



What is this Thing Called Fiduciary Duty?

From time to time you may hear that the board of the association operates in a fiduciary capacity for the homeowners. Or you may read about the board's fiduciary responsibility in the governing documents. Just exactly what does this mean?

Fiduciary duty simply means the board has an ethical and legal obligation to make decisions in the best interests of the entire association. That's a small explanation for a very big responsibility.

Fiduciary duty includes a duty of loyalty to the association, which means that board members should never use their position to take advantage of the association. They should never make decisions for the association that benefit themselves at the expense of the association and its members.

Fiduciary duty also includes the duty to exercise ordinary care. This means board members must perform their duties in good faith and in a manner they believe to be in the best interest of the association, with such care as an ordinary prudent person in a similar position under similar circumstances would use.

In short, boards must act in the best interests of the association and act reasonably.

Board members fulfill their fiduciary duty by:

- Developing and using a formal budgeting process
- Establishing and adhering to budgetary guidelines
- Making sure the budgeting process reflects the wishes of the association members
- Promoting understanding and acceptance of the reserve accounts among the members
- Collecting sufficient fees to adequately operate the association
- Soliciting bids and negotiating appropriate contracts
- Authorizing expenditures

Tips for Protecting Your Identity during the Holidays

Identity theft is a problem any time of the year. But, while consumers are focused on giving during the holidays, crooks are focused on taking. If there's one thing consumers don't need, it is dealing with identity theft during the holidays. The National Foundation for Credit Counseling (NFCC) offers the following tips to help consumers protect themselves during the busy holiday season:

- Be aware of your surroundings. Sidewalks and malls will be crowded and shoppers will be distracted—the perfect combination for a pick-pocket. If someone bumps into you, don't assume it was an accident. Women should clutch purses closely at their side or in front of them with the wallet hidden at the bottom. Men should stow wallets in an inside coat pocket.

- Don't carry large sums of cash. Charge your purchases or use a debit card. Just remember that credit cards offer some protections that debit cards don't. When you use a credit card, you can dispute a purchase before paying for it. With a debit card, the money is removed from your account at the time of the purchase. A thief can wipe out your checking or savings account before you ever realize the theft has taken place

- Guard your PIN number at the ATM. Be aware of anyone lurking around the ATM, and if someone is standing too close, simply ask him or her to step back. Thieves can also install devices that read your information at the ATM without you knowing it. If you notice anything unusual about the ATM, use a different one, and report what you've seen to the bank.

- Don't let your credit card out of your sight. Unscrupulous clerks or waiters can copy your card information or swipe your card into a second card reader and later make a new credit card for themselves. Worse yet, they can sell your information to an organized crime ring.

(Continued on Page 3)

IMPORTANT NUMBERS

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SCHOOLS

Tomball Independent School Dist.281-357-3100
Willow Creek Elementary281-357-3080
Canyon Pointe Elementary.....281-357-3122
Northpointe Intermediate281-357-3020
Willow Wood Junior High281-357-3030
Tomball High School281-357-3220
Tomball Memorial High School.....281-357-3170

PROPERTY TAX

Harris County Tax.....713-224-1919
Mud #280 and Mud #15.....281-376-8802
NW Harris WCID.....281-376-8802

POLICE & FIRE

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Harris County Sheriff (Non Emergency)713-221-6000
Klein Vol. Fire Dept.281-376-4449

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Methodist Willowbrook Hospital.....281-477-1000
Houston Northwest Medical Center281-440-1000
Cy-Fair Hospital.....281-586-4700
Texas Sports Medicine Center281-351-6300
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(Continued from Cover)

- Lighten your wallet. Remove anything from your wallet that you don't absolutely need to have with you. That way, if someone is successful in stealing it, they won't get as much. Never carry your Social Security card with you, but check other cards that might use your SS# as an identifier. If you're not going to be using your checkbook, leave it at home.

- Make copies of your credit cards. Copy both sides of all your cards. If you lose your wallet, you'll have easy access to all of your account numbers and phone numbers, allowing you to alert your bank immediately.

- Keep up with all receipts. Not only will you need them to make returns easily, but crooks are very interested in stealing the information they contain. Never stuff the receipts into your car visor or leave them exposed in any way.

- Open your credit card statements as soon as they arrive. Check the bill for any unauthorized purchases. Even better, keep a watchful eye on your accounts by going online and reviewing your accounts each week. If you notice anything out of the ordinary, report it immediately to your bank. Doing so will likely remove any payment responsibility you might have for fraudulent purchases.

- Secure all personal information even while at home. Unfortunately, many times an ID thief is someone we know. During the holidays, you may have guests in your home. Remove temptation by putting personal information out of sight.

- Consider signing up for a credit monitoring service. Such services alert you via email anytime there is an inquiry or other activity to your credit report. In other words, if someone tries to open an account in your name, you'll know about it. Such services are offered by all of the major credit reporting bureaus, and could be money well-spent.

- Order your credit report. Consumers are allowed one free credit report every 12 months from each of the three bureaus. Order a report now from one bureau, and order another one in January from a different bureau. This will give you a good snapshot of activity and will alert you to anything unusual.

In spite of all your efforts, if you are victimized by ID theft, contact an NFCC Member Agency for help. Their certified counselors can walk you through the steps to recovery. To find the agency closest to you, dial (800) 388-2227, or go online www.DebtAdvice.org. To locate a Spanish speaking counselor, call (800) 682-9832.

For more information and tips about identity theft visit NFCC at www.ProtectYourIDNow.org.



Tomball Art League

- November 12

Join us November 12 for our meeting featuring Artist, Linda Marcy, demonstrating techniques in kiln formed glass. TAL meets at 9:30 AM the 2nd Saturday of the month (some exceptions) in the

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For more info: www.thetomballartleague.com



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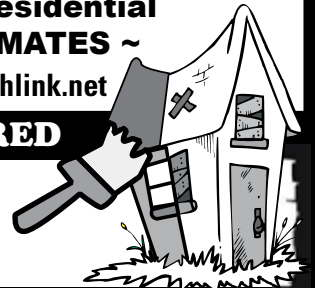
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WINTER PET SAFETY

We love our pets, so keeping them safe in the wintertime should be a top priority. See below for some friendly reminders detailing how you can ensure your pet stays warm, happy and out of harm's way even on the dreariest of winter days.

Beware of sidewalk salt and de-icer. Pets' paws are extremely sensitive, so prolonged exposure to sidewalk salt can be problematic. If you walk your dog regularly in areas where sidewalk salt is used during inclement weather, wipe the underside of paws with warm water and a clean towel when you go back inside. Doing so also eliminates risk of ingestion if your pup licks its paws often. Keep an eye on your pet's toe pads for severe dryness, cracking or bleeding.

Bring pets indoors. Just as in summer months when temperatures reach extreme highs, pets should be brought inside during extreme wintertime lows. This applies for daytime and nighttime temperatures, so check your local weather daily and limit your pup's

outside time if the forecast is looking chilly. And remember—if you're uncomfortable with the outside air temperature, chances are your pet is too.

Bundle them up! When pets do go outside during the cold winter months, those with thinner fur coats may need extra warmth. Your local pet store should have an assortment of extra layers for your dog—even winter boots for pups who need extra paw protection from the cold and ice. Only add layers if your pet can truly benefit. If you're unsure, ask your veterinarian.

Keep your pet active and out of trouble. During inclement weather when you can't make it outside with your pup, set aside some extra time during the day to make sure they have some exercise—even 15 minutes of playtime helps. Paying attention to your pup keeps them engaged and happy, and ensures no bad behavior caused by boredom.

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- 2 ****Cy-Fair Urgent Care & Imaging Center (at Spring Cypress & Grant)**
- 3 **Cy-Fair Emergency & Imaging Center (at Barker Cypress & FM 529)**
- 4 **Cy-Fair Emergency & Imaging Center (Beltway 8 & Tanner Rd.)**
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* According to the American Cancer Society **Tomosynthesis, (3D mammography) an FDA approved imaging technology designed for early breast cancer detection, is available here.



281.897.3121

CyFairWomensImaging.com

Overnight Coffee Cake



Recipe provided by Sherry Watson. The original source is unknown (cut from an old magazine many years ago). This recipe is unbelievably simple, but it makes a beautiful presentation at the table.

1 pkg. frozen cloverleaf roll dough (about 25 rolls)
1 pkg. (four-serving size) vanilla pudding mix (not instant)

½ cup brown sugar

½ cup pecans, chopped

1 stick butter, melted

Separate frozen roll dough into pieces (each cloverleaf makes three pieces). Other rolls will work, but with larger pieces of dough, use only 20; more may be too many for your pan.

Combine dry pudding mix with brown sugar and pecans.

Melt butter.

Place pieces of frozen roll dough in a well-buttered Bundt pan. (Do not use angel food pan; butter leaks out!) Pour melted butter over frozen dough and sprinkle with pudding mixture.

Leave cake pan out overnight; the dough rises beautifully by morning. Bake at 350 degrees for 30 minutes. Invert on serving plate to serve. Sticky – but good!



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6 Steps to Resell Your Designer Items, DIY

Have you wondered what it takes to resell your upscale, designer goods online? It's an interesting question to ask ourselves at minimum once a year. Either way, you know its time, when you start to feel the itch to visit the fabulous Container Store in search for new space-saving hangers, a handbag organizer, or even a new shoe stand.

Worse yet, your husband asks you to give him back his hangers. You know...the ones you have been slowly sneaking out of his microscopic section of the closet. Or he desperately begins to search all over the house, again, for his favorite Chucks. You just don't have the heart to tell him you threw them out three years ago. You want to make it up to him with a designer brand, but you don't have the space or discretionary funds. It's time to make some extra money from cleaning out your closet.

Ok, so you've decided to give this project a try. How will you actually make it happen, DIY-style? Here are 6 easy steps to get motivated and more importantly: Execute!

Step 1: Scope Your Closet for "Resting" Designer Items

You and I know how much those cute Prada pumps cost you and how much you loved them the two or three times you had an occasion to wear them. They're so gently used, they look new. It's breaking your heart to consider it (I know), but it's been 5 years and they're "resting" quietly in their posh shoebox, in that remote corner of your shoe stand, desperate for fresh air. Give them a lifeline; a new home.

And that's not your only item. You know where they are... those designer handbags, shoes, sunglasses, scarves; items that sell amazingly well on eBay or other online resellers. Millions of buyers search eBay for items like yours, looking for designer bargains, every hour, on the hour. And when I say "bargain," I don't mean cheap, I mean a fairly reasonable resale value. Some nice change for those organizers, your husband's new shoes, or to donate to charity (maybe all three).

Ok, so you have selected the items you want to sell, now what?

Step 2: Create a Personal eBay Seller Account

This step is fairly intuitive. eBay has a friendly user-interface and tons of educational content, but I'll provide you a brief overview to clarify some frequently asked questions (Ones that I also had). Whatever you do, don't fumble around with the numerous links on eBay. Go straight to work:

Select the "Register" tab on eBay's Home Page

Start with a personal account. Once you gain experience you may consider opening a business account.

Think of a catchy nickname. This is especially important if you might sell with certain frequency; I chose, Fashion Reloved, a suitable name for the types of items I sell online. It's worked out wonders for me. Begin by listing a few fast-selling items maybe on the lower priced end and just try to sell them. You'll go through the experience, develop your proof of concept, and also secure customers, gain positive feedback and attain ratings to show you are a responsible seller.

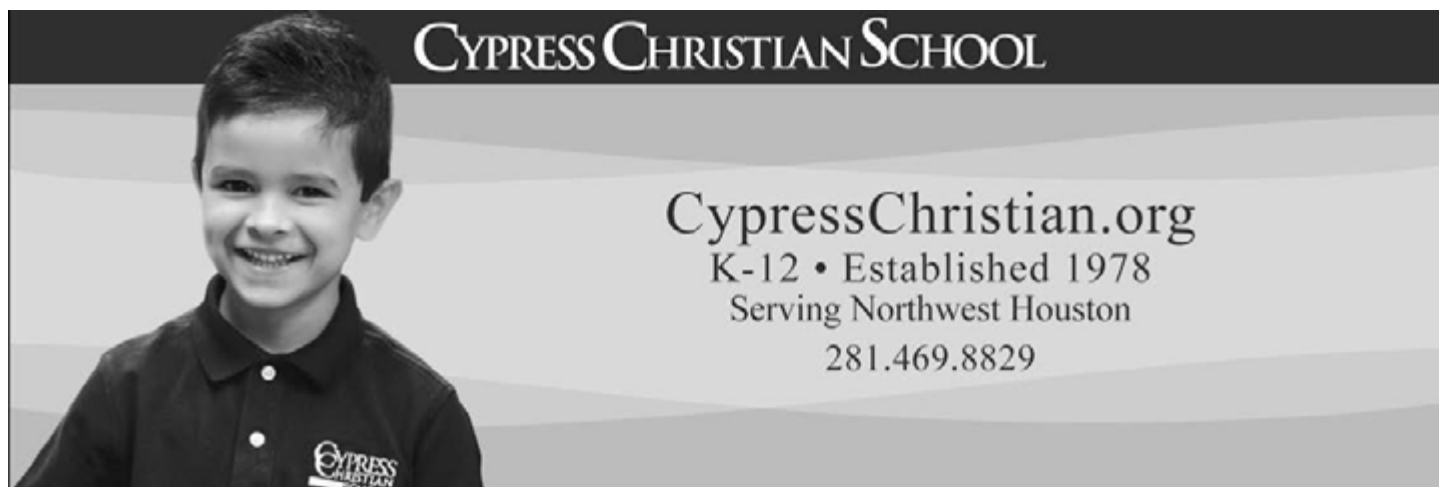
Make sure you highlight your product's best features with familiar search terms in order to draw the most traffic: "NWT - New with tags", Prada, Worn once / 2 times, mention retail price. Sometimes including the shipping in the price as in listing the item with free shipping will attract more traffic to the item.

Now you are ready to post images and descriptions. You may be asking yourself, "Ok, but from where, how, what do I say? Don't worry. Read on, I've got it covered!

Step 3: Channel Your Inner Photographer

In the Resale World, Photography is King! Great images will sell your product quickly, for top-dollar. Take very detailed photographs

(Continued on Page 7)



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(Continued from Page 6)

of your item. Depending on your commitment to reselling, I recommend either investing in small photography studio items for your home or renting space at a local photography studio (it can be quite inexpensive). This will ensure controlled lighting, closeup details, and overall quality. You'll also need a professional camera. If you're going to sell only intermittently, an iPhone camera, may do. Make sure you take images from different angles and be transparent in showing any nicks or imperfections; honesty is always the best sellers policy.

For example: if you are selling a handbag, you will need to take a picture from each angle including its corners, the inside, the handles, the closure, pockets and don't forget the bottom (it usually shows the most wear). For clothing, it helps to have a mannequin or a friend, willing to model the clothes. For a fun, outdoor photoshoot, the best lighting is either after sunrise and right before sunset. Be creative and resourceful. Look at your favorite Instagram images or Pinterest pins as a way to spark ideas.

You don't have to be professional photographer, but the key is in the details. That is why the next step is very important.

Step 4: Paint a "Literal" Picture

Photography is must, but don't skimp on the product description. It's very important to be as thorough as possible. You may want to include information such as, when the item was purchased and where; what comes with the item, such as an authenticity card, dust bag, original packaging, accessories; and don't forget the measurements. Take a little time to research websites that sell a similar designer item, it will help you tremendously to write your descriptions. Generate trust by being transparent; point out the good, the bad, and the ugly. Buyers prefer brutal honesty.

Step 5: Ship with Love

Once the item sells and the payment is made, find a nice quality box and package the item carefully, with appropriate cushioning or bubble wrap to avoid damage during shipping. For items weighing less than 16 ounces, the post office is the most efficient option to ship and they have nice boxes, insurance, and tracking. On more valuable items, Fedex or UPS will be the way to go. Make sure you pay for adequate insurance. Depending on the item's price tag, you may offer free or discounted standard shipping for multiple items purchased.

Step 6: Skip Steps 2 - 5 and Go Directly to Boardwalk

You may be too busy to try reselling DIY-style, but there is a shortcut that would save time, significantly: Contact a reseller. They are professionally set up to take care of steps 2-5 for you. The strongest pro is the time savings; the strongest con (maybe) is that you'll share the proceeds with your reseller.

For this step, you'll want to do some research on online resellers: check their reviews, credentials, and ask for references. Ask if they have an independent website (it shows the sellers commitment and inspires trust). Review their terms and conditions as well as their contracts and how much they will pay you. Compare your top candidates and make a selection.

Best Advice for Step 6: I recommend finding someone local to

personally meet and interview, especially for very high-end, high price-tag products (LV, Hermes, Prada). If you are still doubtful or undecided, try each reseller out with one of your lower-scale designer items. There are trustworthy online resellers, especially ones with some longevity, testimonials, and serious traction on eBay, so don't be scared to try.

There are other options, like big-box online resellers, but they standardize their terms and may try to undercut your gains significantly. And of course, brick-and-mortar secondhand or consignment stores are great, but with their overhead costs, they're likely be bound to offering you a lower cash payout and may not even be willing to take your item. This most often occurs with very high-ticket items that may not sell fast enough, attract theft risks, or constrain their cash flow.

Independent eBay resellers have more flexibility, lower theft risk, and typically only work on consignment. They can sometimes offer as high as 70% of the consignment selling price; granted, they may take a bit longer to sell your item, but they will personally work to sell it for top dollar. You'll additionally benefit from having face-to-face contact, have someone reliable to confidently refer to your friends and someone to count on in the future...For the next time you clean out your closet (or your husband's ;-)!

Magdalena Silva, Author

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Down the Drain



Washing your car may seem like a great way to beat the heat this summer while accomplishing something constructive on your to-do list. But you might want to think twice about the environmental impact before you park your car in the driveway and pull out your bucket, hose and old towels.

Even if you use a biodegradable cleaner, the soapy water that runs off your car when you hose it down not only contains detergent, but residue from automobile fluids like oil, gasoline and antifreeze. Each time you rinse your car, the contaminated water flows untreated directly into the stormwater system and eventually makes its way into streams and rivers. And, as the water runs out of your driveway and down the street toward the storm sewer, it also picks up other toxic

substances, like fertilizers, petroleum deposits and surface paint from the pavement. Parking your car on a grassy area while you wash it may help some, but the toxins will end up in the groundwater eventually.

As an alternative, consider using a commercial carwash facility. Whether a conveyor type, self-service, in-bay automatic or custom hand-wash business, these establishments are required by the U.S. Environmental Protection Agency (EPA) to capture and route their wastewater to a treatment facility before the water can be discharged into the sanitary sewer.

Toxic residues aren't the only reason to take your car to a commercial car wash. Rinsing your car at home with a garden hose can use as much as 10 to 15 gallons of water per minute, while professional car wash facilities can limit the water flow to as little as three to five gallons per minute. If you spend an hour in your driveway washing your car, you may have sent as much as 150 gallons of contaminated water directly down the drain. This is especially important in long summer dry spells.

So help the environment and save time this summer: leave car washing to the professionals.

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Hurricane Preparedness for Your Pets

Don't forget to include your pets in your hurricane preparedness and evacuation plan. Storms can be scary for your animals, especially if they are moved out of their usual familiar environment.

Be sure to have their crate or carrying case ready along with extra bedding and toys. Bring along at least four days worth of food with dishes and one week of medications. Investigate pet friendly hotels or motels ahead of time to be sure they allow pets and do not have a number limit.

In addition, if you are not planning to leave your home and have the space, you might consider fostering one or two animals that may have nowhere to go during the storm period. After all, they ARE a part of the family.



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HOLIDAY

2016 Festivities, Markets, Crafts & More!

Nov 3 - 6 • International Quilt Festival	Quilts.com
Nov 5 • 5 th Annual Houston Margarita Festival	HoustonMargaritaFest.com
Nov 10 - 13 • 36 th Annual Houston Ballet Nutcracker Market	NutcrackerMarket.com
Nov 10 -17 • Annual Houston Cinema Arts Festival.....	CinemaArtSociety.org
Nov 11 - 12 • Bay Area Nutcracker Market	HoustonAreaShow.com
Nov 12 - 13 • 21 st Annual Children's Festival, The Woodlands.....	WoodlandsCenter.org
Nov 12 - 13 • 27 th Annual Texas Championship Native American Pow Wow.....	TradersVillage.com
Nov 12 - Jan 8 • 15 th Festival of Lights, Moody Gardens.....	MoodyGardens.org
Nov 13 • 21 st Annual Children's Festival	WoodlandsCenter.org
Nov 18 - 20 • Jr League Holiday Market, The Woodlands.....	JLTheWoodlands.org
Nov 18 - 20 • Holiday Christmas Gift Market, Katy TX.....	HomeForTheHolidaysGiftMarket.com
Nov 18 - Jan 14 • Houston 'Zoo Lights'	HoustonZoo.org/ZooLights
Nov 19 & 20 • 2016 ViaColoriHouston	CenterHearingAndSpeech.org
Nov 24 • 67 th Annual HEB Thanksgiving Day Parade.....	HoustonTx.gov/ThanksgivingParade
Nov 24 • Uptown Holiday Tree Lighting Ceremony	Uptown-Houston.com
Nov 29 • Conroe Downtown Christmas Tree Lighting	CityOfConroe.org
Dec 2 • 97 th Annual Mayor's Holiday Celebration & Tree Lighting	HoustonTx.gov/MayorsHoliday
Dec 2 - 4 • Dickens on the Strand, Galveston	Galveston.com/DickensOnTheStrand
Dec 10 • 55 th Annual Christmas Boat Lane Parade, Clear Lake	ClearLakeArea.com
Dec 10 • Conroe Christmas Celebration	CityOfConroe.org
Dec 10 - 11 • Annual Candlelight Tour in the Park	HeritageSociety.com

Crickets

Field crickets are a common sight around homes in late summer into autumn. These insects are about 1" long when fully grown. Crickets are dark brown to black with large hind legs used for jumping. They also have two cerci, or appendages that come off the tip of the abdomen. Female crickets have a large sword-like structure, the ovipositor, protruding from the tip of the abdomen. The ovipositor is used to deposit eggs into soil.

Crickets feed on plant material as well as other insects. They are able to cause damage to seedlings and sometimes large populations can be destructive. Large masses of dead crickets around doorways or other areas can be distasteful to view and cause a foul odor.

Field crickets are primarily outdoor insects, but may occasionally venture indoors. When crickets do come indoors, they may bother residents with their chirping. Males chirp to attract a mate creating the sound by rubbing their forewings together.

Cricket management is more easily accomplished in the summer when nymphs, who cannot fly, are present. Unfortunately, this usually isn't when large populations of crickets are discovered.

Before turning to pesticides to manage your cricket problems, try these ideas:

- Turn off outside lights at night or use bulbs that are less attractive to insects
- Seal cracks & crevices where insects can enter with sealant
- Remove debris stacked near the structure
- Keep lawn & surrounding areas mowed
- Stuff weep holes with copper mesh

For more information or help with identification, contact Wizzie Brown, Texas AgriLife Extension Service Program Specialist at 512.854.9600. Check out my blog at <http://www.urban-ipm.blogspot.com>

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Social Media Safety

Social media has many benefits—it allows you to maintain connections with friends, make new contacts, build support networks, express yourself and share your interests. However, information should be shared with caution to protect yourself and your family. Here are seven top tips for social media safety:

1. Your personal information should be just that—personal. As hackers become more and more sophisticated, identity theft becomes a greater risk. And while it may be tempting to post pictures of your fabulous vacation, bear in mind that you're also letting others know you're away from home—making you vulnerable to a break in.

2. Use privacy and security settings to limit who can see what you share online. You wouldn't give details of your private life to complete strangers in person, so don't do it online either.

3. Remember that what you post online will stay online, so consider the long-term consequences. Could your social media presence prevent you from securing a job in the future? Would you want your coworkers to see this side of you?

4. Let your social network know your boundaries. For example, if you don't want images of yourself or your children posted online, let your friends and family members know.

5. Know what to do if someone is making you feel unsafe online. Some steps you can take include blocking the offender, reporting the person to the site administrator and removing him or her from your friends list.

6. Social media doesn't just spread information, it can also spread viruses and other risks to your computer. Defend your system by using the latest security software and web browser and installing updates regularly.

7. Protect your social media accounts by using password best practices. Long combinations of letters, numbers and symbols are the most secure, and separate passwords should be used for each account.



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1. Prospective buyers are more serious.
2. Less competition.
3. Fewer houses to choose from means more \$\$\$\$ for you.
4. Buyers have more time to look during this season.
5. Homes decorated for the holiday season show better.
6. Relocation buyers increase and can't wait for the spring market.
7. Many buyers must close by the end of the year for tax reasons.
8. Sell now and be a non-contingent buyer for your next home.
9. You can be on the market and adjust showings during gatherings.
10. Sell now and extend occupancy until after the holidays.

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