October 2010 Volume 3, Issue 10

Hise


News For The Residents at Lakes of Fairhaven
(1) Girl Scouts. Where Girls Grow Strong ${ }_{\text {sw }}$

## INTERESTED IN JOINING

 GIRL SCOUTS,but Missed the Rally in September?


It's not too late to sign up \& be a part of the fun. If you have a daughter who wants to be a Girl Scout, please contact Kim dudleyk72@aol.com for information about joining!!! Girls who attend private or home schools are welcome also!


## Newsletter Information

Publisher
Peel, Inc $\qquad$ www.PEELinc.com, 512-263-9181
Article Submission $\qquad$ thebeacon@PEELinc.com
Advertising. $\qquad$ advertising@PEELinc.com

Not Available Online

## DeCl. COMMUNITY NEWSLETTERS

Blackhorse Ranch Bridgeland Coles Crossing Copperfield Cypress Mill Cypress Point Eagle Springs Enchanted Valley Fairfield Fairwood
Harvest Bend The Village Heatherwood Village Lakemont Lakes of Fairhaven Lakes of Rosehill Lakes of Savannah Lakes on Eldridge Lakes on Eldridge North Lakewood Grove

Legends Ranch Logwood Oak Forest Riata Ranch
Shadow Creek Ranch Silverlake Steeplechase Stone Gate Summerwood Village Creek
Villages of NorthPointe Willowbridge Willowlake Willow Point Winchester Country Winchester Trails Windermere Lakes Woodedge Village Wortham Villages

## Cy-Ranch High School FFA Booster Club

## list Annual Chili Cook-Off Fundraiser

## SATURDAY, DECEMBER 4, 2010

Cypress Ranch High School Parking Lot
Cooking Begins at 9:00 AM and Judging Begins at 2:05 PM


The Cypress Ranch FFA Booster Club would like to invite the surrounding Cypress communities to come out and enjoy a fun-filled day of GREAT CHILI TASTING, GOOD OLE FASHIONED GAMES and of course, CHILI COOK-OFF JUDGING!

GAMES BEGIN AT 9:00 AM
CHILI TASTING BEGINS AFTER ALL CHILI HAS BEEN TURNED INTO THE JUDGES - 2:05 PM

## ENTRANCE FEE

(Includes Chili Tasting)
$\$ 5.00$ per Person; Children under 10 are Free
(All proceeds benefit the Cypress Ranch FFA Booster Club)

## ALL ARE WELCOME!!!

ATTENTION CFISD Students, Parents, Staff: If you are a CFISD FFA and/or 4-H Member or Parent; a CRHS Student; Parents of a CRHS Student or CRHS Staff Member, you may enter the Chili Cook-off! Please go to the FFA Booster Club website at: Cyranchffa.com for an Entry Form and view the Rules, Requirements \& Guidelines.

> Please feel free to contact Donna Wilson
> at pointeofgrace7@aol.com with any questions.

## SEE YOU AT THE RANCH!

## Classified Ads

Personal classifieds (one time sell items, such as a used bike...) run at no charge to Lakes of Fairhaven residents, limit 30 words, please e-mail thebeacon@PEELinc.com.
Business classifieds (offering a service or product line for profit) are $\$ 50$, limit 40 words, please contact Peel, Inc. Sales Office @ 512-263-9181 or advertising@PEELinc.com. Complete Outdoor Packages and Landscaping

## 281-726-1341



Commercial • Residential
Craig Hering •Owner \& Cypress Resident 281-387-9708

* Sprinkler Systems

* Patios \& Walkways * Custom Outdoor Kitchens Custom Design Your Patio or Walkway Flagstone • Pavestone
* Landscaping

Landscape Design e Installation • Mulching Landscape Lighting • Bed Cleaning Seasonal Flowers • Hedge Trimming Sod Installation • Fertilization • Drainage

* Patio Covers

Pergolas • Arbors • Composite Shingle

Live Oaks Installed
45-Gallon
100-Gallon
$\$ 550$ John Deere Credit

## 6 Months No Payments ${ }^{*}$

* Tree Service

Tree Trimming
Removal •Installation

* Lawn Service $\$ 25$ שUp
*Insured for Your Protection * Financing Available


BUILDERS ASSOCIATION
$\underset{\text { MEMER }}{\text { BBB }}$

## The Beacon




Custom Pools• Pool Renovations • Outdoor Kitchens Patio Covers • Cabanas \& Pergolas

Fun for kids while you have a night out on us!




School is underway and so is the planning for Project Prom 2011! In April 2010, the newly elected Executive Committee was chosen and they quickly began planning what is expected to be one of the best Project Proms ever. Here's the inside skinny for what is about to unfold. Be sure to mark your calendars!

## MONTHLY MEETINGS THIS FALL

Join us on September 27th, October 25th and November 29th. All general meetings are held at Cy-Fair HS Cafeteria and begin at 7 pm . You'll have a chance to learn about Project Prom Points. Earn Project Prom Points just for attending!

## FUNDRAISERS

Project Prom relies solely on the efforts of Senior Parents and the surrounding community for funding and resources. The Executive Committee has decided to continue to use the same methods and events that have proven to be successful in the past. We hope that you will consider joining us in our efforts to raise money for this event. There are a number of
opportunities for parents, seniors, and folks from the community to join in on!

- We will be working an Aramark concessions booth at all the Texans Football games. For more information, contact Brett Bidinger at brett@bidingerdesign.com.
- Homecoming is October 2nd. We will be selling Homecoming Mums \& Garters. A limited number will be sold so be sure to submit your order! Order forms can be found at www. cyfairprojectprom.org.
- Casino Night is a fun filled night of fellowship, dancing, and best of all gambling! Mark your calendars and save the date for Nov. 14th - You definitely won't want to miss out! This is a major
fundraiser and we are in great need of volunteers to help make this night a success. For more information, contact Karen Geisler at Cfprojectprom@yahoo.com.
- The holidays will soon be upon us. We would appreciate your support in our annual Christmas Wreath Fundraiser. For more information, contact Michelle Leech at ffprojectprom@yahoo. com.


## S.I.T = STAY IN TOUCH

The best ways to keep up with the fast moving train of CF Project Prom 2011 are to subscribe to our newsletter and by visiting our website. Please complete a Parent Information Form (located on the Forms page) on our website at www.cyfairprojectprom.org or simply send an email with your name, your student's name and your telephone no. to ffprojectprom@yahoo.com.

Project Prom is not financially supported by CFISD. It is a private non-profit event run by concerned parents supported in effort by the staff of Cy-Fair HS. The purpose of Project Prom is to provide a drug and alchohol-free overnight lock-party for the graduating seniors and their guests after their prom. private nonprofit event run by concerned parents and supported in effort by the staff of Cy -Fair HS.


## FULL SERVICE LANDSCAPE COMPANY



## 281-373-0378

Praudly serving narthuest Maustan since 1997

## $\xrightarrow[\text { MEMBER }]{\text { BEBE }}$

Gold Star
Accredited Business

Lawn Service
Commercial \& Residential $\$ 25.00$ \& up

## Landscaping

Landscape Design \& Installation * Seasonal Flowers * Drainage * Lighting Sod Installation * Mulch Installation * Rock Borders

## Patios \& Walkways

Pavestone * Concrete * Flagstone

## Tree Service

Tree Trimming * Removal * Installation

## Sprinkler Systems

Design * Installation * Repairs Proper Coverage * Warranty Licensed Irrigator \#8587


Fertilization \& Pesticide
Spraying \& Feeding for Lawn, Shrubs \& Trees Fire Ant Control * Tree Deep Root Feed * Brown Patch Reduction State Licensed Applicator

$\qquad$

## www.horizon-landscape.com



VisionPools \& Outdoors

Custom Pools
Pool Renovations/Remodel
Outdoor Kitchens
Patio Covers
Cabanas \& Pergolas
Full Service Landscape Design

$$
713-677-4210
$$

Building visions of outdoor excellence

# FINANCIAL FOCUS Value Averaging - ADiscipline for Sacing 

Some have asked, "When the stock market is in a downturn, would it not be a good practice to increase contributions to your investment accounts, thus buying more shares at a lower price? And when the market has provided a high return, would it not make sense to scale back contributions, buying fewer shares at the higher price?"

Yes, and of course this is the essence of what investors wish to do, namely buy low and sell high. But what is an actual practice which will force you to do it? After all, putting money into the market when the market is down can give a person a queasy feeling. Yet it is that very behavior which investors need to cultivate if they are ever to sell high. Enter value averaging (also known as dollar value averaging). VA refines the practice of dollar-cost averaging, which is more widely known. Either technique helps you reduce risk because you are buy shares at a variety of prices throughout the year instead of buying all the shares at a single price. When prices are dear, you buy fewer and when they go on sale you buy more.

VA is good because you start with a goal in mind of how much you can invest and an expected rate of return. Example: You wish to accumulate $\$ 450,000$ over the next 20 years. If you figure you can earn an annualized 8 percent, then you would need to put away about $\$ 820$
per month. You can then chart your progress month by month towards that goal. Now let's look at the "value" part of value averaging. Assume at the end of the first year, instead of having the $\$ 9,840$ you should have to be on track toward your goal, a downturn in the markets leaves you with just \$9,500.

That would mean that the next month, instead of investing your usual $\$ 820$, you would invest an additional $\$ 340$ to bring your portfolio's value to where it should have been to remain on track toward your goal. In fact, you would go through this process each month. In months where you fall behind, you would add to the amount you invest each month. And in months where your returns are higher than expected and your portfolio's value gets beyond where it needs to be, you would scale back your monthly investment, or even possibly end up selling some shares and removing money. The VA discipline forces you to buy when low and buy less (or sell) when high. While it's not perfect the approach makes sense for many families. The biggest benefit to VA is that it provides a reason and a discipline for saving. Most families are not saving enough to cover their future needs. Source: Michael Edleson, Harvard Business School; CNN; The Intelligent Asset Allocator by William Bernstein. - Submitted by Rich Keith

## CY-FAIR IND \& VOLUNTEERS IN PUBLIC SCHOOLS (VIPS):

## "Volunteer"

"iVolunteer"! Do you? Or a better question would be "Do you want to volunteer?" And if the answer is "yes" or even "maybe", here's the perfect group for you. VIPS (Volunteers in Public Schools) 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 and making a difference, or would like more information, please contact Pam Scott, Partners in Education Director at 281-894-3950.
The VIPS Executive Board invites all volunteers, PTO \& booster club members, parents, mentors, VIPS Coordinators \& Liaisons, staff and community members to join us for our 20th Annual VIPS Fall Conference.
Download Tuesday, October 19, 2010 to your calendar and make plans to join us at The Berry Center from 8:00 a.m. to 2:00 p.m. This is a great opportunity to attend a variety of informative sessions and network with volunteers, staff and community members from across the area.


How To Deal With Prickly People, Lone Star College Library Services for Secondary Students, Adopt-a-School Partnerships, Preparing Fast \& Delicious Meals - Menu, Shopping to Table, Teen Dilemmas, Multicultural Programs, CyFair Magazine Sharing Professional Communication Tips, and more! There will be something for everyone. We have a fantastic keynote speaker scheduled to conclude the day you wont want to miss!
Registrations will be available in the schools and in the Partners in Education department. The minimal registration fee of $\$ 10$ will cover breakfast, a full hot lunch and all workshop materials. Reservations will be required. This is an adult only conference.

## October 2010 Upcoming Events

- October 8: Multicultural Meeting - 9:30 a.m. to 12:00 p.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.

- October 19: Fall Conference - 8:00 a.m. to 2 p.m., Berry Center
A day of informative workshops is offered to volunteers, staff, parents and community members designed to support the work of volunteers in all district schools. Registration forms are available in schools and in the PIE dept.
- October 20:Vision Certification Training - 9:30 arm. to I:30 p.m., Berry Center

Become a State certified trained volunteer to assist your CFISD school in vision testing for the students. Please RSVP to your school nurse by October 15.

- October 21: Hearing Certification Training - 9:30 a.m. to I:30 p.m., Berry Center

Become a State certified trained volunteer to assist your CFISD school in hearing testing for the students. Please RSVP to your school nurse by October 15.

- October 26: Junior Achievement Volunteer Training - 9:30 arm. to II:30 a.m., Berry Center

The purpose of Junior Achievement is to educate and inspire young people to value free enterprise, understand business and economics, and be workforce ready.

## How to register for training

With the exception of Hearing and Vision Certification, register for training by emailing the PIE office at vipsrsvp@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.

The Beacon is a private publication published by Peel, Inc. It is not sanctioned by any homeowners association or organization, nor is it subject to the approval of any homeowners association or organization, nor is it intended, nor implied to replace any publication that may be published by or on behalf of any homeowners association or organization. At no time will any source be allowed to use The Beacon contents, or loan said contents, to others in anyway, shape or form, nor in any media, website, print, film, e-mail, electrostatic copy, fax, or etc. for the purpose of solicitation, commercial use, or any use for profit, political campaigns, or other self amplification, under penalty of law without written or expressed permission from Peel, Inc. The information in The Beacon is exclusively for the private use of Peel, Inc.

DISCLAIMER: Articles and ads in this newsletter express the opinions of their authors and do not necessarily reflect the opinions of Peel, Inc. or its employees. Peel, Inc. is not responsible for the accuracy of any facts stated in articles submitted by others. The publisher also assumes no responsibility for the advertising content with this publication. All warranties and representations made in the advertising content are solely that of the advertiser and any such claims regarding its content should be taken up with the advertiser.

* The publisher assumes no liability with regard to its advertisers for misprints or failure to place advertising in this publication except for the actual cost of such advertising.
* Although every effort is taken to avoid mistakes and/or misprints, the publisher assumes no responsibility for any errors of information or typographical mistakes, except as limited to the cost of advertising as stated above or in the case of misinformation, a printed retraction/correction.
* Under no circumstances shall the publisher be held liable for incidental or consequential damages, inconvenience, loss of business or services, or any other liabilities from failure to publish, or from failure to publish in a timely manner, except as limited to liabilities stated above.


## 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.

|  |  | 2 |  |  |  |  |  | 6 |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
|  |  | 1 |  | 7 | 4 |  |  | 8 |
|  |  |  | 8 |  |  |  |  |  |
|  |  |  | 1 |  | 6 | 9 |  | 4 |
|  |  |  |  | 5 |  | 7 |  |  |
| 5 |  | 8 |  |  |  |  |  |  |
|  | 6 |  |  | 3 |  | 2 |  |  |
|  |  |  |  | 6 | 2 |  |  |  |
|  | 5 |  | 9 |  |  |  | 1 |  |

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

## PROMOTE YOUR BUSINESS

- BUSINESS CARDS / BUSINESS CARD MAGNETS / MAGNETS
- POST-IT® ${ }^{\circledR}$ NOTES / CUBES \& MEMO PADS / DECALS
- BUMPER STICKERS / MEMBERSHIP CARDS \& ID BADGES
- PERSONALIZED WRITING INSTRUMENTS / CALENDARS
- HEALTHCARE PROMOTIONS / DRINKWARE \& KOOZIES ${ }^{\circledR}$
- NEWSLETTERS / BOOKLETS / FLYERS
- ENVELOPES / LETTERHEADS / RUBBER STAMPS
- BUSINESS FORMS / AND MUCH MORE....

NEED AN ADVERTISING SPECIALITY ITEM?


1-888-687-6444 ext. 24
Ciperience Maters
Doing business for 30+ years.

Crossword Puzzle


##  at StarTex Power!



Sign Up Today Online: www. StarTexPower.com or call 866-917-8271 PLEASE USE "NEIGHBORHOOD NEWSLETTER" as your referral!

## StarTex <br> POWER ${ }^{\text {mim }}$

PUCT \#10089

311 Ranch Road 620 S. Ste 200
Lakeway, TX 78734-4775
PRSRT STD
www.PEELinc.com

# Selling Your Home In Lakes of Fairhaven? Put the Don and Jeanne Machrowicz Team to work for you!! 

- Marketing on multiple websites for 24/7 exposure of your home
- Don \& Jeanne Machrowicz have over 30 years of real estate experience
- Honored by the Houston Business Journal as one of the top 25 residential real estate teams in the city
- Flexible commission plans

| Lakes of Fairhaven Year-to-Date Sales Report |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Oct '09 | Nov '09 | Dec '09 | Jan '10 | Feb '10 | Mar '10 | Apr '10 | May '10 | June '10 | July '10 |
| \$500,000 and above | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 1 | 1 | 1 |
| \$451,000--\$499,999 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 3 | 0 |
| \$351,00--\$450,000 | 0 | 0 | 2 | 1 | 0 | 0 | 0 | 2 | 2 | 2 |
| \$276,000--\$350,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$231,000--\$275,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$201,000--\$230,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$200,000 and below | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 0 | 0 | 3 | 1 | 0 | 1 | 0 | 4 | 6 | 3 |
| Highest \$/sq ft | - | - | \$108.95 | \$76.81 | - | \$93.78 | - | \$97.68 | \$111.26 | \$117.47 |

This information is taken from the Houston Multiple Listing Service
FOR OUTSTANDING AGENTS \& OUTSTANDING RESULTS.... CALL 281-373-4300 RE/MAX PREFERRED HOMES

We support Cypress Lost Pet Alert.com! e-mail: jeanne@donandjeanneteam.com www.remaxpreferredhomes.com


