



LAKES

ON ELDRIDGE
NORTH

Volume 3, Issue 10

October 2004

LOEN Annual Halloween Parade



Once again, we will hold the LOEN Halloween Parade on Halloween night. Children should come in costume. Adults are encouraged to bring a non-candy treat to put in the kid's baskets as the parade goes by. Examples include pencils, stickers, creepy bugs, super balls, (think oriental trading company). Please be up at the clubhouse at 5:00pm on Sunday October 31st to join in the festivities.

New Elementary School Boundaries

Many people have been asking about the impact of the new Elementary School (Lee) on LOEN and Kirk. Lee Elementary will be located on West Little York Road between the back gate and Eldridge. The district is set to consider the boundaries this fall. A Kirk representative from LOEN has been selected to serve on the boundaries committee.

Public Input: Beginning in November, the various boundary options being considered by the committees will be available for viewing on the district's web site (www.cfsd.net) where the public will be able to provide input to the committees and the Board of Trustees. Community members may also send input to Planning and Research, 10300 Jones Rd., Suite 901, Houston, TX, 77065.

If you feel strongly about keeping our gated community together at the same school or have any additional issues, you are encouraged to send feedback to the district. All questions and input should be directed directly to this website so that they hear our community voice. Please do not contact Van Mor, Ryko, or newsletter representatives regarding this matter as we will be using the website as well.

Public input will not be taken at the community advisory committee meetings; the public may attend the meetings but may not participate. It is anticipated that decisions regarding attendance boundaries for these schools will be made at the meeting of the Board of Trustees on January 18, 2005.

LOEN Annual Homeowners Meeting

The annual meeting for the Lakes on Eldridge North (LOEN) homeowners was held on September 15th at 7:00pm. A quorum was reached, and the minutes from the 2003 meeting were approved. Representatives from the developer, Ryko Development, and the HOA management company, VanMor Properties, were present.

Bassam Barazi, president of Ryko, presented the attending homeowners with a development update, and he confirmed that the development is still on target to be complete in 2006. All of the infrastructure, including roads, drainage, power and gas lines and lots, is complete, and most of the amenities have been completed as well. There are 703 occupied homes, 38 additional completed homes, and 88 homes under construction. Homeowners were told that our Municipal Utility District, MUD 370, is in very good economic standing, and the MUD 370 board has decided to reduce our MUD tax rate from \$1 per 100 valuation to \$0.90, effective this year.

It was also announced that two new members have been added to the HOA Board of Directors. These two new members are homeowners, and they will represent our community interests on the board. They are: Faheem Khwaja and Steve Woodall. (See additional article for more details)

(Continued on Page 2)

**SPRING FORWARD.
FALL BACK**

Daylight Savings Time ends at 2 a.m. on the last Sunday of October. Remember to set your clocks back before you go to bed on Saturday, October 30th.

Set Your
CLOCKS
Back

Lakes on Eldridge North

IMPORTANT NUMBERS

VanMor Properties, Inc. 281-493-0668
Fax 281-493-5654
Kate Loeffler, Manager
Dorinda Obsta (Dori), Administrative Assistant
Gate Attendant 713-856-6127
Harris Co. Sheriff - (non-emergency) 713-221-6000
Cy-Fair Fire Department - (emergency) 281-466-6161
(non-emergency) 281-550-6663
Poison Control 1-800-764-7661
Texas DPS 713-681-1761
Waste Management 713-695-4055
(trash collection Mondays & Thursdays)
Aqua Source 713-983-3602
(Service or emergencies 24 hrs) 713-983-3604
Harris County Tax Office 713-224-1919
Reliant Energy 713-207-7777
(give pole # of street light which is out)
Entex (gas) 713-659-2111
Time Warner Cable 713-462-9000
Houston Chronicle 713-220-7211
Metro Transit Info 713-635-4000
Kirk Elementary 713-849-8250
Truitt Middle School 281-856-1100
Cy-Falls High School 281-856-1000
Newsletter Publisher
Peel, Inc. 806-385-6444
Adver./Donna Sommer dsommerPEELinc.com, 832-237-4684

NEWSLETTER COMMITTEE

Jillian Barkley 713-856-5912 (LOEN)

GOT NEWS??? *Deadline for submitting articles for the Lakes On Eldridge North Newsletter is the 15th of each month.. Submissions are subject to space limitations and editorial approval. E-mail your information to Jillian Barkley, jbarkley@houston.rr.com, not VanMor.*

PERSONAL CLASSIFIED ADS: *Deadline for submitting personal classified ads is the 10th of each month for publication in the following month's newsletter. Please contact Jillian Barkley, 713-856-5912, jbarkley@houston.rr.com.*

ADS: *Deadline for submitting ads is the 10th of each month for publication in the following month's newsletter. Please contact Donna Sommer, 832-237-4684, dsommer@PEELinc.com for information on advertising.*

Vanmor Properties, Inc. Contacts

Manager - Kate Loeffler
Administrative Assistant - Dorinda Obsta (Dori)
1505 Highway 6 South, Suite 110; Houston, Texas 77077
Phone - 281-493-0668 • Facsimile - 281-493-5654

Homeowners Meeting - (Continued from Page 1)

Additional News:

- The Tanner Road expansion project is going as planned. They are currently working on the Eldridge to Brittmore Park section. It will take approximately one year to complete the pavement portion. At that time, they will install a traffic signal for our neighborhood. Ryko Development has paid for the traffic signal, and there is expected to be a turn lane into our front entry.
- The Beltway 8 exit for Tanner Road that was proposed to the Toll Road Authority by the developer's engineers was turned down because of potential danger for crossing/merging lanes at the toll plaza.
- Additionally, plans for a traffic light at the West Little York exit are not being considered at this time.
- 17 additional streetlights are soon to go in along the back entrance road. The installation delay was caused by loss of paperwork by Centerpoint Energy.
- Because our streets are private, they are maintained, along with the curbs and sidewalks, by the HOA. If you notice any problems with them, contact VanMor.
- If you notice drainage problems or water leaks you can call VanMor as well, and they will assist in determining the cause of the problem and who is responsible for repair. You can also call the water district, Aqua Services, and they will inspect the meters free of charge.
- If you notice dead branches or a sick tree, call VanMor, and they will notify Westco. Some homeowners had questions about pruning. Pruning is done according to horticultural recommendations, and the Live Oaks do not need to be pruned until they are mature in 5 – 7 years.
- Speeding continues to be an issue on the main loop and boulevard from the back gate. Report license plate numbers to the deputy sheriff at 713-221-6000 or 281-290-2117. The police cannot set up speed traps in our neighborhood unless we hire our own patrolman. The cost to hire a courtesy patrol is approximately \$45,000 a year. There is no budget for that at this time but it can be considered once we are no longer paying for the traffic control at the front gate. PLEASE OBEY THE POSTED SPEED LIMITS for the safety of our residents.
- The board is reconsidering allowing Airbourne to deliver to homes since the offending driver has been fired.
- VanMor will investigate the closing speed of the back gate in an attempt to keep people from tailgating into the neighborhood.
- Due to homeowner concerns, Lisa Clark from Ryko Development was able to coordinate the installation of railing around the sandpits at the main pool. Thank you, Lisa!
- The handicap access equipment for the new pool has been received, and installation is in process. Please contact VanMor if you need to use it and they will arrange to train you on equipment usage.
- And lastly, a fence extension will be installed by the volleyball court.

If you have other questions or concerns, call Kate or Dori at VanMor.

We are Getting the

Word Out on...

LAKEES

ON ELDRIDGE NORTH

FAMILY EVENTS

In October

If you are looking for a great place to take the kids to enjoy some fall family fun, look no further than...

6th Annual Halloween Boo-Bash

Sunday, October 24th • 1:00-4:00 p.m.
Trader's Village • 7979 N. Eldridge Rd.
281-890-5500

Fall Carnival

Saturday, October 30th • 6:00-8:30 p.m.
Bear Creek United Methodist Church
16000 Rippling Water • 281-463-2330
Food, Games, Prizes & Costume Parade

Church Bazaar

Sunday, October 10th • 11:00 a.m.-7:00 p.m.
St. John Vianney Catholic Church
625 Nottingham Oaks Trail • 281-497-1500
BBQ dinner, Arts & Crafts Booths,
Silent Auction, Games, Children's Rides

Noah's Ark Carnival

Friday October 29th • 6:00-8:00 p.m.
Tallowood Baptist Church • 555 Tallowood
713-468-8241



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Lakes on Eldridge North

Shanay Briscoe Breaks National Junior Olympic Records

Twelve year old Shanay Briscoe of LOEN, a student at Texas Christian School and a member of the Northwest Flyers Track Club, won 4 gold medals at the 2004 USA Junior Olympic Track & Field Championships which took place July 28-July 30, in Eugene, Oregon. Shanay broke the national record in the pentathlon. She also won gold medals for the high jump, shot put, and discus.

Shanay also won three gold medals and a fourth place medal at the XXXVIII AAU Junior Olympic Games which took place August 1-August 7, in Des Moines, Iowa. She broke the record in the pentathlon. She also won gold medals for the high jump, shot put and placed fourth in the 80 meters hurdles.

Congratulations Shanay Briscoe for a job well done!!!

Attention Mommies!

Wanted: Boys between the ages of 3 mos. to 1 yr.

We're forming a play group for boys, since there seem to be SO many girls...not that girls aren't allowed, of course...but we figure that it's time to meet more kids (and Mommies)! Please contact Whitney Wright-Steif, mother of Jack Steif (8 mos.) at 713-937-1454 for more information. email: wright_steif@hotmail.com

LOEN Star Stitchers

The LOEN Star Stitchers group invites anyone with a portable project to attend a meeting, work on your project, and visit with others. Smockers, needlepointers, knitters, beaders, tatters, basket weavers, quilters, cross stitchers...everyone is welcomed!



Meetings will be held the third Wednesday of each month from 9-12. For location of meeting or any questions, please contact either Cindy (832-467-0950) cecklund@Houston.rr.com; Lisa (832-467-2781) lmrjkk@earthlink.net; or Belinda Walker (832-467-9391) jamewalk@prodigy.net.

Meetings

Oct 15 - Cindy Ecklund - RSVP 832-467-0950



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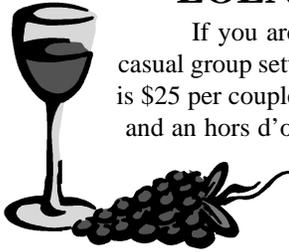
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Lakes on Eldridge North

LOEN Wine Tasting Group



If you are interested in learning about wine in a casual group setting, this may be the group for you. Cost is \$25 per couple/\$12 single; bring your own wine glass and an hors d'oeuvres or dessert. Please contact James or Belinda Walker at 832-467-9391 or jamewalk@prodigy.net for dates and further information.

Foundry Church's Craft Show and Tea Room

A Shopper's Heaven on Earth! The Foundry United Methodist Church will host over 100 vendors at its annual Judy Dierker Craft Classic on **Saturday, October 16, 2004, 9 a.m. to 4 p.m.** The Craft Show offers customers terrific value and selection in a fun and friendly marketplace. Enjoy an array of salads, desserts, and coffees at Café La Mission, a Texas tea room with a French flair, open 10:30 a.m. to 2:30 p.m. Admission to the craft show is FREE; tea room tickets are \$10 each, benefiting local and foreign missions. Come rain or shine! Foundry is located at 8350 Jones Road, 1-½ blocks north of Hwy 290. For more information, call 713-937-9388 or see <http://www.foundrychurch.org/jdcs/>.



Neighborhood Volunteers Needed

We are looking for someone to keep up with local class and athletic offering for the neighborhood newsletter. We need someone to keep in touch with the YMCA, local youth sports organizations, and any other locations for continuing education. This person would type up the information on a monthly basis to be included in the newsletter.

We also need someone to write up short articles each month on what is taking place at Truit Middle School and Cy-Ridge High School. If you have a child or are a student at one of these schools please consider helping us! Thank you!



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Lakes on Eldridge North

New LOEN Board of Director Members

The board of directors of the Lakes on Eldridge North Homeowner's Association is happy to announce the addition of two new members.

Faheem Khwaja has been an LOEN resident since February 2001. He and his wife, Shazia, have two children, Sarah and Rayan, and his parents and siblings each have homes in LOEN as well. He is a Certified Financial Planner and Financial Advisor for Merrill Lynch, and he is involved with many non profit and philanthropic organizations. He recently ran for precinct chair in our precinct elections, and he is a problem solver with leadership skills and extensive travel experience.

Steve Woodall and his wife Fran have lived in LOEN since March of 2003, and they are the proud parents of five adult children, four grandchildren and two dogs. Mr. Woodall has degrees in business and history as well as an MBA from Houston Baptist University. He served as the Executive Vice President of Ron's Krispy Fried Chicken from 1972-1983, and he has, since 1984, served as President of Reliant Business Products. He is also currently President of Ron's Home Style Foods (Texas Kitchen Salads).

The Lakes on Eldridge North community association bylaws require that, during the time of development, the board of directors be comprised of three, developer appointed members. However, should the board find it desirable, they have the option of adding one or two members.

The current board chose to expand by adding two board members that represent homeowners. This will provide a smooth transition into a future all-homeowner board. Upon completion of development, all five board members will be elected by homeowners in their annual meeting.

Mr. Khwaja and Mr. Woodall both had expressed interest in joining the board of the HOA, and they were chosen based on their willingness to serve the best interests of LOEN. Ryko Development believes that they will do an excellent job in their new positions and looks forward to working with them.

Important Pool Information

Lonestar Pools is our new pool company. Please contact them for Pool Parties. Phone: 281-859-8667; Fax: 281-859-8333

When lifeguards are not on duty, the main pool is "swim at your own risk" except during routine cleaning days when no swimming is permitted.

The new pool, however, is not "swim at your own risk," and it will be closed from October to Memorial Day as the slide and play equipment require the supervision of a lifeguard.

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Have You Been To The Library?

I was looking for things to do with my children and found the schedule for the Katherine Tyra Library, which is very close, right here on Clay road. (16719 Clay Road Houston, TX 77084 (281) 550-0885)

Check out the list of activities:

Preschool Storytime:

Tuesdays at 10:15 AM
Wednesdays at 2 PM

Toddler Storytime:

Wednesdays at 10:15 AM, 10:45 AM and 11:15 AM

Infant Storytime:

Tuesdays at 11:15 AM

Bedtime Storytime:

3rd Wednesday of the Month at 7 PM

Bear Creek Reader's Club

1st Wednesday of the Month at 7 PM

Special Services:

Meeting Room

Equipment:

26 Computers with Internet, MS Office, and Catalog access

2 Photocopiers

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Overhead projector

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Kurzweil Equipment with Scanner for the visually impaired

Fluoride Level Change

The fluoride level in our drinking water has changed to from 0.2 ppm to 0.4 ppm. The ideal amount is 0.7ppm for older children and 0.3 ppm for infants. Contact your pediatrician or dentist to see if fluoride supplementation is necessary.



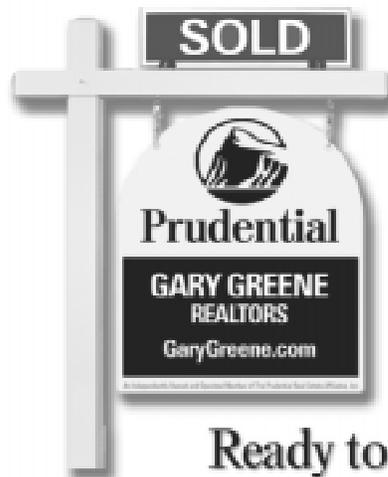
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Lakes on Eldridge North

Thyme Out for Gardening: Fire Ants and the Texas Two-Step

If you're not involved in a landscaping project this month, I hope you'll still make some time to get outside and putter in your garden. Consider replacing an insect prone shrub with something hardier, put in a few Narcissus bulbs, or sow a few wildflower seeds in a sunny spot in your flowerbed. The simple act of putting your hands in the soil is relaxing, and the cooler October weather will even make weeding a more pleasant task!

That pleasant, relaxing day in the garden loses its attraction rather quickly, however, when you have an encounter with the imported red fire ant, *Solenopsis invicta* Buren. If you've lived in Texas or elsewhere in the South for any length of time, chances are you've been stung by these aggressive ants more than once. If you're new to the area, expect to meet them very soon. In Spanish, they're known as "las hormigas bravas rojas" which makes them sound like tiny swashbuckling Zorros. Unfortunately, they are far from glamorous or heroic. Their bites and stings are at best uncomfortable and at worst, life threatening to people and animals. Medical related expenses for people and pets, pesticide expenses, and the loss of livestock, wildlife, crops, and equipment caused by imported red fire ants cost our economy an estimated \$300 million annually.

Red fire ants came to the United States from South America through the port in Mobile, Alabama in the 1930's. With few natural enemies in their new home, they quickly spread throughout the South infesting home landscapes, school yards, golf courses, agricultural fields, pastures, nature preserves, buildings, equipment and utility housings, and areas around bodies of water. In short, fire ants can be found in just about every county from the southern third of North Carolina across to the eastern two thirds of Texas. Despite the millions of dollars spent in research and pesticides over the past 60 plus years, imported red fire ants have eluded eradication; the emphasis is now on management and control.

There are numerous species of ants around our homes, and most of them are harmless and often beneficial, including species of native fire ants. Even imported red fire ants aren't all bad as they eat flea larvae, roach eggs, chinch bugs, and ticks. Unfortunately, the imported red fire ants' good qualities don't outweigh the problems they cause. And because the red fire ants seem to prefer sunny, open areas, our new neighborhood is especially attractive to them. So how do you know if you have imported red fire ants in your yard? Look for a mound of fluffy soil, especially after a rain. This mound will not have an opening in the center as the fire ants go in and out through

underground tunnels. If you disturb the mound, the ants will "boil" out of the mound and charge up any available vertical surface to attack anything within reach. Most native ants do not behave this way. Most native ants are also more uniform in size; the reddish-brown imported fire ants vary in size from about 1/8" to 1/4" long.

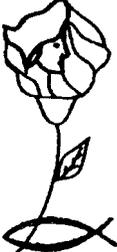
If you are stung, you'll know without a doubt that you have a fire ant mound nearby. Each ant can bite and sting repeatedly, and the venom in the sting causes a burning sensation. The burning sensation is usually followed by itching and the formation of a small white blister, although the reaction can vary from person to person. The blister is easily infected and can cause scarring if not properly treated. Because the fire ant venom is an alkaloid protein compound, the Texas Cooperative Extension Service recommends treating a sting with either a diluted bleach solution (half water, half bleach) or a paste of meat tenderizer and water within the first 15 minutes to ease the pain and stop the blister. Otherwise, you can treat stings with commercial insect bite products. Fire ant bites can cause serious allergic reactions in some people, so if you experience extensive swelling, chest pain, dizziness, nausea, hives, or shortness of breath call 911 or get to an emergency room immediately. Children often encounter fire ant mounds while playing so teach them about fire ants: encourage them to watch where they're stepping and explain possible allergic reactions to them.

Fire ants can also endanger the health of your pet as they rest or play in the yard. Young pets, older less mobile pets, pets with injuries and skin conditions, and any animal that is caged or cannot otherwise move away from a disturbed mound of ants are especially at risk. Pets are often stung near their eyes, nose, and other areas with less hair. Watch your pet closely when they are in the yard and if they are stung, move your pet away from the ants, brush the ants off as quickly as possible and consult your veterinarian if necessary. Do not try to wash the ants off with a water hose – they'll just hang on and keep stinging. Even though it's been 21 years, I'll never forget the time I let my energetic Black Lab out in the yard of my college duplex right after the neighbor had watered his half of the yard. The fire ants swarmed our yard in about 5 minutes and surrounded my dog as she retreated to a corner of the patio. It was a close call; fortunately, I was checking on her and was able to rescue her before she was stung!

So how do we control the fire ants in our yards? I remember my

(Continued on Page 10)

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Lakes on Eldridge North

Thyme Out - (Continued from Page 8)

grandmother mixing all sorts of toxic concoctions to pour on fire ant mounds in her yard in the 1960's, yet the mounds just kept coming back. The research (and our environmental concern) has drastically improved since then. Today, the Texas Cooperative Extension Service recommends a method they call the Texas Two-Step. Step one is the spreading of an ant bait over your entire yard, and step two is the individual treatment of "nuisance" mounds which are near areas such as patios, foundations, and other spots with lots of foot traffic.

Evaluate your yard before you start any treatments. According to Extension publications, if you have fewer than 4 imported fire ant mounds in a ¼ acre lot and you have a healthy population of native ants that can provide competition to keep the fire ants in check, then you may only need individual mound treatments. Some experts are concerned that by spreading bait all over our yards, we'll kill too many beneficial native ants and encourage the spread of imported fire ants. Others feel that because fire ants are so voracious, they'll consume most of the bait before the native ants can even get to it.

The key to successful fire ant management using the Texas Two-Step Method is timing. If you decide to broadcast bait over your yard and flowerbeds, the bait should be applied every 6 to 12 months during the time the ants are most actively foraging for food. The ants will take the bait back to the mound where depending on the active ingredient, it will slowly destroy the colony by killing the ants or preventing them from reproducing. In Harris County, the best months to apply bait are April or May and September or October. For best results, use fresh bait from a previously unopened container and

apply to dry ground when no rain is expected for at least 8 hours after application. For any individual mounds you decide to treat, use a different pesticide than the one you used to treat the entire yard and apply the treatment carefully so that you do not disturb the mound. There are many effective products on the market that can tackle the fire ants in your yard, including several newer organic treatments. When dealing with any kind of pesticide, it is extremely important to read labels, follow the instructions to the letter, and wear the appropriate protective gear. Do not use more of a product than is recommended and avoid spreading granules on sidewalks, driveways or other areas where they could wash into creeks and bayous. If you have herbs and vegetables in your landscape, be aware that many products are not approved for use around edible plants. Also keep children and pets out of the treatment area for the recommended time period.

Some gardeners prefer not to use any kind of pesticides and use mechanical means to control fire ants. One method, pouring 3 gallons of boiling water on a mound, has a reasonable success rate on fresh mounds. However, you must be careful not to burn yourself or surrounding plants. Some gardeners prefer the shovel method, especially for mounds around edible plants. Wearing long gloves, coat the handle and blade area of a shovel with powder to keep the ants from climbing, dig up an entire mound, and dump it in hot soapy water to kill the ants. This method is also fairly successful when used on fresh mounds.

When it comes to fire ant control, I prefer an integrated pest management approach. This essentially means that I use the least

(Continued on Page 11)



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Thyme Out - (Continued from Page 10)

toxic method first and work "up the scale" until I find the method that takes care of the problem with the lowest impact on the environment. Before I used anything in our yard to control the fire ants, I checked with some wildlife experts to find a product that would not harm pets, lizards, toads, birds, or butterflies. Everyone I talked with felt that Amdro met the criteria and I've had success with it as a bait in our yard for several years. I do not spread it near our herbs and I use a citrus oil product as a mound drench when necessary.

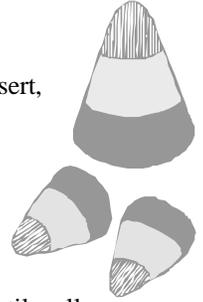
Regardless of what products you choose to use in your yard, fire ant research has shown that control is best achieved when everyone in the neighborhood or community treats their yards at the same time. Fire ants from untreated areas can re-infest a treated yard rather quickly unless control is gained over a wider area. At the very least, encourage your immediate neighbors to treat their yards when you do and you should have longer lasting results.

Fire ant control is an important topic for those of us who live in the "fire ant belt" and if you would like more information, including specific product recommendations, see <http://fireant.tamu.edu> on the Internet. This Texas A & M web site has a large selection of downloadable publications from the Extension Service and will keep you up to date on the latest research. Until next month, happy gardening!

By Lisa M. Rawl, Harris County Master Gardener

Candy Corn Popcorn Balls

- ¼ cup (1/2 stick) butter
- 1 package (10 ½ oz) miniature Marshmallows
- 1 package (4-serving size) JELL-O Gelatin dessert, any flavor
- 12 cups popped popcorn
- 1 cup candy corn



Microwave butter and marshmallows in large microwavable bowl on HIGH 1 ½ to 2 minutes or until marshmallows are puffed. Stir in gelatin until well mixed.

Pour marshmallow mixture over popcorn and candy corn in large bowl. Mix lightly until well coated. Shape into 15 balls or other shapes with greased or wet hands. Wrap each ball in plastic wrap and tie with raffia or ribbon if desired.

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College Funds and Asset Allocation

Most investors know that they need to stabilize their portfolios as they approach retirement, but not many understand why. The same concept of stabilization for retirement withdrawals over 20 or more years is even more crucial for college funding where withdrawals are spread over 4 to 5 years. Retirement assets are not typically depleted after retirement whereas college funds are in most cases. It is the fear of outliving your retirement assets over more precise college funding targets.

In the 8 to 10 years before a child enters college, the uncertainty of the stock market makes the need to stabilize a child's college funds imperative. The reallocation of equities to bonds is not done all at once; rather it should be a gradual shift over time so that you avoid "timing" the stock and bond market peaks and valleys. Another reason that you need to stabilize a portfolio is that during the withdrawal period, downside of loss exceeds the upside potential of a similar size gain. This logic is supported in the example below where withdrawals of \$13,000 are made from two college funds, both having the same \$52,000 balance.

Example A1					Example A2			
Aggressive					Conservative			
Age	Withdrawal	Beginning Balance	Ending Balance	Portfolio Return	Age	Withdrawal	Account Balance	Portfolio Return
18	\$0	\$52,000	\$47,300	-9.0%	18	\$0	\$52,000	3.0%
19	(\$13,000)	\$34,300	\$30,000	-10.0%	19	(\$13,000)	\$36,390	1.0%
20	(\$13,000)	\$17,888	\$20,571	15.0%	20	(\$13,000)	\$26,390	0.0%
21	(\$13,000)	\$7,871	\$7,268	-4.0%	21	(\$13,000)	\$13,256	-4.0%
22	(\$13,000)	(\$5,732)	(\$8,477)	-13.0%	22	(\$13,000)	\$254	-1.0%
Annualized Return: 0.43%					Annualized Return: 0.39%			

**These hypothetical examples are for illustrative purposes only and are not intended to represent any specific investment. The examples do not consider any costs associated with investing. Investments involve risk and you may incur a profit or loss. Seeking higher rates of return generally involves higher risks.*

Interestingly, even though the annualized returns for these two college funds are almost identical, the family with the "Aggressive" portfolio will have to pay for the last semester out of pocket, while the family with the "Conservative" portfolio ends up with a small amount of money left. How can this happen, you ask? The answer comes in the timing and the variation in the returns. In a portfolio supporting withdrawals, early negative returns have a greater negative impact than negative returns in later years. Reverse the order of returns and you can see the results in the next example:

Example B1					Example B2			
Aggressive					Conservative			
Age	Withdrawal	Beginning Balance	Ending Balance	Portfolio Return	Age	Withdrawal	Account Balance	Portfolio Return
18	\$0	\$52,000	\$58,760	13.0%	18	\$0	\$52,000	-1.0%
19	(\$13,000)	\$45,760	\$43,930	-4.0%	19	(\$13,000)	\$38,610	-1.0%
20	(\$13,000)	\$30,930	\$35,563	15.0%	20	(\$13,000)	\$25,610	0.0%
21	(\$13,000)	\$22,563	\$20,530	-9.0%	21	(\$13,000)	\$12,736	1.0%
22	(\$13,000)	\$7,530	\$6,284	-10.0%	22	(\$13,000)	(\$272)	3.0%
Annualized Return: 0.43%					Annualized Return: 0.39%			

(Continued on Page 13)



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College Funds - (Continued from Page 12)

While the annualized returns are identical to the first example, the ending balances vary significantly. Now the Aggressive investor has a semester's worth of tuition left while the Conservative investor will be under funded by a small amount. Since the returns are identical in both examples, we know that if we had simply started with \$52,000 and not taken withdrawals the ending balances for the Conservative and Aggressive investor would have been the same in both examples.

Of course, if you **knew** when the market was going to be up or down, this would not be problem since you would be out of the market when it went down.

In 18 or so years you have to save for your child's college, you need to begin stabilizing the portfolio around age 8-10. In addition to using intermediate term bonds, we would suggest you use uncorrelated or low correlated investments. Investments typically thought of as having a low correlation to the U.S. stock market and the traditional U.S. bond market include real estate (through investments in Real Estate Investment Trusts, or REITs), foreign stocks and bonds (especially emerging market, although these are more risky and may include additional currency and country risk), Treasury Inflation Protected Securities (TIPS) and alternative investments. However, most 529 Plans do not offer these types of investments. Using a self-directed Coverdell (or Education) IRA in addition to a 529 Plan can provide access to these type of investment options.

As college approaches, additional stability can be added through supplementing with short-term bonds (a short-duration bond portfolio) and stable value investments.

You should keep in mind that when moving investments from an aggressive to a conservative posture, it does not mean the market value of the investment will not fluctuate. Bonds are not risk free. While bonds tend to be less volatile than stocks, the market value of bonds does fluctuate due to changes in current interest rates. Generally, when interest rates rise, the value of bonds – especially long-term bonds – decreases. Bonds are also subject to other risks, such as credit and inflation risks.



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Go Batty With Spooky Halloween Cookies

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For at-home Halloween parties, or as a special treat for families to make and enjoy together, easy-to-prepare cookies-decorated to look like bats, spider webs and candy corn-can be a fun and delicious way to celebrate the spirit of the holiday.



Creepy Cookies and Brownies

Ingredients:

- 1 package of Easy-Bake Sugar Cookie and Chocolate Cookie Mixes
- 1 package of Easy-Bake Chocolate Brownie and Blonde Brownie Mixes
- 1 canister white frosting
- 1 canister chocolate frosting
- Blue, red and green food coloring
- White gel frosting
- Orange, yellow and white crystal sugar

Directions:

1. Bake and cool Easy-Bake cookies and brownies by following the instructions on the package.
2. Cut the cookies and brownies into Halloween shapes.
3. Frost desserts based on the theme: Black frosting for bats is made using 5 drops blue food coloring, 1½ tsp. red food coloring and 1½ tsp. green food coloring. Candy corn design is made from yellow, orange and white sugar crystals.

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