?
- Is your property at least on an 80% loan to value?
- How long do you intend to continue to live in your current home?

You may consider discussing your refinance opportunities with an experienced loan officer. Based on my years of experience working with many of them, not ALL loan officers are created equal.

Why would the Frisco Texas Homes for Sale market conditions affect your refinancing opportunity?

It is no doubt that Frisco Texas homes are not immune to the foreclosure and mortgage upheavals like the media's been talking about. However, real estate is very local. Local in a sense of neighborhood, price point and even square footage. One neighborhood in Frisco Texas will suffer more foreclosures and short sales than another. To dig this deeper, even within the same Frisco Texas neighborhood, each price point and square footage may suffer more foreclosures than others.

If you work closely with your Frisco Texas realtor, he/she should be able to share your specific information with you. There are too many "pockets" within the Frisco Texas homes to be able write a comprehensive article.

Your Frisco Texas home needs to meet a certain "appraisal" value before you could successful refinance your home to save money. Work hand-in-hand with your local area experts.

Loreena Yeo  
Real Estate Broker/ Realtor(R) and PCE Resident

## Beautification Committee YARD OF THE MONTH

Yard of the month selections are from May-December. You can email the Committee with homes you think should be considered. Let's keep our community beautiful and attractive. Also please be mindful and respect of other's property and our parks by scooping your animal's waste and not letting your animal roam the neighborhood unattended. Congrats to the Yard of the Month Winners!

May Oscar & Marisol Perez: 11318 Jasper



May Theaetra & Darrick Stephens: 11802 Stephenville



June Xin Liu & Chenggang Luan  
11618 Beeville



June Shannon and Rob Stevenson: 11540 Mansfield Drive

"Our yard is fairly low maintenance. Besides the weekly mowing and edging, we may pull a few weeds here and there.

The landscaping was planned with minimal in mind. Planting flowers and bushes year after year is not something we enjoy doing. Most of our flowers come back year after year.

Rob and our son do all the maintenance. It is important to not scalp your yard too early in the spring or fall.....it is easier for the weed seeds to have a place to settle and grow. Pull weeds, fertilizer, mow, edge and blow..... it is simple really!!!" Shannon Stevenson



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## **PLEASE ADD "AM 1670" TO YOUR RADIO PRESETS!!**

Your HOA has a wonderful solution for homeowners that want to know what is going on in Panther Creek Estates but might not have time to log onto our website, AM 1670. This is the frequency of our very own, commercial free, PCE community radio station. The station uses state of the art male and female realistic synthesized voices to broadcast an endless loop of community news and events that is updated about four times a month. The majority of the content will be exclusive to PCE, but if we feel something important is happening in Frisco, we will try to add that also. The station is intended to give highlights, letting you visit our website, [www.panthercreekstates.org](http://www.panthercreekstates.org), for in depth information on any subject. The station is low power and will probably be received better in the morning hours, basically covering our neighborhood, but sometimes can be received further. It will come in stronger on vehicles that have external antennas than the ones that have it built into the glass. You might not be able to receive the station in your homes without an AM radio that has a large telescoping antenna. Also, if you have an older AM radio, your frequency may not extend to 1670. We have electronics retailers in Frisco that stock radios that will receive the station.

If you have any ideas for station content, or have comments or questions, please email [communications@panthercreekstates.org](mailto:communications@panthercreekstates.org). Thank You

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# Resident Spotlight



## **Sarah Panepinto**

Sarah Panepinto and her husband, Brad, moved from northern New Jersey to Frisco in January of 2006. They were very excited when they began looking at houses and realized how the cost of living in Texas would make for a very nice lifestyle. Sarah and Brad already knew one couple in the neighborhood; their friends Dama and Greg were able to help with the transition and the four explored Frisco together.

Sarah is the Assistant Director of the Grant and Contract Office at The University of Texas at Arlington.

In her spare time she likes to read, participate in the local book club and shop. She and her husband and enjoy the nice Texas weather spending time outdoors with their two dogs, Jack and Jill, and playing golf and softball. They also always enjoy socializing with new and old friends in Panther Creek Estates.

Sarah gives back to the neighborhood by volunteering as the Chair of the ACC Committee and is also a member of the Covenants Committee.

### **What is the best thing about living at PCE?**

We enjoy being part of the Panther Creek Estates community because of the great neighbors and community spirit.

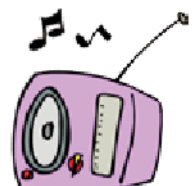
*Is there a Panther Creek Estates resident you think we should spotlight? Email us his or her name and contact information or better yet write it up yourself and send it in along with a photo! Be sure to include the question "What do you enjoy most about living in PCE?" We will print one in each newsletter and put other submissions on the website.*

## **PCE Annual Yard/Garage Sale**

Thank you to all residents who participated in the garage sale. Although it was rained out the first weekend of May 8th, the second weekend was a giant success. Many neighbors that didn't have sales were shopping participants!! It was great to see all the neighbors out and even meet new people from down the block. I spoke to several people that came out the 1st weekend and were so happy that they were able to come back for such great bargains. If you were anything like us we found great things for our kids at every sale we stopped by. Thank you again for making the annual sale such a sensation and start saving your unwanted "treasures" for next year!

### **CHECK US OUT ON THE RADIO**

Panther Creek Estates  
Neighborhood News  
1670AM



## Let's Bring Back Old- Fashioned Play



A child's art education and creativity development begins at home with simple yet powerful art materials (no batteries needed). Art is one of the most inventive ways children can play and express themselves with originality and creativity.

With the proliferation of expensive, interactive toys that are supposedly better and more stimulating for your child, simple but sensational play activities may be shelved. Over the past few decades, mass marketing has convinced many parents that the more a toy does the better.

Less is more when it comes to creative play. Children would benefit immensely from a move back to natural and open-ended toys and activities. The 50th anniversary of the Crayola 64 Box, which remains one of Crayola's most popular products, serves as a colorful reminder that toys do NOT need to be interactive. The goal is to get children to interact with toys and creative materials. This is where creativity and problem-solving blossoms. A box of crayons or chalk or water-based paints and some blank paper encourage the kind of interactive, open-ended play that helps develop a child's imagination and fosters inventive learning. Remember that a child's art education and creativity development begins at home.

Abrakadoodle was at the Spring Spectacular and will be with us again for the Fabulous Fall Festival. Go to the Panther Creek Estates website for a link to Abrakadoodle.

*Article reprinted with permission of Dave Coates, Director of Abrakadoodle*

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## Frisco Family Services Center Back to School Program

Frisco Family Services Center is planning the 2009 Back to School Program and is in need of our support. Many of the families they serve are unable to provide the necessary supplies and clothing needed for school due to crisis in the family and/or limited income. They will be providing school supplies, new clothing, new shoes and hygiene items for approximately 500 needy children in Frisco.

This year, Panther Creek Estates will have 3 drop off locations for this program. Anytime in the month of July take your donations to 11907 Yoakum, 12786 Gardendale or 11497 Mansfield and place in the box labeled FFS. We will deliver to Frisco Family Services Center the first week in August. Panther Creek Estates residents continue to make a difference in our community. Thank you to our wonderful volunteers: Kim, Myshele and Debbie and thank you to all of PCE for your generosity!

### THE FOLLOWING IS A LIST OF NEEDED SCHOOL SUPPLIES:

Backpack

Crayons-24ct

Washable Markers-Classic Thin

Washable Markers-Classic Thick

Water Colors

#2 Pencils

Map Colored Pencils

Pink Pearl Erasers

12in Ruler (Metric and Standard)

Highlighters

Ball Point Pens (blue,blk,red)

Black Erasable Pens

Sharp Tip Scissors

Blunt Tip Scissors

Glue Sticks

Glue Bottles-4oz.

Spacemaker school box (no handles)

Assorted construction paper 12x18

Plastic Zippered School Bag

Folders with Brads and pockets

Wide Ruled Ntbk Paper 200ct

Wide Ruled Spiral Ntbk 70 ct

3x5 Ruled Index Cards

3 Ring Binders 1 1/2 - 2in

5 subject Notebook Dividers

Graph Paper

Boxed Kleenex

Ziploc Bags-Quart Size (Pre K)

Scotch Tape (Pre K)

Baby Wipes (Pre K)



### THE FOLLOWING IS A LIST OF NEEDED HYGIENE/PAMPERING ITEMS FOR TEENAGERS :

Shampoo, Conditioner, Razor, Deodorant, Body Soap/Shower Gel, Lip Gloss, Chap Stick, Lotion, Toothpaste, Toothbrush, Hair Spray, Hair Gel, Floss, Face Wash, Comb/Brush

# Community Pool

As most of you know, our community pool has been open for a little more than a month now. There have been some changes since the opening at the beginning of May and there are more on the way. Most noticeably the HOA has contracted with Smith Security to provide a daily presence at the pool. Several of you have asked for this service as it helps curb non residents from using the pool. Also, there have been several inquiries into an expansion of the pool. This has been discussed in the past, but due to economic and other circumstances, no action has been taken. If anyone is interested in, or curious about, an expansion or other changes here is your chance. At present there is little interest in the pool committee. This is the first step, without a committee to work on this issue the improvements that we would all like to see to our pool will never happen. This commitment will only require one to two nights a month. We will need to start by developing a master plan. Time is of the essence though. If the expansion is to be in place and ready by next summer, the planning must start now; that way construction can begin no later than January 2010. If you or any of your neighbors are interested in participating, please send an email to [pool@panthercreekestates.org](mailto:pool@panthercreekestates.org) and put "committee volunteer" in the subject line. We will reply to your emails and set up a time convenient for everyone to meet. Let's work together to make the pool a wonderful place to take the family and spend time with our friends in Panther Creek Estates. I am looking forward to continue working with you on making our neighborhood the best in Frisco!

*Cliff Sosamon, Board Liaison to Pool Committee*

Here is a reminder of some of our Pool Rules:

- Pool hours are: 9:00 AM until 10:00 PM, Sunday through Thursday, 9:00 AM until 11:00 PM, Friday and Saturday.
- No Lifeguard on duty.
- No diving is allowed.
- Only 4 (four) guests are allowed per resident.
- A valid key must be used to access the pool area, TRESPASSING will not be tolerated.
- No pets, bikes, scooters, skateboards, roller blades, or roller shoes are allowed inside the pool area.

- No running, roughhousing or general horseplay that will endanger the safety of others.
- No air mattresses in the pool. No sliding down pool hand rails.
- For the health and safety of the residents, children not potty-trained must wear swim diapers while in the pool. Accidents in the pool require that the pool be closed for 24 hours, per the Texas State Health Department.
- No smoking or tobacco products
- CHILDREN UNDER THE AGE OF 15 MUST BE ACCOMPANIED BY AN ADULT 18 YEARS OF AGE OR OLDER.

For a Full List of Rules, visit the PCE website "Pools" page.

- In case of EMERGENCY, CALL 911.
- TRESPASSING & VANDALISM WILL NOT BE TOLERATED. To report, call police non emergency number 972-292-6010 immediately then notify PCE Pool Committee. For pool maintenance issues and general information, contact [pool@panthercreekestates.org](mailto:pool@panthercreekestates.org)



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## PCE SPRING SPECTACULAR SOCIAL EVENT MAY 9, 4-7PM

On May 9th from 4 p.m. to 7 p.m. residents came out to Mourning Dove Park to enjoy an afternoon of great music, great food, fun activities and community fellowship. Even though a nice little cold front came through during the event, it was estimated that around 300 residents attended. Entertainment was provided by Scott Schults, a guitar player, who did a wonderful job. The delicious food was by Randy White's BBQ. We had arts and crafts for the kids by Abrakadoodle. Bounce houses were also setup to help entertain the children. Please go to [www.panthercreekestates.org](http://www.panthercreekestates.org) for a link to our Flickr site as pictures have been uploaded from the event.

It is always great to see our community come together for such great events planned and executed by the group of volunteers that make up our Social Committee. These events take a lot of time and energy to plan and organize...if you have ideas for events or would like to help out with future events please contact the social committee through the website by clicking on "COMMITTEES" at the top of the website, then click on "Social"; finally, click on "social@panthercreekestates.org" to send an e-mail to the committee. The Social Committee meets the 3rd Thursday of every month and the location changes each month. The more residents we can get to help out the better and more enjoyable the events will be for all. Please consider joining the committee or other board committees to get involved.



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## What a Year!

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*Hello Panther Creek Estates Residents,*

What an interesting year it has been. When I was elected in 2008, we were predicting the rapid rate of growth and expansion would be slowing down.

None of us knew how dramatic that change would be. We have seen a nationwide recession that has been very challenging. All communities have been impacted. Fortunately, Texas and Frisco in particular, have not fared as badly as many other parts of the country.

While city budgets were conservatively crafted, they had to be tightened further as the year progressed. We should all be very proud of our City Manager and Staff who worked diligently to find ways to “do more with less” while maintaining the low city tax rate that we have enjoyed.

On a more positive note, there are signs that the economic environment is beginning to improve. For example,

residential building permit volumes have picked up from the lows of a few months ago.

An important aspect of our role on council is to strike a balance between short-term spending decisions and longer-term strategic investments in projects that will serve the city for decades to come. While the recent environment has been trying, I believe brighter days are ahead of us. I am excited about the continued development of our great city.

Congratulations on being part of one of the most engaged and proactive communities in Frisco.



*Regards,*

*Bart*

Bart Crowder,  
Frisco City Council, Place 5

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