



# The Turtle Creek Times

**SPRING/SUMMER**  
MAY-JUNE-JULY 2010

## SPECIAL GUEST

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### **2010 Dues are Due**

**Dues become due and payable beginning May 1, 2010**

**Please make check payable to [Turtle Creek Homeowners Association](#)**

**You can either Mail it or drop it off at 1224 South Chestnut Ave. YOUR \$42.00 goes a long way**

### **Turtle Creek's Spring Meeting**

**April 27, 2010  
7:00pm**

**1400 S. Chestnut Avenue**

**Election of Officers  
Special Guest  
**Lisa Ford**  
with the Broken Arrow  
Police Department**

**Refreshments and more  
Please mark your calendar**

**Lisa Ford** with the city of Broken Arrow will be at the **Turtle Creek Spring Home Owner's Meeting April 27th** to answer any questions YOU may have about problem areas and more.

Those questions can be about crime in this area or surrounding areas to Turtle Creek. Tips on what YOU can do to help keep crime down. What problems the city faces with possible budget cut backs and where they might be, to just about anything YOU can think of when it comes the operation of the city of Broken Arrow. She was very instrumental in ridding Turtle Creek of it's crime problems about 2002

She makes several visits to other Home Owner's Association throughout the year and comes with a wealth beneficial information. Write your questions down so that you don't miss a thing.

### **Problems Report**

Earlier this month several homes were asked to move "trailers", "boats", "dead cars" out of sight from the street and one, just about "every week garage sale".

I am happy to report that all but one of these problems have been resolved. Working with the City of Broken Arrow and Code Enforcement, we will pursue the last of these with proper due course.

Several Home Owner's reported the problems to me and those calls prompted, and were in need of, quick actions on our part as well as City Code Enforcement.

Hopefully we NEVER have to do this again but for some unknown reason, we have to do it about 3 or 4 times each year. It kind makes one wonder what is going on

when we have city codes that are very similar to our covenants, and yet some Homeowners seem to think that this is a low cost trailer park. JUST one problem like those Reported, brings down the value of every home close to it and eventually the entire neighborhood.

### **MOWING Season**

The mowing season is upon us as well as the planting of flowers at each of the entrances. We have already had 2 or 3 mowing and now we are getting ready to start the task of improving the flower beds at all locations.

Pam and Kevin have already talked about their plans and the entrances should take on a NEW look in the next few weeks. The sprinkler systems are in need of repairs and will get fixed so that we don't loose any of what we plant to heat

Please visit your web site at [www.TurtleCreekba.com](http://www.TurtleCreekba.com)

# DUES: ENOUGH SAID!

Please visit YOUR web site at  
Www.turtlecreekba.com  
for comments concerning your dues and what it  
means to Turtle Creek  
**Beware**  
The comments there are very direct.

The lack of your payments puts a burden upon  
everyone else to get things done but does not reduce  
the expectations of anyone for the appearance of  
Turtle Creek or to take care of  
problems that come up  
For a complete list of those that have NOT Paid,  
again and again and again, go to your web site at  
Www.turtlecreekba.com

If this list is NOT accurate, call me 918.258.2298 or  
 email me at [artjiles@artjiles.com](mailto:artjiles@artjiles.com)  
 We will be happy to make the corrections

**Turtle Creek's**  
**Spring**  
**Homeowner's**  
**Meeting**

**April 27th**

1400 S. Chestnut Ave.

**Election of Officers**  
**Special Guest**  
**Other topics**

**Please circle the date**  
**and come voice your**  
**opinion concerning**  
**matters in Turtle**  
**Creek**

## NEW Feature!

A BRAND New Feature has  
 been added to YOUR web site  
 at  
[www.turtlecreekba.com](http://www.turtlecreekba.com)

It is called  
"Service Providers"

This is list of "Service  
**Providers"** with those that  
 live here in Turtle Creek  
 being listed first and others  
 in the same field listed sec-  
 ond and so on. If you have a  
 "service" that you would  
 like to have listed here  
 please go to the web site and  
 follow the instructions.

# FROM OUR KITCHEN TO YOURS....ENJOY!

## Fresh Dill Dip

**2 Cups Mayonnaise**  
**2 Cups Sour Cream**  
**2 Tablespoons Beau Monde**

**2 Tablespoons Minced Onion**  
**2 Tablespoons Parsley Flakes**  
**2 Tablespoons Fresh Dill Weed**

**Mix together at least eight hours before serving. Refrigerate.**

**Serve with fresh vegetables or pieces of pumpernickel or rye bread.**

# YARD WORK!

I just hate to say this, but it is time to pull the "pansies" up and plant your summer flowers. In most cases the "Pansies" came back real strong from what most have described as a very "hard-wet" Winter.

Look into your flowers beds also to see if they can use some more mulch. We have found that Cedar works great in that it, to a degree, works at

keeping some of the Bugs away.

You also might want to start a strong WEED control program NOW! The secret to the application is to first WET your grass and THEN apply a VERY GOOD Weed and Feed product. YOU have to remember that Weed and Feed works from the TOP of the Weed down to the roots in most cases. If you use a product like

"Round up" it will sometimes "stun" the grass around the weed. Where a product like "Weed and Feed" will not.

Wait about 2 weeks and then come back with a product like 34-0-0 or something along the lines of 30-3-3 with IRON. You can still use just a fertilizer and then apply IRON to really green up the grass and still get strong growth.

## Real Estate Market UPDATES

are now available for Turtle Creek when compared to Wedgewood, Quail Run and Country Aire. This is provided so that you can see how we compare with the others.

**"market updates"**  
 at

[www.TurtleCreekBA.com](http://www.TurtleCreekBA.com)

# REAL ESTATE

## Market UP Date!

Real Estate seems to be on just about everyone's mind these days and with just cause. It is the ONE thing that a lot of us do have in common. We either own or rent a home so what happens here does effect us either directly or indirectly.

Since the previous Newsletter the market seems to be changing in a somewhat positive sense but also in a somewhat negative tone too. The latest numbers that we have from **MLS** are for **February 2010** when compared to **February 2009**. The rest of the numbers are observations that we see taking place at this time.

As you can see in the chart at the right some of these negatives are good negatives while the others are NOT. The Good is the number of homes on the market. It is going in a direction that we like...DOWN! This could mean a better market for the Seller but on the "flip" side of that the "Average Sales"

**All figures are from "MLS" for February 2010 compared with February 2009 February is the most recent sales reports available at this time.**

price is DOWN and the "MEDIAN SALES" price is also DOWN. These two areas are areas to watch. They indicate either an upward moving market or a downward moving market. The "adsorption" rate is another number to watch. The lower it gets, the better the market. What we like to see here is a rate of about 2.5 to 3. This rate makes for a very good Seller Market.

Now, this gets you through

	Feb. 2010	Feb. 2009	% Change
Listings processed	1,832	1,800	+ 1.74%
Number of home for sale	5,621	5,852	- 4%
Adsorption Rate(months)	6.1	7.0	- 14.75%
Pending	924	842	+8%
Closing	590	678	-14.9%
Average Sales Price	\$146,765	\$148,765	-1.36%
Year to date ASP	\$144,264	\$151,576	-5.06%
Median Sales Price	\$120,000	\$125,000	-4.16%

February 2010. Lets talk about March and April.

March activity was very strong with quite a bit of homes coming on the Market to take advantage of the April 30th dead line concerning the tax credit that is set to expire April 30th for purchase and June 30th for closings. This did bring out the Buyers. With this deadline coming quickly, a lot of Buyers were out looking for that "something special" home.

One of the areas that Buyers are still having a hard time understanding is that there is NO MORE 100% Loans available. Conventional Loans require a down pay-

ment of some sort. FHA requires at least a 3.5% down payment. EXCEPTION: VA still does their 100% loan but YOU have to be rated pretty high. The same thing is true for a Rural Development Loan, You must have a pretty high credit score in order to qualify.

Yet, I am still surprised at the number of Buyers that come to me and say "I

have a loan approval for a 100% Loan." I ask for the Lender's name and phone number only to find out, it usually is a "web" lender making promises that it cannot fulfill leaving the Buyer with a foul taste in their month for Lenders.

When making a loan application, choose a lender with a good reputation for both service and interest rates. And most of the time, when shopping for interest rates, you are going to find that most of them are about the same. So, it comes down to the quality of service you receive that becomes very important

And that reminds me, interest rates are expect to begin moving upward to around 6% to about 7% in the next few months. This is ONE prediction we all hope does NOT happen.

## Your Board of Directors for Turtle Creek

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## May 2010

National Salad Month	National Fitness Month	National Strawberry Month	Older Americans Month	American Bike Month	National BBQ Month National Hamburger Month	1 Mother Goose Day
2 Dr. Benjamin Spock's Birthday 1903	3	4 National Teacher Day	5 CincoDeMayo	6 International NO Diet Day	7 Space Day	8 National Train Day NO Socks Day too
9 MOTHER'S Day!!!!	10 Clean UP YOUR Room DAY	11 Twilight Zone Day	12 International Nurses Day	13 Tulip Day	14 Beginning of Lewis and Clark Expedition 1804	15 Armed Forces Day—National Chocolate Chip Day
16 First US Nickel Minted 1866	17 First Kentucky Derby	18 Visit YOUR Relatives Day	19 Circus Day Ringling Brothers opened 1884	20 First photo from Hubble 1990	21 Lindbergh flight day	22
23 penny day	24 first morse code sent 1844	25	26	27 Golden Gate opened 1937	28 Jim Thorpe's Birthday	29 John F. Kennedy's Birthday
30 Official Memorial Day	31 NO Tobacco day					

## June 2010

Dairy Month Adopt a Cat Month Potty Training Awareness Month	Drive Safe Month Great Outdoors Month National Rose Month	1 Donut Day Stand for Children Day	2 Radio patented 1896	3 Egg DAY First US Spacewalk Ed White 1965	4 cheese day	5 First Hot Air Balloon Flight 1783
6 D-Day First Drive-in Movie Theater Opens 1933	7	8 Frank Lloyd Wright's Birthday	9	10 Ice Tea Day	11	12 E.T. Movie Premiered in 1982 Ann Frank's Birthday
13 Weed your garden day	14 FLAG Day	15 Fly a Kite Day	16 National Fudge Day	17 Eat YOUR vegetables Day	18	19
20 FATHER'S Day	21 FIRST Day of SUMMER	22	23 National PINK Day	24	25	26 National Chocolate Pudding Day- Bicycle Patented 1819
27	28	29	30 Superman's Birthday!			

## July 2010

National Baked Bean Month National Blueberry Month	National Hot Dog Month National Ice Cream Month	National Picnic Month		1	2	3 Dog Days Begin
4 Independence Day	5	6 First Picture Post card made National Fried Chicken Day	7	8	9	10
11	12	13	14	15 First Boeing 707 Flew 1954	16 Apollo 11 Lifts off to the moon 1969	17 Disneyland Opens 1955
18	19 Stick out your Tongue out day	20 Moon Day- Armstrong and Aldrin land on the Moon 1969	21	22	23 Ice cream cone Introduced 1904	24
25	26	27	29	30	31	
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday