Volume 10, Issue 4
Wortham Villages
April 2010
www.worthamweb.org


## IMPORTANT NUMBERS

## MANAGEMENT

Crest Management
281-579-0761
Kristi Buenger (Manager)...... kristi@crest-management.com, Ext 17 Stephen Johnson, (Assistant)......stephen@crest-management.com, Ext. 627 Robin Motley (Accounting). Ext. 24
Fax number
281-579-7062

## BOARD MEMBERS

Stan Schoen $\qquad$ Jonathan Armstrong ..................jarmstong@worthamweb.org Steve Carter ..................................scarter@worthamweb.org Rick Anderson ..........................randerson@worthamweb.org Rebecca McShane. rmcshane@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
Park Committee - Martin Maynemartin@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 (SouthWest Water Company)
Service \& Billing..............................................713-405-1750
Telephone - Southwestern Bell .............................713-237-6202
Cable TV - Comcast...........................................888-210-9147
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 SouthWest Water Company of your complaint.
U.S. POST OFFICE - FAIRBANKS STATION 7050 Brook Hollow West

713-937-9108

## What's Happening in Wortham?

If you have some news or fun activities happening in your life, please let us hear from you! We'd like to share the news in our future newsletters. Are you or someone in your family running a marathon? Do you have a new member of your family? Any children accomplishments to brag about? Please share with your neighbors! Send your info and pictures to lorabergeron@ gmail.com.

## NEWSLETTER INFO

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## Wortham Villages

## DOYOU LIKE FREE SOFTWARE?

Hey, everybody likes free software - just be careful what you get. Enter anything you want into a Google search with the word FREE and all kinds of things will show up. If you're not careful, you can download a FREE VIRUS - how's that for a deal?

For you readers, here are a few of my favorite free software choices that won't get you into trouble:

For Windows machines, I like Picasa for doing simple editing and cleanup of photos. It's from the folks at Google and you can find it just by going to www.Picasa.com (note that it's Picasa ending with an "a" and not Picasso like the painter with the additional " $s$ "". Do you shop online and like to keep the receipts? Rather than printing them out and storing them in a filing cabinet, use CutePDF to "print" your receipts (or anything else that can be sent to a printer) into a PDF file that you can save on your hard drive. I buy a lot online and CutePDF lets me store all the receipts into a folder on my hard drive that makes life much easier at tax time for my accountant (which is this month if my calendar is correct.) You can download CutePDF at www.CutePDF.com, just download the CutePDF Writer. It installs as if it were a printer and you're ready to go.

For the Mac, Anxiety is a useful to-do list manager to (hopefully) reduce the stress in your life in getting all the things you need to get
done, done. It works with iCal and Mail. You can download it at http://www.anxietyapp.com/. Carbon Copy Cloner lets you backup your entire hard drive to another, allowing you to boot to the 2nd drive should the first one fail completely (and it happens more often than you know.) Download it at http://www.bombich.com/.

Stay away from sites offering free music or movies (like LimeWire), this is an excellent way to contract a virus. If you think you're getting something that costs money in a store for free online, it's probably going to cost you more than you know by the time you get your computer cleaned up.
Be skeptical and be safe. One of the best places to go for free software is http://sourceforge.net/. You're not going to find Microsoft Office for free, but you might find a program that does something close. Want Photoshop but don't have $\$ 400$ to spend, then check out Gimp. There are a lot of genuinely nice people developing programs because they enjoy doing it. Some will ask for but not require a donation, that's only fair. If you like a program, throw a few dollars their way to encourage them to keep improving their program. If you can say "I wish I had a program that ........", then you'll probably find something at SourceForge.net that meets your needs. - Submitted by Laurie Scott


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## MEET ISAIAH

## (DOB:8/1996)

Isaiah is a cute, slightly built 13 yr . old young man in search of his forever family. Isaiah is a polite, cooperative, and respectful young man. He plays the baritone in the school band and loves to collect pencils and pens. Isaiah has a genetic bone disorder which causes excess bone growths. He must undergo periodic examinations and often surgeries to remove these growths. Isaiah is not limited in any physical way by this condition. He is ambulatory and has no restrictions physically. Isaiah would do well in any permanent environment, but would like a family that allows him to stay in contact with his younger brother. For more information on Isaiah contact the Adoption Coalition of Texas at 512-687-3208 / info@ adopttexas.org


## Local Bluegrass and Old Time Music Jamming

The Fairfield Bluegrass Jammers are sponsoring Bluegrass music jamming at Kleb Woods Nature Center and Preserve where the fun begins on the 4th Saturday of each month at 12 noon and where everyone is invited to pick, sing, listen, fellowship, or walk the trails and watch the beautiful birds. You will find folks with their guitars, banjos, fiddles, mandolins, bases and dobros warming up to do a little picking and singing. When the music and singing begins so does the foot tapping and fun.
The musicians from beginner to pro are having a great ole time playing this old-time music of Bill Monroe and Ralph Stanley. There are 3 types of music played - Bluegrass, Gospel, and old-time country. The listeners are so captivated by the joyful energetic music and musicians they are hearing that they also cannot help but do a little toe tapping and clapping themselves. When 4 PM arrives you find the musicians just as enthusiastic and reluctant to leave as at the beginning. The energy comes from the deep love that everyone has for the music.
Pickers and listener are welcome. No charges. Just fun Jammin or listening.
Kleb Woods Nature Center and Reserve (Draper Rd.) is located about 15 to 20 minutes away and is located on Draper Rd., off Mueschke Rd. in Tomball area. The Reserve is a Harris County Park and a bird watchers paradise and museum. From the parking lot you will walk about 200 ft to the center. No selling, soliciting, alcohol,or drugs permitted. Check out Kleb Woods web-site at: www.pct3.hctx.net/parks/ klebwoodsnaturepres.aspx.
The Cypress/Tomball Area Bluegrass Jam (Northwest Harris County) 4th Saturday Jam is sponsored by The Fairfield Bluegrass Jammers and is being held at the nearby Kleb Woods Nature Center and Reserve outside Tomball, 12 Noon to 4 PM. For more Information regarding the Bluegrass Jam contact - Nema Redding at: 281-373-1777 or 281-910-4395. E-Mail: tn.blugras@earthlink.net


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[^0]
## Wortham Villages

## FINANCIAL FOCUS

## Put Your Tax Refurdta Work

It's Tax Refund Season again. This year, if you're going to get a check from your Uncle Sam, why not put it to work to help you meet your financial goals?
Last year, the average tax refund was more than $\$ 2,700$, according to the IRS. The size of your refund, or whether you will get one at all, depends on your individual circumstances. But if you are going to get a refund, plan ahead for what you'll do with it. Here are a few possibilities:

- PAY DOWN SOME DEBTS. In these difficult economic times, you may be carrying a higher debt load than usual. If so, you may want to use some of your refund to pay down some of these debts. The lower your debt payments, the better your cash flow and the more money you'll have to invest for the future.
- BUILD AN EMERGENCY FUND. If you don't already have an emergency fund containing six to 12 months' worth of living expenses, you could use your tax refund to start one. Without such a fund, you may find yourself constantly dipping into your long-term investments to pay for unexpected costs, such as a new furnace or an expensive car repair. Keep your emergency fund in
a liquid account - one that you don't draw on for your day-today expenses.
- HELP FUNDYOUR IRA. In 2010, you can put in up to $\$ 5,000$ to your IRA. Consequently, if you received a $\$ 2,700$ refund, you'd have more than half of what you need to fully fund your IRA for the year. (If you're 50 or older, however, you can contribute up to $\$ 6,000$ per year.)
You might not think that your $\$ 2,700$ would make much of a difference in the long run. But by investing your refund and giving it many years of growth potential, you could end up with a sizable amount. Consider the following:
- If you put $\$ 2,700$ in your IRA, and you earned, on average, seven percent a year for 30 years, you'd end up with about $\$ 20,000$, even if you never invested another dime.
- If you put $\$ 2,700$ every year in that same IRA, again earning an average seven percent annual return, you'd end up with more than $\$ 270,000$ after thirty years.
(Continued on Page 7)


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Financial Focus- (Continued from Page 6)
(These examples are hypothetical illustrations and do not represent any currently available investments.)
You'd eventually have to pay taxes on your earnings, typically when you make withdrawals at retirement. And if you qualified for a Roth IRA, you'd never have to pay taxes on your earnings, as long as you had your account for at least five years and didn't start taking withdrawals until you were at least 59-1/2.

- CONTRIBUTE TO A SECTION 529 PLAN. If you have children or grandchildren, you may want to establish Section 529 plans to help them pay for college. You can contribute virtually any amount, and the earnings grow tax-free, provided the money is used for higher education expenses. (Withdrawals used for expenses other than qualified education expenses may be subject to federal, state and penalty taxes. Contributions are tax-deductible in certain states for residents who participate in their own state's plan. Please note that a 529 college savings plan could impact a beneficiary's ability to qualify for financial aid.)
You may be tempted to spend your tax refund on things you want today - but, with a little planning, you can use it for things you need tomorrow.


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# Eight Water Safety Rules for a Safe Summer 



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We are dedicated to promoting drowning prevention and helping equip residents with the best tools to keep families safe in and around water.

1. Always have a pool gate around home pools. This includes having a locked and securely fastened gate that is not accessible to little ones.
2. Continuously educate children on water safety. This is a great thing to do at home, on the boat, at the pool, wherever there is water. Each time you are getting your little one ready for a swim session or water play, go over the rules of water safety. Repetition is key with small children. Make sure your swim instructor incorporates a "Safety Lesson of the Week" into its lesson curriculum. This includes questions about water safety and how to avoid dangerous situations.
3. Designate a "Water Watcher." This is a responsible adult who sticks to alcohol-free beverages during swim time and who is in charge of keeping both eyes on the pool while it is in use. Or, better yet: consider renting a Lifeguard for your party or group event.
(Continued on Page 9)


## Wortham Villages

Eight Water Safety Rules - (Continued from Page 8)
4. Remove all pool toys, floaters, ring buoys and other childenticing items from the pool area when it is not in use. One wrong reach for that floating rubber ducky could be disaster.
5. Clear homes of common household items that can be dangerous to a curious toddler. It takes just 2 inches of water for a child to drown in a bucket. Put all mop buckets, dog dishes and coolers out of children's reach.
6. Never leave a young child in the pool or bathtub--even "just to get the phone."
7. Enroll your child in swim classes. Start lessons early. The longer a child has lessons the more they understand water safety. A great time to do this is in the spring! This way your kids are already prepped and ready to roll for the summer swim season. You'll want to find an inside heated pool and lesson times geared towards working families.
8. Supervise, Supervise, Supervise! Try to have your eyes on your children in and around the pool at all times. Adults should always be present when any child is in the pool area.
Let's help our kids love the water while also respecting it by being safe and well-trained at all levels.
SUBMITTED BY LYNN NEILLIE


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## Sudoku

The challenge is to fill every row across, every column down, and every $3 \times 3$ 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 $3 \times 3$ box.

*Solution at www. PEELinc.com © 2007. Feature Exchange

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| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1 | ${ }^{2}$ | ${ }^{3}$ |  | 4 | 5 | 6 | 7 | ${ }^{8}$ | 9 |  | DOWN |  |
|  |  |  |  |  |  |  |  |  |  | ACROSS <br> 1．Can | 1．College field of study |  |
| 10 |  |  |  | 11 |  |  |  |  |  | 4．At sea | 2．Open mouthed |  |
|  |  |  |  |  |  |  |  |  |  | 10．Maturity | 3．Rumormonger |  |
| 12 |  |  |  | 13 |  |  |  |  |  | 11．Apt | 4．Dog food brand |  |
|  |  |  |  |  |  |  |  |  |  | 12．Winter mo． | 5．Zealous |  |
| 14 |  |  | 15 |  |  |  | 16 |  |  | 13．Cactus drug <br> 14．Choose（ 2 wds ．） | 6．Repose |  |
|  |  |  |  |  |  |  |  |  |  |  | 7．Double－reed instrument |  |
| 17 |  |  |  |  | 18 | 19 |  |  |  | 16．Long time | 8．Singing voice |  |
|  |  |  |  |  | 18 | 19 |  |  |  |  | 9．Adolescent |  |
|  |  |  |  |  |  |  |  |  |  | 18．You | 15．Saute |  |
|  |  |  | 20 | 21 |  | 22 | 23 | 24 | 25 | 20．Hey！ <br> 22．Baby＇s＂ball＂ | 19．Move away |  |
|  |  |  |  |  |  |  |  |  |  |  | 21．Toothbrush brand |  |
| 26 | 27 | 28 |  | 29 | 30 |  |  |  |  | 22．Baby＇s＂ball＂ <br> 26．Fortify | 23．Taken＿＿（shocked） |  |
|  |  |  |  |  |  |  |  |  |  | 26．Fortify <br> 29．Groove | 24．Negate |  |
| 31 |  |  | 32 |  |  |  | 33 |  |  | 31．Relating to the laity <br> 33．Loose gown worn at mass | 25．Treed（2 wds．）閏 | 鴒苞 |
|  |  |  |  |  |  |  |  |  |  |  | 26．Alack＇s partner 穴 |  |
| 34 |  |  |  |  |  |  | 35 |  |  | 34．Accounts | 27．Standing | 蚵 |
|  |  |  |  |  |  |  |  |  |  | 35．Central Intelligence Agency | 28．Short |  |
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[^0]:    The Fine Print: Summer is June-Sept. Repairs must be made by us. Fair enough?

[^1]:    Hunter
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