

Volume 6, Issue 10 www.winchestertrails.com

October 2010



UPCOMING EVENTS

October 5 October 6	National Night Out Board elections at clubhouse, 7 PM
October 19	Trails Treasures Luncheon; RSVP to Paulette Walker
October 25	Residents' bus trip

October 31	Happy Halloween!
November 2	Election Day
November 7	Daylight Savings Time ends;
	please set your clocks back one hour

COMMITTEE CHAIRMEN

Clubhouse Rentals
Kristina Soliz
Directory Editor
Melissa Zmerzlikar directory@winchestertrails.com
Tennis Committee
Johnny Hooker
Yard of the Month
Angie Drouin
Stork Committee
Ron Matthewstork@winchestertrails.com
Welcome Committee
Tracy Wormuthwelcome@winchestertrails.com
Newsletter Editor
Melanie Scales newsletter@winchestertrails.com
Mary Gwynne
Social CommitteeOPEN
Marquee
Julie Fletcher Marquee@winchestertrails.com
Tykes Children's Committee
Kerry Thomas tykes@winchestertrails.com

MAINTENANCE ASSOCIATION DIRECTORS

Greg Johnson	
Jim Malone	
Ian McCrory	
Walter Sonne	
Paulette Walker	

Jim Malone is the security representative for WT. His email can be found on the Security page of the Trails website.

MUD #9 OFFICERS

David Gurghigian, President	
Jeff Ottmann, Vice President	
Wayne Wilcox, Secretary	
Jim Giese, Assistant Secretary	
Sandor Karpathy	
To ask questions or report problems	s concerning the
Winchester Trails Subdivisi	ion, call
PLANNED COMMUNITY M	ANAGEMENT
201 070 0505	

281-870-0585

Sheriff, Non-911 Calls713-221-6000

BOARD OF DIRECTORS

Publisher

Peel, Inc......advertising@PEELinc.com, 888-687-6444
Advertising......advertising@PEELinc.com, 888-687-6444

Milestones

New Teenagers - Happy 13th! 10/04 - Jongyeon You 10/05 - Blake Moss

New Drivers - Happy 16th! 10/31 - Katherine Roselius

New Voters - Happy 18th! 10/03 - Cody Chumley 10/03 - Cameron Chumley

New Adults - Happy 21st! 10/07 - Megan Zerr 10/26 - Erica Haude 10/28 - Jacob Pattillo

Happy 10th Anniversary! 10/28 - Michael & Robyne Germany 10/28 - Omar & Larisa Tidwell

Happy 15th Anniversary!

10/07 - Mark & Jenna Whidby 10/14 - Randy & Linda Rucker 10/14 - Ken Santell & Dana Wirth-Santell 10/14 - Blake & Ronique Wilson

Happy 20th Anniversary! 10/06 - Herb & Karen Wright 10/13 - Tom & Eileen Mace

Happy 25th Anniversary! 10/12 - Coe & Leigh Wilson

Happy 30th Anniversary! 10/10 - Charlie & Diana Hester

Melissa Zmerzlikar directory@winchestertrails.com



NO PAYMENT UNTIL COMPLETION bashanspainting@earthlink.net

GREEN THUMB CORNER

The first cool spells are encouraging us to get out into the yard, and although we're nowhere near winter it's already time to be thinking about the spring bulbs. They've been in some stores for a while already, and newspaper articles and radio talk shows have been covering the annual topic. Even if you're not ready to plant yet, now is the time to buy while the selection is still good. Bulbs may be safely stored in the refrigerator, just like a regular vegetable, and can be planted this month or next (except for tulips), or you can even procrastinate until Christmas.

In addition to the usual daffodils and tulips, try Amaryllis, Anemone, Calla, Iris, Lilies, Narcissus, Oxalis and Ranunculus, and select a variety of early-, mid- and late-bloomers to stretch out the flowering period. Plant in rich, loamy soil with lots of humus, and it helps to add bone meal at the bottom of the hole; planting depth is usually indicated on the packet, but a good rule of thumb is to use a depth of two or three times the width of the bulb.

Tulips require special treatment - they need to be chilled (not frozen) for 45 to 60 days before planting, and the recommended planting time is between Christmas and New Year's Day. The best bulb displays is usually obtained by mass plantings rather than single rows or small groups, and try to avoid too many different colors in the same area. Unfortunately, only the daffodils offer any hope of perennial performance in the Houston climate.

October is the recommended month for giving the lawn its final feeding of the year to promote root health through the winter, and it may also be needed to encourage some re-growth in areas damaged by dry periods earlier in the year. Use 15-5-10 or 16-8-8 or even a general-purpose 12-24-12. Watch out for Brown Patch - circular brown or yellow areas of grass; this is a fungus activated by cooler moist weather and is easily spread by people and pets walking across affected areas. Control with Terraclor granules.

Acid-loving azaleas like a pH of 5.0 or less, so check your soil and treat with powdered sulfur or copperas. Sprinkle around the base of the shrub without disturbing the roots, and water-in thoroughly. Groom as necessary and budding-out should occur where cut.

Dig up and store caladium bulbs this month or next - it's easier to locate them before the foliage dies back completely, and if left in the ground they may rot or freeze. Dry them in the shade, brush off any loose soil, dust with fungicide, and hang up in old pantyhose in the garage.

In the vegetable garden, plant strawberries between mid-October and mid-November in raised beds with good drainage, using slightly-acidic, rich, loose soil with lots of humus (bark mulch is good). Cabbage and collard plants can go in, and you can sow seeds for beets, turnips, carrots, lettuce, spinach, radishes and onions. Also try planting English garden peas this month or next for an early spring crop, but you may have to nurse them through any freezing spells.

Reprint, Trail Writer, October 2009 Phil Richards Prich8935@aol.com

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Winchester Trails

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St John Lutheran Church *Hosts Dave Ramsey Simulcast Event*

St. John Lutheran Church (Cypress) will host Dave Ramsey's EntreLeadership live simulcast event on Friday, November 5, 2010 from 8:00am – 2:30pm. This event focuses on ways that owners and leaders can take their businesses and organizations to the next level. Throughout this 1-day experience, attendees will learn directly from Dave as he teaches critical business lessons about growing an organization and leading a team. If you are a leader in your business, community, or church, this is the event for you!

For registration, tickets, or additional information, contact the St. John Lutheran Church office at 281-373-0503 or send an email to StJnSteward@gmail.com.

10th Annual Judy Dierker Holiday Market and Tea Room Saturday, October 16, 2010 9:00 a.m. – 4:00 p.m.

The Foundry UMC invites you to shop over 100 vendors offering handcrafted items, seasonal décor items, gourmet gifts and baked goods, clothing, jewelry, children's clothing and toys and so much more. Be sure to visit our new Lofty

Inspirations boutique.Admission to the Show is free with ample free parking. Enjoy lunch and desserts at the Tea Room (tickets are \$10.00).



THE FOUNDER Y

Come rain or shine!

FoundryChurch.org | 713.937.9388 8350 Jones Road (1.5 miles off Hwy. 290)

www.winchestertrails.com

Annual Fall Bazaar October 16

The Harmony School of Discovery located at Barker Cypress and West Little York is holding 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

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

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

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Winchester Trails Stork Report

Congratulations! Let us help celebrate... email info on the arrival of your little one to newsletter@winchestertrails.com

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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 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

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