



July 2011
Volume 4, Issue 7

The Beacon

News For The Residents at Lakes of Fairhaven
www.lakesoffairhaven.org



LUKAS
KONVICKA
5 YEARS OLD...



Parents, brag about your kids! We want pictures of your kids doing everyday things, school events, plays, sports, etc.



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THIS SUMMER!



SUPERHEROS REPORT!



Send in your pictures to be featured in the Lakes on Eldridge North newsletter.

E-mail your pictures to
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by the 8th of the month.



Newsletter Information

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Not Available Online

CRIMSON CADETTE Drill Team Dance Clinic

Cypress Woods High School
16925 Spring Cypress Rd.
8:30 a.m. – 11:30 a.m.

The Cy-woods Crimson Cadettes Drill Team will host their 6th annual dance clinic for K-12 from 8:30 a.m. to 11:30 a.m. on August 10-12. This is a major fund-raiser for the team and enables them to participate in activities throughout the 2011-2012 school year. The fee is \$55 and includes dance technique, specially choreographed routines for each age group, a t-shirt, drinks and snacks each day and a picture for each participant. Showoffs will be held the last day at 11:30 a.m. For more information email goodsonms@comcast.net or check out our website at www.crimsoncadettes.com. On the website, you will find a sign-up form and a link to PayPal for easy payment.



COLIN'S HOPE

Increasing water safety awareness and standards

FACTS YOU NEED TO KNOW ABOUT DROWNING

DROWNING ALERT!!!



**Typically more children
drown in JULY than in
any other month!**

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& scan me!



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

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

DROWNING IS QUICK AND SILENT



Drowning can
occur in less
than 2 minutes.



Irreversible brain
damage can
occur in 4
minutes or less.



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 may not **scream, splash, or struggle**. They can silently slip beneath the water, even with adults & lifeguards present.



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Financial Focus

Submitted by Matt Smith, Edward Jones

On July 4, we shoot fireworks, attend picnics, watch parades and otherwise celebrate our nation's independence and the many freedoms we enjoy. But as you go through life, you'll find out how important it is to work towards another type of freedom — financial freedom. That's why you need to put strategies in place to help you work towards your own Financial Independence Day.

And there's no way to "sugar-coat" this task, because it will be challenging. In recent years, a combination of factors — including depressed housing prices, rising health care costs, frozen or eliminated pension plans and the financial market plunge of 2008 and early 2009 — has made it more difficult for many of us to accumulate the resources we'll need to enjoy the retirement lifestyle we've envisioned. In fact, the average American family faces a 37 percent shortfall in the income they will need in retirement, according to a recent report by consulting firm McKinsey & Company.

But now that we've gotten the "bad" stuff out of the way, let's turn to the good news: You can do a great deal to work towards financial freedom during your retirement years. Here are some suggestions that can help:

- **Save and invest more.** Obviously, the younger you are, the greater the benefit you'll get by increasing your savings and investments. But whatever your age, you'll find that it pays to save and invest more. During difficult economic times, of course, it's not always easy to boost your savings and investments, but try to find ways that are as "automatic" as possible. For example, whenever you get a raise, increase your 401(k) contributions, which come directly from your

paycheck. And whenever you get a "windfall," such as a tax refund, try to use part of it for your IRA or another investment account.

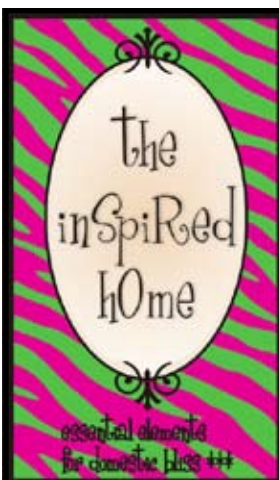
- **Rebalance your portfolio.** It's always a good idea to periodically rebalance your investments to make sure they are still aligned with your goals and risk tolerance. But it's especially important to rebalance as you get older and you near retirement. At this stage, you'll want to decrease the volatility in your portfolio and lock in what gains you've achieved, so you may want to move some (but certainly not all) of your more aggressive investments into less volatile ones.

- **Cut down on debts.** It's easier said than done, but anything you can do to reduce your debt load will free up money to invest for your retirement. Work diligently to pay off whatever debts you can and examine your lifestyle to find areas in which you can reduce spending.

- **Consider working part-time during retirement.** Many Americans are now living longer and enjoying happy, healthy retirements. In fact, the concept of "retirement" has changed so that it now includes any number of activities — including part-time work in a completely different area from one's previous career. If you are willing to do even a little part-time work during your retirement years, you can greatly reduce the financial pressures you may face during this time of your life.

The 4th of July comes and goes quickly. So put strategies in place now to help you work towards your own Financial Independence Day.

Work Toward Your Own Financial Independence Day!



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The MOMS Club® of Cypress / NW-Fairfield

*Moms Offering Moms Support Welcomes all
Stay-At-Home Moms in Fairfield and Lakes of Fairhaven*

MOMS Club® is an international organization with a neighborhood feel! We are teachers, business women, counselors, chefs, CPA's and artists who have put those careers on hold and have made the choice to stay home with our kids. MOMS Club® is a place to find friendship, support, playmates and sisterhood!

ALL events include our children and we believe there is something for every mom out there! Are you looking for park days, coffee breaks, lunch outings, (free) babysitting co-op, craft projects, time to sit and chat, cooking club, book club or someone to share dinner with when your husband is traveling or working late? We even find the time to meet once a month for a mom's night out for a great time to unwind. Or are you interested in helping

within the community with service projects? We have that! (And a whole lot more!)

The MOMS Club has lots of fun summer time activities planned! Come join other moms and kids in many great outdoor and indoor activities. Do you have young children and are looking for some fun things to do? Are you new to the area or a new mom and need a friend or support; we are here for you. Don't let yourself feel isolated being a stay at home mom. You can attend two events before joining. Our membership fee is only \$20 a year. The MOMS Club is a great opportunity for you and your kids to make new friends in our area. Come visit our next all-member meeting and see for yourself! There is a lot of fun and support just waiting



for you! Our next meeting is Tuesday, August 9th at 10AM at Fairfield Baptist Church, Room 208, located at 27240 Highway 290 in the front of Fairfield. We provide snacks and toys, and often have a guest speaker at our meetings discussing topics like finance, health, organization and other popular topics. As always, children welcomed!

For more information please contact Julie Hartman, Membership VP at 281-373-0234, julieh07@sbcglobal.net or Katy Longley, President at 503-690-8868, longleyk@yahoo.com.

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PUCT #10089



Recipe of the Month BROCCOLI CHEESE SOUP

Ingredients

- 3 T oil
- 1 C chopped onion
- 6 C water
- 6 cubes chicken bouillon cubes
- 8 ozs. fine egg noodles
- 2 - 10 oz. pkg. chopped broccoli
- garlic powder
- 6 C milk
- 1 lb. shredded Velveeta cheese
- opt. 2-3 T thickened cornstarch

Saute onion in oil.
Add water and bouillon.
Cook until dissolved.
Add noodles. Cook
uncovered 3 min. Add
thawed broccoli and
garlic. Cook 4 minutes.
Add milk and cheese.
Heat until cheese melts.
Thicken, if desired.

Enjoy!


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Lakes of Fairhaven Year-to-Date Sales Report

	Aug '10	Sept '10	Oct '10	Nov '10	Dec '10	Jan '11	Feb '11	Mar '11	Apr '11	May '11
\$500,000 and above	0	0	0	1	1	1	0	0	0	0
\$451,000--\$499,999	1	0	1	0	2	0	2	2	0	0
\$351,000--\$450,999	2	2	2	0	1	2	2	4	2	1
\$276,000--\$350,999	0	0	0	0	1	0	0	0	0	0
\$231,000--\$275,999	0	0	0	0	0	0	0	0	0	0
\$201,000--\$230,999	0	0	0	0	0	0	0	0	0	0
\$200,999 and below	0	0	0	0	0	0	0	0	0	0
Total	3	2	3	1	5	3	4	6	2	1
Highest \$/sq ft	\$116.95	\$100.45	\$109.93	\$124.86	\$111.86	\$112.37	\$115.80	\$112.70	\$99.80	\$95.69

This information is taken from the Houston Multiple Listing Service

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