



# LAKES

## ON ELDRIDGE

### NORTH

Volume 9, Issue 2

February 2010

## PERSONAL FINANCE

### *Debt Stacking - Get Out of Debt!*

*By Rich Keith*

Modern financial planning has to address consumer debt to be realistic. Debt is the biggest blocker to financial success that I know of. And getting out of debt seems to be something most Americans want to do these days. This discussion will focus only on what is known as “bad debt” which includes credit cards and revolving charge accounts. If you would truly like to get out of debt, the first thing you need to do is stop incurring more debt on your credit cards. Pay cash for a month and track your “latte factor.” There are several strategies to use from this point. You can transfer your balance to a lower rate card, but beware of the fees associated with transferring the balance. As I am fond of saying, the large print giveth and the fine print taketh away. You can also ask your lender or credit card company to lower your interest rate, but it has become tougher to achieve this.

Many clients benefit from doing a debt consolidation loan which can free up hundreds of dollars a month in cash flow. A powerful method which I recommend is called “Debt Stacking”. Debt stacking allows you to use less money to pay off the same amount of debt more quickly. The method of Debt Stacking states that you pay off the highest interest rate debt first, while making just the minimum payments on all the other credit cards. When you pay off that high interest rate credit card, you then transfer the amount that you were paying monthly on that card to the next highest interest rate credit card. Let’s look at an example. First, arrange your credit cards in order of highest to lowest interest rate:

- REVOLVING CHARGE CARD A: \$4,000 at 24% APR, minimum payment \$100
- CREDIT CARD B: \$5,000 at 18% APR, minimum payment \$100
- CREDIT CARD C: \$3,000 at 12% APR, minimum payment \$100

Assuming that you are able to pay \$400 per month towards all credit cards, use the Debt Stacking method to pay \$200 towards Revolving Charge Card A until it is paid off. Then you would add that \$200 to the \$100 equaling \$300 that you would pay on Credit card B until it was paid off. Finally you would add the \$300 you were paying on Credit Card B to Credit Card C for a total of \$400 dollars until the last one is paid off. In a comparatively short time you are out of debt. You will have paid less interest and gotten out of debt more quickly than if you had you paid the same amount of money spread equally over the three credit cards.

In conclusion, your steps to get out of debt are to stop incurring more debt, pay less interest on the debt you do have, spend smarter, and use the Debt Stacking Method. You’ll be debt free much faster, and you will save a lot of money!

## **Cypress Ridge H.S. Ram After Prom 2010 "COW PLOP FESTIVAL"**

Come out and enjoy great food, good music, and activities for the whole family . No entrance fee. Make plans to attend this community event- SATURDAY, FEBRUARY 20 from 11am-3pm. It will be held in the parking lot of the Agricultural Barn directly south of Cypress Ridge H.S. Cypress Ridge is located at 7900 North Eldridge.

"Moo" -ve on over and buy a Cow Plop Plat to take a chance on where the plop drops!!! (Only \$10 Each per Plat) Contact rap2010@sbcglobal.net for more information! All proceeds from this event go to support the Ram After Prom 2010, and participating Cypress Ridge H.S. Clubs/Organizations.

# Lakes on Eldridge North

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Aqua Services ..... 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 which is out)  
Entex (gas) ..... 713-659-2111  
Time Warner Cable..... 713-462-9000  
Houston Chronicle ..... 713-220-7211  
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Deadline for submitting articles for the Lakes On Eldridge North Newsletter is the 10<sup>th</sup> of each month. Submissions are subject to space limitations and editorial approval. Submit at [www.PEELinc.com](http://www.PEELinc.com)

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Please e-mail articles and/or photos to [articles@PEELinc.com](mailto:articles@PEELinc.com). Submissions must be received by the 10<sup>th</sup> of the month for the following month's issue. (Advertising deadline is the 8<sup>th</sup> of the month.)

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# LAKEs ON ELDRIDGE

## YEAR IN REVIEW *North*

### 2008 *vs* 2009

Price Range	Under 500K		\$500,000 to \$799,999		\$800,000 Plus	
Year	2008	2009	2008	2009	2008	2009
Number of Sales	63	45	7	15	2	2
Avg. Sales Price	\$385,072	\$373,641	\$574,600	\$551,127	\$835,000	\$971,000
Avg. Sq. Footage	3,467	3,425	4,599	4,488	4,943	5,198
Avg. Price per Sq. Ft.	\$111.07	\$109.09	\$124.94	\$122.80	\$168.93	\$186.80
Days on Market	47	67	44	87	312	33
SP/LP Ratio	98%	97%	98%	96%	92%	89%

\*Average Adjusted Price: after seller contributions, repairs, or closing costs.

Whether its neighborhood updates in your area or other parts of the world, I am a phone call, text or email away.

## ANN KNOCHE

Office: 281.582.3911

Cell: 281.844.1111

[annpk@heritagetexas.com](mailto:annpk@heritagetexas.com)



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All information based on HAR/MLS data 01/01/09 to 12/31/09.

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# Lakes on Eldridge North

## GIRL SCOUT COOKIE PROGRAM

Girl Scout cookies are a familiar part of American culture. For more than 80 years, Girl Scouts, with the enthusiastic support of their families, have participated in the country's premier entrepreneurial and economic literacy program. Cookies will be sold January 9 through March 28, 2010. In February, troops will begin selling cookies at "Cookie Booths" outside neighborhood grocery stores.

### WHY BUY GIRL SCOUT COOKIES? BECAUSE YOUR SUPPORT:

- Helps girls develop courage, confidence and character
- Teaches girls about teamwork, goal-setting and fiscal responsibility
- Helps troops raise funds for community service projects, troop activities and more

Next time you hear, "Would you like to buy some Girl Scout cookies?" know that your support is developing future leaders who will make the world a better place!

### PURCHASING GIRL SCOUT COOKIES

Enjoy delicious Girl Scout Cookies and support a worthy cause! If you've been unable to purchase cookies from a Girl Scout in your area, call 1-888-GS-COOKIE to find a troop near you. Also, visit Cookie Finder to locate a "Cookie Booth" in your neighborhood.

### WHERE DOES THE MONEY GO?

All of the revenue earned through the Girl Scout cookie program benefits our community and Girl Scouts in San Jacinto Council. The volunteer board of directors determines how the Council's share of the proceeds is spent. Among other things, at the Council level, proceeds are used to:

- maintain campsites
- provide financial assistance to girls
- offer training for adult volunteers
- keep camp and program fees at a minimum
- support special initiatives, such as offering Girl Scout programs in underprivileged communities like public housing facilities and detention centers



*Michelle Xu, Rachal Pastrano, Layla Jones, Tabatha Calvit  
Brooklyn House, Isabel Mujica, Grace Schlafer,  
Ali Morgan, Nichole Riso*

Less than a third of the selling price of a package of Girl Scout cookies goes toward the actual cost of the cookies. This means that more than two thirds of every Girl Scout cookie purchase goes toward programs and services to benefit girls. A portion of that goes directly to the troop/group selling the cookies.

Each Girl Scout council's volunteer board of directors determines the baker, the price per package of cookies, how revenue will be used to provide vital services in the community and how much money will be returned to troops/groups selling cookies for their projects and activities.

Within our Council, approximately half of the operating budget is funded by the Cookie Sale. The price for a package of cookies is \$3.50. Troops receive 56 to 63 cents of every cookie package they sell. Service units receive 3 cents per package. Troops/Groups and Service Units decide how they want to spend their bonus money. The national organization receives no funding from the cookie sale.



## ON MARCH 2, 2010, VOTE John English

### REPUBLICAN PRECINCT CHAIR

**I am your neighbor. I grew up here, live here and own a business here.**  
My wife, Donna, & I have been married for 33 years and have two daughters,  
Kristi (teacher) & Stacey (nurse).

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***e-mail: [jenglish@horizontaltech.com](mailto:jenglish@horizontaltech.com)***



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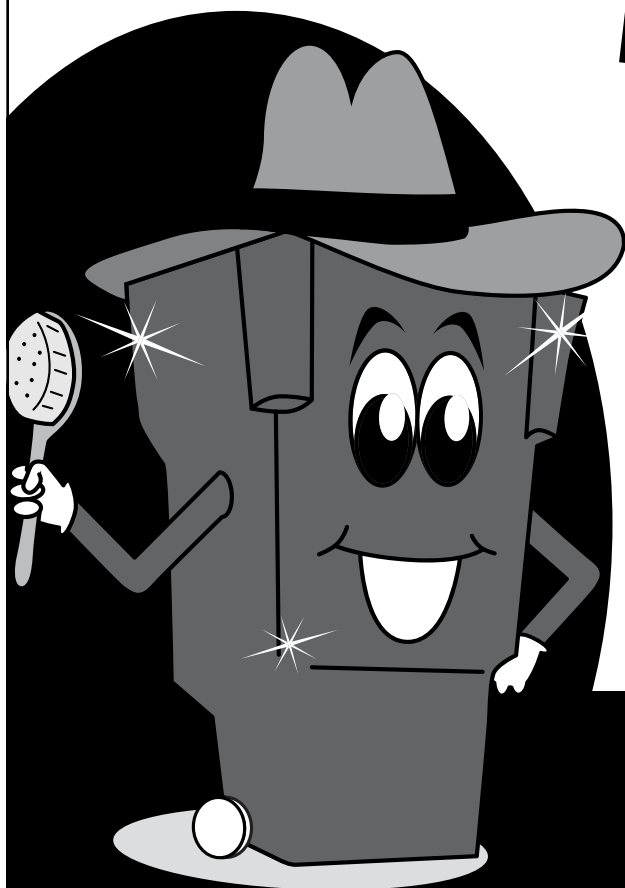


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# T.C.C.S



## BAK-PAK CRITTERS READING PROGRAM WAGS INTO KEITH ELEMENTARY

### *BAK-PAK: Books and Kids, Power and Knowledge*

Keith Elementary is participating in a very exciting reading program called BAK-PAK Critters Reading Program. This program is dedicated to helping children improve their reading skills by using specially trained therapy dogs. Teams consist of a handle and their therapy animal. Two teams work with 20 students during the school day on a one-on-one basis to help at-risk students improve their reading skills. Research shows that children who are below their peers in reading skills are often intimidated by reading aloud. The use of therapy pets reduces stress and students are more willing to interact with an animal than with another person.

Keith Elementary gives a special thanks to Lori King and Becky Talash for volunteering countless hours training their own pets to be certified therapy dogs. Their dogs kicked off the program in January and it has been a huge success.

More dogs are needed. You and your pet can become involved in this specialized animal assisted reading program which is sponsored by Oaks Presbyterian Church and partially funded by a grant for Williams. For more information please contact Mary Kegaris at 832-326-4112 or mary\_kegarise@hotmail.com

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# Lakes on Eldridge North

## CY-FAIR ISD & VOLUNTEERS IN PUBLIC SCHOOLS (VIPS): "Volunteers Rock!"

VIPS is an acronym for Volunteers in Public Schools. VIPS in Cy-Fair ISD center the attention of their service on supporting students and staff and making a significant contribution to the education of children. These dedicated individuals, who give freely of their time and resources, impact the academic and personal development of Cy-Fair ISD students. Cypress-Fairbanks ISD is fortunate to be able to draw from a diversity of skills and knowledge in its community.

The district VIPS Executive Board spearheads the business of the VIPS. This board is comprised of volunteers elected to take on specific responsibilities offering support, guidance, and training to all volunteers in the district. The VIPS Executive Board meets monthly to evaluate and address the needs of the district and distribute information relating to volunteer and community activities and strengthen parental involvement in education.

If you are interested in being involved at Cy-Fair schools as a volunteer who "Rocks" and making a difference, or would like more information, please contact Pam Scott, Partners in Education Director at 281-894-3950.

### HOW TO REGISTER FOR TRAINING

Register for training by emailing the PIE office at [viprsvp@cfisd.net](mailto:viprsvp@cfisd.net). Provide your name and the name and date of the training you wish to attend. Registration is required to guarantee a seat and training materials.

Adults only please.

### February 2010 Upcoming Events

#### FEBRUARY 2 - VIPS MULTICULTURAL MEETING – 9:30 A.M. TO 11:30 A.M., BERRY CENTER

Open to all CFISD school staff, volunteers, parents and community members. The purpose of the CFISD Multicultural Committee is to raise the level of cultural understanding and respect by sharing information with the CFISD community to encourage cultural sensitivity and parental involvement to strengthen student success.

#### FEBRUARY 9 - GALVESTON BAY TRAINING – 9:30 A.M. TO 12 P.M., BERRY CENTER

Open to all CFISD school staff, volunteers, and parents. Learn how to present a TEKS based science lesson to 4th grade students at your school. Students will learn about the importance of our bay and waterways and what measures can be taken to protect this life-giving estuary.

#### FEBRUARY 11 - VIPS TAG TEAM MEETING – 9:30 A.M. TO 12 P.M., BERRY CENTER

Training for individuals who are interested in working directly with students to help them reach their full academic potential.

#### FEBRUARY 18 - VIPS GENERAL MEETING – 9:30 A.M. TO 12 P.M., BERRY CENTER

Open to all CFISD volunteers, parents, staff and community members. Get the latest information on CFISD volunteering and learn through networking!

#### FEBRUARY 23 - GALVESTON BAY TRAINING – 9:30 A.M. TO 12:00 P.M., BERRY CENTER

Open to all CFISD school staff, volunteers, and parents. Learn how to present a TEKS based science lesson to 4th grade students at your school. Students will learn about the importance of our bay and waterways and what measures can be taken to protect this life-giving estuary.

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# Lakes on Eldridge North

## CY-FAIR HIGH SCHOOL - PROJECT PROM 2010



### Denim & Diamonds

Dinner and Dance, Live  
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and Entertainment

Friday, February 26, 2010

7:00 pm – 11:00 pm

VFW Hall, 21902 Hempstead  
Hwy.

Cypress, TX 77429

25.00 per person / admission 21  
or older

All proceeds benefit Cy-Fair  
High School Project Prom 2010

For more information: [www.](http://www.cyfairprojectprom.org)

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



### Upcoming Fundraisers include:

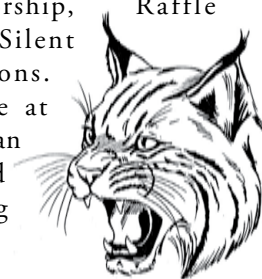
Tickets on sale now for CFPP annual Denim and Diamonds Dinner, Dance and Silent Auction to be held at VFW Hall on Telge @ Hwy 290 on Friday, Feb 26 from 7-11 pm. Dinner will be served by La Hacienda Mexican Restaurant at 7:30pm and tickets are \$25.00 each. Get yours today!! Sponsor a table for \$250.00 and receive 2 free tickets!! We NEED silent auction items. Please consider donating an item to our 501c3 organization. Please contact Terry Ortiz at [terry.ortiz@cfisd.net](mailto:terry.ortiz@cfisd.net) or 281-389-4522 to donate items or purchase tickets.

Mulch Sales, pre order with form online at [www.cyfairprojectprom.org](http://www.cyfairprojectprom.org) by Feb. Two cubic feet of black mulch is bagged and sells for \$5.00 a bag. Our two drop off points will be at the Wortham Villages Club or StoneGate park near the guardhouse.

T-Shirt Sales: Bobcat T-Shirts are for sale for \$10! Students will be able to purchase on Fridays at the lollipop stand during lunches in the cafeteria or parent can purchase at each general meeting. Wear t-shirts to a meeting and earn 1,000 PP\$! These make a great gifts for your senior!! The shirts are in. Be sure to get yours today!!

Golf Tournament: Friday, April 3, 2010 Four-man Scramble tournament, shot gun start at noon, includes golf, range balls, buffet lunch and after golf snacks. We are looking for donations for Hole sponsorships, appetizer or lunch sponsorship, Raffle donations and Silent Auction donations.

Register on line at GolfQ or fill in an Entry Form and send to our mailing address.





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## Britt's Book Buzz

### THE GIVER BY LOIS LOWRY *"A Perfect World?"*

The Giver by Lois Lowry won the 1994 Newbery Medal. Considered a young adult book, I purchased it for my nephew, but wanted to preview it before giving it to him. While I thoroughly enjoyed the book (it is intensely deep and invited more thought and examination than any other book I've read in a long time), I don't think the content is appropriate for young adults. I'll explain this in more detail, but in preparation for writing this review, I noticed that The Giver is on many middle school reading lists, but it is also on many banned book lists and appeared on the American Library Association's list of the most challenged books of the 1990's.

Although I didn't give the book to my nephew, I think it is an excellent adult read. This book makes you really think. It describes a community that lives in what the author describes as a "perfect" world—one without pain, emotion (including love), color, decisions, surprises, memories, inconvenience and even temperature variations. While this is definitely not my idea of a perfect world, the people of this community of people live their daily lives in a very robotic and extremely organized way.

Each member of this community is assigned a specific role at the age of 12 and the main character, Jonas, is given the role of Giver. He is given all the memories of past generations where there was pain, love, hunger, the brilliance of color and he is responsible for holding all of these memories so no one else has to live through them. The way the Receiver transfers these memories to Jonas and the horrifically hard life that awaits Jonas is extremely interesting and creative.

When Jonas questions things—which he has never been permitted to do—he understands the very hard, but accepted way of life in his community. In particular, the "releasing" of the rule breakers, elders and anyone else who stands out or is an inconvenience to the group is heart wrenching—this is the part that is not for young adults.

The book is extremely creative; from the way the community and each family are structured to the unique role each person is assigned. It begs the question, "What would you give up to live in a more secure world?" and on the other hand, "What would you sacrifice to live life to the fullest?"

I definitely have Gathering Blue and Messenger on my reading list, two other books that are companion reads to The Giver.

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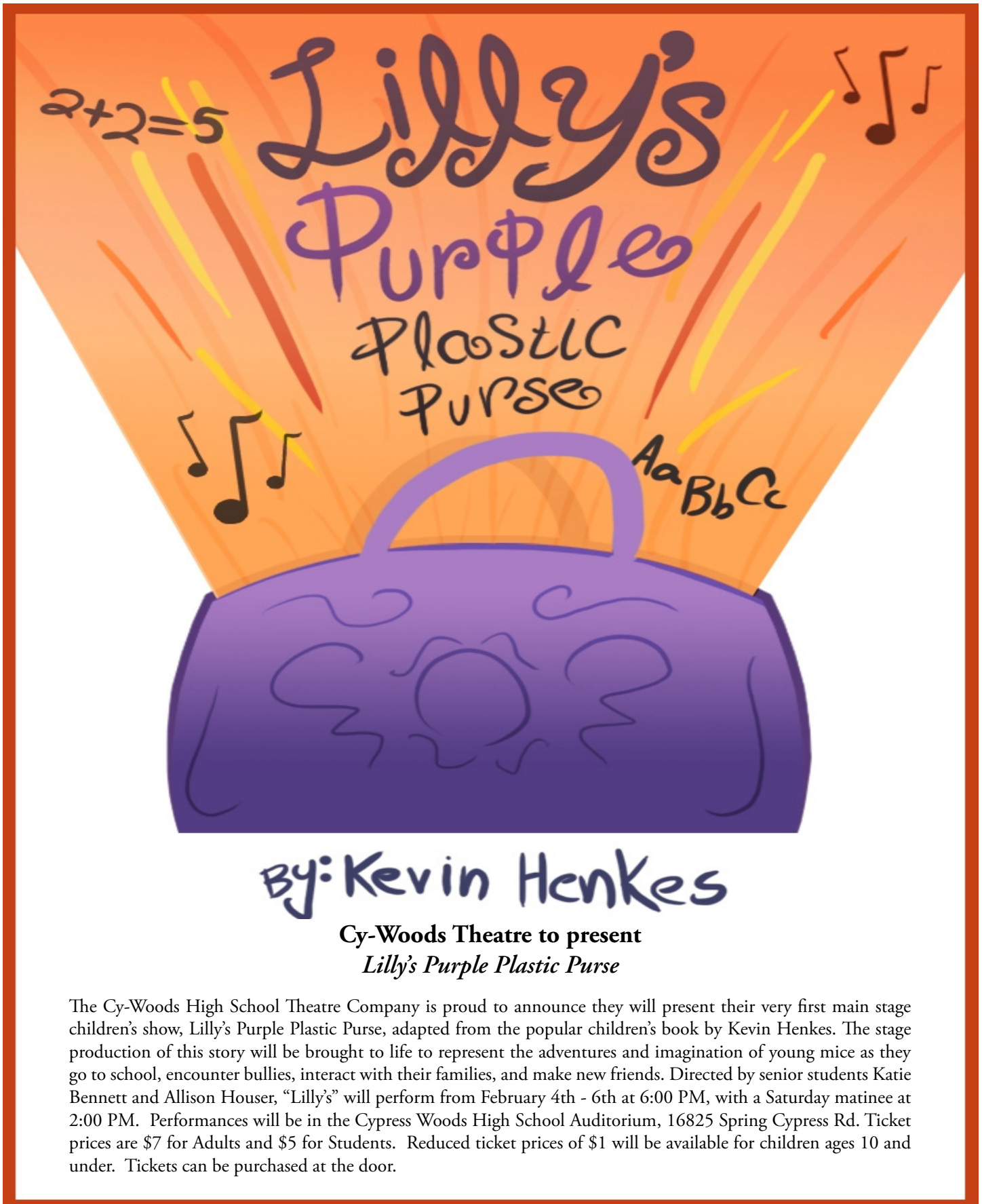
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By: Kevin Henkes

**Cy-Woods Theatre to present**

*Lilly's Purple Plastic Purse*

The Cy-Woods High School Theatre Company is proud to announce they will present their very first main stage children's show, *Lilly's Purple Plastic Purse*, adapted from the popular children's book by Kevin Henkes. The stage production of this story will be brought to life to represent the adventures and imagination of young mice as they go to school, encounter bullies, interact with their families, and make new friends. Directed by senior students Katie Bennett and Allison Houser, "Lilly's" will perform from February 4th - 6th at 6:00 PM, with a Saturday matinee at 2:00 PM. Performances will be in the Cypress Woods High School Auditorium, 16825 Spring Cypress Rd. Ticket prices are \$7 for Adults and \$5 for Students. Reduced ticket prices of \$1 will be available for children ages 10 and under. Tickets can be purchased at the door.

# Lakes on Eldridge North

## Cypress Ranch Mustang Band Garage Sale

Love to shop at garage sales? Made a New Year's resolution to save money or get organized? Cleaning out your garage or closets and wondering what to do with all that great "stuff"? The Cypress Ranch Mustang Band is sponsoring a garage sale on February 27, 2010 and could use your help whether you have things to donate or like to shop for bargains!

The garage sale will be held at St. Timothy Lutheran Church located at 14223 Hargrave Road, Houston from 8 AM to 3 PM on Saturday, February 27, 2010. St. Timothy Lutheran Church is located in the Willowbrook area, just north of Methodist hospital off of Highway 249.

Donations of toys, clothing, baby items, furniture, household items, working appliances, and electronics are all welcome. Pick up dates for items are: Saturday afternoon, February 7, 14, and 21 from 1 PM to 5 PM. Please call 281-373-5889 to arrange for a pickup.

Proceeds from the sale will benefit the Mustang Band. The Cypress Ranch Mustang Band is now in its second year and is rapidly growing in both size and skill including receiving a 5A first division rating in the UIL Marching Competition this fall. The band is under the direction of Russell Holcombe, with assistance from Kyle Stahl.

## "What Happens in Vegas ..."

The 2010 S.N.A.P. (Senior Night After Prom) Committee of Cypress Creek High School will host a Las Vegas-style Parent Night Out on **Sunday, February 21st, 2010 from 5 p.m. to 9 p.m.** This fun evening, featuring dinner, casino games, silent and live auctions will be held at Parkway Chevrolet, 25500 Hwy. 249. Tickets are \$25 per person, and include dinner, \$3,000 casino money and 2 drink tickets. The event is open to everyone – being a Cy Creek parent is not required. For casino night tickets and/or contributions, please contact Jeannette Harris at 713-560-6666 or [jharrissix@comcast.net](mailto:jharrissix@comcast.net).

A 2010 Cougar Blue Camaro will also be raffled off during the casino night in support of S.N.A.P. Raffle tickets are \$20 each or 6 for \$100. You do not have to be present to win. Contact Mike Wilson at 832-496-2748 or [mew0954@sbcglobal.net](mailto:mew0954@sbcglobal.net) for raffle tickets. Details about the 2010 S.N.A.P. are at [www.cycreeksnap.org](http://www.cycreeksnap.org).



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Please join in our Food Drive to benefit the Houston Guadalupe Center! Think of us during your next grocery store trip!

**Your Keller Williams Realty area specialist will accept donations of non-perishable food items from January 30th till February 28th at 5802 Bolero Point Circle in LOEN.**

Items needed are: Pasta, dry uncooked beans, peanut butter, mashed potatoes, dry cereal, dry milk, canned meat, canned tuna, canned vegetables and canned fruits.

Please drop bags under the porte cochere by side door anytime during the month of February!

For more information and directions please call 832-788-6002.

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**Are you home yet?**

## Texas Flag Flown over Afghanistan Donated to Cypress Christian School

In honor of our many veterans and prayer warriors, Mr. and Mrs. Phillip Miller, Cypress Christian School parents, donated a special and unique "Texas" flag to the school located at 11123 Cypress N. Houston at Jones Rd. The flag was flown on June 19, 2009, in Afghanistan, by a United States Army Special forces team during a mission. The Miller's son, Jonathan gave the flag to his parents to present to Cypress Christian in honor of all the prayer warriors who have prayed for him during tours to Iraq and Afghanistan.

The Miller family asks everyone to pray Psalm 91, The Soldier's Psalm, for all soldiers who are in harm's way. It is said that, during WWI, the soldiers of the 91st Brigade recited the 91st Psalm daily. This brigade engaged in three of that war's bloodiest battles. Other units suffered up to 90% casualties, but the 91st Brigade did not sustain a single combat-related death. Cypress Christian School is honored to support our troops through prayer and donations. For more information on this story, please contact Sharon Miller at the school at 281.469.8829. Articles on how students support our troops are published in the school newsletter, CONNECTION, which is available via the school website at [www.CypressChristian.org](http://www.CypressChristian.org). (both C's should be capitalized for clarity).

## AUTUMN GROVE COTTAGE

### *Needs Volunteers*

Do you enjoy spending time with seniors? Would you like to make a positive difference in their lives? Autumn Grove Cottage is an assisted living facility for individuals with Alzheimer's or dementia related illnesses. We are interested in volunteers socializing with our residents. Autumn Grove Cottage has just 16 residents and it is close to your neighborhood. If you would like to volunteer in a cozy, home-like atmosphere then call Laura at (281) 398-6845 or visit our website [www.autumngrovecottage.com](http://www.autumngrovecottage.com). Come be a part of our philosophy – "To honor our residents and those who love and care for them." Volunteers will need to complete a volunteer application and attend a brief training session.

*"No act of kindness, no matter, how small, is ever  
wasted" – Aesop*

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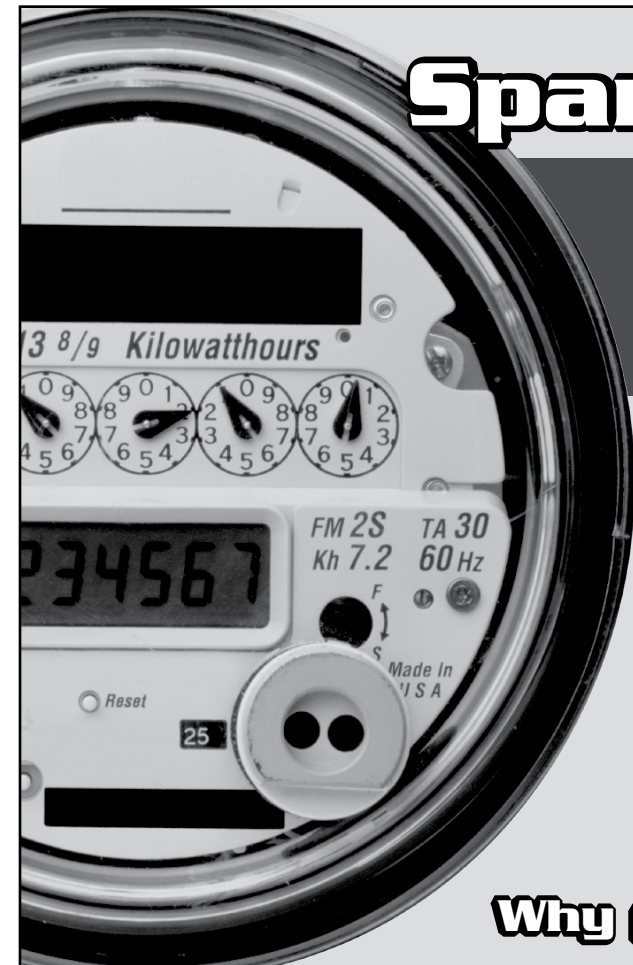
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# Lakes on Eldridge North

## MEET NICHOLAS

*DOB: 02/1996*

Nick is a friendly and sweet child, although he is shy when meeting new people. Nick enjoys interacting with other children in his class and in his home. He also likes to please others and enjoys helping when he can. Nick is all boy and enjoys throwing a football, playing outdoors, video games & board games. He also likes to draw and play with various action figures. Nick is also interested in collecting cars. Nick performs well in school and receives good reports from his teachers. Nick is most proud when he is reported for doing things well. His foster parent notes that he can be a very sweet and helpful child. He befriends other children easily. He catches on to various activities quickly and likes to figure things out, such as how to take things apart and put them back together. Nick's caseworker notes that he's competitive when playing games and is a natural "practical joker" as he enjoys making people laugh.

If you would like more information about Nick, or the adoption process, contact the Adoption Coalition of Texas at [info@adopttexas.org](mailto:info@adopttexas.org).

Remember ~ There are no fees to adopt from the foster care system, regardless of what agency you work with!

The Adoption Coalition of Texas is a nonprofit organization (operating under the Austin Community Foundation), created in 2003 to focus on finding forever families for children languishing in the foster care system. Adoption Coalition of Texas partner agencies include Arrow Child and Family Ministries, Child Protective Services, Lutheran Social Services of the South, Marywood Children and Family Services, and Pathways Youth and Family Services.



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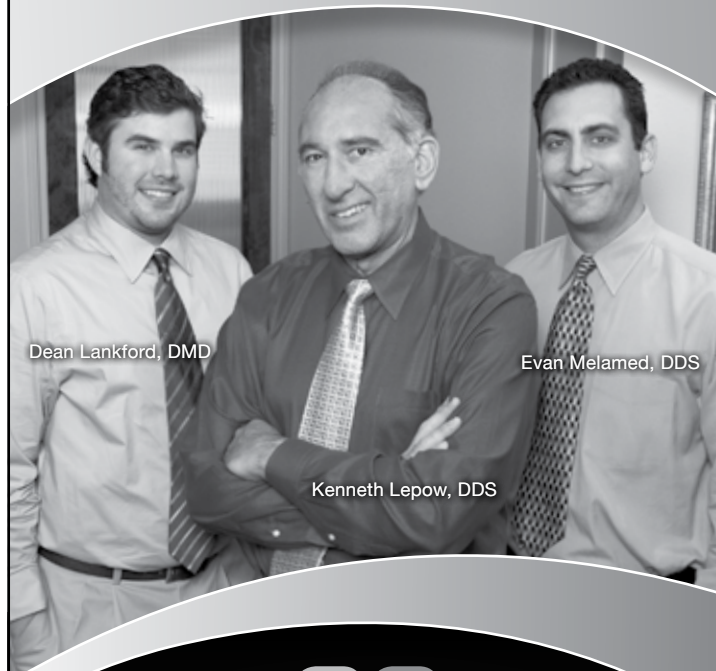


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	ACTIVE	PENDING	SOLD Last 6 Mos
<b># of Listings</b>	16	5	39
<b>Price Range:</b>	\$335,000 \$1,099,000	\$339,000 \$689,000	\$280,000 \$967,000
<b>Average Price</b>	\$461,887	\$478,900	\$443,394
<b>Avg Price/sq.ft.</b>	\$128.84	\$119.26	\$116.87
<b>Avg DOM</b>	81	116	85
<b>High Price/sq.ft.</b>			\$187.62
<b>Low Price/sq.ft.</b>			\$86.39



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\*Realtor Teams per Remax 9/2008, 3/2009



## 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.

			1	2				
2	4		9					
	7	1	6					
7				9		8		
		2				6	5	
			3					
	5						3	7
9					1			
1	3	8				5		

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

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(first name, last initial)

[This information will only be used to notify you or your parents if your artwork was selected.]

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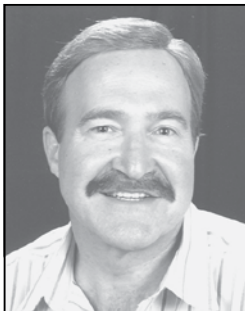
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