



LAKES

ON ELDRIDGE
NORTH

Volume 7, Issue 10

October 2008

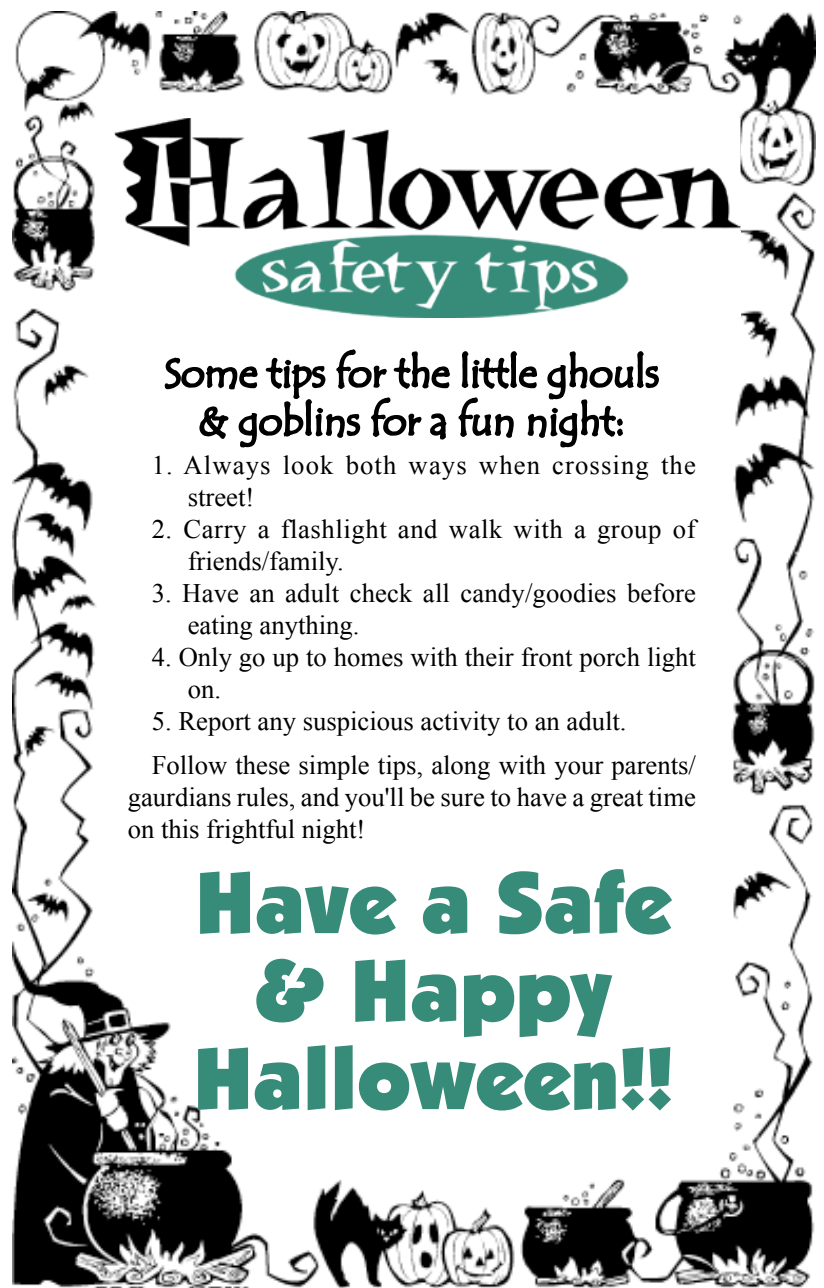
Creating Strong Vibrant Communities

It's a fact of our global economy that consumers are drawn to the Internet because of convenience. But as residents of NW Houston and in the wake of Ike, we may need to remind ourselves why it is important to "Think Local Business First."

1. Local businesses are often collectively our largest local employer. The largest growth of jobs is from small business owners.
2. When one dollar is spent at a local business, economists indicate it is circulated four to seven additional times in the local economy.
3. Every dollar spent locally generates up to 75% more tax revenue to our community and State.
4. Local businesses are often the largest financial supporters of neighborhood school programs, local charities and youth sports activities.
5. Strong local business helps maintain property values and contribute to the character of our community by offering a diverse selection of goods and services.
6. Local business is most often the first job for our children but also is the first introduction into the "real world" of economics. Many of us in NW Houston have had a small business owner in their family at one time or another.
7. Small business often innovates quicker and thus grows faster and can have a greater impact on our community.

*Creating a Strong Vibrant Community when we
"Think Local Business First"*

**Don't want to wait for the mail?
View the current issue of the
Lakes on Eldridge North Community
Newsletter on the 1st day of each month at
www.PEELinc.com**



Halloween safety tips

Some tips for the little ghouls & goblins for a fun night:

1. Always look both ways when crossing the street!
2. Carry a flashlight and walk with a group of friends/family.
3. Have an adult check all candy/goodies before eating anything.
4. Only go up to homes with their front porch light on.
5. Report any suspicious activity to an adult.

Follow these simple tips, along with your parents/guardians rules, and you'll be sure to have a great time on this frightful night!

Have a Safe & Happy Halloween!!

Lakes on Eldridge North

IMPORTANT NUMBERS

Gate Attendant	713-856-6127
Harris Co. Sheriff - (non-emergency)	713-221-6000
Cy-Fair Fire Department - (emergency)	281-466-6161
(non-emergency)	281-550-6663
Poison Control	1-800-764-7661
Texas DPS	713-681-1761
Waste Management	713-695-4055
(trash collection Mondays & Thursdays)	
Aqua Services	713-983-3602
(Service or emergencies 24 hrs)	713-983-3604
Harris County Tax Office	713-224-1919
Reliant Energy	713-207-7777
(give pole # of street which is out)	
Entex (gas)	713-659-2111
Time Warner Cable	713-462-9000
Houston Chronicle	713-220-7211
Metro Transit Info	713-635-4000
Kirk Elementary	713-849-8250
Truitt Middle School	281-856-1100
Cy-Falls High School	281-856-1000
Newsletter Publisher	
Peel, Inc.	advertising@PEELinc.com, 888-687-6444

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Article Submissions

Please e-mail articles and/or photos to articles@PEELinc.com. Submissions must be received by the 15th of the month for the following month's issue. (Advertising deadline is the 10th of the month.)

For up-to-date announcements and information check our neighborhood website:
WWW.LOENHOA.COM

Deadline for submitting articles for the Lakes On Eldridge North Newsletter is the 10th of each month. Submissions are subject to space limitations and editorial approval. Submit at www.PEELinc.com

PERSONAL CLASSIFIED ADS: Deadline for submitting personal classified ads is the 10th of each month for publication in the following month's newsletter. Submit classified ads at www.PEELinc.com.

ADS: Deadline for submitting ads is the 10th of each month for publication in the following month's newsletter.

Please contact Peel, Inc. Sales Office at 888-687-6444 or advertising@PEELinc.com for information on advertising.

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- Clean out and update all flower beds, adding seasonal color in the front and complete by adding fresh mulch to the beds.
- Have trees and bushes pruned, and keep the lawn manicured.

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As a strong supporter & resident of the Lakes on Eldridge community, there is no better feeling to me than helping people.

October is Breast Cancer Awareness Month and presents several ways in which the whole family can get involved and have the power to make a difference in the fight against the disease.

While there are several October fundraising events to help cure the disease, volunteering opportunities are available year-round. Check out the American Cancer Society website makingstrides.acsevents.org and the Susan G. Komen For The Cure Foundation website komen-houston.org for event information and ways in which you can volunteer.

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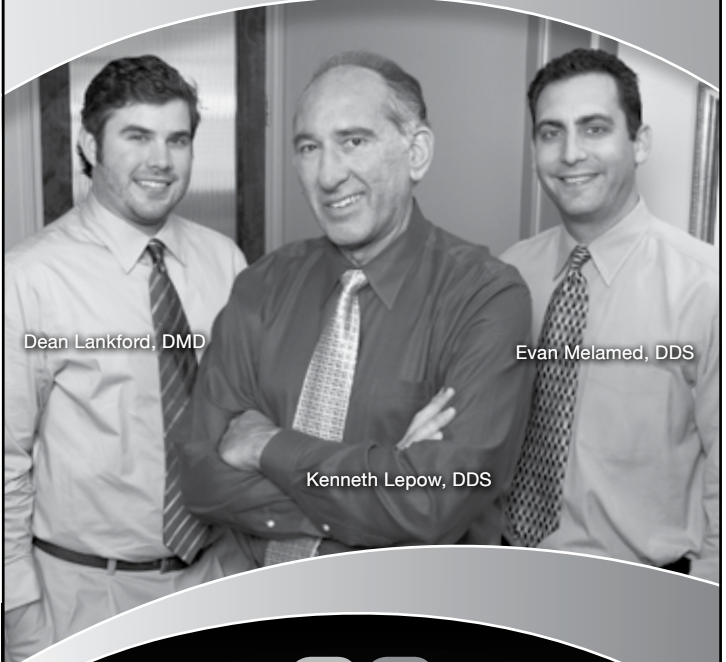
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- How can I provide value-added benefits for my employees?
- Can my business support my family if I am no longer at the helm?

I've helped many business owners like you take the necessary steps to solve these and other financial issues affecting their business. If there are any specific areas you'd like to address, please call me today.

Scott M. Philbrook, Financial Advisor

Registered Representative, Investment Advisor Representative
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- Finance Degree From THE UNIVERSITY OF TEXAS AT AUSTIN
- Above All, I ♥ LOEN!

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Lakes on Eldridge North

Congratulations AR Star Daniel Bunch!



Clay Road Baptist School congratulates LOE resident Daniel Bunch as AR Superstar High Point Earner with 1720 points! Daniel has read and been tested on 285 books over 4 years. That's an average of over 71 books a year! Way to go Daniel!

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 <p>The Branch School Established in 1977</p>		

Cy-Fair ISD Excels Again

Cypress-Fairbanks ISD received a rating of “Superior Achievement” by the Texas Education Agency’s Schools FIRST (Financial Accountability Rating System of Texas) program. It marks the sixth consecutive Superior rating for CFISD.

The district’s rating is based on an analysis of staff and student data reported for the 2006-2007 school year and the budgetary and actual financial data for the 2007 fiscal year. All areas of the district’s financial management was reviewed according to 21 indicators, the first three of which were especially strict. A negative response to any of the first few criteria could have resulted in an automatic “Substandard” rating.

The Superior Achievement rating is the state’s highest mark, an indicator of the quality of the district’s financial management and reporting system. Schools FIRST was developed by the TEA in response to Senate Bill 218 passed by the 77th Legislature in 2001. The primary objective of Schools FIRST is to achieve quality performance in the management of school districts’ financial resources—a goal made more significant due to the complexity of accounting associated with the Texas school finance system.

The Schools FIRST accountability rating system assigns one of four financial ratings to Texas school districts, with the highest being “Superior Achievement,” followed by “Above-Standard Achievement,” “Standard Achievement” and “Substandard Achievement.” Districts with serious data quality problems may receive the additional rating of “Suspended—Data Quality.”

Districts receiving either of the two latter ratings under the new accountability system must file a corrective action plan with the Texas Education Agency.

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6. Inspect blower motor bearings for wear
7. Measure temperature differences-Supply/Return
8. Inspect and adjust fan belt tension (if applicable)
9. Check thermostat for accuracy
10. Inspect for combustible material around furnace
11. Brush clean and vacuum burner
12. Brush clean and vacuum heat exchanger
13. Test furnace flame for proper burn
14. Clean existing filters as needed
15. Measure and adjust gas pressure for peak efficiency
16. Lubricate all moving parts, per manufacturer
17. Measure amperage and voltage of blower motor
18. Tighten and inspect all electrical wiring
19. Check for proper combustion air
20. Test for gas leaks
21. Clean furnace exterior



TACLA 1888C
NLPI-10-08

Lakes on Eldridge North

Kirk Elementary Parents are Talking!

Back to school is well underway and many of the usual activities are gearing up for fall. In the busy chatter of these activities, Kirk Elementary parents are sharing their stories and experiences with their own children and the educational experience received. Kirk was opened in 2000 and since that time, many families have been touched by the enthusiasm of a teacher, the kindness of a staff member or felt the warm welcome of the student body during a community event. Here's what some parents are saying.....

Mom of a 4th grader and new Kinder student:

My kids cannot wait to go to school everyday. They love visiting with kids at the bus stop and riding to school with them, the morning motivational songs that start their day and their teachers who warmly greet them everyday. They eagerly get their backpacks ready the night before so there is no delay in getting out the door other than grabbing their Flintstone vitamins! They love wearing their spirit shirts on Fridays and always make sure they bring a dollar or two for the spirit cart. The 4th grader is so excited about science this year and the kinder student especially looks forward to working on first reader books. Mom says, "We moved our family here 5 years ago because of the wonderful reputation of the Cy-Fair schools. Kirk Elementary has exceeded those expectations with such a dynamic teaching staff and a PTO that brings immeasurable value to the total

education experience. We feel so fortunate to have our children in such a quality environment."

Mom of three Kirk students - present and past:

"My son was in the first 5th grade graduating class of Kirk Elementary and this fall is a freshman at Texas A&M. GIG EM!" (This mom is a tireless volunteer and can be seen at most Kirk events not to mention the countless hours of behind the scenes work. Moms like this make Kirk an outstanding place!)

Dad of a 4th grader:

"As an engineer, I am impressed with the critical thinking models used by my student since the first grade. These are valuable tools that will serve them well in future math and science courses."

Bilingual Dad of Kirk Student

"I love this place!! Thank you so much for everything!"

Mom of 2nd grader:

"We lived in a neighborhood zoned to Kirk and when we chose to move, location was not a restriction so we looked in other school districts including Katy ISD. We eventually came right back to the area and purchased our new home with the intention of continuing to utilize Kirk Elementary for our student."

(Continued on Page 13)

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Kirk Elementary parents- (Continued from Page 12)

Mom of 2 Kirk students:

"I grew up in private schools and to put my kids in public school was a big deal. Kirk has been an amazing experience and my children have received an exceptional education."

So come see what all the talk is about! Your interest in Kirk is always welcome - come by or call 713-849-8250 to schedule your tour! with one of the administrative team members and get to know our KIRK MIGHTY TIGERS.



View the Kids' Club Contest Winners
online each month at
www.peelinc.com/kidsclub.php



Adventures in Mothering at BridgePoint Bible

Mothers of Preschoolers need a little encouragement and a whole lot of fun! BridgePoint MOPS is registering throughout the summer for the fall semester of MOPS. We are exploring "Adventures in Mothering". Join us this fall on Tuesday mornings from 9:30 am-12:00pm at BridgePoint Bible Church beginning September 9th. BridgePoint MOPS meetings include awesome speakers, creative crafts, encouraging discussion time, food and door prizes. Childcare is provided with registration. BridgePoint is located @ 13277 Katy Freeway, just west of Eldridge. Call Lynne Voncannon @ 713-849-3969 for more info.



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Lakes on Eldridge North

Congratulations to CRBS Students

Clay Road Baptist School congratulates five 5th grade students selected to attend DECATS, a gifted scholar program. These five scholars are Charles Bellow, Matthew Fanning, Annabelle Bellow, Mary-Kate Scurlock and Will Wiley.

These Clay Road Baptist School scholars were selected to attend the recent DeBusk Enrichment Center for Academically Talented Scholars, DECATS, summer program. The intensive three-week program features challenging and enriching coursework in the areas of literature, drama, social studies, mathematics, science, computer science, creative writing, journalism, art, music, and creative problem solving. Students are nominated by their Principals and selected for their high intellectual ability, a strong commitment to learning, and exceptional creativity. Clay Road Baptist School is proud to recognize their achievements!

Cypress Christian School Welcomes New Principal

Cypress Christian School is pleased to announce the appointment of Donna Stumbaugh to the position of elementary principal.

Mrs. Stumbaugh has committed her time, talents, and energy during the last 12 years to minister to students, parents, and teachers at Cypress Christian School, said Dr. Glenn Holzman, Head of School. Her proven experience in curriculum development and improvement, as well as her extraordinary organizational and leadership skills, allow her to join the administrative team this year. Mrs. Stumbaugh is unquestionably dedicated to Christian education. She understands that Christian education is an opportunity to instill Christian values through scripture. She is committed to the ideal that teachers are living examples of who Christ is, as they teach about God's world through God's word.

Mrs. Stumbaugh's education and experience include the following:

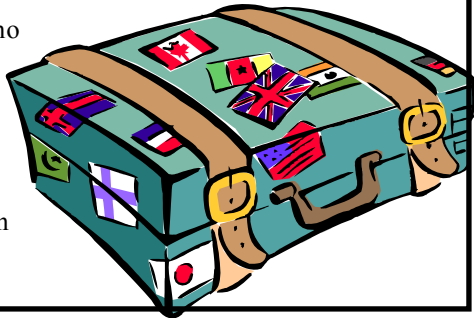
- Bachelor of Science in Education from University of Arkansas
- Master's Degree in Learning Disabilities from University of Tulsa
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- Texas Certification: Elementary Education, Learning Disabilities, Gifted and Talented and Mid-Management
- More than 28 years of experience in curriculum development and classroom instruction

Cypress Christian Students Travel to Spain

Several CCS secondary students had the opportunity to travel to Spain for a ten-day, educational tour this past June.

The students had an incredible time learning about architecture and visiting historical and cultural sights studied in class. The students spoke with native Spaniards on a daily basis, which reinforced grammar and vocabulary as well as boosted their self-confidence in speaking. The majority of the students had not traveled outside of the country and this trip provided many opportunities for personal growth, as well as academic benefits.

CCS students who went on the trip included Jessica LeDay, Elisabeth Dunn, Hallie Salmon, Brian Fredrich, Casey Salzar, and Jordyn McCain.



Clay Road Baptist Church Annual Craft Sale

Saturday, October 11th

9:00am to 4:00pm

Crafts, Collectibles, Jewelry, Art, and more!

Free admission, over 40 inside booths with many outdoor booths as well, door prizes every 30 minutes, lunch available.

Clay Road Baptist Church is located at 9151 Clay Road at the intersection of Clay Road and Pinemont. For more information contact the Church Office at 713-462-3401.

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Benefit for "Help Lauren Learn"

Lauren is 5 years old. She has a twin sister Elizabeth and a younger brother Jack. Lauren laughs, explores, plays and loves just like many 5 year olds. Lauren is deaf blind. Lauren will learn to communicate with her hands - but she needs an intervener to open these doors. In the United States, interveners are not recognized as licensed professionals as they are in Canada. All interveners in the United States must be privately funded. So providing an intervener for a child in Texas becomes the sole responsibility of the family. Interveners are \$1,000-\$1,500 a week. Lauren's family is looking for help in the form of donations to pay for Lauren's intervener.

On the morning of Saturday, October 18, the Northwest Houston Mothers of Multiples (NWHMOM) will hold a Bake Sale during their Fall "Garage Sale" at the Outback Steakhouse Parking lot (7070 Highway 6 North, Houston, TX 77095; in the Best Buy/Barnes & Nobles shopping center). The proceeds from the Bake Sale will be donated to Lauren's family to help with the costs of Lauren's intervener.

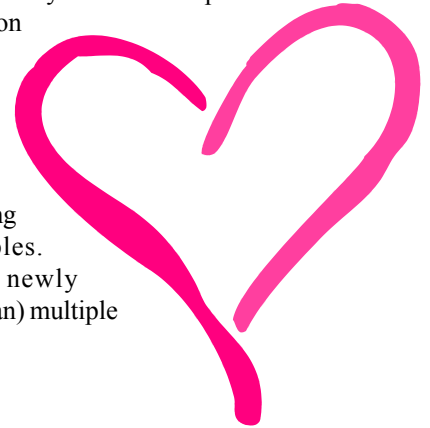
In addition, NWHMOM will host a Vendor Day on Saturday, October 25 from 9 am to 4 pm at the Coles Crossing subdivision clubhouse (13050 Barker Cypress, Cypress, TX 77429) to further help support Lauren's intervener costs. The Vendor Day will have a

variety of merchandise: from home décor to clothing and accessories, jewelry, fall and holiday decorations and gifts, food items and much, much more. Come out and start your holiday shopping early!

For more information about Lauren please visit her website: www.HelpLaurenLearn.net. NWHMOM hopes to see everyone at the Bake Sale and/or the Vendor Day. Please come out and support Lauren!

The Northwest Houston Mothers of Multiples (NWHMOM) meet the third Thursday of every month at 7 pm at the Coles Crossing subdivision clubhouse (13050 Barker Cypress in Cypress). NWHMOM assists mothers of multiple birth children by lending them support, sharing information and relating experiences raising multiples. Welcoming all expectant, newly delivered and seasoned (veteran) multiple mothers.

Details: www.nwhmom.org



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- Clean inside microwave
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- Damp wipe cabinet doors
- Clean counters
- Hand wash floor
- Load dishwasher

Bathrooms

- Clean sinks, counters; change towels
- Clean, disinfect toilets, tubs, showers
- Hand wash, disinfect floors

All Rooms

- Pick up and straighten
- Dust sills, ledges, wall hangings
- Remove cobwebs
- Dust/vacuum furniture
- Vacuum floors, carpets
- Vacuum stairs
- Vacuum under beds
- Change linens, make beds
- Empty trash

Windows

- Clean entry window & one set of patio door windows
- Clean window over kitchen sink

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Lakes on Eldridge North

7th Annual Fairfield

5K for Life

Benefiting the Leukemia & Lymphoma Society

It's a Run! It's a Walk! It's a Party!

Date: Saturday, Oct. 18th, 2008 Rain or Shine.

Time: 5K begins at 8:00 a.m. 50-yard dash begins at 8:45 a.m. Festivities follow with refreshments, prize drawings, and awards.

Place: Fairfield Athletic Center, 16055 Mason Road

Race packet pickup: 7 to 8 p.m. Friday evening at the Fairfield Athletic Club; 7:00 a.m. race day

Awards: 1st, 2nd, 3rd Male & Female overall; Boy under 12 & Girl under 12 (5K)

Fees: 5K--\$20 before 10/11; \$25 after 10/11

50-yard dash for kids 10 and under--\$10 before 10/11; \$15 after 10/11

Questions: Call Kelley Armstrong at 281-796-6577 or email at kdabrazofuerte@yahoo.com

Visit the website @ <http://www.fairfield5k.apluscompsci.com>

Online registration is available via Active.com (enter through our website).

One registrant per form. Copies accepted. Sorry, no refunds. Entrants will receive T-shirts, chances to win prize drawings, and refreshments. Additional chances for prizes can be purchased the day of the race, so bring your dollars! Jogging strollers are welcome. Sorry, no bikes, rollerblades, or scooters allowed!

Name _____ Address _____

Phone number _____ Email Address _____

Please circle shirt size: Youth L Adult S Adult M Adult L Adult XL

Please mail or deliver form to: Race director, 15418 Coral Leaf Trail, Cypress, TX 77433

Make checks payable to Kelley Armstrong.

ENTRY FORM MUST BE SIGNED BELOW TO ENTER RACE

Release of Liability. In consideration of acceptance of this entry, I waive and release any and all claims for myself and my heirs against Friendswood Development, Fairfield Athletic Club, Kelley Armstrong, all sponsors and their representatives for any and all injuries suffered by me in this event. I attest and verify that I am physically fit and have sufficiently trained for this event and my physical condition has been recently verified by a licensed medical doctor. Further, I hereby grant full permission to any and all of the foregoing to use photographs or images taken during this event for legitimate purpose. I agree to abide by the rules of this event and show good sportsmanship.

Signature: _____ Date _____



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Lakes on Eldridge North

15th Annual Wow Craft Show

Good Shepherd Umc - Fairfield

Saturday, October 11 , 9:00 – 4:00

The Women of the Word invite you to our annual craft show. We have indoor and outdoor vendors offering many beautiful and useful items - from jewelry, candles, purses, baby items, wooden arts, and yard art to Halloween, Thanksgiving and Christmas decorations. This is your chance to get ahead of the holiday shopping rush!

There will be a Silent Auction, a Bake Sale sponsored by Women of the Word, and delicious food sold by Boy Scout Troop 533.

Our United Methodist Men will be sponsoring their annual Pumpkin Patch. So bring your family, browse through stacks of pumpkins and capture that "Kodak" moment!

Admission to the Craft Show is \$1 for adults and kids are free.

All proceeds go to support our local missions, including Boys and Girls Country, CareNet Pregnancy Center and Cypress Assistance Ministries as well as our missionary families.

Good Shepherd United Methodist Church is located in the Fairfield Subdivision at 290 and Mason. From Mason, turn right on Cypresswood Drive and follow the signs to the church located at 20155 Cypresswood Drive. The Craft Show will be inside the gym and in the parking lot.

Contact Valerie Ward at val.ward@comcast.net for vendor or other information or call the church office at 281-373-2273.

Cub Scout Recruiting

Cub Scout Pack 1005 is recruiting new Cub Scouts and Adults to become involved with Scouting.

Pack 1005 will conduct its Recruiting Rally Night at Kirk Elementary on October 21, 2008. The event starts at 7:00pm at Kirk Elementary Cafeteria. The recruiting effort targets boys in first through fifth grades. For more information, contact Michael Viator (713) 466-5517 or mike.viator@comcast.net.

**JOIN
CUB SCOUTS!**



Classified Ads

Personal classifieds (one time sell items, such as a used bike...) run at no charge to Lakes on Eldridge North residents, limit 30 words, please e-mail articles@PEELinc.com.

Business classifieds (offering a service or product line for profit) are \$50, limit 40 words, please contact Peel, Inc. Sales Office @ 512-263-9181 or advertising@PEELinc.com.

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Fit Facts™

FROM THE AMERICAN COUNCIL ON EXERCISE®

THE BEST TIME TO EXERCISE

Contrary to popular belief, women aren't the only ones with biological clocks. We all have them, and heed their ticking on a daily basis. If you are a regular exerciser, you may have already determined your most productive time to exercise and follow a routine that works best for you. On the other hand, if your exercise time varies from day to day, and it's wearing you out instead of pumping you up, you may be interested in the work of scientists who are studying the proverbial internal clock and how to best determine what time of day you should schedule your workouts.

RHYTHM: IT'S NOT JUST FOR DANCING

The secret appears to lie in circadian rhythms, the daily cycles that our bodies follow. These rhythms originate in the hypothalamus and regulate everything from body temperature and metabolism to blood pressure. The rhythms result from the firing rate of neurons. They have conformed to our 24-hour light-to-dark cycle, and may be regulated and reregulated each day according to the environment.

WARM IS BETTER

It is the influence of circadian rhythms on body temperature that seems to yield the most control over the quality of a workout. When body temperature is at its highest, your workouts will likely be more productive; when your temperature is low, chances are your exercise session may be less than optimal. Body temperature is at its lowest about one to three hours before most of

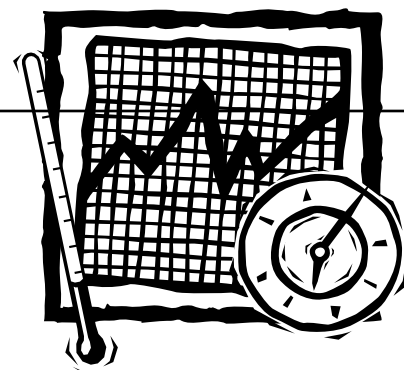
us wake up in the morning, in contrast to late afternoon when body temperature reaches its peak. (To determine your own circadian peak, refer to the box to the right.) Studies have consistently shown that exercise during these late-in-the-day hours produces better performance and more power. Muscles are warm and more flexible, perceived exertion is low, reaction time is quicker, strength is at its peak, and resting heart rate and blood pressure are low.

DON'T FIX IT IF IT'S NOT BROKEN

First of all, don't change your schedule if you feel good beginning your day with exercise. Everyone agrees that exercise at any time is better than no exercise at all. In fact, people who exercise in the morning are more successful at making it a habit. And though it has been suggested that morning exercise may put some people at higher risk for heart attack, further research indicates that there is simply a generalized increased risk of heart attacks in the morning. If your schedule favors an early workout, emphasize stretching and a good warm-up to insure that your body is ready for action.

OTHER CONSIDERATIONS

If stress relief is your goal, exercise always works, all the time. And if you're wondering when it's best to train for an upcoming event, it all depends on what time you'll actually be competing. If an upcoming marathon begins at 7:00 a.m., try training at that time of day. Though training at any time of day will raise performance levels, research has shown that the ability to maintain sustained



Find Your Peak

To determine your own circadian peak in body temperature, record your temperature every couple of hours for five to six consecutive days. Body temperature usually fluctuates by plus or minus 1.5 degrees throughout the day. Try exercising during the period three hours before and after your highest temperature. If you are an early bird or a night owl, you may notice that your temperature peaks one to two hours before or after the norm (between 4 p.m. and 6 p.m.); you can adjust your exercise time accordingly.

exercise is adaptive to circadian rhythms. In other words, consistently training in the morning will allow you to sustain exercise during a morning marathon longer than if you train in the evening.

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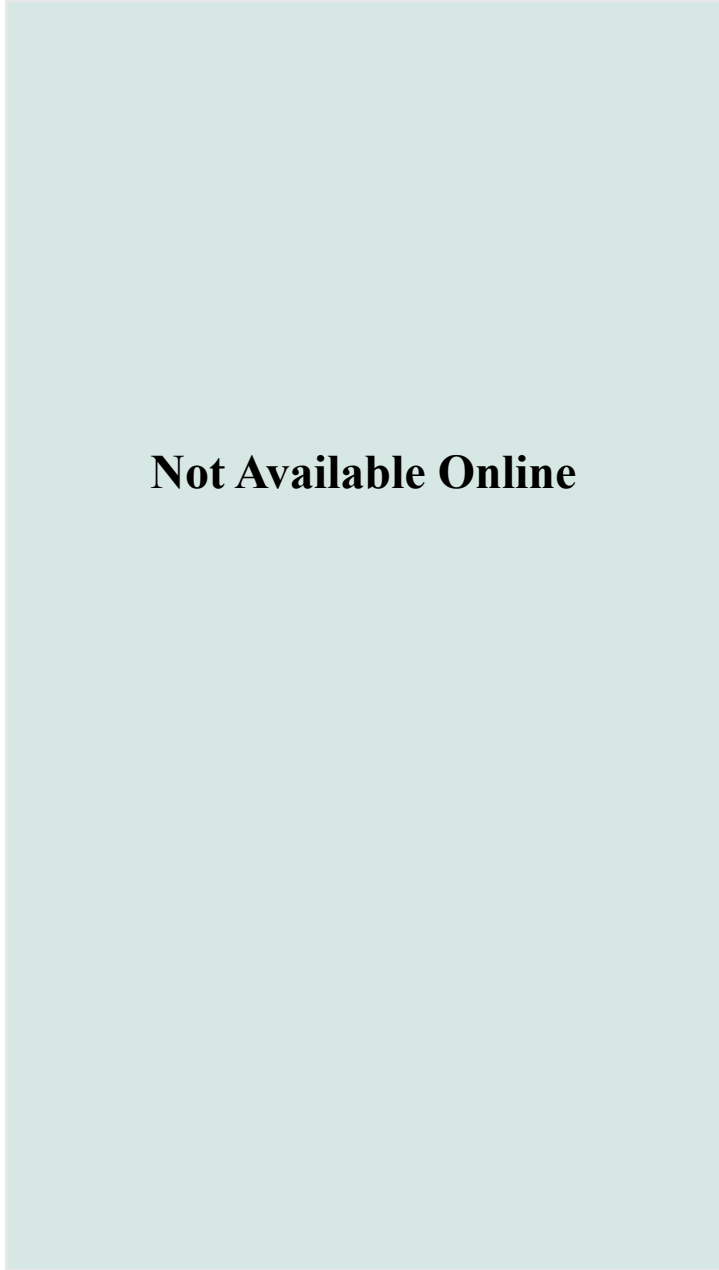
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College Costs Are Rising— Are You Keeping Pace?

Submitted by Rich Keith

If you have kids, you want a college education for them. But—do you know how much college costs? Do you know how much you need to save? Do you know the many different tax-advantaged ways to save for college? We will explore the information you need to wisely save and invest for college. You can make a college education an affordable choice for you or your child.

We all know that college costs are rising. For 2007-2008, The College Board® reports that the average cost for tuition and fees at private four-year colleges is \$23,712, up 6.3% over last year. Although the \$6,185 average cost of tuition and fees at a four-year public college is a lot less, these costs are up 6.6% from last year. In the past 5 years, the average cost of tuition and fees has risen by 31% at private four-year colleges and 51% at four-year public colleges.

If college costs were to increase by just 5% per year, in 10 years the average cost of tuition and fees at a four-year private college would be \$38,624 each year, and the average cost at a four-year public college would be \$10,075. That's a four-year total of more than \$40,299 for a public college and nearly \$154,497 for a private school—and this is just tuition and fees! For 2007-2008, The College Board® reports that room and board charges average \$8,595 at four-year private colleges and \$7,404 at four-year public colleges. (Source: Trends in College Pricing 2007, The College Board®. Assumes a 5% increase in college costs each year and a child entering college at age 18.)

But don't despair. While college costs are rising, many colleges still remain affordable. The College Board® reports that 45% of students attending a four-year public college pay less than \$6,000 in tuition and fees, and 89% of students attending a public college pay less than \$12,000. So college is still within reach for most families, but especially for those that start saving for it early.

Saving for College with Compounding

Don't be daunted by the amount you may have to save. Small amounts of money, if invested early, can become sizable investments through the remarkable power of compounding. For example, if you save \$200 a month at an 8% annual rate of return for your newborn child, you will have over \$96,000 for college when she turns 18.

Financial Aid and Savings

As part of saving for college, you need to know whether your child will be eligible for financial aid, which reduces what you may need to save for college. You also should be aware, however, that saving for college might impact financial aid. See your financial advisor or college financial aid specialist for details.

College Saving While Saving Taxes

Once you determine how much you need to save or can afford to save, you need to decide what types of college saving vehicles you want to use. In addition to mutual funds, regular brokerage accounts and bank savings accounts, there are now a number of tax-advantaged alternatives available to help you save for college. Get the facts about each of the options, and decide which type might be right for you: 529 plans, prepaid tuition plans, college savings plans, Coverdell Education Savings Accounts, custodial accounts and US Savings Bonds.

Advertising Information

Please support the businesses that advertise in the Lakes on Eldridge North Newsletter. Their advertising dollars make it possible for all Lakes on Eldridge North residents to receive the monthly newsletter at no charge. No homeowners association funds are used to produce or mail the newsletters. If you would like to support the newsletter by advertising, please contact our Sales Office at 888-687-6444 or e-mail advertising@PEELinc.com. The advertising deadline is the 10th of each month for the following month's newsletter.

SCHOOL BUS SAFETY

Please be aware of children walking and biking to and from school. Of course, we want all children to be safe and school buses are relatively safe. However, accidents and injuries involving school buses do happen. More often than not these injuries happen when children are entering or exiting the bus. Here are some safety tips for school bus riders.

- Have a safe place to wait for the bus, away from traffic and the street.
- Stay away from the bus until it comes to a complete stop and the driver signals you to enter.
- Hold onto the handrails when entering or exiting the bus.
- Once on the bus, take your seat and remain seated face forward.
- Talk quietly so that you don't distract the driver.
- Never throw things on the bus and keep your hands to yourself.
- When you exit the bus, take ten giant steps



away from the bus. When you are closer than 10 feet from the bus, the driver might not see you. This is known as the DANGER ZONE.

- If you forget something on the bus, do not return to the bus to get it. The driver might not see you.
- Be aware of the street traffic around you.
- If you need to cross the street, cross in front of the bus never behind the bus.

Motorists should follow safety rules around school buses. Yellow flashing lights indicate that the bus is preparing to stop. Motorists should slow down and be prepared to stop. Red flashing lights indicate that the bus has stopped and that children are getting on or off. Motorists must stop their cars and wait until the red flashing lights are turned off. Here are a few more traffic safety tips for motorists.

- When backing out of the driveway or garage, watch out for children.
- When driving through neighborhoods and especially in school zones, watch out for children. Children don't always pay attention to traffic and don't always know that motorists have trouble seeing them.
- Slow down. Watch out for children walking or playing in the street.
- Be alert and ready to stop. Children sometimes dart into the street.

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Karl B.

"I am writing to thank you for all your help in successfully marketing & selling our US home as part of my transfer from Houston to Stavanger, Norway. Your professional, no-nonsense approach and sound pre-sale preparatory advice was much appreciated. Your knowledge and ability to navigate the intricate processes of international oil company sale procedures was also very helpful. Your experience and understanding of the north-west Houston market proved valuable in pitching our house appropriately."

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www.har.com/timziifle

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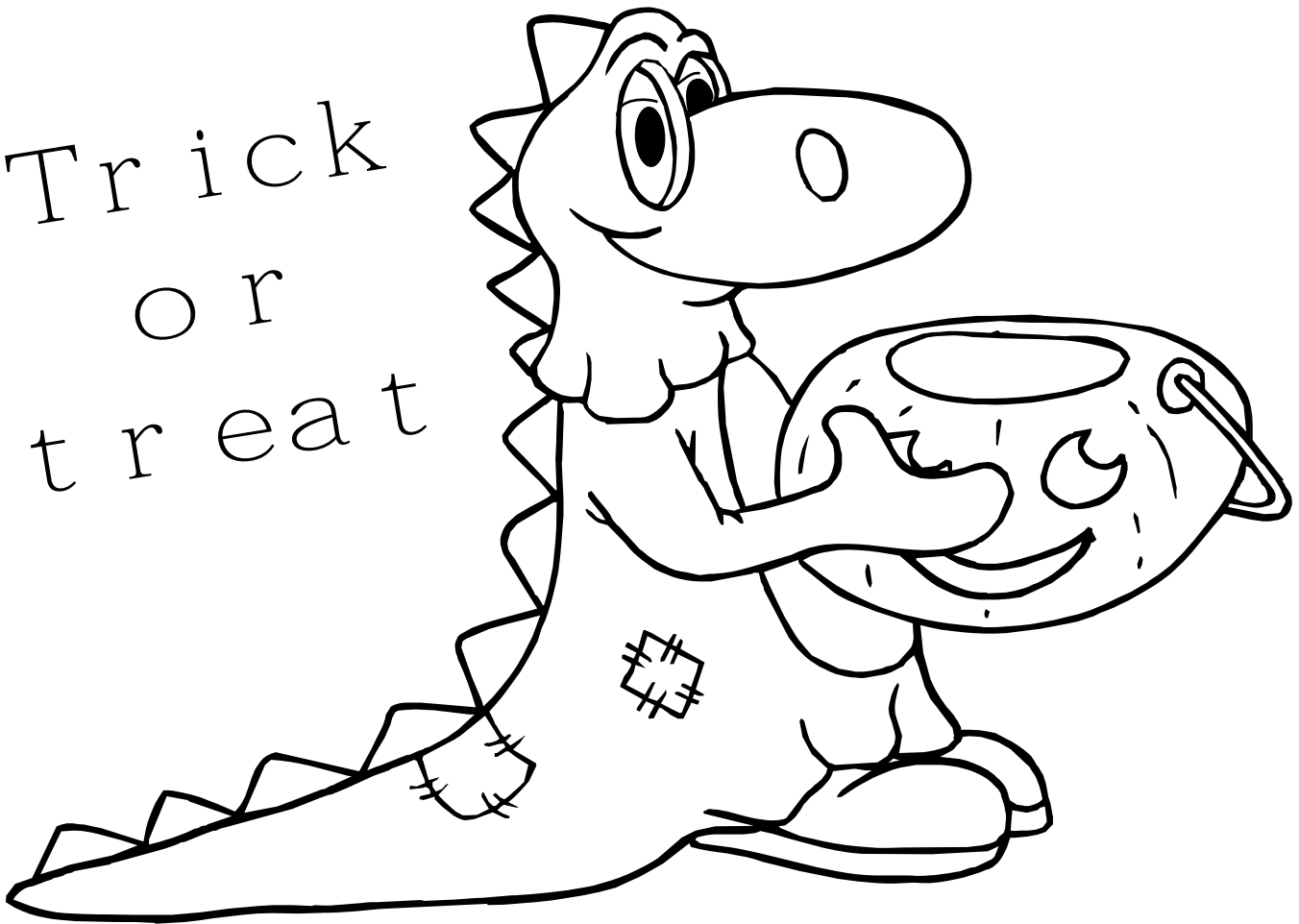
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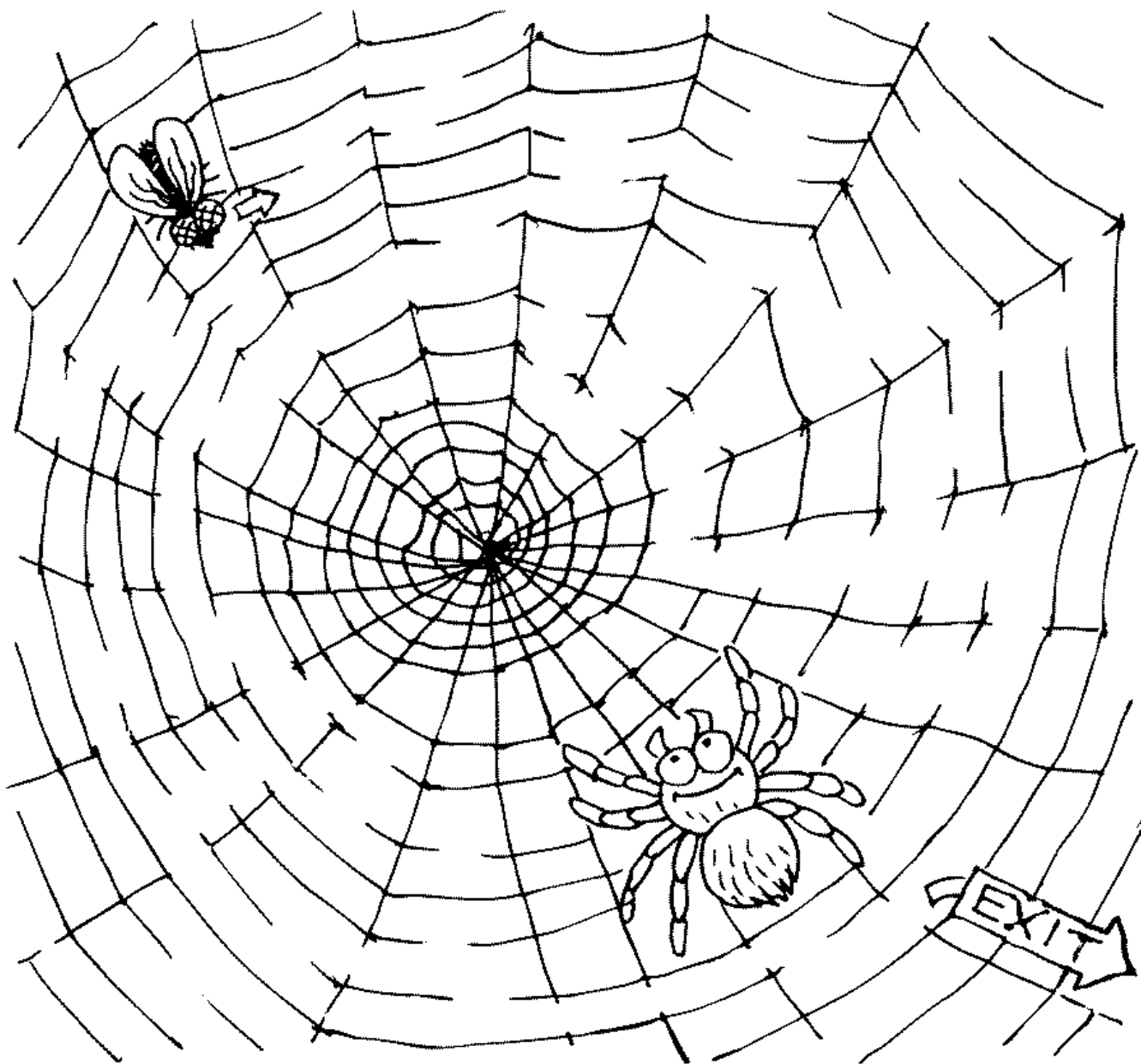
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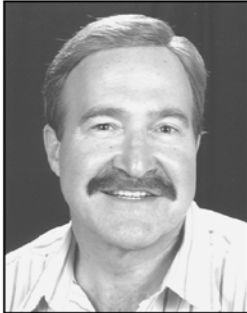
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