

# Wortham Villages

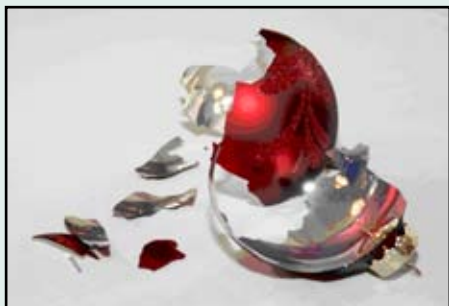
Volume 8, Issue 12  
Wortham Villages

December 2008

[www.worthamweb.org](http://www.worthamweb.org)

## **Houston Family Arts Center Presents: Christmas for Sale (Slightly Used)**

*An HFAC Dinner Theatre Musical Production*



Written by Lisa Garza, this is an HFAC original! Original music by Liz Buras, B.Giere White, Geno Haffner  
Fridays and Saturdays, December 5-20, 2008

Wortham residents, Randy and Lindsey White and Veronica McLaren are performing in the cast of Christmas for Sale (Slightly Used), produced by Houston Family Arts Center. HFAC is a non-profit theatre group that in only three years has developed a strong reputation for producing high-quality family-friendly entertainment.

Dave Rusk hasn't enjoyed a "real Christmas" for years, and feels no need to join in the holiday rush. Almost on a dare, he decides to "buy Christmas" from Cameo Corners, who owns the local resale shop. At first, Cameo is flustered: "Wait! You can't BUY Christmas!" Buying Christmas gifts always presents a challenge. But what do you buy for the man who already has everything? If you're trying to give him a warm fuzzy Christmas and perhaps rekindle long lost feelings, it probably doesn't include a house full of noisy kids, a ruined rug, and a burned Christmas dinner...

This show will be performed at Cypress Bible Church, 11711 Cypress-N.Houston Rd., Cypress, Texas 77429. Tickets are only \$10 - \$14 for show only, and between \$20 - \$24 for dinner and show. Dinner catered by Tastebuds Catering, Inc.

Fun for the whole family! For tickets and additional information, visit [www.houstonfac.com](http://www.houstonfac.com). Group prices are available for groups of more than 8. Dinner tickets sell out VERY quickly.

## **NEIGHBORHOOD WATCH NEWS**

*Marie Trascher*

With Holiday shopping around the corner (I am sure some of you have already started), a few reminders for your safety:

- When getting in your car ALWAYS lock your door first, and then start your car and buckle up
- When loading packages, put them in your trunk or cover them so they are not readily seen
- Have your keys out when leaving a store, be prepared to enter your car

For those with a cell phone, the best place to store it is in your pocket NOT in your purse. It will be readily accessible if needed. Program your cell phone with the Sheriff's Office number (713-221-6000).

Unfortunately this is also the season that thieves will increase their activity looking for the most vulnerable of us. Let's stop them before we become a victim.

I am still looking for Block Captains to help spread the word of any incidents. Please volunteer and help the residents on your street as well as yourself by being informed.

**BE SAFE! HAPPY HOLIDAYS TO ALL!**

## **Park Committee:**

I'd like to thank everyone who has gotten in touch with me about park issues. Please let me know if you see anything that concerns you or if you see anything out of place.

Let me say again that we do have a calendar that's been set up for the park facilities. It's at <http://my.calendars.net/worthamvillages>. On there you can see when the baseball field, soccer field or pavilion has been requested for a practice or function. Please do continue to let me know if you want to schedule a time to use those facilities.

Finally, get out there and use the park facilities while we're having this great weather. Make sure you wave and say "Hi" before I finish re-building my back fence!

Martin

**Go Green  
Go Paperless**

Sign up to receive the Wortham Villages Newsletter in your inbox. Visit [PEELinc.com](http://PEELinc.com) for details.



# Wortham Villages

## IMPORTANT NUMBERS

### MANAGEMENT

**Crest Management** ..... 281-579-0761  
 Kristi Buenger (Manager) .... kristi@crest-management.com, Ext 17  
 Laura Pate, (Assistant) .... laura@crest-management.com, Ext. 16  
 Robin Motley (Accounting) ..... Ext. 24  
 Fax number ..... 281-579-7062

### BOARD MEMBERS

Stan Schoen ..... sschoen@worthamweb.org  
 Jonathan Armstrong ..... jarmstong@worthamweb.org  
 Steve Carter ..... scarter@worthamweb.org  
 Rick Anderson ..... randerson@worthamweb.org  
 Rebecca McShane ..... rmcsane@worthamweb.org

### COMMITTEE CHAIRPERSONS

Architectural Control - Crest Management ..... 281-579-0761  
 Clubhouse - Linda Carter ..... 281-894-5821  
 ..... fourlcs@comcast.net  
 Directory - Mindy Armstrong ..... 281-970-2187  
 Info. Signs - Fred Trascher ..... fatrascherjr@aol.com, 281-970-1553  
 Phyllis Giblin ..... Phyllis.Giblin@cfisd.net, 281-517-0191  
 Neighborhood Watch - Marie Trascherfatrascherjr@aol.com, 281-970-1553  
 Park Committee - Martin Mayne ..... martin@mayne.us, 281-955-2240  
 Recreational Facilities Committee - ..... Bob Paziteney, 832-912-8473  
 Sports Fields Reservations - Myra Edwards .....  
 Social - Rachel Gerhardt ..... 832-912-1447  
 ..... r\_gerhardt@comcast.net  
 Tennis Committee - Dorota Jankovsky ..... 281-955-9626

### EMERGENCY NUMBERS

Life Threatening Emergency ..... 911  
 Fire ..... 911  
 Sheriff's Department ..... 911  
 Poison Control ..... 281-654-1701

### NON-EMERGENCY NUMBERS

Ambulance ..... 713-466-4073  
 Cy-Fair Med. Clinic (24 hr) ..... 281-890-5285  
 Sheriff's Department ..... 713-221-6000  
 Harris County Health Dept. .... 713-440-4800  
 ..... 713-440-3036  
 Animal Control ..... 281-999-3191  
 FBI ..... 713-693-5000

### UTILITIES

Electricity - HL&P ..... 713-207-7777  
 Gas - Entex ..... 713-659-2111

### WATER & SEWER - MUD 222 (AquaSource)

Service & Billing ..... 713-983-3602  
 Leaks & Repair ..... 713-983-3604  
 Telephone - Southwestern Bell ..... 713-237-6202  
 Cable TV - Warner ..... 713-462-8170  
 Street Lights ..... 713-207-2222

Garbage & Recycling (Republic Waste) ..... 281-446-2030

NOTE: If you have complaints about garbage service, after you call Republic Waste please notify AquaSource of your complaint.

### NEWSLETTER PUBLISHER

Peel, Inc. Sales Office ..... 888-687-6444  
 E-Mail ..... advertising@PEELinc.com

### U.S. POST OFFICE - FAIRBANKS STATION

7050 Brook Hollow West ..... 713-937-9108

## DANCE CLINIC

Cy-Fair High School's BRIGADE Dance & Drill Team is sponsoring a dance clinic for ages 4 years and up on Saturday, December 13, 2008 from 1:00 - 4:00 p.m. at Cy-Fair High School. (Registration begins at 12:30 a.m.) Please meet the Brigade dancers in front of the gym for registration and group assignments. There will be T-shirts, shorts, and pom-poms for sale at this time. Students will be taught a fun, energetic, choreographed routine by our Brigade girls, according to their age level. Everyone will be able to purchase a snack and a chance to get to know our dancers.

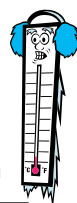
Each student will be given a chance to have her picture taken with our beloved Bobcat mascot. These pictures will be ready for sale after the clinic. There will be a mini "show off" at 3:30 in the big gym. Invite your friends and come and join us for an exciting day and even more exciting performance. Clinic fee will be \$25.00.

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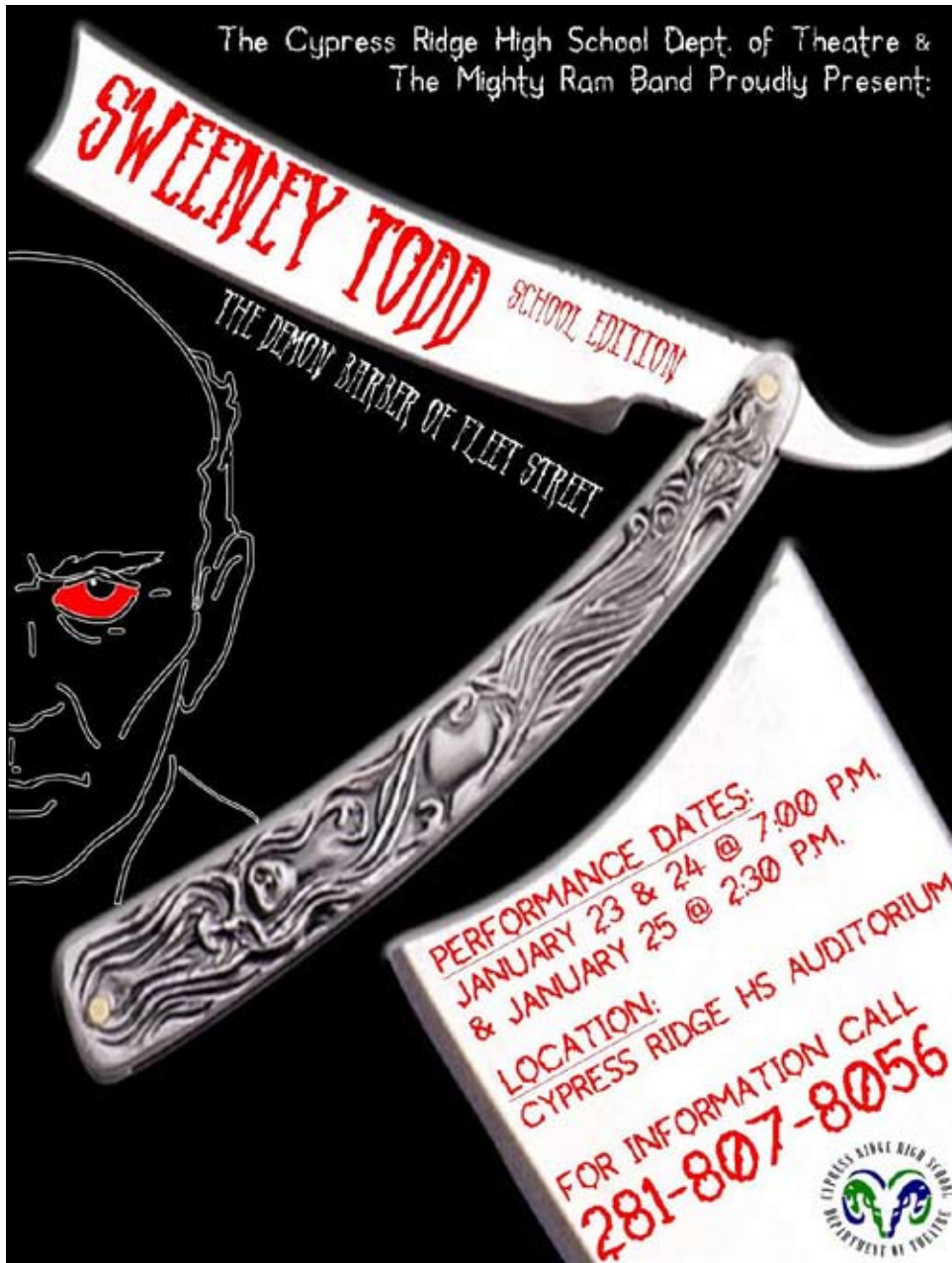
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Greg Riddle  
Owner

Financing Available (WAC)

# Wortham Villages



## Incident Report October 2008

Incident	Offense Total
Accident/FSGI	2
Accident/Minor	11
Alarm Local	12
Burglary/Habitat	1
Burglary/Motor Vehicle	1
Check Park	73
Check Religious FC	1
Contract Check	414
Disturbance/Family	3
Disturbance/Loud Noise	1
Disturbance/Other	2
Evading	1
Follow Up	1
Meet the Citizen	12
Meet the Officer	1
MUD Building Check	44
Runaway	1
Telephone Harass	1
Theft/Other	1
Theft/Residence	1
Traffic Stop	8
Vehicle Abandoned	1
Vehicle Suspicious	3

## Scoop That Poop!

Dog poop tops the list of top ten neighborhood complaints. So, when doody calls; please be a responsible pet owner and considerate neighbor. Don't make others Doo your dirty work.

Scoop That Poop!

## St. Elizabeth Ann Seton Catholic School

### OPEN HOUSE

January 28, 2009  
9am-2pm and 6pm-8pm

*Learn to love! Love to learn!*

Kindergarten-Eighth Grade 281-463-1444  
6646 Addicks-Satsuma Rd. [www.seascs.org](http://www.seascs.org)



# Wortham Villages

## Send Us Your Event Pictures!!

Do you have a picture of an event that you would like to run in the Wortham Village Newsletter? Send it to us and we will publish it in the next issue. Email the picture to [articles@PEELinc.com](mailto:articles@PEELinc.com). Be sure to include the text that you would like to have as the caption. Pictures will appear in color online at [www.PEELinc.com](http://www.PEELinc.com).



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## Sudoku

The challenge is to fill every row across, every column down, and every 3x3 box with the digits 1 through 9. Each 1 through 9 digit must appear only once in each row across, each column down, and each 3x3 box.

			6	8				9
		9	2	3	1	5		
		4		1	5			8
5		1	9		3			
6								
					4			
2				5			4	
	4						8	1

\*Solution at [www.PEELinc.com](http://www.PEELinc.com)

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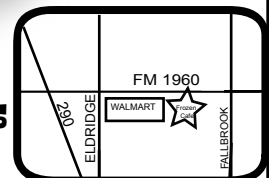
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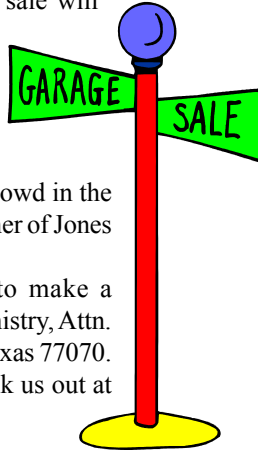
**DEC. 26, 27, 28  
(TO GO BOX NOT INCLUDED)**



## Truth Student Ministry of The MET

Truth Student Ministry of The MET is hosting a huge garage sale Saturday, December 13 from 8 a.m. to 12 Noon. Adults and students will be raising money to support both local and global mission endeavors. These endeavors range from food and safety for children in Uganda to reaching our community here in Northwest Houston. Students, grades 7-12, will be handling all aspects of the fundraiser, including collecting the donated items, sorting, pricing and the actual sale. "This is a great chance for our students to come together, serve our community and provide for families that need help," Beth Smith, MET member and event coordinator. This sale will include clothes, electronics, toys and much more. With over 300 donors from inside the church congregation, this garage sale will be one of the best around town. Make sure you tell your friends and come early as the best items will be gone fast. Look for the crowd in the Truth Student Building parking lot at the corner of Jones and Mills!

If you can't stop by, but would like to make a donation, please send it to Truth Student Ministry, Attn. Garage Sale, 13000 Jones Road, Houston, Texas 77070. For more information about The MET check us out at [TheMETonline.org](http://TheMETonline.org).



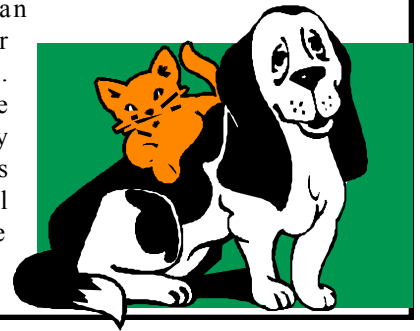
## Holiday Pet Tips

Submitted by Melissa Todd

As you celebrate the season, it's important to keep your furry friends safe and stress-free.

Household changes and activity can be very hard on pets.

- Be careful with holiday decorations. Many plants and berries (poinsettias, mistletoe, ivy and holly to name a few) can be toxic to pets. Also be careful where you hang ornaments and decorations...the higher the better!
- Gatherings of people and holiday parties can frighten animals. Plan a safe place for them to retreat too when company arrives or when Halloween doorbells are ringing.
- Holiday leftovers can wreak havoc with your pet's digestive system. This is especially true with older pets. Turkey drippings, poultry bones and chocolate can all result in a trip to the emergency vet.



## Get \$420 Cool Cash For The Holidays

**Plus, you can get a new heating and cooling comfort system with NO money down, a full 10 Year Parts and Labor Warranty and Energy Savings too! (Oh, and did I mention the six months NO INTEREST?)**

In our business, weather is *everything*. During "peak" seasons, we're too busy. Other times we're *wishing* the weather would bring us more business.

Now that it's cooler, people are putting off all those "non-holiday" purchases.

I hope this offer changes that!

### 5 WAYS YOU WIN

I'm willing to "share the profit" on holiday jobs with you! Just call us during this special offer and you'll get:

1. A **Free** Energy and System Survey. Just Call!
2. A **Free** estimate of how much a new comfort system can save you in energy. Your new system can save you stacks of energy dollars each month!
3. A **Free** 10 Year Parts and Labor Warranty on the quality jobs by A-Plus Mechanical Services, Inc.

4. If you decide to get a new system, You can do it with No money down! (and NO Interest!)

5. A **\$420** rebate or discount to use as you like while enjoying your new comfort system!

### THE ONLY PROBLEM...

This offer will end after we install 25 new comfort systems. So don't risk losing your spot for a Free survey and rebate!

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**Mess-Free Bonus:** Since your home is probably cleaned up for the holidays, if our techs don't leave your house as neat as they found it, I'll give you another \$100. Hey, its Christmas!

# Wortham Villages

## Recipe of the Month:



### Hot Christmas Punch

#### Ingredients

- 3 Cups water
- 3/4 tsp. salt
- 1 Tall can pineapple juice
- 1 large jar cranberry juice
- 6 sticks cinnamon, broken
- 3 T whole cloves
- 1 Cup brown sugar

#### Directions

Dissolve sugar in water and pour in percolator. Add juices. Place cinnamon sticks, cloves, and salt in basket. Percolate.

*If you would like to submit YOUR recipe  
email it to [articles@peelinc.com](mailto:articles@peelinc.com).*

## The Foot Wellness Center



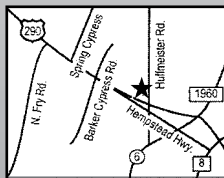
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## Going Green Hair Care Tips

*Submitted by Michelle Lasher*

With the whole world turning to green energy and green products, there is little being said on taking care of one's hair on the green. Many people do not think about what changes can be made to help turn show time into green energy and energy consumption time, although it can be done.

1. Limit the time in the shower- The amount of hot water being used is decreased as well as energy. This helps the environment because water usage is down, gas usage is down, and energy is being conserved.
2. Wash your hair once every other day- If you ask a hair care professional how often to wash one's hair, he or she will often say once every other day or every two days. This gives one's hair more time to recover the natural oils that were stripped away during the washing process. This leads to softer, more manageable hair that has a very soft feel.
3. Rinse with cold water- By rinsing with cold water, the gas consumption is decreased. This in turn decreases the amount of pollution in the air and provides for a greener world. Need another reason to turn off the heat? The cold air helps to close the pores in the skin and the follicles in the hair. This leads to fewer pimples and shinier and softer hair.
4. Buy the bigger bottles- Although large bottles of shampoo tend to have more plastic in them, they also have more shampoo in them and cost less than the smaller bottles. Because the larger bottles have more shampoo in them, it is possible to use less plastic in the end because fewer bottles of shampoo will be purchased.
5. Use products that use recycled bottles!

*Happy Green Living!*

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## The Miracle Cure....

*Submitted by Dr. Tenesha Weine*

**WATER.** It's not fish oils, not calcium or magnesium, not even vitamin D...but Water. Water is the single most important nutrient in your body. So simple, yet so many of us are dehydrated. Your body loses about two quarts of water a day through perspiration, urination and exhalation. It is important for our bodies that we replenish this.

### Water is needed and involved in every function of our body:

- Muscles are about 75% water
- Brain Cells are 85% water
- Blood contains 82% water
- Even your bones are 25% water

By depriving your body of water, your organs and cells can not function to their highest capacity. Water is essential for cell life and existence. You can live five to seven weeks without food but no more than 5 days without water.

### Major signs you are dehydrated:

- **Joint and Arthritis Pain** - water is a main lubricant in the joint spaces.
- **Digestion Issues** - water helps keep digestive juices in the GI tract

supplied in order to create the acids it needs to prevent ulcers, gastric reflux, and constipation, and heart burn.

- **High Blood Pressure** - when the body is dehydrated it can restrict the flow of blood to non vital organs and only concentrate on vital organs.
- **Asthma** - bronchial tubes need adequate hydration to prevent constriction
- **Poor Memory** - Synapses in the brain slow down without adequate hydration.
- **Weight Management** - When you are dehydrated your body releases a hormone, aldosterone, which causes water retention.

If you are suffering from any of the above Conditions or Symptoms instead of reaching for a big gulp, star bucks, or any of the other unnatural beverages we consume.... try drinking more natural clean water. Gradually increase the amount of water you drink each day and these symptoms may start to subside.

So, how much water do you need to drink??

Take your body weight in pounds and divide it by two.

**This is the number in ounces that you should drink per day.**

\_\_\_\_\_ Weight / 2 = \_\_\_\_\_ ounces per day

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**Saturday 8am-1pm**

Sunday Noon-3pm

## 290 LOCATION:

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**Saturday 9am-12pm**

## meet our team

Huong T Le, MD

Quoc Le, MD

Alex Nguyen, MD

Blandina Sison, MD

Marian Allan, MD

Anthony Yee-Young, MD

Diana Malone, MD

Shital Patel, MD

Heidi Nashed-Guirgis, MD

Luz Marquez, MD

Jennifer Dong, MD

Haley Nguyen, MD

Tami Berckenhoff, PA-C

Brandi Valenzuela, PA-C

Sydney Payne, PA-C

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quality care  
for the  
entire family*



Our physicians at 1960 Family Practice are using the latest and most advanced technology to diagnose and treat your medical conditions. We perform routine physicals, well woman exams including pap, pilot/flight physicals and well child exams.

Our doctors are board certified in Family Practice, Internal Medicine and Pediatrics. We have experience of 20+ years in the medical field. We look forward to providing our patients with excellent services at our new location as well as maintaining our current care in the 1960 area. For those patients living in the 290 area, we encourage you to schedule appointments at our second location.

Because sickness doesn't revolve around a Monday-Friday 8-5 schedule, we offer Urgent Care for your convenience. Our 1960 location has extended hours with evenings and weekends available. The 290 location offers Saturday hours from 9am-12pm.

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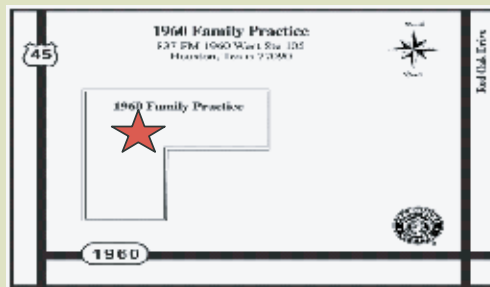
1960



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Located at 290 and 1960



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### Get Ready To Hit The Slopes

You don't have to wait for the snow to start falling to get ready for ski season. Start your training now and you'll be sailing past those other ski bums on your way down the mountain.

Dusting the competition or showing off to friends are not the only reasons to get in shape before ski season. Skiing is an activity that requires a variety of skills: strength, endurance, balance and coordination. Hit the slopes without developing these skills and you may be in for more than a little embarrassment - you might even hurt yourself.

#### Sports specific training

This is where sports-specific training comes in. Generally speaking, sports-specific training programs involve focusing on the various skills associated with a particular activity.

Depending on the sport, this may include health-related fitness components such as cardiorespiratory endurance, muscular strength and endurance, and flexibility.

A specific program may also take into account skill-related measures of fitness such as agility, balance, coordination, power, speed and reaction time. Most sports require a mixture of these components.

Skiing is a sport that relies heavily on skill-related fitness. A traditional fitness program, which includes a combination of weight training and cardiovascular exercise, will only take you so far.

A specific training program to develop specific skills for skiing will take you from the peaks to the valleys in record time.

#### Get ready to ski

There are several ways to begin a sports-specific training program. The simplest way is to include several new exercises in your regular workout schedule.

For example, performing wall sits that require you to 'sit' against a wall will help build up the isometric strength needed for the tuck position in skiing. Squats and lunges will build lower body strength for skiing tough terrain like moguls.

Exercises such as crunches to work your abdominals are essential in creating a solid 'core' for balance and agility.



It is important to train your body to withstand and absorb the impact associated with skiing. Plyometric movements, such as hopping from side to side, develop muscle power and strength as well as improve agility.

#### Set up your own ski circuit

A great way to integrate these elements into your existing routine is to create a circuit training program, which involves rapidly moving from one exercise to the next. You can set up a circuit in any large room, or at your club's aerobic studio.

Be sure and place all of your stations before beginning your workout so you don't have to stop in the middle. Set a specific time limit for each exercise, as well as a set period of breaks between each station. Thirty seconds of work followed by 30 seconds of rest are common interval periods.

Then, simply turn up the music and make your way around the circuit. You might even want to create your own music tape with timed intervals of music for exercise and silence for rest periods.

Try these stations to help you gear up for the slopes: use the slide for lateral training, perform one-legged squats to develop balance and strength, and use a step-bench platform to improve power. Try catching a bean bag as it drops off your forearm to improve reaction times or bounce two tennis balls to improve coordination.

To improve agility, create your own slalom by running between cones. In sports-specific training, you are limited only by your imagination.



## Tips for Parents of Young Athletes Ways to Enhance the Child's Experience and Yours!

*Submitted by Elizabeth Mirabal*

With a new year around the corner, many of us are working on creating our annual list of resolutions as well as preparing for another year of team sports with our children. Aside from less sweets and more exercise, parents may also want to consider a few goals to work toward as they participate in youth sports. Here are a few ideas to consider:

- Talk to your child about his/her practices and games. Guide your athlete as he/she discovers personal areas of success and skills that need improvement. You may say, "I'm proud of how fast you ran on the field. What are you most proud of today?"

- Choose your role and stick to it. Have you chosen to be a spectator and root for the teams? Did you volunteer to coach? Are you a game official? All are necessary in maintaining a positive environment for children. When compelled to switch roles, remind yourself of the role you've chosen. If you're a spectator, refrain from shouting out a call or play. If you're a coach, take the lead in ensuring young athletes are demonstrating good sportsmanship-like behavior at all times. As an official, recognize that you are the final frontier when it comes to game rules and team conduct. When all groups work together, the results provide for a supportive and educational experience.

- Be emotional! Laugh! Cheer! Smile! Fun isn't only for kids! Feel

free to holler and liven up the environment! There may be times, however, when you believe an unjust call was made or a rule is not being adhered to. Suddenly, your emotions are all but requiring laughter. Reduce the possibility of an outburst by taking a few deep breaths, counting to ten, or by taking a walk to the parking lot. Then, find an appropriate time and place to address your concerns with a league official. Statistics show that 28% of young athletes saw their parents yelling at or arguing with coaches and 31% saw parents arguing with officials (Trends & Tundes, HarrisInteractive, Volume 3, Issue 8, August 2004). That is one statistic you want to steer clear from!

- Focus on FUN and not winning. Help children develop self-esteem through their personal improvements and not a game win. Rather than asking, "Did your team win?" Why not ask, "Did you do your best? What did you learn today? Did you have fun?" Emphasize that his/her improvement was related to hard work at practice and listening to the coach. Therefore, the child learns to define individual success as a result of his/her own effort. This turns the focus away from an aspect he/she cannot fully control; the entire team's win/loss record.

*(Continued on Page 12)*



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# Worham Villages

## Tips for Parents - (Continued from Page 11)

• Ensure your fueling your child's engine with the "Good Stuff": It has happened to many of us. We ask our child to pick a snack to eat before a game and he/she runs out of the house with cookies. While the cookies may provide a quick burst of energy, it'll remain just that: a burst (that fizzles out quickly). Why not make a brief list of nutritional snacks your child can choose from THEN allow him/her to choose from there. Your options may include: a banana and milk, apple slices and cheese, or an ol' fashioned PB & J sandwich on whole-grain bread. This way, you've ensured your athlete chooses wisely and he/she maintains his ability to make the final choice. A win-win situation! Don't forget to rehydrate during practice and games with plenty of water! Frequent small sips of water are more beneficial than gulping down a bottle of water at half-time which may lead to stomach discomfort.

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Kristen Boyd .....	•				281-970-5665
Karly Crawford .....	•	•	(water plants).....		281-894-0873
Candice DaCosta.....	•				281-517-0934
Haley Dool.....	•	•			281-894-7559
Goldie DaCosta.....	•				281-517-0980/0934
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## 529 College Savings Plans Make Sense

Submitted by Rich Keith

With college savings plans, students of all ages can save for all college costs, including tuition, fees, room, board, textbooks and computers. It's not just for kids: If you are considering going back to college or graduate school, you can open a college savings plan for yourself. You will save on taxes, and if you end up not going to school, you can always transfer the money, tax-free, to another 529 plan for your children or spouse.

Withdrawals from college savings plans can be used at most colleges and universities throughout the country, including graduate schools. Some foreign education institutions also may be eligible. Many states now offer at least one college savings plan that has no residency restrictions. You can live in Ohio, contribute to a plan in Maine, and send your child to college in California. However, if your state offers state tax advantages to residents who participate in the local plan, you'll miss out if you opt for another state's 529 plan.

College savings plans typically cover all "qualified education expenses" at eligible colleges, universities and other post-secondary institutions, including tuition, fees, books and supplies, equipment, room and board.

When you invest in a college savings plan, you pay money into an investment account on behalf of a designated beneficiary. Contributions can vary and are only limited by the maximum and minimum contributions limits set by most plans. Although the maximum contribution amount differs from state to state, in the majority of states offering college savings plans, the maximum amount that you can contribute for one beneficiary exceeds \$200,000. To further increase the amount of contributions you can make, you can open a second college savings plan in another state.

Most states also offer very flexible minimum contribution limits. Many require a \$250 initial contribution with subsequent contributions of as little as \$50. Typically, each plan gives you a number of investment options that allow you to invest in various mutual fund portfolios. Some college savings plans offer age-based mutual fund portfolios. When the child is younger, the portfolio typically invests mostly in stock funds, which carry a higher risk, but higher return potential. As your child grows older, the asset allocation becomes increasingly conservative as it gradually shifts to bond funds and other fixed-income funds.

Many states also offer non-age-based investment options, allowing you to select portfolios with conservative, moderate and aggressive asset allocations. The IRS allows you to change your investment options once every calendar year in a college savings plan.

Investing in college savings plans does come with some risk. Unlike prepaid tuition plans, they don't lock in tuition prices. Nor does the state back or guarantee the investments. There also is the risk with most college savings plan investment options that you may lose money or your investment may not grow enough to pay for college.

Fees, charges and expenses. All 529 plans have fees and expenses. Not only do these charges vary among 529 plans, but also they can vary within a single 529 plan. It is very important to take fees and expenses into account when selecting a college savings plan. Slightly larger fees and expenses can make a big difference in the value of

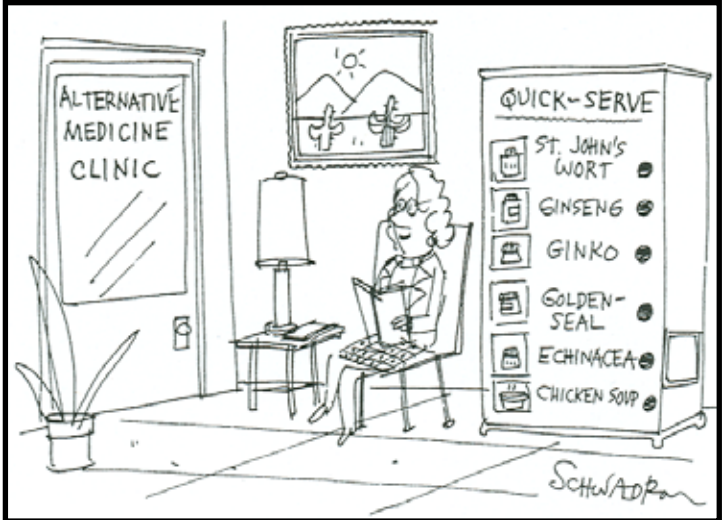
(Continued on Page 13)

# Wortham Villages

## 529 College Savings - (Continued from Page 12)

your investment over time. Let's say you invest \$10,000 in a college savings plan with a return of 8% before expenses. With a plan that had annual administration and operating expenses of 3.03%, after 18 years, you would end up with only \$22,966.81. If the college savings plan had expenses of 0.65%, you would end up with \$35,534—a 35% difference!

Before buying a 529 plan, you should find out about the particular plan you are considering, and be sure you understand the plan's description of fees and expenses. Work with your financial professional to help you make the right choices.



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Azalea Creek	Slacik, Deborah	281-955-2146	Reedwood Ridge	Kay McGlamory	281-955-2107
Birch Falls	Carter, Linda	281-894-5821		Crawford, Tracy	281-650-3266
Brook Mill	Young, Deanna	281-890-0598	Shady Fern	Thornton, Carolyn	281-807-1816
Carriage Lake	Boushley, Connie	281-890-3499	Spruce Knoll	Bob Meyer	281-469-3740
	Betty Meineke/J. Harrove	281-890-4329	Sycamore Heights	Sommer, Donna	832-237-4684
Chestnut Woods	Hutchinson, Mark & Jan	281-894-8410	Timberland Trace	Peterson, Sandra	281-897-9875
	Claiborne, Ed & Pam	281-469-7646	Tulip Garden	Lawler, Tammie	281-807-1323
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# WORTHAM MARKET REPORT

Courtesy of Super Dave

*This market information report is provided to keep you informed of resale market activity in your subdivision.*

	May 08	Jun 08	Jul 08	Aug 08	Sep 08	Oct 08
\$250,000 +	0	1	0	0	0	0
\$220,000 - 249,999	0	0	1	0	1	0
\$200,000 - 219,999	0	1	0	0	0	0
\$180,000 - 199,999	1	2	1	0	1	0
\$160,000 - 179,999	1	1	1	0	1	1
\$160,000 -	2	0	0	0	0	0
<b>TOTAL</b>	<b>4</b>	<b>5</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>1</b>
<b>Highest \$/Sq Ft</b>	<b>70.44</b>	<b>72.20</b>	<b>77.03</b>		<b>74.04</b>	<b>57.91</b>

This chart represents the homes that have sold and closed in the past 6 months according to the Houston Multiple Listing Service.

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