

Volume 7, Issue 2 Village Creek Community Association

February 2010

NEIGHBORHOOD WATCH

Block Captains

The Village Creek Community needs volunteers to keep it running smoothly. Block captains are a vital role in the neighborhood. The sole purpose of the Neighborhood Watch Block Captain is to convey Village Creek Information beneficial to all residents within our community.

<u>DUTIES OF THE BLOCK CAPTAIN.</u> WE ASK THAT YOU:

- 1. Collect each resident's contact information and have them sign the signature sheet before returning both sheets to Teresa Dutt at tdutt@comcast.net . She lives at 17106 Ajuga Ct. She can be reached at 281-257-8373. Please contact her if you have any problems.
- 2. Pass on important and emergency information sent to you from the Block Captain Moderator to all residents on your block. This could be, but is not limited to, neighborhood alerts, constable reports, or other activity in the neighborhood. Alerts may include suspicious persons, animal attacks, criminal activity, and lost and found pets.
- 3. When emailing your block, please blind carbon copy all your neighbors, because some residents do not want to share their information for the list.
- 4. If a resident reports any suspicious neighborhood activity to you, please share that information with the Block Captain Moderator.

If you are interested in being a block captain visit www.myvilagecreek.net for more information.



AgriLife Extension and the Harris County Master Gardeners will be holding their Tomato and Pepper Sale and Expo on Saturday February 27th, 9am to 2pm at the AgriLife Extension office located at 3033 Bear Creek Drive, Houston Tx 77084.

The sale will feature the best varieties of tomatoes, peppers, and herbs for Harris County.

The expo hours are 9am to 12pm, and will feature fun, educational exhibits for the entire family. The expo topics include: Fire Ants, Garden Pests, Herbs, Low Volume Irrigation, Pruning, Rainwater Harvesting,

and Soils and Composting.

For more information visit http://harris-tx.tamu.edu/hort/

docs/10TPSaleFlyer.pdf, or call David Parish at 281-855-5600.



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SCHOOLS T. 1 11 15 D. 201 257 2100 1 11 1
Tomball ISD281-357-3100, www.tomballisd.net
Willow Creek Elem (K-4)
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Tomball High (9-12)281-357-3220
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"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.

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 for raffle tickets. Details about the 2010 S.N.A.P. are at www.cycreeksnap.org.





VILLAGE CREEK WELCOMES

New Residents

FRANK COX 12802 SHERLOCK ACRES DR

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STEVEN TURNBOW 17503 SUNSET ARBOR DR ERIN MITCHELL 12707 CARRIACE GLEN DR

RICHARD AND JIMMIE BOEHMLER 12618 MIDLAND CREEK DR

> JERRY TARDIVO 17415 OLD COURT DR



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(Average)	#	Price	Price/SF	Days on Mkt
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Pending Listings:	4	\$217,450	\$75.25	151
Sold since 12/1/09:	: 5	\$206,680	\$69.99	263



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The Village Jazette Stork Report

CHASE LAWRENCE MCCOY

Born: December 13th, 2009

8 lbs, 6 ozs, 20.5 in

Proud Parents: Ken & Tracy McCoy

Congratulations! Let us help celebrate... email info on the arrival of your little one to articles@peelinc.com.



Baylor College of Medicine Keeping Winter Skin At Bay

Just because the temperatures are dropping doesn't mean you should drop your skin care routine. Dermatologists at Baylor College of Medicine say continuing to wear sun block and moisturizers during the colder months is important for healthy skin year round. "It's very common to have dry skin during winter due to the colder, drier weather and the use of heaters," said Dr. John Wolf, professor and chair of dermatology at BCM. "Going untreated, dry skin could lead to discomfort or even an itchy, painful rash known as winter itch."

The key to prevention is moisturizing the skin. Wolf recommends starting with a lukewarm shower using a mild soap for sensitive skin. Before completely drying off, apply lotion or hand cream to damp skin. "This traps moisture onto your skin," Wolf said. "If you are adding lotion or hand cream to dry skin there will be some relief but you aren't hydrating the skin as well as you could be."

Wolf said the type of lotion isn't as important as when you put the moisturizer on. As long as you like the brand and it doesn't irritate your skin then it will work. For dry skin that needs extra help, Wolf suggests using a lotion or cream that contains petroleum jelly. "For your face, make sure to find a lotion that includes some type of sun block (SPF) protection," Wolf added. "The sun's rays can still be harmful during the winter."

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ASK AN EXPERT: MAINTAIN YOUR VEHICLES REGULARLY

To Save Jas And High Repair Costs

Written by Chris Yarger

There are more benefits to maintaining a regular schedule of preventative maintenance than just a longer car life. A well serviced vehicle will not only perform as it should but will run more efficiently, saving its owner money and avoid unplanned or potentially unsafe situations. Following these simple steps provide cost-saving benefits to protect your vehicle life-span:

- CHANGE ENGINE OIL AT REGULAR INTERVALS Engine oil will clean, lubricate and cool your engine properly. When oil levels are inadequate or not changed with its filter as recommended, your vehicle consumes more gas to compensate for increased heat and friction among the engines moving parts.
- CHECK FLUIDS MONTHLY Your engines vital fluids including antifreeze, transmission and brake fluids must be kept at their proper levels to prevent rust and dirt build-up which can ultimately clog or restrict the flow of fluids and damage internal parts. An engine deprived of clean fluids will struggle to operate efficiently and ultimately burn more fuel.
- CHECK TIRE PRESSURE WEEKLY FOR MAXIMUM FUEL EFFICIENCY AND SAFETY -- Properly inflated tire pressure is key for fuel efficiency. An under inflated tire causes increased road resistance which makes the vehicles computer to allocate more fuel to the engine. Tires should also be rotated every 5,000 miles to prevent uneven wear and prevent a potential blowout and hazardous situation on the road.
- SERVICE YOUR VEHICLE REGULARLY BY A TRUSTED <u>AUTOMOTIVE EXPERT</u> – Regular preventative maintenance rather than costly repairs keeps you driving efficiently and safely while protecting resale values and warranties. Follow the maintenance schedule per your owner's manual and not neglect even a small problem, as they can lead to dangerous situations and costly repairs.



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IMPORTANT PREVIEW DATES FOR 2010-2011

THURSDAY, FEBRUARY 18, 2010 -

Kindergarten Open House (6-7 PM) K-12 Prospective Family Open House (7-8:30 PM)

> TUESDAY, MARCH 23, 2010 -K-12 Parent Open House (9-11 AM)



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PERSONAL FINANCE

Debt Stacking-Get Out of Debt!

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

(Continued on Page 7)

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Personal Finance - (Continued from Page 6)

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! - By Rich Keith

Xecipe of the Month

Italian Bread

Ingredients

- 1 package Hot Roll Mix
- 4 ozs. grated Parmesan cheese
- 1 tablespoon parsley flakes
- 1 8 oz. Ricotta cheese or 1 cup cottage cheese
- 8 oz. shredded Mozarella cheese
- 4 ozs. Pepperoni, diced fine
- 1/4 tsp. garlic powder

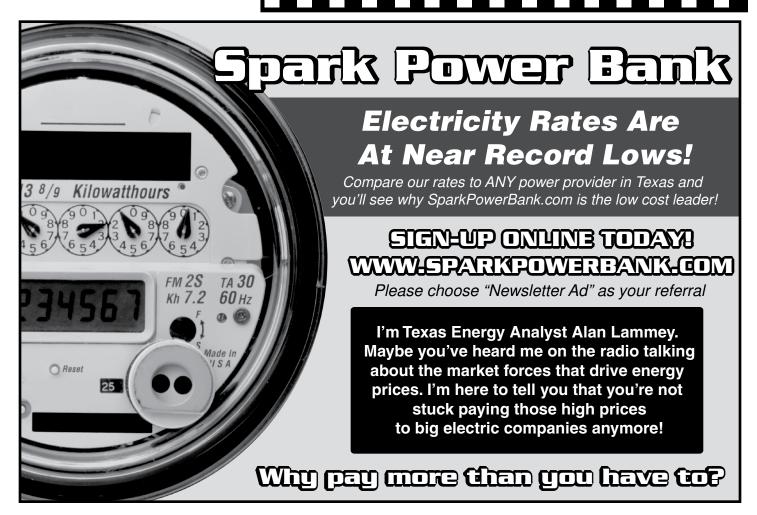




Directions

Follow instructions on Hot Roll Mix. Punch down & roll out to a rectangle about 18 x 12". Beat the egg with the ricotta or cottage cheese and spread on the dough. Sprinkle all remaining ingrediants over the dough. Roll up and place in a curved shape on a greased cookie sheet. Cut the dough almost through the roll about every inch. Let rise again for about 1 hour. Bake in 350° oven for about 40 minutes or until browned.

If you would like to submit YOUR recipe email it to articles@peelinc.com.



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Average Price	\$251,250	\$217,450	\$236,492	
Avg Price/sq.ft.	\$79.71	\$75.00	\$76.91	
Avg DOM	88	91	69	
High Price/sq.ft.			\$50.48	
Low Price/sq.ft.			\$101.72	



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BAYLOR COLLEGE OF MEDICINE

Looks Can Be Deceiving; Read Labels For Accurate Food Facts

When reaching for a healthy food option at the grocery store, do you ever wonder if your selection will live up to its label? According to an expert at Baylor College of Medicine, you might not be choosing the best option.

"You still have to look at the food labels to ensure that you are choosing the right foods," said Dr. Rebecca Reeves, assistant professor of medicine at BCM.

Reeves said that many people consider butter to be the healthier option because it does not contain trans fats. However, it does contain saturated fat and cholesterol, both known to increase LDL cholesterol, the "bad" cholesterol in the blood. LDL is linked to increased risk of heart disease. A much better choice is a margarine produced with no trans fat. Several types of margarine are now made with plant sterols and no trans fat which make them a healthier choice.

Many people believe that artificial sweeteners are not a healthy option. However, if used in moderation, they are safe for daily use. Another misconception is that sherbet is a healthy substitute for ice cream, but sherbet can contain a large amount of sugar. "Look at the label to see if the calorie and fat levels are actually lower than regular ice cream," said Reeves, also a registered dietitian at BCM. "Even low-fat ice creams have high amounts of sugar and fat in them."

When selecting a frozen dessert, compare various products to see which ones actually contain less sugar and fat. Many times, whole fruit popsicles may be the best option.

In the bread aisle, look for options with 100 percent whole wheat flour or whole grains in them, said Reeves. Read the food label to be sure that whole wheat flour is listed as the first ingredient on the ingredient list

When it comes to energy bars, the most important thing to check for is how many calories they contain, said Reeves. Some energy bars can contain many more calories than you can actually burn during a workout. Reeves recommends purchasing popcorn kernels and a popcorn popper rather than purchasing microwaveable options that are high in fat.

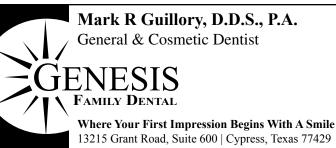
"Popcorn is a whole grain, so it's really a healthy snack option. If you prefer the microwaveable brands, then choose one that lists fat-free on the label," said Reeves. Also, be sure to use salt sparingly when making your own popcorn.

Anytime a food is labeled as "fat free," be cautious of how much sugar is included and whether the calories per serving are actually different from the regular option. Remember that fat free does not mean sugar free, and even 'light' options may have a large amount of calories.

NOT AVAILABLE ONLINE

Doggy Doo Don't

Please remember to clean up after your pet while walking them. An easy way to do this is to bring along a plastic bag attached to your pet's leash. Thank you for helping us keep our neighborhood clean and the otdoor areas enjoyable for all residents.



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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.

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.





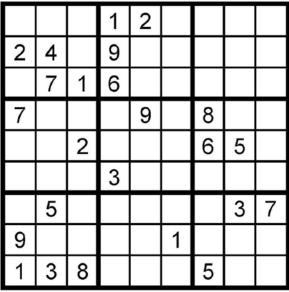
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Sudoku

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.



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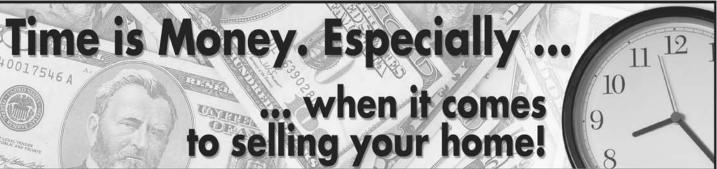
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