

Volume 7, Issue 7
Village Creek Community Association

July 2010

JUNE YARD OF THE MONTH

Congratulations 12507 Midland Creek!



VOLUNTEERS NEEDED

Submitted by Caren Seal, Village Creek Social Committee We need some parent volunteers of soon to be Kindergartners to head up the "Meet your class-mates" pool party. If interested contact social@myvillagecreek.net for more information.

Village Creek will host a back to school party on Aug 14. Watch the marque and newsletter for details.

Thank you to all the volunteers who helped with the 4th of July party. Pictures should be posted soon to the VC website.

YOU CAN HELP BRING A DOG PARK TO 1960/ WILLOWBROOK AREA

If you have ever taken your dog to a dog park you know how much fun they are for people and dogs too. You probably also know there is not one in our neck of the woods if you live in far NW Houston. The nearest off leash public dog park is Bill Archer Park in the Bearcreek Park area on Hwy 6 near I-10. If you have not ever been to a dog park you may soon get a chance to do so here in our own back yard. The Houston Dog Park Association (HDPA) is proud to be partnering with sponsor Barks 5th Avenue to bring a public dog park to far NW Houston. Land next to the Barks 5th Avenue facility on 1960 near Jones Rd. will be donated by the land owner to HDPA to build a public dog park on. HDPA will design, construct and manage the dog park. The plan is in preliminary stages now and more details will be shared at the Kick Off and Fund Raising event to be held October 2nd in the parking lot of Barks 5th Avenue at 10620 FM 1960 West, Houston, TX 77070.

We will be announcing the event details on our web site soon but you can mark your calendar for Oct. 2nd now. Leashed pets will be invited to the event and we'll have lots of fun for people and doggies including a dog and car wash, frisbee dog demonstrations, doggie costume contest, and lots of local vendor tables with freebies and goodies to give away and win. We are seeking vendors and will also need volunteers to help setup and work at the event from washing cars and dogs to entertainment and set up/clean up. HDPA is also seeking sponsors and vendors as well as entertainment for the event, contact HDPA to offer your services or reserve your space.

You can donate to the NW area dog park construction fund right now on our web site under Programs via Paypal or you can donate at the event. Dog park donations are tax deductible. HDPA has already raised over \$1000 for the NW area dog park. HDPA will be forming a "Friends of the NW Area Dog Park Committee" to help us plan and develop this new dog park and the event and we need

(Continued on Page 3)

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IMPORTANT NUMBERS

EME	RGEN	1CA	N	UMBERS	or 911
_		_	_		

CenterPoint-Gas Leak	713-659-3552
Constables Office	281-376-3472, www.cd4.hctx.net
Klein Fire Dept	281-376-4449
	800-764-7661
Willowbrook Methodist	281-477-1000

SCHOOLS

Tomball ISD	281-357-3100, www.tomballisd.net
Willow Creek Elem (K-4).	281-357-3080
Northpointe Int (5-6)	281-357-3020
Willow Wood Jr (7-8)	281-357-3030
Tomball High (9-12)	281-357-3220
	281-357-3193

HOA MGMT

Chaparral Management Company	
Kay Serventikserventi	@chaparralmanagement.com
Fax	281-537-0312
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6630 Cypresswood Drive, Suite 100, Spring, Texas Mailing: P.O. Box 681007: Houston, Texas 77268-1007

SERVICES

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CenterPoint-Gas713-659-2111
Dead Animal Pick up713-699-1113
Domestic Violence
FBI713-693-5000
Harris County Animal Control281-999-3191
Houston Chronicle
Greater Houston Pool713-771-7665
Municipal District Services (24 hrs)281-290-6500
Reliant-Street lights713-923-3213
www.centerpointenergy.com/outage
Sex Offenderswww.familywatchdog.us
Time Warner Cable
Waste Management713-686-6666
Trash pickup Tues/Fri
Recycling Fri (only newspapers/#1 & 2 plastics/aluminum cans)
Yard Storkkpuente@garygreene.com

NEWSLETTER

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	(Deadlir	ne is the 10th of each month)
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A new grandbaby? We want to hear all about it! Email us at tisha@myvillagecreek.net. Please include your name, along with the announcement details.

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References Available • Fully Insured NO PAYMENT UNTIL COMPLETION

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You Can Help Bring a Dog Park -

(Continued from Cover Page)

volunteers. If you'd like to help us make this dream a reality for NW Houston dog owners email tiffany@houstondogpark. org to learn how you can help. HDPA is a 501c3 non-profit volunteer organization that advocates for dog parks and supports dog park patrons through education. Learn more about HDPA, how you can help, and what HDPA is doing to support dog parks all around Houston on our web site. For a map of all the dog parks around Houston visit www.HoustonDogPark.org. See you at the dog park!

Author Tiffany Moore is the President of the Houston Dog Park Association and an Advisory Board Member on the Gragg Park Animal Campus project for BARC. www.animalcampus.org

Recipe of the Month

MEXICAN LASAGNE

INGREDIENTS

- 1 ½ pounds ground beef, browned
- 1 (16 oz) can refried beans
- ½ tsp dried oregano
- 2 tsp ground cumin
- 3/4 tsp garlic powder
- 12 uncooked lasagna noodles
- 2 ½ cup water
- 2 ½ cup salsa
- 2 cups sour cream
- ¾ cup sliced green onions
- 1 (2 ¼ oz) can sliced black olives
- ½ cup shredded pepper jack or Mexican blend cheese

DIRECTIONS

Preheat oven to 350. Lightly spray a 13x9" baking dish with non-stick cooking spray. Combine browned beef, oregano, cumin, and garlic powder. Place 4 lasagne noodles in bottom of baking dish. Spread ½ the beef mixture over noodles. Top with 4 more noodles and remaining beef mixture. Cover with remaining noodles. Combine water and salsa and pour over noodles. Cover with foil and back 1 ½ hours or until noodles are tender. Spread refried beans over top. Combine sour cream, onions and olives. Spoon over casserole and top with grated cheese. Bake, uncovered until cheese melts. Remove and let stand 10 minutes before serving.

WHEN IT 'S TIME TO BUY OR SELL YOUR HOME— DEPEND ON DEE PARDUE!

SELLERS: Expect a detailed Market Analysis of Village Creek and the market area Advice and assistance with Make-Ready and Staging
Virtual Tours/ Professional Photography—posted on many websites including

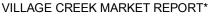
VirtualTours/ Professional Photography—posted on many websites including Facebook and Twitter!

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	#	Price	Price/SF	Days on Mkt
Active Listings:	25	\$264,575	\$82.70	113
Pending Listings:	4	\$259,444	\$88.00	18
Sold since 3/1/201	0: 26	\$227,892	\$79.55	93

*Average Data Used - Source: Houston Assoc. of Realtor MLS June 4, 2010



Realty Center 13611 Skinner Rd. #100, Cypress 281-213-6297 Direct Visit my all NEW website for timely information about the local market and easy links to request a free Market Analysis!

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of TEAM TIARA 2



Team Tiara, a non-profit foundation dedicated to raising money to fund research and education for breast cancer. Each. member of our team is committed to raising \$2300 to walk the Susan G. Komen 3-Day for a Cure. In addition to walking in the 3-Day, we provide direct assistance to men and women whose lives have been touched by breast cancer. To continue our efforts Team Tiara will be hosting Passionately Pink for the Cure, a gala benefiting Team Tiara & Susan G. Komen 3-Day

Saturday, October 2, 2010 at 6:00 pm Dinner & Auction • Wyndehaven Terrace 12716 Cutten Rd. • Houston • 77066 Tickets \$50/person, \$90/couple

To purchase tickets/more information:

www.teamtiara.net/gala or mail in form

PASSIONATELY PINK FOR THE CURE ORDER FORM				
Name:				
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I WOULD LIKE TO PURCHASE THE FOLLOWING:				
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Team Tiara • Attn: Gala Committee • P.O. Box 2433 • Cypress, TX 77410-2433				



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FACTS YOU NEED TO KNOW ABOUT DROWNING

Drowning is the leading cause of unintentional injury-related death in children ages 1-4

DROWNING WILL AFFECT YOU OR SOMEONE YOU KNOW



Drowning is the 2nd leading cause of unintentional injury-related death ages 1-14.

For more information, check out our website at

www.colinshope.org

DROWNING CAN STILL OCCUR EVEN IF YOU KNOW HOW TO SWIM

NO ONE is "drown proof" - no matter their level of swimming ability.

Falls, entrapments, and injuries lead to drowning regardless of swimming level.

A majority of people overestimate their own and their child's ability to swim, especially in a panic event.

DROWNING IS QUICK AND SILENT



Drowning occurs in as little as 2 minutes.



Irreversible brain damage occurs in as little as 4 minutes.



Most children are out of sight or missing for less than 5 minutes and usually in the presence of 1 or both parents.



Most children die who are submerged for as little as 6-10 minutes.

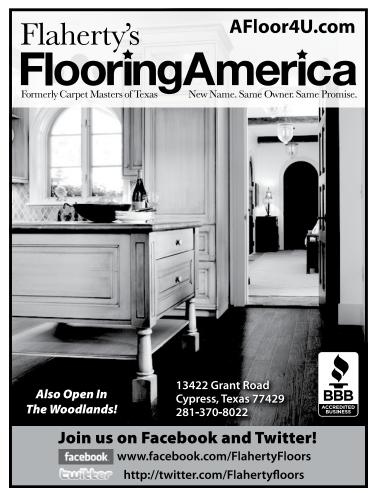
Children who drown do not scream, splash, or struggle. They silently slip beneath the water, even with adults & lifeguards present.

GIRL SCOUTS EARTH SAVER MESSAGE

The United States is the world's largest consumer of bottled water, purchasing 37 billion bottles in 2005. Bottled water produces up to 1.5 million tons of plastic waste per year. As much as 40 percent of bottled water comes from the tap. According to Food and Water Watch, "plastic requires up to 47 million gallons of oil per year to produce. Producing plastic bottles uses energy and emits toxic chemicals." While the plastic used to bottle beverages is of high quality and in demand by recyclers, over 86 percent of plastic bottles are simply thrown away. Plastic waste is now at such high volume that vast amounts of current-bound plastic trash is now spinning endlessly in the world's major oceans. This represents a great risk to marine life, killing birds and fish which mistake our garbage for food. Thanks to its slow decay rate, the vast majority of all plastics ever produced still exist somewhere. Breaking down these plastics can take thousands of years.

There's a simple alternative to bottled water: buy a stainless steel thermos, or a reusable water bottle and use it. If you don't like the way your local tap water tastes, inexpensive carbon filters will turn most tap water sparkling fresh at a fraction of bottled water's cost. This message is brought to you buy Alexandria Morgan, Isabel Mujica and Nicole Riso, Girl Scouts of San Jacinto Council, Houston, Texas

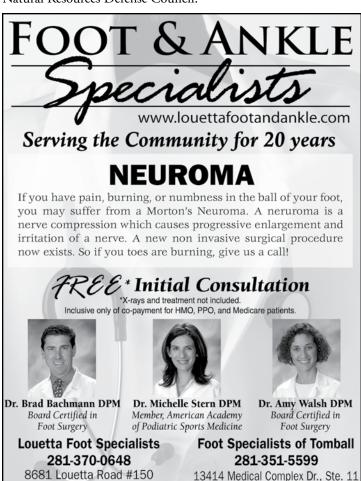
- SUBMITTED BY MELINDA RISO





RESOURCES:

Olson, Erik D. et al., Bottled Water: Pure Drink or Pure Hype? Natural Resources Defense Council.



etween Champions Dr. & Champions Forrest Dr.)

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.

STRATEGIES FOR A **POSSIBLE LAYOFF**

A family's most important financial strategies include defensive ones. What if you or your spouse might get laid off in the near future? But you might not get laid off too, so what types of things should a family do? The challenge is to protect your family's assets while staying on-plan to secure your future finances.

First, stay with your retirement savings plan. Keep on contributing because it reduces your taxes and your company may make matching contributions. Combined, these will do you more good than paying off consumer debt. And avoid borrowing against a retirement plan or worse, withdrawing funds early. The taxes and penalties for this are severe.

Next reduce your spending, say, by 10%. This is a good idea regardless of your situation and the upside is you might reconnect with what is important. Distinguish between wants versus needs. Include the kids on the family decisions. Now that you have more money, it's time to boost your emergency fund. Everyone needs 3 to 6 months of expenses in a readily accessible account. This helps you avoid going into debt when emergencies arise.

Secure your life insurance. This protects your income stream. If you have a group life plan, it will disappear with a job loss. And group plans often have steep increases when you hit those magic milestones every 5 years after 40. Buying a policy outside the company is called portable insurance, and it's smart.

Next knock down your consumer debt. By that I mean anything with a "minimum payment" box – that's bad debt. Use debt-stacking techniques to get out of debt quicker while paying no more on a monthly basis. It's smart to open a home equity line of credit now but don't borrow against it. Think of it as a safety net.

Lastly, secure your home by refinancing while interest rates are low. While you could get a 15-year note, it's smart to get a 30-year loan and pay it off as though it were a 15-year note using higher payments. In this way if you get laid off you can always revert to the lower payments required by the 30-year note.

- Submitted by Rich Keith



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FINANCIAL FOCUS

If you're a member of Generation X — the age group born between 1963 and 1981 — you may well be in the busiest time of your life. You're probably in the early to middle stages of your career, for one thing, and if you have children, they're likely still at home. Yet despite the hectic nature of your days, you still have to look after the financial concerns of your children, yourself and possibly even your parents. This three-generational effort may seem challenging, but with some planning and persistence, you can help your family make progress toward a variety of goals.

To begin with, let's consider the needs of your children. Obviously, you're already providing for their living expenses, so from an investment point of view, your biggest concern may be how you'll help them pay for college. Here's a suggestion: Put time on your side and start saving as soon as possible. You might want to consider opening a 529 college savings plan, which offers potential tax advantages. Saving for college is important — but so is saving for your own retirement. Consequently, you'll have to find the right balance of resources to devote to these two goals. To avoid shortchanging yourself, take full advantage of your 401(k) or similar employer-sponsored retirement plan. Contribute as much as you can afford right now, and whenever you get a raise, increase your contributions. At the very least, put in enough to earn your employer's matching contribution, if one is offered. Your 401(k)

accumulates on a tax-deferred basis, and your contributions are generally made with pretax dollars, so the more you put in, the lower your taxable income. You aren't confined to investing in a 401(k), either, because you can also put money into a traditional IRA, which accumulates tax deferred, or a Roth IRA, which accumulates tax free, provided you're at least age 59½ when you start making withdrawals and you've held your account at least five years.

Once you've started saving for college for your kids and investing for your own retirement, you've got one more generation to consider — the older one. For example, you'll need to make sure your parents have adequate financial protection for their health care expenses. If your parents have saved and invested throughout their lives, they may not need any financial help from you — but that doesn't mean you'll never be called upon to straighten out their affairs. That's why now is the perfect time to ask your parents some key questions: Where are your assets located? Do you have a will? How about a durable power of attorney? You might think these inquiries will make you sound "selfish," but the opposite is true: The more you know about your parents' financial situation and estate plans, the bigger help you'll be to them, and to other members of your family, if the day arrives when your parents need some assistance. It may not always be easy to act on behalf of three generations — but it's worth the effort.

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COMPUTING 101

I run into this bit of confusion almost every day – people deleting files to give them more "memory". Deleting files may give you more hard drive space, but it won't give you more memory.

How's Your Memory?

or Intel) is what actual are MUCH faster than needs at the time into

Let's start with the hard drive. The hard drive in your computer is your filing cabinet. This is where Windows and all your programs are installed. ALSO, this is where ALL your documents, music, photos and movies are stored. Your hard drive is your storage in the same way that you may have music CD's or DVD's stored on a shelf, or your important papers in a filing cabinet. Getting a bigger hard drive simply gives you more storage. A Terabyte hard drive can hold the equivalent of 1,000 copies of the Encyclopedia Britannica. No one listen's to all their music at the same time, or looks at all their photos or movies at the same time – we take what we want from "storage" and use the particular item at the time we want to. That takes us to memory.

Memory is made up of small chips inside your computer. They work kind of like an old calculator. Turn off the power and it goes blank. Turn on the power and you start filling it all over again. Memory is what your computer uses when it's actually working on something. The processor inside your computer (probably by AMD

or Intel) is what actually does the thinking. Because memory chips are MUCH faster than your hard drive, the computer pulls what it needs at the time into memory FROM the hard drive.

Let me put it into non-computer terms. You have a wall in your office filled with filing cabinets filled with papers; this is your hard drive. You have a desk that you work at that's 3 feet wide and 2 feet deep; this is your memory. YOU are doing the thinking and working with the papers; this is your processor. What happens when you have more papers to work with than desk space? You start shuffling papers around, maybe putting them into stacks and moving stacks around – this slows getting your actual task done. If you had a bigger desk, you wouldn't waste time shuffling papers. This is where more memory comes into play.

So deleting files from your hard drive doesn't speed up your computer any more than throwing away papers in your filing cabinet helps you get the task at your desk done.

When your computer wants to use more memory than it actually has, it does what we do when we get more information than we can remember – write it down! We use paper; the computer uses the

(Continued on Page 9)



Don't Waste Your Money - (Continued from Page 8)

hard drive. To "add" to its memory, the computer uses unused space on the hard drive to "extend" its memory. The problem with this is writing to the hard drive is MUCH slower, your computer slows down. The solution, close programs that are running you don't need OR buy more memory. The good news? Memory is cheap! Sites like www.crucial.com will peek inside your computer, tell you what you have inside and what you can upgrade with. The Windows Task Manager will tell you how much of your memory you're using. If you're using 80% or more, you'll be noticing a dramatic decrease in speed. Installing memory isn't hard in most computers, but if you're not comfortable call a professional.

Goodbye Windows 2,000! On July 13th, 2010, all versions of Windows 2000 and Windows XP RUNNING SERVICE PACK 2 will reach the end of support. Microsoft will no longer be updating these products. If you have a system running Windows 2000, it's time to move that machine up to XP. If you're still running Service Pack 2 in XP, you need to download Service Pack 3 to continue getting updates. Go to http://www.update.microsoft.com/microsoftupdate to get Service Pack 3, or consider upgrading to Windows 7. Windows XP with Service Pack 3 will continue to be supported by Microsoft through April 8, 2014.

- Submitted by Laurie Scott

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Real Estate Market Report

Village Creek Specialist

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	ACTIVE	PENDING	SOLD Last 6 Mos
# of Listings	25	4	36
Price Range:	\$179,900 \$384,900	\$184,275 \$310,000	\$155,000 \$320,000
Average Price	\$264,414	\$259,443	\$220,680
Avg Price/sq.ft.	\$82.66	\$88.30	\$76.18
Avg DOM	77	19	71
High Price/sq.ft.			\$100.08
Low Price/sq.ft.			\$50.48



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*Realtor Teams per RE/MAX 12/2009

Crossword Puzzle 10 11 12 13 15 14 21 26 28 29 30 32 31

ACROSS

- 1. Chances of winning
- 5. Association (abbr.)
- 9. Rise (2 wds.)
- 10. Horse-like animal
- 11. Eye
- 12. Foreign
- 13. Substitute
- 15. What a nurse gives
- 16. Heavy
- 18. Luau guitar
- 21. Moved quickly
- 22. Despot
- 26. Filth
- 28. Water (Spanish)
- 29. Devourer
- 30. Quieted
- 31.Brood
- 32. Glen

DOWN

- 1. Stare at
- 2. One who gets things done
- 3. Fees
- 4. Spread out on the couch
- 5. Entire
- 6. Quoth
- 7. Melt ore
- 8. Girl detective Drew
- 10. Idly
- 14. -totter
- 17. President Ford
- 18. Goads
- 19. Gold weight
- 20. Marry
- 23. Accent mark
- 24. Void
- 25. Leggy
- 27. Kitten's cry



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The Right Move

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