



# LAKE S

ON ELDRIDGE  
NORTH

Volume 4, Issue 7

July 2005  
Official Newsletter

## Family

# Summer Fest

July 17th 5-8pm

### LOEN Recreation Center

Join your neighbors for Food,  
Fun & Festivities including a live Band  
& games/prizes for the kids.



Welcome to LOEN's  
newest resident!!!

**Jackson Chinni**  
8.6 lbs 20.5" long  
Born 6/11/2005

The family lives in Saratoga Springs  
and mom, dad and big sister Jessica  
are thrilled!

## Angels on LOEN



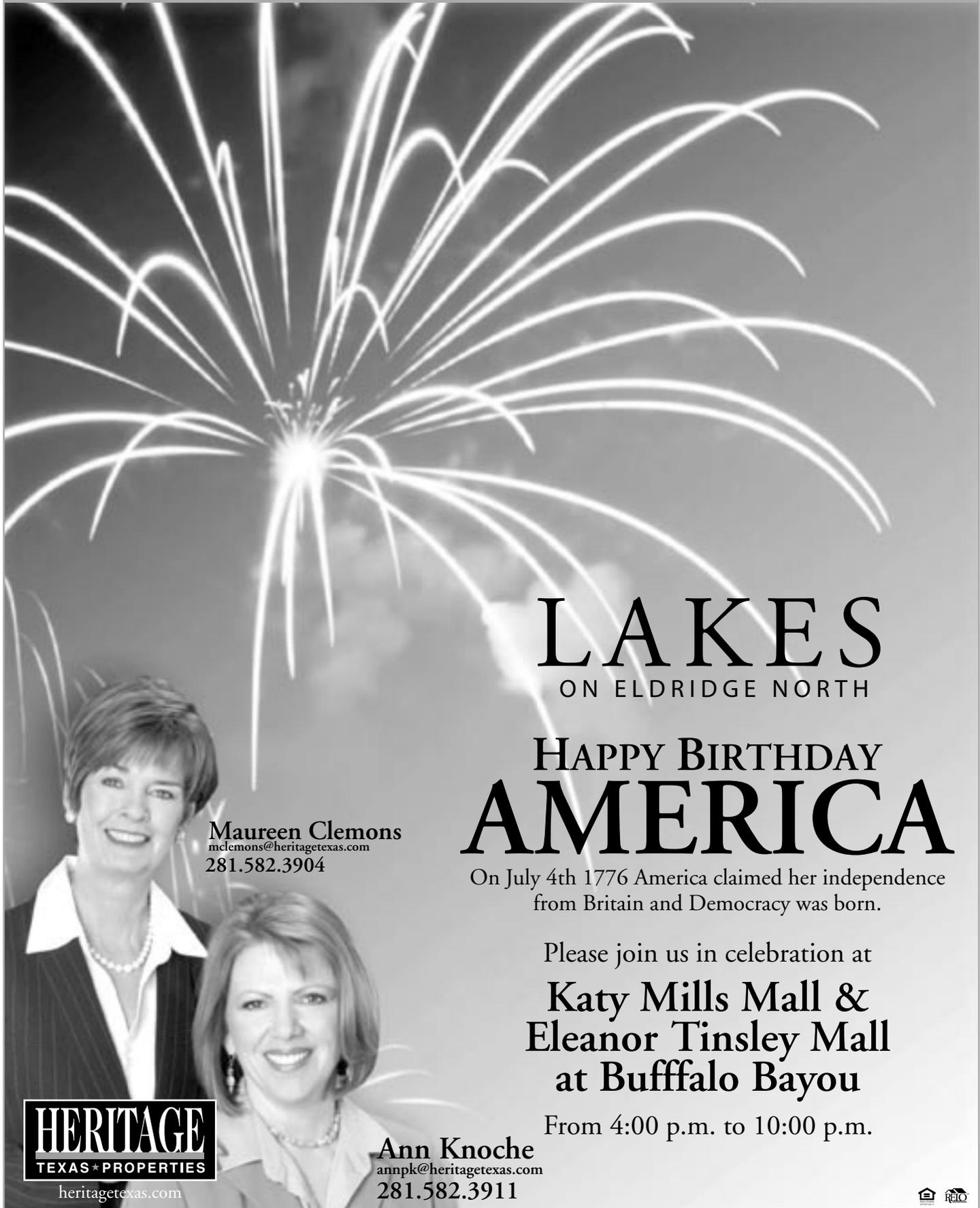
Angels on LOEN is a community service group within the LOEN Ladies Club. Join over 20 ladies in helping to bring our neighborhood closer together through acts of service! If you would like to learn more, email Jeanne Markham at [jmarkham@hotmail.com](mailto:jmarkham@hotmail.com).

View the Lakes on Eldridge North  
Community Newsletter each month  
on-line at [www.PEELinc.com](http://www.PEELinc.com)





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# LAKES

ON ELDRIDGE NORTH

## HAPPY BIRTHDAY AMERICA

On July 4th 1776 America claimed her independence from Britain and Democracy was born.

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From 4:00 p.m. to 10:00 p.m.





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## Camp Hope Comes to Cypress

Messiah Lutheran Church is hosting three weeks of a Christian day camp called Camp Hope. The camp runs July 11-29; participants may sign up for one, two, or all three weeks. Children in kindergarten through sixth grade are invited to attend. The campers have full days of crafts, stories, games, and songs. This is Messiah's sixth year to host Camp Hope; the counselors and small group leaders have received extensive training. Call the church office for fee schedules; limited scholarship money is available. The camp offers extended hours for working parents. The community is invited to share in this exciting program.

Messiah Lutheran Church is a grace place, a congregation of the Evangelical Lutheran Church in America (ELCA). Messiah is located at 11522 Telge Road, ½ mile north of Highway 290. Regular worship times are 6 PM on Saturday evenings (a casual service of song and sacrament), and traditional worship at 8 and 10:30 AM on Sundays. The Education Hour is 9:15-10:15 AM on Sundays. For more information, 281-890-3013 or www.messiahlc.org . All people are welcome at Messiah.

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# Lakes on Eldridge North

## LOEN Ladies Club

We invite all women of Lakes On Eldridge North to join the LOEN Ladies Club. We are currently 64 members strong and growing. We would love to see new members join, get involved and bring together the community. The latest events include:

• **Angels on LOEN-** Angels on LOEN is a community service group within the LOEN Ladies Club. We are on call to provide short term assistance to our neighbors in need. You can call and ask for help or nominate someone you know. Do you have a newborn and would like some meals provided? Has a death or illness in the family forced you to leave town suddenly and you need help getting the paper, walking the dog, watering the plants? Could you use a meal when you return? If you're laid up and could use some help with carpool or picking up groceries, we would love to help. When you call to request or nominate, please provide any dietary restrictions and contact information for the recipient. We'll take it from there! Contact angel coordinator Jeanne Markham at 713 291-9676.

- **Book Club-** Meeting- July 11 (1st Monday is July 4) – "Memoirs of an Unfit Mother" by Anne Robinson. Please contact Anne Glendinning with any questions 832-667-7298 [aglendinning@houston.rr.com](mailto:aglendinning@houston.rr.com)
- **Bunco-** Meeting 07/12/05 7pm-9 pm at the home of Brandy Pence Please RSVP to [brandy.pence@clearworks.net](mailto:brandy.pence@clearworks.net).
- **Children's Play Groups-** If you are interested in getting your children together for Playgroups with mom in LOEN, we have created some great playgroups. Please give us a call or email with your information so we can contact you. Julie Kerr (Playgroup Coordinator) 713-896-1713 [Juliekerr@sbcglobal.net](mailto:Juliekerr@sbcglobal.net)  
Playgroups have been divided by our children's age, but siblings are always welcome.  
-(0 up to 1 year) Joy Baker 281-701-8511 [joy\\_a\\_baker@yahoo.com](mailto:joy_a_baker@yahoo.com) - meets every other Friday- Please contact Joy for locations.  
-(13 mo through 3yrs) Roxann Beutnagel 832-243-0377 [rbeut@sbcglobal.net](mailto:rbeut@sbcglobal.net)  
-(3 yrs and up) Jenny Baldwin 713-849-2733

- [Jbaldwin9@houston.rr.com](mailto:Jbaldwin9@houston.rr.com)  
-(Weekend Playgroup) Michol Ecklund 713-983-0705 [michol\\_ecklund@hotmail.com](mailto:michol_ecklund@hotmail.com)
- **Couples Dinner Club-** Taste of Texas 10505 Katy Frwy-07/16/05. RSVP by July 11th to Becky 713-856-6130.
- **Lunch Bunch-** Lunch Wednesday, July 6th at 11:45 AM. RSVP to [kvogel2263@aol.com](mailto:kvogel2263@aol.com)
- \*\* **Ladies Club General meeting-** July 26th 7-9 PM, PLEASE NOTE: We are meeting at Oakwood School-"VIP" Kids Section- at the corner of Tanner and Eldridge. Please ring the bell when you arrive.
- **Summer Family Festival-** July 17th 5-8pm – Recreation Center. Everyone in the Community is Welcome. Food, Fun, & Music to entertain the young and young at heart. Tickets on sale at the Rec Center on Saturdays prior to the event. Contact Christine with any questions 832-467-3321.

It's summertime  
and the Market is HOT!

Current statistics in both  
LOE and LOEN combined reveal:

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\*All numbers as of 6/10/05

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## LOE Dolphin Swim Team



The swimming season has finished with a bang. Our last meet was the Red, White and Blue Invitational on July 2nd and 3rd. Results from that invitational, our last

few meets, and Divisionals will be published in the next newsletter. The Lakes on Eldridge communities can be proud of all the young swimmers for their outstanding efforts, everyday at practice and for participating at the meets. Thanks to

every single parent who volunteered through out the whole swim season. A Special Thanks to Mary Beth Taylor, Jillian Barkley, Kindra Rokhsaz, Renee Dye, Peter Gross, and Kent Vinall, who dedicated themselves and the first part of their summer to our kids. Volunteering to help our children learn and grow in such a positive environment is the best goal our community could have! THANKS!

The Dolphins suffered three heart breaking losses in the first three dual meets. Last year the team was competing in Division 12 and as a result of winning divisionals, this year we have been moved all the way up to Division 6. Great efforts we put forth by all swimmers. Outstanding individual performances were as follows:

### LOE (288) vs. Windsong (351)

#### 1st Place Winners

Danny Ceballos 25 freestyle, 25 butterfly  
Molly Styslinger 50 freestyle, 100 IM  
Rory Davidson 50 freestyle, 50 breaststroke, 50 backstroke  
Alex Durkee 50 freestyle, 50 breaststroke, 50 butterfly  
Jasper Barsingerhorn 1 50 freestyle, 100 IM  
Jacqueline Clay 25 breaststroke  
Sarah Meyer 50 breaststroke, 50 butterfly  
Charlie Mansour 50 breaststroke  
Grace Lawson 25 backstroke  
Ross Gordon 100 IM  
McKenna Keith 25 Backstroke, 25 butterfly  
Mira Mouffarrej 25 backstroke  
Jamie Zeal 25 backstroke  
Adam Vinall 25 butterfly  
Nick Carroll 50 butterfly

### Canyon Gate (367) vs. LOE (273)

#### 1st Place Winners

William Redfield 100 freestyle, 50 backstroke  
Adam Vinall 25 freestyle, 25 breaststroke  
McKenna Keith 25 freestyle, 25 backstroke, 25 butterfly  
Ross Gordon 50 freestyle, 100 IM  
Molly Styslinger 50 freestyle, 50 backstroke  
Alex Durkee 50 freestyle, 50 backstroke  
Brittney Bowles 25 breaststroke  
Jordan Zeal 25 breaststroke  
Winston Kint 50 breaststroke  
Sarah Meyer 50 breaststroke  
Jasper Barsingerhorn 50 breaststroke  
Nick Carroll 50 backstroke  
Rory Davison 50 backstroke

### Bear Creek (345) vs. LOE (299)

#### 1st place winners

Souheil Mouffarrej 25 freestyle  
McKenna Keith 25 freestyle  
Molly Styslinger 50 freestyle, 50 butterfly  
Alex Durkee 50 freestyle, 50 butterfly  
Jasper Barsingerhorn 50 freestyle, 100 IM  
Harrison Kint 25 breaststroke  
Jessica Tinker 25 breaststroke  
Jordan Zeal 25 breaststroke  
Sarah Meyer 50 breaststroke  
Christy Gamble 50 breaststroke  
Harm Hesse 50 breaststroke  
Nathan Einersson 25 backstroke  
Audrey Vinall 100 IM  
Ross Gordon 100 IM  
Adam Vinall 25 backstroke  
Madeline Robinson 25 backstroke  
Mira Mouffarrej 25 backstroke  
Nick Carroll 50 backstroke  
Sasha Brown 50 backstroke  
Hanna Rokhsaz 25 butterfly  
David Peeters 25 butterfly

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# Lakes on Eldridge North

## Thyme Out for Gardening: Encouraging Wildlife, Part V

This month we're wrapping up our series on wildlife in the garden with an assortment of additional concepts that are important for protecting and encouraging wildlife in your garden and in our neighborhood. The first concept is to minimize your pesticide use and practice integrated pest management in your garden. If you've gone to the trouble to select plants that are attractive to birds and butterflies, you don't want to turn around and harm the creatures that you're trying to attract. Remember that bees and butterflies are insects, which means that broad spectrum pesticides, whether they're organic or synthetic, can harm them. Subsequently, birds and reptiles can be harmed by eating insects that have eaten pesticides. I could write an entire column on integrated pest management practices, but for now, I'll summarize the concept and say that you should learn to assess whether there is a real need to use pest control, and if so, use the least toxic means of control first.

The best defense against bugs is a good offense. A happy, healthy plant that's receiving the proper amount of light, food, and nutrition, is less likely to develop a pest infestation. It's hard to give a plant the perfect environment, so it's a safe bet that your plants will have pests from time to time. But it's not always necessary to treat the pests. Many hardy native and well adapted plants tolerate pest infestations without any human intervention whatsoever. They can simply keep growing, or can hang on until some beneficial insects move in and eat the pest insects. Lady bird beetles (a.k.a. ladybugs) are ferocious aphid predators, for example, so you want to encourage beneficial insects in the garden to keep the

bad ones in check. It's a delicate balancing act and sometimes it takes a little while for the beneficial insects to catch up to the pests. Get a good bug book and learn the good guys from the bad guys. Also learn to be comfortable with the fact that your garden will never be bug free, and learn to tolerate some less than perfect foliage and flowers. If you can't wait for the beneficial insects to do their job, then try some mechanical pest control methods before you reach for an insecticide: prune out affected limbs or stems, spray the bugs off of the plant with a strong blast of water, or hand pick the bugs and drop them in a bucket of soapy water. If you absolutely need to use a pesticide, start with something like an insecticidal soap before you move on to something stronger. Be safe and always read package directions and recommendations prior to application!

Have you heard of the term "snag" in conjunction with gardening for wildlife? A snag is a dead tree that instead of being cut down, has been left standing in place to serve as a home and diner for birds such as woodpeckers. The birds can excavate nest cavities and drill for bugs in the wood. Because of safety and aesthetic concerns, I realize that the snag concept would not be well received in a neighborhood such as ours. I mention it, however, for those of you who might find yourselves blessed with a large wooded lot in a future home. I know from experience that if you leave a few snags in an area where they won't damage anything if they end up falling over, you'll be constantly entertained by the parade of woodpeckers and nuthatches visiting those snags.

(Continued on Page 9)



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**Thyme Out for Gardening - (Continued from Page 8)**

Next on our list of concepts involves your domesticated pets. If you have a cat, please keep it inside. Millions of native songbirds are killed each year in our country by both feral and pet house cats. If you combine these deaths with the population decline from loss of habitat and competition from non-native invasive bird species like English sparrows and starlings, the situation is grim for our native songbirds. Cats will kill birds, butterflies, lizards and whatever they can get their paws on – even a well fed cat will hunt. Every veterinarian will tell you that an indoor kitty is healthier and will live longer than a cat that is allowed to roam outdoors. Free roaming dogs also harass and kill wildlife. Sometimes the wild animal is able to fight back and the dog can be on the receiving end of some very serious injuries. For the health and safety of all concerned, don't allow your pets to roam free.

If conservation, health and safety concerns aren't enough to convince you to keep your pets close to home, then you should know that allowing your pets to roam outdoors unrestrained is also against the law. Section 4.A. of the Harris County animal control regulations states that "All dogs and cats must be kept under restraint while in the unincorporated areas of Harris County, Texas." According to the regulations, available for your reading pleasure at [www.countypets.com/laws](http://www.countypets.com/laws), both dogs and cats must be restrained on a six foot leash, in a car, or in a yard with no access to the sidewalk or street. The City of Houston also has similar leash laws. Owners who allow their pets to roam off of their property face the possibility of having the animal impounded by animal control

*(Continued on Page 10)*



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# Lakes on Eldridge North

## Thyme Out for Gardening - (Continued from Page 9)

officers, receiving a citation to appear in justice of the peace court, and having to pay a variety of fines and fees.

Another way to help preserve wildlife is to slow down and pay attention as you're driving. Watch out for wildlife in our neighborhood, on Eldridge, on Tanner, and on many other roads in our area. Even if that rabbit/fox/coyote/opossum/raccoon/deer/skunk/armadillo does dart out in front of you, you have a better reaction time and a better chance of not hitting it if you are paying attention to the road in front of you. And I'm sorry, but I can't think of any good reason why a turtle should be run over in our neighborhood – it's not like they run out in front of cars! If you're watching the road, you can see turtles trying to cross the street (they're usually moving from lake to lake) and easily avoid them. I carry a pair of sturdy gloves in my car and when I see a turtle in the road, I pull over, put on the gloves, and help the turtle up the curb and into a safe area in the direction it was trying to go. It's important to wear gloves to avoid bacteria from the turtle and to avoid any bite the turtle might decide to inflict. They don't always realize you're trying to help! Toads are also frequently killed by cars in the neighborhood because they often sit motionless in the street, about a foot or more out from the curb near a street light, waiting for a bug/snack to land near them. To avoid killing toads when you're driving in the neighborhood at night, simply slow down and go around anything that looks like a small rock on the street. During the spring and early summer, also be on the lookout for baby killedeer and mama ducks with their ducklings as they try and cross the street.

What do you do if despite your best efforts to encourage and protect wildlife, you encounter an injured or sick animal? Prepare for this possibility in advance and consult the website of the Texas Wildlife Rehabilitation Coalition at [www.twrc-houston.org](http://www.twrc-houston.org). The TWRC, located on Wycliffe off of Memorial Drive, has expert recommendations on how to approach and restrain various types of injured animals, and when to bring them in to the TWRC for care. The TWRC website also has recommendations for when it is or isn't appropriate to rescue wildlife babies. I like to keep a printed copy of their advice in the car and at home in a convenient location so it's available when I need it.

With all of this information on encouraging wildlife, some of you may be concerned about having certain types of wildlife in the neighborhood. What do we do, you might ask, about snakes, bats, rodents, opossums, and raccoons? Some people feel that these are more of a nuisance to have around. I feel that all creatures have their place in the environment. Snakes might not be on everyone's favorite "critter" list, but they keep the rodent and toad population in check and often eat insects, including fire ants. Very few snakes cause any real harm to humans. While opossums look fierce, occasionally scream in the middle of the night and can get in your attic, any animal that eats those large flying cockroaches is a friend of mine! The key to living with wildlife is taking the time to learn more about the various species and their habits. Simple things like learning to identify snakes with a good guidebook or a website such as [www.houstonherp.com](http://www.houstonherp.com) will make you more comfortable about any possible encounters. Learn to take preventative measures such as not leaving pet

(Continued on Page 11)



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**Thyme Out for Gardening - (Continued from Page 10)**

food outside at night to discourage raccoons, opossums, and rodents from trashing your back yard. Again, the TWRC website will give you valuable information on preventing and handling specific wildlife problems.

The Texas Parks and Wildlife website at [www.tpwd.state.tx.us](http://www.tpwd.state.tx.us) is another valuable resource for information about wildlife and wildlife programs. Select the "nature" section and you'll learn how to have your landscape certified as a wildlife habitat garden and how to participate in backyard wildlife monitoring programs. TP&W programs are both educational and entertaining. I enjoy being involved in the Amphibian Watch program and regularly report on frog and toad activity in my backyard and in Turkey Creek. It's hard to be bored with a habitat garden - there's always something to see or learn about. With the fall planting season only a couple of months away, I hope you'll have the opportunity to create a wildlife habitat in your backyard or at least add some wildlife friendly plants to your landscape. You'll be glad you did!

July Gardening Notes: Watch your garden's moisture levels as some plants will need more watering than others. Supplement your sprinkler system watering with soaker hoses or hand held watering where necessary. Watch out for those mosquitoes by keeping your yard free of standing water. Our sun-drenched yards are excellent for raising vegetables and some of our neighbors are growing some terrific produce, especially tomatoes. If you want to try some fall tomatoes, buy some seedlings at a good nursery at the end of the month and plant them in either a raised bed or a 5 gallon container (one seedling per container), surrounded by a sturdy tomato cage. Be sure you select a heat setting variety such as "Sunmaster," "Heatwave," or "444" because most tomatoes won't set fruit when temperatures are above 85 degrees. Water and fertilize regularly, and try to avoid splashing dirt on the tomato plant's leaves to reduce disease. For more advice, call the Master Gardener helpline at 281-855-5600 and ask for some backyard tomato-growing publications. And speaking of the Master Gardeners, the public is welcome at any of our regular monthly meetings. The next meeting will be held at 7:00 p.m. on July 19th at the Bear Creek Extension Office and will feature a talk on "Irrigation and French Drains."

*Until next month, happy gardening!*

By Lisa M. Rawl, Harris County Master Gardener  
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# Lakes on Eldridge North

## LOEN Garden & Nature Club

The LOEN Garden & Nature club is a group of neighborhood residents (guys and gals) who are interested in learning more about landscaping in our community, finding good resources, addressing yard and pest problems, learning new planting techniques, exchanging plants and participating in fun community activities. We would love for you to join us! We meet every second Wednesday of the month at 7:00 pm. If you are interested in joining, send Lisa Carpenter an email at [lisacarpenter@houston.rr.com](mailto:lisacarpenter@houston.rr.com).

At our last meeting, Lisa Rawl (a master gardener and master naturalist), answered questions from members about lawns and mulching. She also led a tour of her backyard which contained numerous Texas native plants and a fish pond. July's meeting will be held again at Lisa Rawl's home. Lisa has arranged for Glenn Forgan of Wild Birds Unlimited to present a slide show on "Inviting Birds into the Garden". This should be an informative and fun topic! Call Lisa at 832-467-2781 for directions. See you there!



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**AFTER**

## Teenage Jobseekers

The following young people are interested in making a little extra money. If you would like to be included, removed, or updated in the next issue, please contact Jillian Barkley, 713-856-5912 or e-mail [jbarkley@houston.rr.com](mailto:jbarkley@houston.rr.com) (LOEN) All information must be received by the 10<sup>th</sup> of the month.

**Babysitting**  
**Pet/Plant Sitter**  
**Lawn Care**  
**Car Washing**  
**Window Washing**  
**Power Washing Driveways**  
**Website Design/PC Assist.**

Michelle, 18	•	713-937-0727(LOE)
Eileen, 16	•	713-937-0727(LOE)
Courtney, 13	•	713-937-0288(LOE)
Craig, 14	•	713-937-0288(LOE)
Sage, 16	•	713-896-4933(LOE)
George, 16	•	713-467-0932(LOE)
Delania, 13	•	713-849-2812(LOE)
Gabby, 16	▼	713-849-4596(LOE)
Chelsea, 19	•	SUMMER ONLY 713-983-7252(LOE)
Chinyere, 14	•	713-856-9495(LOE)
Jessica, 17	•	713-849-3692(LOE)
Katie, 17	▼*	713-896-7941(LOEN)
Patrick, 14	•	713-937-0727(LOE)
Ryan, 15	+	713-896-7941(LOEN)
Kelechi, 13	•	713-856-9495(LOE)
Benny, 12	•	713-476-3750(LOE)
Jared, 17	•	832-467-9336(LOE)
Katherine, 15	**	832-243-9893(LOEN)
Jessica, 13	•	713-937-1383(LOEN)
Erica, 12	•	713-937-1383(LOEN)
Brianna, 10	•	713-937-1383(LOEN)
Thomas, 11	•	713-856-7372(LOEN)
Steven, 14	•	713-856-5666(LOEN)
James, 16	•	713-466-8298(LOEN)
Courtney, 12	•	713-493-0288(LOEN)
Tom, 14	•	713-466-6878(LOE)
Elisse, 16	•	713-896-9495(LOEN)
Leslie, 11	**	832-467-4842(LOEN)
Erika, 12	**	713-856-7192 (LOE)
Greta, 19	•	Christmas & Summer Only 713-896-4170 (LOEN)
Kate, 13	•	713-466-6878 (LOE)
Joe, 18	•	832-876-4191 (LOE)
Rachel, 13	**	713-896-0065 (LOEN)
Samantha, 16	•	713-983-9706 (LOEN)
Max, 16	•	713-896-7941 (LOEN)
Madelin, 19	•	Summer & Holidays Only 832-230-5997 (LOEN)

\*First Aid Certified with Boy Scouts

\*\* Red Cross Babysitting Program  
 + CPR (Red Cross WSI certified)

▼ Fluent in Spanish

### Beginner Swim Instructor

Katie, age 17\* (Lifeguard Certified) ..... 713-896-7941 (LOEN)

### Piano Lessons

Idil, age 15 ..... 713-896-1833 (LOE)

### Guitar Lessons

Katherine, 15 \*\* ..... 832-243-9893 (LOEN)

### Swim Lessons

Nicole, 16+ (Lifeguard Certified) ..... 713-503-9931 (LOE)

### Golf Caddy Certified

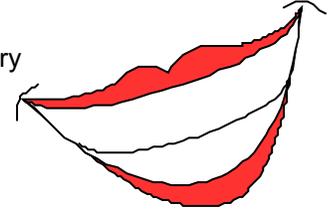
Ryan, 15<sup>+</sup> ..... 713-896-7941 (LOEN)

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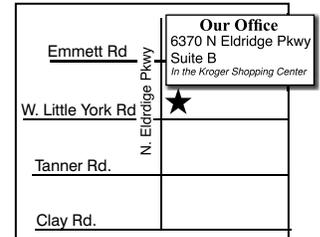
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# Lakes on Eldridge North

## Investing Driving You Crazy? Maybe Its Because You Already Are!

By: Kurt Box and Paul Palmer

One of the keys to being a successful investor and reaching your financial goals, both over the long and short term, is being able to understand and control your irrational behavior (which most of us don't even believe exists in the first place). We all like to think of ourselves as cold, rational and calculating when it comes to our investment portfolio. However, the facts speak much differently. In fact, as we move through a number of irrational behaviors in this and the following articles, we can tell you that we have seen some or all of these behaviors in almost all of our clients. A major part of our job is recognizing these wealth destroying behaviors, explaining to our clients how and why they are wealth destroyers, then assisting our clients in modifying these behaviors. Of course, and perhaps most critically, we must always be on alert when it comes to our own irrationality. It is just as easy for us to fall into these traps as it is for our clients and other investors so we must remain ever vigilant.

### What is Behavioral Finance?

Much of financial theory is based upon the idea that individuals act rationally and consider all available information in their decision-making processes. As this relates to the stock market, individuals in our industry commonly refer to this as the "Efficient Market Hypothesis." Surprisingly (though perhaps not, given our other fallibilities), researchers have uncovered an extremely large amount

of evidence that this is frequently not the case; that we do not act rationally or consider all available information as this relates to investing and other life decisions. Dozens upon dozens of examples of irrational behavior and repeated errors in judgment have been studied and documented in various academic studies. In fact, in Peter Bernstein's famous book "Against the Gods", Mr. Bernstein states that the evidence uncovered "reveals repeated patterns of irrationality, inconsistency, and incompetence in the ways human beings arrive at decisions and choices when faced with uncertainty." Behavioral finance is a field of study that has evolved through attempts to better understand how emotions and illogical and cognitive errors influence investors. Both cognitive and emotional biases result in irrational decisions. Cognitive biases stem from faulty reasoning. Cognitive biases often result from the use of "heuristics." Heuristics are rules of thumb or strategies used to make a decision when people are overwhelmed by information. This often results in a quick, but typically not optimal, solution. Thus, better information and advice can often correct these cognitive biases. On the other hand, emotional biases originate from impulsive feelings or intuition (as opposed to conscious reasoning) and are thusly much more difficult to correct.

(Continued on Page 15)

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Investing Driving You Crazy - (Continued from Page 14)

### Types of Irrational Behavior and Biases

Some of the various types of cognitive biases include (we will explain and give amusing quizzes examples of these terms in following articles):

1. Anchoring and adjustment
2. Availability
3. Representativeness
4. Selective memory
5. Overconfidence

Emotional biases include but are not limited to:

1. Regret
2. Lack of self-control
3. Loss aversion
4. Hindsight
5. Denial
6. Herding or groupthink

Now that we've defined behavioral finance as well as the various types of biases and irrational behaviors that we exhibit as people and as investors, we get to the fun part. In following articles we'll explain these terms in plain English and demonstrate how they effect almost all investors. It is the recognition and constant monitoring of these faults and biases that can help make you financially successful and allow you to pursue your true life goals.

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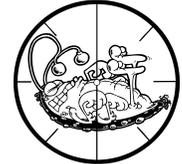
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