

The Village Gazette



Volume 7, Issue 6
Village Creek Community Association

June 2010

ATM Machines Safety Tips:

ATM robbers usually position themselves nearby waiting for a victim to approach and withdraw cash. Most ATM robbery victims are women and were alone when robbed. Most claim that they never saw the robber coming. Most ATM robbers used a gun or claimed to have a concealed weapon when confronting the victim and demanding their cash.

If you or your family members use ATM cash machines on a regular basis, here are some tips that can make the process a little safer. Use only ATM machines in well-lit, high-traffic areas. Don't use ATM machines that are remote or hidden such as being located behind buildings, behind pillars or away from public view. Beware of obvious hiding places like shrubbery or overgrown trees. ATM robbers like to have the element of surprise with no witnesses.

Get a list of ATM locations from your bank and keep it in your car. Choose an ATM that looks and 'feels' safer, even if it is a couple of miles out of the way. Try and limit your use to daylight hours. When you drive up to an ATM location, scan the area for any suspicious persons. If you see anyone suspicious standing nearby or sitting alone in a car, don't hesitate to drive away. Listen to your 'gut' instinct. When you approach a bank ATM on foot be prepared and have your access card ready. After inserting your card and your PIN number keep an eye

(Continued on Page 3)

4TH OF JULY

Party and Parade

Parade + Party+ Pizza+ Pool = Big Fun! The Village Creek 4th of July Party and Parade will be a real BLAST! The festivities will take place on Saturday, July 3. The parade will gather at 10:00 am at Pedlars Court and be led by a fire truck. So pull out the red, white and blue decor and adorn your bikes, wagons, and trikes with judging to take place at the clubhouse. The neighborhood will provide pizza, drinks and dessert. Our lifeguards will again lead pool games for some cool fun for all ages. We hope to include a raffle this year. If you or your business would be interested in donating an item please let us know. You'll receive recognition at the event, website and newsletter. Be sure to watch the sign and website for more information regarding the party. Hope to see you there!

If you would like to volunteer with Village Creek social activities or get a new sub group started such as Moms and Tots playgroup, Garden Club, Bunco, Bookclub, etc please contact Social@MyVillageCreek.net. The Village Creek social committee would love some new ideas on how to better serve our wonderful neighborhood and residents.



The Village Gazette

IMPORTANT NUMBERS

EMERGENCY NUMBERS or 911

CenterPoint-Gas Leak713-659-3552
Constables Office 281-376-3472, www.cd4.hctx.net
Klein Fire Dept.281-376-4449
Poison Control Center800-764-7661
Willowbrook Methodist281-477-1000

SCHOOLS

Tomball ISD 281-357-3100, www.tomballisd.net
Willow Creek Elem (K-4).....281-357-3080
Northpointe Int (5-6).....281-357-3020
Willow Wood Jr (7-8)281-357-3030
Tomball High (9-12).....281-357-3220
Transportation.....281-357-3193

HOA MGMT

Chaparral Management Company 281-537-0957
Kay Serventikserventi@chaparralmanagement.com
Fax281-537-0312
6630 Cypresswood Drive, Suite 100, Spring, Texas
Mailing: P.O. Box 681007: Houston, Texas 77268-1007

SERVICES

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FBI.....713-693-5000
Harris County Animal Control281-999-3191
Houston Chronicle713-220-7211
Greater Houston Pool713-771-7665
Municipal District Services (24 hrs)281-290-6500
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Sex Offenders www.familywatchdog.us
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Waste Management713-686-6666
Trash pickup Tues/Fri
Recycling Fri (only newspapers/#1 & 2 plastics/aluminum cans)
Yard Storkkpuente@garygreene.com

NEWSLETTER

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(Deadline is the 10th of each month)
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Pool Card Info poolcards@myvillagecreek.net
Social Committee..... social@myvillagecreek.net



VILLAGE CREEK WELCOMES

New Residents

Thomas & Linda AVes
12811 Sienna Trails Drive

John & Stacy Cheeseman
12611 Twin Flower Drive



Village Creek Stork Report

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ATM - (Continued from Cover Page)

out behind you. If anyone suspicious or seemingly dangerous approaches terminate your transaction and leave immediately, even if it means leaving your ATM card in the machine. When you receive cash from the machine don't openly count it...put it away immediately, extract your card, and walk away.

If you use your car at a bank drive-thru ATM machine the same rules apply. Make sure there are no obvious hiding places or suspicious persons loitering in the area. If there are, listen to your gut instinct and drive away. Keep the car in gear, doors locked, with your foot firmly on the brake, while using the ATM machine. Keep a close eye on your rear and side view mirrors during the transaction. Robbers almost always approach from the rear on the drivers' side. If you see anyone approaching, drive off even if it means leaving your ATM card behind. You can always retrieve it later or cancel the card. If you are confronted by an armed robber, just give up your money without argument. The cash is not worth serious injury or death.

- Only use ATM machines in a well-lighted, open, high-traffic area during the daytime
- ATM machines in supermarkets are safer for nighttime use
- Avoid ATM machines adjacent to obvious hiding places
- When you approach an ATM scan the area first for loiterers
- Have your card ready and leave quickly, not counting your cash in public
- Walk or drive away immediately if your instincts tell you so
- Don't argue with a robber, if confronted, and give up the cash
- Don't fight with or attempt to follow the robber
- Drive to a safe place and immediately call the police

- Submitted by Deputy James Kitchens, Travis County Sheriff's Office

SCHOOL NEWS

The last day of school for students attending schools in Tomball ISD will be June 2 and will resume on August 23.

*Do You Have Reason
to Celebrate?*

We want to hear from you! Email tisha@myvillagecreek.net to let the community know!

Personal Classifieds

WANTED: Would like to hire a resident teen to maintain our yard this summer. Must be able to supply own equipment. Please contact Caren Seal at sfaslp@yahoo.com if interested

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VILLAGE CREEK MARKET REPORT*

	#	Price	Price/SF	Days on Market
Active Listings:	20	\$258,604	\$81.73	65
Pending Listings:	12	\$232,399	\$84.44	92
Sold Since 12/1/09:	22	\$230,345	\$77.01	68

*Average Data Used, Source: Houston Assoc. of Realtor MLS (May 7, 2010)

Dee Pardue

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The Village Gazette

RETIREMENT CHALLENGES

For Today's Families

I recently had the pleasure of hearing David Walker, the former Comptroller of the United States, speak to my company at a training session. Mr. Walker, who made the famous movie "I.O.U.S.A." is an expert at knowing how the country can reverse the trends of increasing government debt and seemingly unlimited entitlement spending. Now the President of the Peter G Peterson Foundation (www.pgpf.org) he paints a scary picture of what our future can hold if we don't act. In "I.O.U.S.A." he forecasts that without intervention, by 2035 the government will spend so much on defense, social security, Medicare and interest on debt that there won't be enough money to pave a street. But it doesn't have to be this way.

He believes that the American people are more knowledgeable now than at any time in history about how our government spends money. This is the key to action. Mr. Walker is not a man prone to exaggeration – he is a factual

man. And he showed us how various arms of the government can be reformed in a sensible, step-wise manner, starting with a rethinking of tax and entitlement policy. Sure, he expects our taxes to rise in the future but there is really good hope that our taxes will be used more sensibly. This is real stuff, not a fantasy. In fact in May 2010 he led a by-invitation only summit of the best thinkers on both sides of the political scene to create solutions.

How will your family navigate these waters? Creating a financial strategy for living in this new world of retirement is vitally important. Find out what it takes now to plan for rising inflation and taxes, future college costs, and changes to social security. Learn how to protect your assets from these headwinds and accumulate what you need for the future.

- Submitted by Rich Keith



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Do you know a future Village Creek resident? Call for information on new listings.

American Business Women's Association Cy-Fair Express Network (CYFEN)

Event: Cy-Fair Express Network Monthly Networking Luncheon
When: June 24, 2010
Time: 11:30 am – 1:00 pm
Where: Houston National Golf Club
16500 Houston National Blvd
Houston, TX. 77095

Networking and Business Luncheon

Cy-Fair Express Network invites you to their monthly meeting and luncheon. Lots of fun, networking, and giveaways. Bring plenty of business cards. Please make reservations by June 18 to Anya Lucas @ (713)459-2331 or anya@lucascarcare.com. More information @ www.cyfen.org.

Our mission is to bring together businesswomen of diverse occupations and to provide opportunities for them to help themselves and others grow personally and professionally through leadership, education, networking support, and national recognition.

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The Village Gazette

SUMMER HEAT CAUTIONS

Stay Safe This Summer

How dangerous is overheating in the summer months? According to the Centers for Disease Control and Prevention, from 1973 – 2003, excessive heat exposure caused 8,015 deaths in the United States. “Heat-related deaths and illness are preventable, yet annually many people succumb to extreme heat,” says Dr. George Luber, extreme heat expert for the Centers for Disease Control and Prevention in Atlanta.

Summertime activity, whether on the playing field, running, boating, or just enjoying the great outdoors, must be balanced with measures that aid the body’s cooling mechanisms and prevent heat-related illness. Know the symptoms of heat disorders and overexposure to the sun, and be ready to give first aid treatment.

Heat Cramps- are strong muscle contractions and usually affect the abdomen and legs. The condition usually improves with rest, water and cooler conditions.

Heat Exhaustion- caused by heat and dehydration but the effects are more serious than cramps. Symptoms may include

paleness, dizziness or fainting, nausea or vomiting, and an increase in body temperature. Rest, water and cool compresses (ice water on the back of the neck, etc) can help. For more severe heat exhaustion, IV fluids may be required.

Heat Stroke- The most serious of the heat related conditions. Heat stroke is most commonly brought on by strenuous exercise in hot conditions. However, it can also affect non-active individuals if the temperature is high enough. Visual signs include flushed, red look to the skin, the person often stops sweating**. This is one key sign that an individual is in an over heated condition. Also, a person with heat stroke might become delirious, unconscious, or have seizures. Lowering the body temperature and getting fluids into the person as quickly as possible is imperative.

Don’t get caught off guard this summer drink plenty of water, wear plenty of sun-screen, and exercise early in the morning. Enjoy the summer season and stay safe.

- Submitted by Valerie Salinas

The advertisement features a background of colorful, out-of-focus balloons in shades of blue, purple, and yellow. In the foreground, there is a close-up of a red chalk piece with a smiley face drawn on it. The text 'Chalk art from the heart' is written in a white, chalk-like font, with 'from the heart' enclosed in a pink heart shape. Below the image, there is a white banner with black text: 'Participate this June 12th - 20th in Chalk Art from the Heart and help us promote water safety. Drowning is Preventable!'. Below this banner, there is a line of text: 'Check out our website for details, contest rules and PRIZES!'. At the bottom of the banner, there are three logos: the website 'WWW. COLINSHOPE.ORG', the Facebook logo, and the Twitter logo. To the right of these logos is the logo for 'COLIN'S HOPE', which consists of a blue stylized figure of a person with arms raised, above the text 'COLIN'S HOPE' in a blue serif font.

Chalk art
from the heart

Participate this June 12th - 20th in *Chalk Art from the Heart* and help us promote water safety. Drowning is Preventable!

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Real Estate Market Report

Village Creek Specialist

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FORBES MAGAZINE Oct 08

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Average Price	\$259,099	\$232,392	\$234,410
Avg Price/sq.ft.	\$81.89	\$83.95	\$76.78
Avg DOM	63	35	81
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Low Price/sq.ft.			\$50.48



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*Realtor Teams per RE/MAX 12/2009

The Village Gazette

Don't Waste Your Money "Speeding" Up Your Computer

Maybe you've seen them on TV, the commercials for "FinallyFast.com", "MaxMySpeed.com" or "MyFasterPC.com". And online you'll find even more like "SpeedUpMyPC". They all promise to make your computer MUCH faster. All you have to do is download and run their "free" product. Of course, after you run it, the program finds all kinds of problems with your computer, and offers to fix it for you. All you have to do is BUY the product at this point, and \$30-\$40 later, your computer is (maybe) a LITTLE faster. But it doesn't stop there; they then offer to sell you other software to fix other "problems" that may exist with your computer.

What do these programs do? They do what you can easily do for free. Mostly they delete temp files, cookies and unnecessary registry entries. Deleting temp files and cookies won't have any noticeable impact on speed, but if you want to you can easily do both yourself. To delete your temp files, click on the "Computer" icon on your desktop or "Computer" in your "Start" menu. Right click on your C: drive and choose "Properties". Right there you'll see a button that says "Disk Cleanup". Click the button, check the boxes, click on "OK" and you're done. Cookies can be deleted in the Tools/Options menus of your web browser (personally, I don't spend time worrying about cookies.)

I don't recommend you mess around trying to clean-up your registry (the registry is a VERY LONG list of settings telling your computer what programs are installed, where you like your icons, the color of your background, etc.) If you know what you're doing and know how to back-up the registry before making changes, then you probably stopped reading long before now. If you don't know how, then just leave it alone. Using a registry cleaner MIGHT make your computer start 1/2 a second faster, but you risk making a change that can make your computer impossible to boot, in other words "don't try this at home."

So what is REALLY slowing down your computer? After years of use, your Windows machine starts to use more and more memory. There are things like neat little tools that give you the weather or news on your desktop, printer software, camera software, instant messaging programs, etc. In addition, there are programs that came with your computer when you bought it that you may not even use. Programs like AOL, Quicken or Microsoft Money, the manufacturers "support" program, trial software and others. Many of these have small parts of them that start up each time you start your computer. With enough of these little "starter" files running in the background,

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Alan "Petrodamus" Lammey, host of 'Energy Week', can be heard every Sunday on 1070 KNTH in Houston.

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Don't Waste Your Money - (Continued from Page 8)

the memory (not your hard drive) runs out and soon your computer starts slowing down.

The best thing you can do (and those paid software programs can't) is remove the programs you don't need and/or use. If you use Windows XP, go to your Control Panel and look for the "Add/Remove Programs" icon. This will show you a list of all the programs installed on your computer. For Windows Vista and Windows 7, the Control Panel now calls it "Programs and Features". You need to be careful to remove only programs you're SURE you're not using – don't go crazy with it.

The two biggest things that make a difference are best left to a professional. There are entries in the registry that can be manually deleted to stop programs from starting up with your computer. Also, adding memory is easy and cheap, but you need to be sure you're putting in the right type for your computer.

Speeding up your computer doesn't have to be expensive. If you are going to spend your money, spend it on the right things, you can take care of the easy stuff yourself for free.

Next month we'll cover the basics of your computer's memory and hard drive (how they affect the speed of your computer) and we'll say goodbye to Windows 2000.

- Submitted by Laurie Scott

Sudoku

The challenge is to fill every row across, every column down, and every 3x3 box with the digits 1 through 9. Each 1 through 9 digit must appear only once in each row across, each column down, and each 3x3 box.

8			5	6		4		
			2		8		1	
1						2		7
		3	9				5	
5					3			4
		1			4			
			6	9				
6		7						
		4				1		2

*Solution at www.PEELinc.com

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FINANCIAL FOCUS

In life, you can't avoid all risks — and you shouldn't try, because endeavors that carry risk also bring the prospect of reward. And it's certainly the same in the investment world. So instead of trying to invest risk-free, which is impossible, learn to recognize the different types of investment risk while becoming familiar with your own risk tolerance.

To start with, let's quickly look at some of the most common forms of investment risk:

- **Risk of losing principal** — This is the type of risk most commonly associated with investing. You could lose some, or even all, of your principal if you sell an investment, such as a stock, whose value has dropped lower than the purchase price. You can't eliminate the risk of losing principal, but you may be able to reduce it by buying quality stocks and holding them long enough to overcome short-term market drops.
- **Inflation risk** — With an investment that pays a fixed rate of return, such as a certificate of deposit (CD), you run the risk of not keeping up with inflation, which means you could lose purchasing power over time. Consequently, it's a good idea not to "overload" on these types of investments.

• **Interest-rate risk** — When you own a bond, your investment is somewhat at the mercy of changing market interest rates. For example, if you buy a bond that pays four percent interest, and market rates rise so that newly issued bonds pay five percent, the relative value of your bond will go down; no one will pay you face value of your bond when they can get new ones that pay higher rates. Of course, if you hold your bonds until maturity, which is often a good idea, you can avoid being victimized by interest-rate risk.

• **Concentration risk** — This type of risk occurs when you have too much of your money concentrated in one area, such as in a particular stock or in one industry. If a downturn strikes that stock or industry, your portfolio could take a big hit. To combat this type of risk, you need to diversify your holdings among stocks, bonds, government securities and other investments. While diversification, by itself, cannot guarantee a profit or protect against a loss, it can help reduce the effect of volatility.

In addition to understanding the above types of risk, you also need to be familiar with your own risk tolerance and how it affects

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The Village Gazette

Financial Focus - (Continued from Page 10)

your investment strategy. If you are constantly worried about “the market,” you’ve probably got too many investments that are at risk of losing principal. At the other end of the spectrum, if you’re always concerned that your portfolio won’t grow enough to generate the income you’ll eventually need for retirement, you may be investing too conservatively — and, as a result, you’re inviting inflation risk.

Ultimately, you need to match your own risk tolerance with a strategy that allows you to achieve your goals. This will require self-awareness, patience, discipline — and, at times, a willingness to move outside your own “comfort zone.”

By learning to balance and manage risk, you can ultimately put yourself in a position to pursue your investment strategy.



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