

The Village Gazette



Volume 7, Issue 10
Village Creek Community Association

October 2010

VILLAGE CREEK FALL FESTIVAL

*Come out and enjoy the fall weather
with your neighbors!*

Saturday, October 16, 4-6

~Fun for the Whole Family~

*Crafts *Games and prizes

*Pumpkin Patch (*bring your camera!*)

*Neighborhood Vendor Market

*Meet and greet your HOA Board
of Directors! *If you are interested in
participating in the Fall Festival vendor
market or helping with the festival to contact
social@myvillagecreek.net.

PEARL FINCHER Museum of Fine Arts *Fall 2010 Exhibitions Open Saturday, August 28, 2010*

The Pearl Fincher Museum of Fine Arts is excited to announce the opening of its Fall 2010 exhibitions. These exhibitions will run from Saturday, August 28 2010 – Sunday, December 19, 2010.

IN THE MAIN GALLERY:

The Grand Tour: British and French Portraits from a Texas Collection.

This exquisite private Texas collection of twenty-two English, French, American and German portraits of the 17th, 18th and 19th centuries includes the works of Anthony Van Dyck, Sir Joshua Reynolds, and William Bouguereau. This exhibition traces the history of portraiture in France and Great Britain over three centuries, from the Grand Manner style of the court of Charles I in England and the French courts, to the smaller, more intimate portraits and figure studies of the mid to late 19th century.

IN THE REBECCA COLE GALLERY:

A View of the World: British Watercolor Artists at Home and Abroad is a wonderful private Texas collection of 19th and 20th century watercolors by British artists. Watercolor painting was an established genre in British art especially for paintings out of doors. The artists in this exhibition painted both 'at home' with views of scenic English countryside, thatched cottages, rural villages and architectural landmarks such as cathedrals. However, British watercolor artists also embraced painting 'abroad' using the portable medium of watercolor for studies of the brilliant light of the Middle East, the architecture of

(Continued on Page 2)

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NEWSLETTER

Editor, Tisha Butlertisha@myvillagecreek.net
(Deadline is the 10th of each month)
Publisher - Peel, Inc.....512-263-9181
Advertising.....advertising@PEELinc.com, 888-687-6444

RESIDENT BOARD MEMBERS

Don Rumseydon@myvillagecreek.net
Allison Pettiett.....allison@myvillagecreek.net
Jayland Keeney.....jayland@myvillagecreek.net
Jeff Lev.....jeff@myvillagecreek.net
Pool Card Infopoolcards@myvillagecreek.net
Social Committee.....social@myvillagecreek.net

Paul Fincher - (Continued from Cover Page)

the European Continent, and other sights around the world.

The Pearl Fincher Museum of Fine Arts offers free admission daily (a suggested donation of \$3.00 per person is recommended) and is conveniently located at 6815 Cypresswood in Spring.

THE GALLERIES ARE OPEN:

- Tuesday 10am-5pm
- Wednesday 10am-5pm
- Thursday 10am-8pm
- Friday 10am-6pm
- Saturday 10am-5pm
- Sunday 12pm-5pm

To schedule a tour or to learn more about these exhibitions and the Pearl in general, please contact the museum staff at 281-376-6322 or visit our website at www.pearlmfa.org.

The Pearl Fincher Museum of Fine Arts is a 501(c)(3) Not for Profit organization that is solely supported through Grants and private donations from community residents, businesses and friends of the museum.

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The Village Gazette

SEPTEMBER YARD OF THE MONTH



.....
*The
September
Yard of
the Month
goes to...*

*12634
Willow
Breeze*

.....
*Congrats
Neighbor!*

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

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VILLAGE CREEK MARKET REPORT*

	#	Price	Price/SF	Days on Mkt
Active Listings:	21	\$249,267	\$80.44	155
Pending Listings:	1	\$368,000	\$94.26	293
Sold since 6/1/2010:	15	\$255,560	\$81.04	58

*Average Data Used - Source: Houston Assoc. of Realtor MLS September 5, 2010



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The Village Creek Luau was a lot of fun with a great turnout!

Combining the Luau with the Kindergarten Meet and Greet made it extra special. A special thanks to the social committee volunteers, Sharon Gabbert, Amy Hyden, Hope Myers, Jennifer Fox and Ruth Verduzco and for putting it all together and Allison Petite for heading up the Kindergarten party. Also, thanks to the Gabbert family for the use and set up of your tents. A DJ kept the party movin, pizza and snow cones were enjoyed and the lifeguards did a great job leading pool games. A special "Thank You" to Suzanne Ellison with Remax Realtors and Kara Puente with Prudential Realty for providing drinks and cookies. Chick-Fil-A on 249/Jones provided free sandwich vouchers. Also thanks Hope Myers with MPrints photography for taking event pictures. See the Village Creek website for a link to pictures from the Luau.

Caren Seal,
Village Creek
Social Committee

*(More Pics on Pages 6 & 7)
View Pics in Color Online
at www.PeelInc.com!*



Real Estate Market Report

Village Creek Specialist

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	ACTIVE	PENDING	SOLD Last 6 Mos
# of Listings	20	2	39
Price Range:	\$155,000 \$384,900	\$218,000 \$368,000	\$166,000 \$325,000
Average Price	\$250,829	\$293,000	\$233,281
Avg Price/sq.ft.	\$80.81	\$83.48	\$79.51
Avg DOM	106	94	48
High Price/sq.ft.			\$108.43
Low Price/sq.ft.			\$66.75



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*Realtor Teams per RE/MAX 12/2009

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Do you know a future Village Creek resident? Call for information on new listings or go to www.SuzanneEllison.net



More Luau Pics



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to Celebrate?*

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tisha@myvillagecreek.net to let the community know!



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Annual Fall Bazaar - Oct. 16.

The Harmony School of Discovery located at Barker Cypress and West Little York is hold its annual fall bazaar! There will be a large variety of arts and crafts, holiday items, jewelry and much, much more! Join us for a day of fun and shopping. All proceeds will go to help buy books for the library in this new school. Help our children with the love of reading. If you are a vendor who would like to buy a table please email juliepuctx@yahoo.com only \$25! Saturday October 16th from 9-5!

Attention NW Harris County Tri Delta Alumnae

Mark your calendars to join your Tri Delta sisters for our social gathering "Spice it Up--Cooking with Spices" Tuesday, October 12th at 7:00 pm. Our group meets on the second Tuesday of every month September - April. We have a diverse group of women of all ages from a variety of colleges. For more information, please contact Christina at 281 -855-6893 or Karen at trideltanews@yahoo.com

CyFair Storm Seeks Players

CyFair Storm 2002 is looking for dedicated players and parents for the 2010-2011 season. Players must be 2002 birthdates or later. Please contact Dan LeDoux for registration information cfstorm2002@yahoo.com

Reminder

Please do not put your trash on the curb before 6 pm the night before trash pick-up. Thank you for helping to keep our neighborhood beautiful and clean.

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VC

FINANCIAL FOCUS

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**

Electricity is **ON SALE** at StarTex Power!



Alan "Petrodamus" Lammey, host of 'Energy Week', can be heard every Sunday on 1070 KNTH in Houston.

I'm Texas Energy Analyst, Alan Lammey. In case you didn't know, electricity rates are currently at lows not seen in years, which means that NOW is the time to lock in a very low electricity rate with the provider that I highly recommend to all my radio show listeners: StarTex Power. StarTex Power is local and reputable, with some of the most competitive rates available in all of Texas. You can switch right online at www.StarTexPower.com

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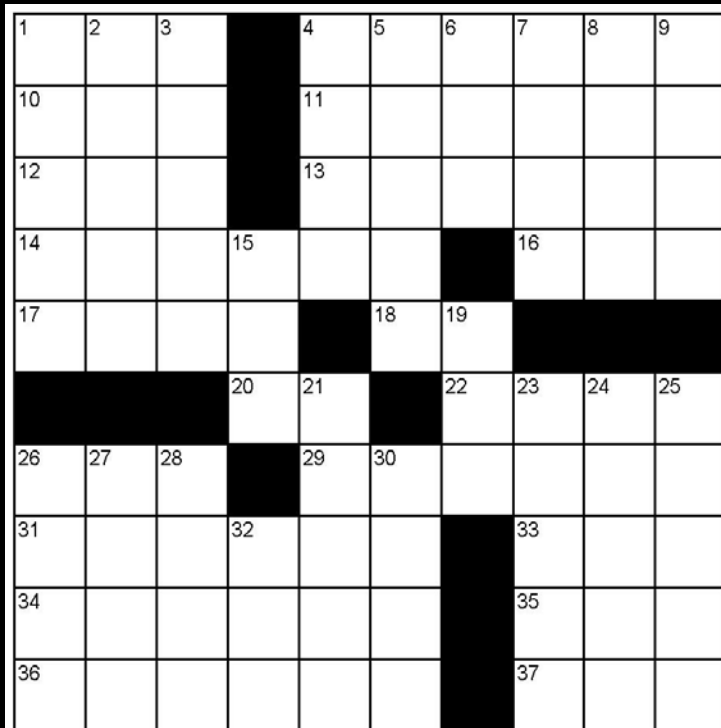


PUCT #10089



The Village Gazette

Crossword Puzzle



- | | |
|----------------------------|-------------------------------------|
| 1. Owns | 1. Coat hangers |
| 4. Short people | 2. Root beer brand (3 wds.) |
| 10. Grain | 3. Stone |
| 11. In the air | 4. Aurora |
| 12. Single | 5. Ponder |
| 13. Nun's headwear | 6. Build up |
| 14. Musician (3 wds.) | 7. Holes |
| 16. Homesick | 8. Syllables used in songs (2 wds.) |
| 17. Booty | 9. Sledge |
| 18. Horsepower (abbr.) | 15. Gone by |
| 20. Cincinnati locale | 19. Not against |
| 22. Hasten | 21. Cycles per second |
| 26. Mountain Standard Time | 23. Pimpled |
| 29. Eras | 24. Glob |
| 31. Cover | 25. Organic compound |
| 33. Eccentric | 26. Soft mineral |
| 34. Beaches | 27. Prig |
| 35. Vane direction | 28. Tyrant |
| 36. Hug upon greeting | 30. Mexican money |
| 37. Danish krone (abbr.) | 32. North American country |

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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.

		2						6
		1		7	4			8
			8					
			1		6	9		4
				5		7		
5		8						
	6			3		2		
				6	2			
	5		9				1	

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