



LAKES

ON ELDRIDGE

Volume 9, Issue 10
October 2010

Official Newsletter
www.lakesoneldridge.net

YARD OF THE MONTH WINNERS!

CALLOWAY/ CORNELIUS NURSERY GOOD NEIGHBOR PROGRAM



1 The August heat took its toll due to high temperatures and little rain. So it was even more impressive that many of the yards still look manicured and beautiful! Your diligence shows. The following are names, addresses and photos of our TWO WINNERS, and names and addresses of our TWO HONORABLE MENTIONS for OCTOBER:

WINNERS:

Glyndell & John Houston, 12719 Turlock Ct
Kim And Barry Treas, 5406 Indian Shores

HONORABLE MENTIONS:

Mercedes Perez, 5422 Lake Place
Claudine Joseph, 12107 Auburn Shores

Congratulations to all of you for a job well done! Winners, please allow 8 weeks for receiving your gift certificate from Cornelius.



1 GLYNDELL & JOHN HOUSTON,
12719 TURLOCK CT
2 KIM AND BARRY TREAS, 5406
INDIAN SHORES



Congrats Neighbors!

Lakes on Eldridge

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Waterfowl, Betty Burkett.....	713-302-9929
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(non-emergency)	281-550-6663
Poison Control	1-800-764-7661
Texas DPS.....	713-681-1761
Waste Management	713-695-4055
(trash collection Mondays & Thursdays)	
SouthWest Water Company	713 405 1750
Harris County Tax Office	713-224-1919
Reliant Energy.....	713-207-7777
CenterPoint (gas)	713-659-2111
Center Point (street light).....	713-207-2222
(give pole # of street which is out)	
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Houston Chronicle	713-220-7211
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Truitt Middle School.....	281-856-1100
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LOE Board Of Directors

To contact a member of the Board of Directors, call Trinh N. Basarabescu or Helga Chandler with AMI at 713-932-1122. Leave the number where you can be reached. Mr. Taylor will then forward your message to one of the following board members:

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TIMELY TIPS FOR OCTOBER GARDENERS

From Cornelius Nursery

Transform the appearance of your landscape with fresh, colorful blooms. Blooming Garden Mums offer a wide range of instant fall color. Choose plants which are just showing color and you will enjoy them longer. Select an area that gets at least six hours of sun a day. Dianthus (also known as "Pinks"), Snapdragons, Cyclamen, Violas and the fragrant Alyssum are also good choices for cooler weather annuals. Ornamental Cabbage and Kale provide striking foliage forms in the landscape as well as colorful foliage. For best effect, limit your plantings to two or three colors per bed.

The key to growing beautiful annual flowers is soil preparation. Select a well drained flowerbed and add lots of organic matter. A good Flower Bed Mix contains compost plus a boost of fertilizer, water-management crystals and a wetting agent. Add either Flower Food or Blood and Bone Meal to the soil at planting to provide the extra nutrients for growth and blooms. When removing the plant from its container, carefully score the roots with a knife if they are growing in the shape of the container. This will encourage the growing of additional roots and produce a sturdier plant. Apply 2-3 inches of mulch to reduce moisture loss and to insulate the soil.

These same annuals can be used in patio containers. Fill your containers with fresh potting soil and plant food. Keep them watered as necessary. "Deadheading" or pinching off faded blooms will encourage repeat blooming.

ANNUAL HOMEOWNERS MEETING

Mark Your Calendars!

The Annual Homeowners Meeting will be held on **Thursday November 4th from 6:45 to 8:30pm at Kirk Elementary School**. This is an important meeting, and we urge you all to attend.

The 2011 budget will be presented, and there will be elections to fill vacancies on the Board of Directors. See you all there!



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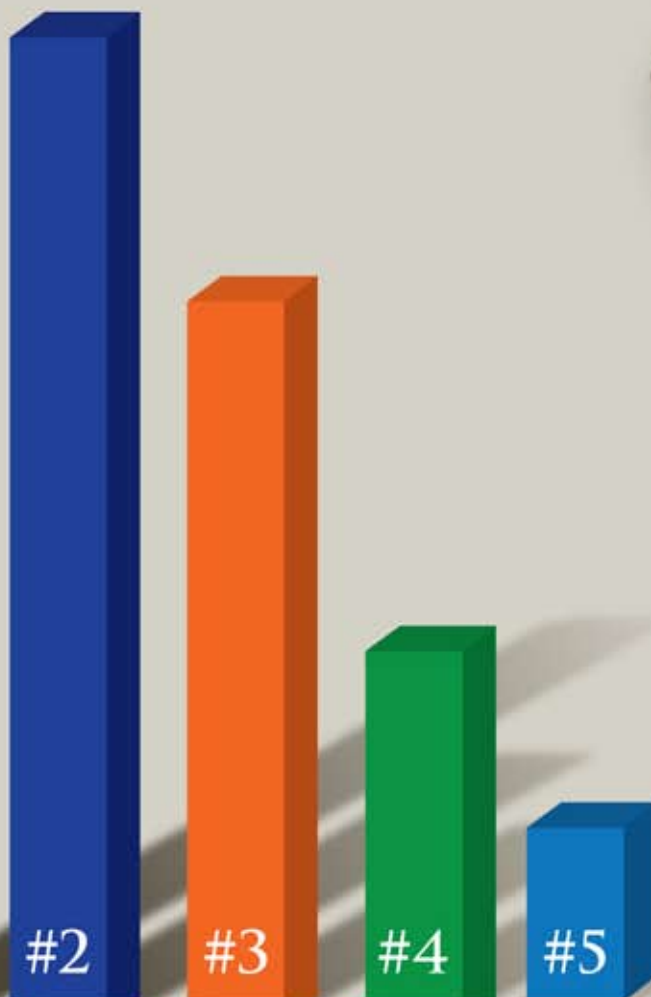

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Book Club

Our reading list has a wide variety of topics, and each book is available through the Harris County Library. Consider joining us to discuss them! We meet on the 4th Monday of each month at a member's home. Call Celeste at 713-896-6942 for location or additional information. Also, if you have a book recommendation please drop her a note at celeste.fritz@gmail.com

UPCOMING BOOKS:

- **September 27 - *The Girl with the Dragon Tattoo*, by Stieg Larsson.**

This remarkable first novel by the Swedish journalist Stieg Larsson has been a huge bestseller in Europe. It is an intelligent, ingeniously plotted, utterly engrossing thriller that is variously a serial-killer saga, a search for a missing person and an informed glimpse into the worlds of journalism and business.

- **October 25 - *Sarah's Key*, by Tatiana de Rosnay.**

In the summer of 1942, the French police arrested thousands of Jewish families and held them outside of Paris before shipping them off to Auschwitz. On the 60th anniversary of the roundups, an expatriate American journalist covering the atrocities discovers a personal connection-her apartment was formerly occupied by one such family. She resolves to find out what happened to Sarah, the 10-year-old daughter, who was the only family member to survive.

- **November/December (combined, date TBD) - *To Kill a Mockingbird*, by Harper Lee.**

We decided to revisit this classic on the 50th anniversary of its original publication. Because of the Holidays, the November and December meetings will be combined, but have not yet decided on the date. If interested, please give Celeste a call at 713-896-6942.

LAKES ON ELDRIDGE OKTOBERFEST

"Beer is proof that God loves us and wants us to be happy." – Benjamin Franklin

Oktoberfest is coming again soon! The Lakes on Eldridge Social Committee is excited to bring Houston's own Saint Arnold Brewery to Lakes on Eldridge for the 3rd annual "Oktoberfest", to be held at the Beach Club on Friday October 22nd. Mark your calendars and tell your neighbors: you will not want to miss this event! Saint Arnold Brewing Company will be treating Lakes on Eldridge homeowners to a fabulous beer tasting. The \$5 admission will get you a souvenir Saint Arnold tasting glass that you can use to sample six beers, their five regular beers as well as one seasonal offering. A representative from the brewery will elaborate on what you are sampling and will tell you about their company. Non-alcoholic refreshments and snacks will also be available.

Did you know that Saint Arnold is recognized by the Catholic Church as the Patron Saint of Brewers? This local brewery brews ten different beers, five made year round and five seasonal, which are available in Houston, Austin, Dallas, Ft. Worth and San Antonio. Their website states that "Saint Arnold Brewing Company, located in Houston, is Texas' Oldest Craft Brewery. Our goal is to brew world class beers and deliver them to our customers as fresh as possible making them the best beers in Texas. Our customers are beer lovers - people that appreciate great, full-flavored beers. Our small crew of seventeen does everything at the brewery: brew the beer, filter the beer, keg the beer, bottle the beer, sell the beer and drink the beer. For us, this is a passion, not a job. We believe that this comes through in the beers we make. Our beers have soul." Much more information can be found at www.saintarnold.com.

We are looking forward to seeing you there. It is a great chance to get out, meet your neighbors, and support a local business. This is always a popular event so let us know if you can make it! For more details or to RSVP please contact Melissa at 281-639-9287 or melissa@melissahunzeker.com.



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Lakes on Eldridge

LOE BIBLE STUDY RESUMES

The Lakes on Eldridge Bible study group resumed on August 31 and will continue through next spring.

The fall study by Sharon Jaynes examines what the Bible records to be God's thinking about women. The study takes us from Genesis through the New Testament, to show that women were created for a divine purpose; are blessed through radical obedience; were commissioned to go and tell; and are loved as God's daughters. Also that women were valued in Jesus' teachings; were restored through Jesus' ministry, welcomed into God's presence, and invited into Jesus' classroom; are affirmed in God's family; called out of the shadows; highlighted in the Old Testament; empowered by the Holy Spirit; and chosen for such a time as this.

This thirteen-week study elevates the women of ancient times who were treated as possessions and slaves to the position of value and importance to the progression of humankind. God's plan for women to play a significant role in history becomes clear through the teachings of the Bible.

It is never too late to start learning more about God's plan for you! Please join us every Tuesday morning at the Beach Club (swimming pool club house) at 9:15 for fellowship, study and prayer.

YOGA AND RELAXATION MEDITATION PRACTICE

After a long day, come stretch and unwind with some gentle yoga and relaxation meditation. No experience or flexibility needed except for a willing heart and open mind, and it is open to all residents free of charge. Wear comfortable clothing and bring a mat (borrowing mats are available at the class).

UPCOMING DATES AND TIMES ARE:

- Tuesday Oct 5, 7:30 pm
- Tuesday Oct 12, 7:30 pm
- THURSDAY Oct 21, 7:30 pm
- Tuesday Oct 26, 7:30 pm

All are at the Lakes on Eldridge Club House. Contact Jennifer Adams, adamsjjenn@gmail.com and 713-466-1346 for more information.



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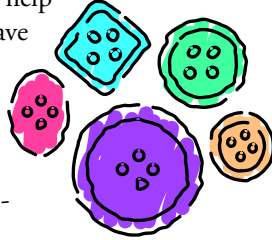
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STITCH & CHAT

Members of Stitch and Chat meet every Thursday from 10 a.m. until 12 noon at the LOE Beach Club House. We knit, crochet, do needle point, embroidery, and counted cross stitch, plus mend items and sew on buttons that we have put off much too long. We make quilts for family members, shawls for cancer patients, and caps for newborn babies. We would love to have you join us for coffee and conversation. We would be happy to help you get started on any project that you have always wanted to do.

You do not have to be a resident of Lakes on Eldridge to join us. For more information contact: Catherine Spellings at CTSpellings@aol.com, or call 713-628-7083 or 713-896-1652.



BUNCO JUNKIES

Members of Bunco Junkies meet & play at the LOE Beach Club House on the 1st Thursday of each month from 12 noon until 2 pm. We must have 12 players each month to be able to play. Please speak to your friends & neighbors and ask them to join us in this easy and fun game. Players do not have to be residents of Lakes on Eldridge to play.

For more information contact Catherine Spellings at CTSpellings@aol.com, or call 713-628-7083 or 713-896-1652.



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Lakes on Eldridge

“BUCKS FOR DUCKS” T & R LEMONADE STAND

Travis Zetka and Ross Craven, residents of Crescent Bay, set up a lemonade stand over the summer in order to raise money and awareness for the work spent on maintaining the bird-life on our LOE ponds. Half of their proceeds went to Mrs. Betty Burkett (our resident Duck Lady) in order to help in feeding and taking care of our fowl population. Even though this represents only a fraction of the total cost she contributes every year, Travis and Ross presented her with a contribution in recognition and appreciation of her efforts and a hope of bringing an increase awareness to the wonderful waterfowl population that decorates our ponds to the rest of the community. In the interim, the boy's got a taste of what it is like to start and run a business. The stand did really well and many residents made generous contributions toward “Bucks For Ducks”. Travis and Ross would like to let everyone know that they really appreciate the support they received from residents in giving back to their community and want all residents to keep an eye out for their “Bucks For Ducks” lemonade stand in the future.



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Value Averaging - A Discipline for Saving

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 buying 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**

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HOME TRENDS IN LOEN & LOE

2009 / 2010	LAKES ON ELDRIDGE NORTH			LAKES ON ELDRIDGE		
QUARTER	# of Homes Listed	# of Homes Sold	Absorption Rate	# of Homes Listed	# of Homes Sold	Absorption Rate
Quarter 1	35	17	48.5%	23	4	17.3%
Quarter 2	27	21	77.7%	27	16	59.2%
Quarter 3	14	10	71.4%	20	9	45.0%
Quarter 4	20	6	30.0%	13	6	46.0%
Total	96	54	Avg: 56.9%	83	35	42.1%

Absorption rate = sold/listed x 100

Thank You!

Special Thanks
to all who participated
in the food drive for
February & March.



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FINANCIAL FOCUS

It's No Treat to Be Tricked by Scary Investment Moves

If you have young children, or even if you just have some in your neighborhood, you know they will soon acquire large amounts of free candy, obtained by impersonating witches, vampires and other scary creatures. As an adult, of course, you're unlikely to encounter too many monsters after Halloween ends. Yet as you go through life, you will find some things that are truly alarming — such as scary investment moves.

HERE ARE A FEW OF THESE FRIGHTFUL ACTIONS:

- Investing too conservatively — You could try to avoid investment risk by putting all your money into very conservative investments. However, as you're probably aware, those investments typically pay very little in the way of interest, so your money could actually lose purchasing power, even with a mild rate of inflation.
- Investing too aggressively — Just as investing too conservatively can be counterproductive, so can investing too aggressively. Obviously, you would like your money to grow, but the investments with the highest growth potential are usually also those that carry the greatest risk to your principal.
- Putting too much money in too few investments — If you put



too many of your investment dollars into just one or two types of assets, and a downturn hits those assets, your portfolio will probably take a big hit.

- Waiting too long to invest — As an investor, your biggest asset may be time. The more years in which you have to invest, the

(Continued on Page 14)

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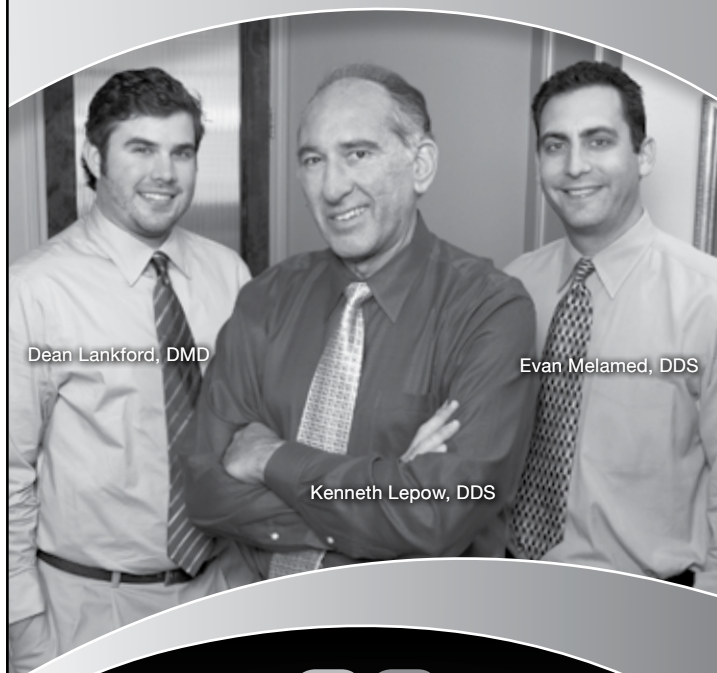
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Financial Focus - (Continued from Page 13)

greater the likelihood that you can make progress toward your important financial goals.

- Taking a "timeout" from investing — During periods of significant market volatility, such as we've seen the past few years, you might be tempted to take a "timeout" from investing and stick all your money into very conservative vehicles until everything "blows over." But the financial markets will never be totally calm, nor will they be predictable. Market rallies can start unexpectedly; if you're not invested when that happens, you may miss out on growth opportunities.
- Ignoring tax-advantaged investment opportunities — When you invest in a tax-deferred investment account, such as your 401(k) and a traditional IRA, your money has the opportunity to grow faster than it would if it were placed in an investment on which you paid taxes every year. If you aren't contributing to your 401(k) and you haven't opened an IRA, you're missing out on a great chance to build resources for retirement.

To make sure you don't fall victim to these scary investment moves, you need only follow a few simple principles. First, take the long view — you will see ups and downs in the short term, but historically the market has performed well over the long term. (Keep in mind, though, that past performance is not guarantee of what will happen in the future.) Second, diversify your holdings among a variety of investments. Diversification, by itself, cannot guarantee a profit or protect against loss, but it can help reduce the effects of volatility. Try to build a diversified portfolio based on your risk tolerance, time horizon and long-term goals. And finally, consider boosting your 401(k) contributions whenever your salary increases and fully funding your IRA each year. Halloween comes but once a year, but scary investment moves can haunt you for a lifetime — so take the right steps to help avoid them.

Happy Halloween!

*Please drive
slowly and
watch out for
"Trick-Or-
Treaters" on
Monday,
October 31st!*



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.

		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

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	ACTIVE	PENDING	SOLD Last 6 Mos
# of Listings	19	6	33
Price Range:	\$279,900 \$960,000	\$200,000 \$1,050,000	\$233,500 \$824,000
Average Price	\$503,647	\$487,483	\$389,879
Avg Price/sq.ft.	\$128.91	\$128.29	\$105.66
Avg DOM	78	85	61
High Price/sq.ft.			\$156.83
Low Price/sq.ft.			\$69.44



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*Realtor Teams per RE/MAX 12/2009

- Kids Stuff -

Section for Kids with news, puzzles, games and more!

HALLOWEEN

Boo! What are you going to be for Halloween? Sometimes, it can be fun to dress up as a group. Maybe your brothers, sisters, friends - or even parents - will want to join in the fun. Here are some costume ideas for groups of two or more.

- sun and moon
- winter, spring, summer, and fall
- salt and pepper shakers
- a toothbrush and a tube of toothpaste
- cop and robber
- doctor and patient
- veterinarian and animal (dog, cat, or bunny)
- fireman and fire dog (dalmatian)
- fisherman and fish
- squirrel and nut
- teacher and student
- pilgrim and Indian (or turkey!)
- prince and princess (or king and queen)
- cowboy and horse (or cowboy and cowgirl)
- dog and bone (Arf! Arf!)
- Santa and elf (or Mrs. Claus)
- macaroni and cheese
- Fopsy, Mopsy, and Cottontail (from Peter Rabbit)
- Dorothy, the Tin Man, the Scarecrow, the Lion, and Toto (from the Wizard of Oz)
- Sonny and Cher (ask your parents!)
- vampire and bat
- burger and fries
- peanut butter and jelly
- three blind mice
- three little bears
- three little pigs

And no matter what you dress up as, please be safe while you're haunting the neighborhood!



This information was provided by KidsHealth, one of the largest resources online for medically reviewed health information written for parents, kids, and teens. For more articles like this one, visit www.KidsHealth.org or www.TeensHealth.org. ©1995-2006. The Nemours Foundation



Attention KIDS: Send Us Your Masterpiece!

Color the drawing below and mail the finished artwork to us at:

Peel, Inc. - Kids Club

311 Ranch Road 620 S, Suite 200

Lakeway, TX 78734

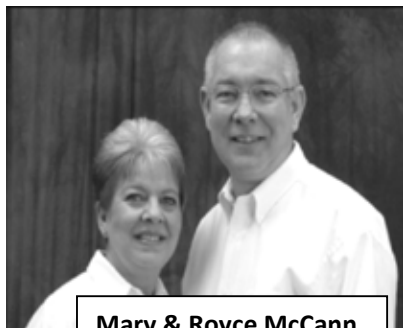
We will select the top few and post their artwork online at www.PEELinc.com. DUE: October 31st

Be sure to include the following so we can let you know!

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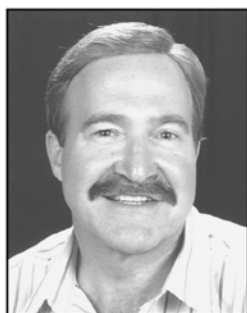
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