



The Turtle Creek Times

FALL 2007

OCTOBER, NOVEMBER, DECEMBER

Big Exents	1
Street Lamps	1
Dues (Again)	2
Mail Boxes	2
Cracks and Recipe	2
Market Forces	3
Calendar of Exents	4

Dues are Due

Dues become due and payable beginning May 1, 2007
Please make check payable to

Turtle Creek Homeowners Association
You can either Mail it or drop it off at
1224 South Chestnut Ave.

YOUR \$35.00 goes a long way

see remarks on Page 2

BIG EVENTS

It's that time of the Year when Turtle Creek Really comes alive with events.

First, there was the Annual Garage Sale that, according to quite a few participants was a huge success. The streets of Turtle Creek were full of shoppers and it stayed that way until late afternoon. Wolf Creek, who also held their Garage Sale, was just as busy.

Next on the list of events is the annual Halloween Parade that seems to get larger each year.

All types of "Spooks" show up for this event and it is just a lot of fun to see everyone. From the very young to the older "Kids" that come dressed up in everything from the "cute" to the "Scariest" and everything in between.

It starts at 6:30pm at the corner on Memphis Place and South Beech Court. There will be prizes in each category from local merchants as well as being a sponsored event by Turtle Creek. It's a lot of Fun! Please, Make some time and



come and see this special event. (we always need Judges too) Next, of course, is the Christmas Decorating Contest that begins December 3rd and runs to December 31st with Judging on December 11th beginning at 7pm. This event brings a lot of "lookers" from all over the Tulsa area and is sometimes featured in the Tulsa World as an addition to go and see.

Even if you put up just a "string" of lights it puts the "spirit" of Christmas in Turtle Creek and carries on to others.

Have a great Halloween, Thanksgiving, Christmas, and a Wonderful New Year.

Turtle Creek's Annual Halloween Parade

6:30pm
Corner of Memphis Place and Beech Court
Age Groups
0 to pre-school
1st grade through 3rd
4th grade through 6th
7th through 12th
Adults

Spooks of All Kinds



Turtle Creek's Fall Meeting

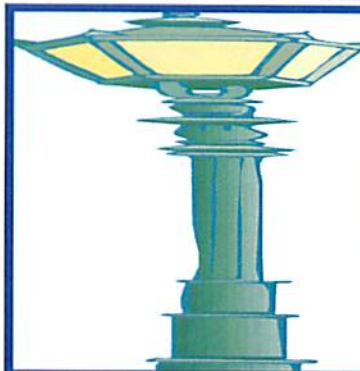
October 30, 2007
7:00pm

1400 S. Chestnut Avenue
Refreshments and More
Please try to come!

STREETLIGHT UPDATE

Well, at last, the first 6 of the 27 street lamps have been installed and look much better than the "telephone" pole that we have in other locations.

These new lamps use the same bulb but direct all the light downward in a much more efficient manner. One more bonus, people cannot tack or tape signs on these poles.



As more money becomes available, we will re-place other lights throughout the addition.

This improvement has also caught the eye of the City council and they are very pleased to see that we care enough about our addition to make these improvements.

Please visit your web site at
www.TurtleCreekba.com

HERE WE GO,, AGAIN



We have said this before but what is wrong with it

Time and time again we spend a great deal of time on this subject and somehow it needs to said again.

DUES

With Turtle Creek being a "Mandatory Homeowner's Association" you would think that the payment of just \$35.00

per year would be just a simple task that needs to be done on May 1st of each year with the writing of a check. **But, it is now October and we still have about 76 Homeowners NOT paid** and I just cannot understand why someone who lives here would neglect this small amount when this SMALL amount does so much for the value of their home and to the appearance of their addition.

With this small amount, we mow, we install NEW Lamps, we maintain the flower beds, we edge the side walks, we water, we light the entrances, we have the garage sale, we have the Halloween parade, we have the Christmas Decorating contest, we have the yard of the week, all of this and more, for JUST \$35.00. Wedgewood is \$60.00 per year and hardy has any of this.

What is wrong?

Cracks in Side Walks and Driveway?

At this time of the year YOU should consider the cracks in your driveway and side walks. Ice, water and snow can get into these cracks and make the little ones bigger.

By sealing these cracks you help prolong the life of your driveway and sidewalks.

At Ace, Home Depot or Lowe's, you can purchase concrete caulking that will help take care of these problems that left untreated will result in yet more cracks and it is easy to do! (just takes a little time)

RECIPE

SWEET POTATO PIE

- 3 cups cooked, mashed sweet potatoes
- 2 T. Butter or margarine, softened
- 2 cups sugar
- 1 t. baking soda
- 1 t. baking powder
- 1 t. ground cinnamon
- 1/4 t. ground cloves
- 1/4 t. ground allspice

- 1/4 teaspoon ground nutmeg
- 1 cup buttermilk
- 3 eggs, slightly beaten
- 1 t. vanilla extract
- 2 unbaked 9-inch pastry shells
- Whipped cream (optional)
- Coarsely chopped pecans (optional)

Combine first 9 ingredients; beat at medium speed with mixer until smooth. Stir in buttermilk, eggs and vanilla. Pour sweet potato mixture into pastry shells. Bake at 400 degrees for 10 minutes; reduce heat to 350 degrees and bake 35 minutes. (place foil on edges if pastry is browning too much.) Cool completely. Garnish pies with whipped cream and pecans, if desired. Yield: two 9-inch pies.

Advertising Rates

Business Card Ad	\$15.00
1/4 Page	\$42.00
1/3 Page	\$56.00
1/2 Page	\$84.00
Full Page	\$125.00

Must Provide CD or Camera Ready art with ad. To design your ad for you will be \$25.00 additional cost. ONE time charge

Next issue deadline is December 15, 2007. Drop off ad at 1224 South Chestnut Avenue with payment

MAIL BOXES

Due to the request of many homeowner's, **Street Lamps of America** located at 3975 South Sheridan Road in Tulsa, just north of East 41st Street South, on South Sheridan Road, and on the East side of Sheridan Road has worked up a "Special" Homeowner's pricing

for this Mail Box you see just to the right.

For \$211.60 (total) they will paint it either Black, White, Antique Green, or Rust and completely Install it for YOU.

All you have to do is pay for it and they do ALL the work! Now that's



the kind of People I like to work with.

If it's not at the right height, they come back and make it right. These Mail boxes are made of Heavy duty "cast" iron and will give Many years of Service.

We have had ours for about 29 years now and love it!

WHICH WAY? UP OR DOWN

Have YOU been Wondering which way this Real Estate Market is going?

Well, so have a lot of other Homeowners who are either thinking about Selling and/or buying another home.

You hear on the radio, see it on the News and read about it in the newspaper that the Real Estate Market in going down. But what they don't make clear is that it is true. **IF you live on the West Coast, live in the North East or Live in Florida.** Each of these regions, for the past several years, has seen double digit appreciation rates. With past experiences, I can tell you that that bubble will pop or at least release some air, and the property values will either stop their rise or even begin to decline. No one ever knows where it will finally stop but the one thing that is certain, it will. The main reason for this is, that they just are not making anymore earth, and when it finally does stop, it will rest there for a while and begin an upturn again.

With all of that said, let me tell you what is

going on in the Greater Tulsa Market.

Over the past several years, Tulsa has seen a small but steady growth rate ranging around 2% to about 4% per year. That is good! Coupled with the fact that The Greater Tulsa area now has a diverse economic base, we should not, if we are lucky, see the same market forces strike here.

Yes, at this time, we do have



more homes (8,633 August 2007 to 8,441 August 2006) on the Market than we did at this same time last year, but it is only a small increase.

Yes, we have "closed" fewer sales this year (9,263 through August 2007 to 9,413 through August 2006) verses the same time last year, but the average "sales" price has increased in the same time frames. Last year the average price was about \$153,268, this year it is about \$154,217.

In this current Market, the very finest conditioned homes, in the areas where the Buyers want to live, are the ones that sell the quickest, but in the over all scheme of any Market, that has always been the rule and of course, was the home priced correctly to begin with.

What about the so called "Credit Crunch"?

We have seen many changes in this area. We saw this coming years ago with many Lenders just throwing money out the front door to anyone that could simply "fog" a mirror with 100%, 106%, interest only loans, 80% PLUS 20% loans.

There seemed to be no end to it, until the bottom fell out on those areas where the majority of these loans were made. Because of that, ALL the Lenders across the country really tighten down on the ability of the Borrower to qualify. We are seeing the Lenders go back to the way it was several years ago by going back to strict requirements, as it should be. This keeps people out of trouble.

Stay Tuned, We don't think this is over yet.....

Over ALL, the Greater Tulsa Market is VERY Good and Very Strong. Got Questions? Call me at 258.2298, I'll help YOU!

Just a Note:

At the request of the Owner's, the property due west of Turtle Creek is private property, not a "Green Belt". No type of dumping, trespassing, hunting, exploring, tree cutting, mowing is permitted in this area. This area is meant to be enjoyed but only from those whose backyards meet up this area and from behind their fences. This area has been left "wild" for the animals that live there and the creek is very dangerous with all of it's twist and turns as well as it's depth.

October 2007

Plant your "pansies" towards the end of October to have beautiful beds	1	2	3	4	5	
7	8	9 Vote today, either way, but go vote!	10	11	12	13
14	15	16	17	18	19	20
21	22	23 Board meeting at 7pm at 1224 S. Chestnut Av	24	25	26	27
28	29	30 Fall Meeting! Please COME!	31 	Have furnace serviced to provide peak performance	Change the Filters in your furnace!	Mulch Flower Beds to protect roots from bitter cold

November 2007

Disconnect your Garden hose from Outside faucet at least November 1st	Apply winter fertilizer to your yard, promotes root growth	Caulk around Windows to prevent air leaks from stealing your heat		1	2	3 SET Clocks BACK 1 Hour TONIGHT!
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22 	23	24
25	26	27	28	29	30	

December 2007

Leave garden hose Disconnected from faucet until at least April 1st 2008		Take some time OFF even if just for the weekend!				1
2	3 Lights on for Christmas Decorating	4	5	6	7	8
9	10	11 Christmas Decorating Judging begins at 7pm	12	13	14	15
16	17	18	19	20	21	22
23	24	25 	26	27	28	29
30	31	Winter Vacation Begins on the 24th, return to school January 7th				
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday