

# The LONGWOOD Letter

October 2010

Volume 4, Issue 10

News For The Residents of Longwood

## FINANCIAL FOCUS

### *It's No Treat to Be Tricked by Scary Investment Moves*

If you have young children, or even if you just have some in your neighborhood, you know they will soon acquire large amounts of free candy, obtained by impersonating witches, vampires and other scary creatures. As an adult, of course, you're unlikely to encounter too many monsters after Halloween ends. Yet as you go through life, you will find some things that are truly alarming — such as scary investment moves.

#### HERE ARE A FEW OF THESE FRIGHTFUL ACTIONS:

- Investing too conservatively — You could try to avoid investment risk by putting all your money into very conservative investments. However, as you're probably aware, those investments typically pay very little in the way of interest, so your money could actually lose purchasing power, even with a mild rate of inflation.
- Investing too aggressively — Just as investing too conservatively can be counterproductive, so can investing too aggressively. Obviously, you would like your money to grow, but the investments with the highest growth potential are usually also those that carry the greatest risk to your principal.
- Putting too much money in too few investments — If you put too many of your investment dollars into just one or two types of assets, and a downturn hits those assets, your portfolio will probably take a big hit.
- Waiting too long to invest — As an investor, your biggest asset may be time. The more years in which you have to invest, the greater the likelihood that you can make progress toward your important financial goals.
- Taking a "timeout" from investing — During periods of significant market volatility, such as we've seen the past few years, you might be tempted to take a "timeout" from investing and stick all your money into very conservative vehicles until everything "blows over." But the financial markets will never be totally calm, nor will they be predictable. Market rallies can start unexpectedly; if you're not invested when that happens, you may miss out on growth opportunities.



- Ignoring tax-advantaged investment opportunities — When you invest in a tax-deferred investment account, such as your 401(k) and a traditional IRA, your money has the opportunity to grow faster than it would if it were placed in an investment on which you paid taxes every year. If you aren't contributing to your 401(k) and you haven't opened an IRA, you're missing out on a great chance to build resources for retirement.

To make sure you don't fall victim to these scary investment moves, you need only follow a few simple principles. First, take the long view — you will see ups and downs in the short term, but historically the market has performed well over the long term. (Keep in mind, though, that past performance is not guarantee of what will happen in the future.) Second, diversify your holdings among a variety of investments. Diversification, by itself, cannot guarantee a profit or protect against loss, but it can help reduce the effects of volatility. Try to build a diversified portfolio based on your risk tolerance, time horizon and long-term goals. And finally, consider boosting your 401(k) contributions whenever your salary increases and fully funding your IRA each year. Halloween comes but once a year, but scary investment moves can haunt you for a lifetime — so take the right steps to help avoid them.

# LONGWOOD LETTER

## IMPORTANT NUMBERS

### EMERGENCY NUMBERS

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Fire.....	911
Ambulance.....	911
Constable .....	281-376-3472
Sheriff - Non-emergency .....	713-221-6000
- Burglary & Theft .....	713-967-5770
- Auto Theft .....	281-550-0458
- Homicide/Assault .....	713-967-5810
- Child Abuse.....	713-529-4216
- Sexual Assault/Domestic Violence.....	713-967-5743
- Runaway Unit .....	713-755-7427
Poison Control.....	800-764-7661
Traffic Light Issues .....	713-881-3210

### SCHOOLS

Cypress Fairbanks ISD Administration .....	281-897-4000
Cypress Fairbanks ISD Transportation .....	281-897-4380
Cypress Fairbanks Senior High.....	281-897-4600
Goodson Middle School .....	281-373-2350
Hamilton Elementary.....	281-370-0990

### OTHER NUMBERS

Animal Control.....	281-999-3191
Cypress Fairbanks Medical Center.....	281-890-4285
Harris County Health Department .....	713-439-6260
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Street Lights - CenterPoint Energy .....	713-207-2222
- not working (Report Number on Pole)	
Trash Removal .....	281-446-2030

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## SOCIAL SECURITY Celebrating 75 Years

Guest Column By Michael J. Astrue,  
Commissioner of Social Security

This month Social Security, the most successful domestic program in our nation's history, celebrates its 75th anniversary.

On August 14, 1935, President Franklin Delano Roosevelt signed the Social Security Act. With one pen stroke he laid the foundation of modern American social policy. Today, millions of retirees live in dignity thanks to their monthly Social Security benefit payment. Over the decades, Social Security expanded to not only protect against the risk of poverty in old age, but also the economic risk of career-ending disability and the premature death of a worker.

In his statement at the signing of the Social Security Act, President Roosevelt said, "If the Senate and the House of Representatives in this long and arduous session had done nothing more than pass this Bill, the session would be regarded as historic for all time." I could not agree more.

A little over a quarter century ago, I came to Washington to work on Social Security. Just a few months later, I got a very important lesson on how important Social Security is to families. My own father, who was almost the same age I am today, suffered a massive cerebral hemorrhage. He started to recover, and then we got the bad news that he had a fatal form of brain cancer, so we began the process to apply for Social Security disability benefits. That was a very anxious time for my family, and particularly for my mother. We were all very concerned that the health care costs for my father would bankrupt her; it was a great relief when the decision came. That's a lesson that has always stuck with me and why I push very hard as Commissioner to try to make sure that we get benefit decisions to claimants as quickly as possible. As we celebrate 75 years, I reflect on how Social Security was there for my family, how proud I am to work for this remarkable program, and how lucky I am to lead such a talented and compassionate workforce.

I have two wonderful children who entered the workforce in the past year. One is being called up for active military duty in October and the other will teach inner-city children. It is imperative that they and millions of other young Americans have confidence that we will continue to honor the great intergenerational contract that is Social Security. It is in this spirit that President Obama established the National Commission on Fiscal Responsibility and Reform that in December will make recommendations regarding the future of Social Security.

With the 75th anniversary of the Social Security Act upon us, the agency has been revitalized despite the huge workloads caused by higher unemployment. Compared to four years ago, productivity is up, backlogs are down, and an aging IT infrastructure is being replaced with state-of-the-art systems and the best electronic services in the Federal government.

I am excited about the next 75 years of Social Security, and you should be too.

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**4:30PM TO 6:30PM**

Once again the Cypress Ranch High School Mustang Band will be serving up the famous Texas Roadhouse rib or chicken dinner. Join us for a delicious Drive-Thru Dinner. Texas Roadhouse will provide either a half slab of ribs OR 8oz BBQ chicken, mashed potatoes, green beans plus those wonderful rolls with cinnamon butter for only \$11! You also get a bag of peanuts with each order and a coupon for a free "Cactus Blossom" appetizer

***But wait... it gets BETTER!!***

Texas Roadhouse will be in the Cypress Ranch High School parking lot behind the Auditorium in the Band Hall parking lot grilling this dinner for you and your family. Beginning at 4:30 pm, drive thru the parking lot and someone will bring your Texas Roadhouse order directly to your car. It's that simple! So place your order today!!! Order forms (on next page) due October 14!!!

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# LONGWOOD LETTER

## Cypress Ranch Mustang Band Drive-Thru Dinner Order Form

Name \_\_\_\_\_ Student's Name \_\_\_\_\_

Home Phone No. \_\_\_\_\_ Cell Phone No. \_\_\_\_\_

E-Mail \_\_\_\_\_

**Adult Meal**..... @ **\$11 each** = \$ \_\_\_\_\_

-includes half slab of ribs OR 8oz BBQ chicken, mashed potatoes, green beans and a roll (Choose your option below)

**Option 1) Ribs** \_\_\_\_\_ @ \$11.00 = \_\_\_\_\_

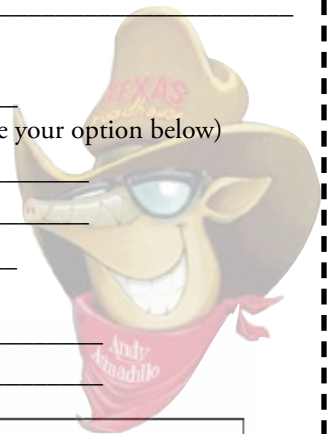
**Option 2) Chicken** \_\_\_\_\_ @ \$11.00 = \_\_\_\_\_

**Kid's Meal**..... @ **\$6 each** = \$ \_\_\_\_\_

-includes 2 hot dogs or 3 bone ribs, mashed potatoes and a roll (Choose your option below)

**Option 1) 2 hot dogs with mashed potatoes** \_\_\_\_\_ @ \$6.00 = \$ \_\_\_\_\_

**Option 2) 3 bone ribs with mashed potatoes** \_\_\_\_\_ @ \$6.00 = \$ \_\_\_\_\_



**\$10**

**X** \_\_\_\_\_

**\$** \_\_\_\_\_

**\$20**

**X** \_\_\_\_\_

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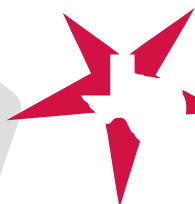


Alan "Petrodamus" Lammey, host of 'Energy Week', can be heard every Sunday on 1070 KNTH in Houston.

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# LONGWOOD LETTER



## CY-WOODS KEY CLUB

Key Club is prominent service club at Cy-Woods High School and has several hundred dedicated members that frequently volunteer in the community. Recently, we had many enthusiastic students volunteer with the Copperfield Women's Club at their "Shop Till You Drop Arts and Crafts Market". Our volunteers helped a multitude of vendors unload their cars and set up or take down their booths. We are always looking to help in any way that we can. If you have an event, big or small, and are in need of volunteers, just let us know and we will be sure to help make your event a success! Contact us at [cyywoodskeyclub@gmail.com](mailto:cyywoodskeyclub@gmail.com)



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# LONGWOOD LETTER



School is underway and so is the planning for Project Prom 2011! In April 2010, the newly elected Executive Committee was chosen and they quickly began planning what is expected to be one of the best Project Proms ever. Here's the inside skinny for what is about to unfold. Be sure to mark your calendars!

## MONTHLY MEETINGS THIS FALL

Join us on September 27th, October 25th and November 29th. All general meetings are held at Cy-Fair HS Cafeteria and begin at 7pm. You'll have a chance to learn about Project Prom Points. Earn Project Prom Points just for attending!

## FUNDRAISERS

Project Prom relies solely on the efforts of Senior Parents and the surrounding community for funding and resources. The Executive Committee has decided to continue to use the same methods and events that have proven to be successful in the past. We hope that you will consider joining us in our efforts to raise money for this event. There are a number of opportunities for parents, seniors, and folks from the community to join in on!

- We will be working an Aramark concessions booth at all the Texans Football games. For more information, contact Brett Bidinger at [brett@bidingerdsgn.com](mailto:brett@bidingerdsgn.com).
- Homecoming is October 2nd. We will be selling Homecoming Mums & Garters. A limited number will be sold so be sure to submit your order! Order forms can be found at [www.cyfairprojectprom.org](http://www.cyfairprojectprom.org).
- Casino Night is a fun filled night of fellowship, dancing, and best of all gambling! Mark your calendars and save the date for Nov. 14th – You definitely won't want to miss out! This is a major

fundraiser and we are in great need of volunteers to help make this night a success. For more information, contact Karen Geisler at [cfprojectprom@yahoo.com](mailto:cfprojectprom@yahoo.com).

- The holidays will soon be upon us. We would appreciate your support in our annual Christmas Wreath Fundraiser. For more information, contact Michelle Leech at [cfprojectprom@yahoo.com](mailto:cfprojectprom@yahoo.com).

## S.I.T = STAY IN TOUCH

The best ways to keep up with the fast moving train of CF Project Prom 2011 are to subscribe to our newsletter and by visiting our website. Please complete a Parent Information Form (located on the Forms page) on our website at [www.cyfairprojectprom.org](http://www.cyfairprojectprom.org) or simply send an email with your name, your student's name and your telephone no. to [cfprojectprom@yahoo.com](mailto:cfprojectprom@yahoo.com).

*Project Prom is not financially supported by CFISD. It is a private non-profit event run by concerned parents supported in effort by the staff of Cy-Fair HS. The purpose of Project Prom is to provide a drug and alcohol-free overnight lock-party for the graduating seniors and their guests after their prom. private non-profit event run by concerned parents and supported in effort by the staff of Cy-Fair HS.*



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## FINANCIAL FOCUS

### *Value Averaging - A Discipline for Saving*

Some have asked, "When the stock market is in a downturn, would it not be a good practice to increase contributions to your investment accounts, thus buying more shares at a lower price? And when the market has provided a high return, would it not make sense to scale back contributions, buying fewer shares at the higher price?"

Yes, and of course this is the essence of what investors wish to do, namely buy low and sell high. But what is an actual practice which will force you to do it? After all, putting money into the market when the market is down can give a person a queasy feeling. Yet it is that very behavior which investors need to cultivate if they are ever to sell high. Enter value averaging (also known as dollar value averaging). VA refines the practice of dollar-cost averaging, which is more widely known. Either technique helps you reduce risk because you are buying shares at a variety of prices throughout the year instead of buying all the shares at a single price. When prices are dear, you buy fewer and when they go on sale you buy more.

VA is good because you start with a goal in mind of how much you can invest and an expected rate of return. Example: You wish to accumulate \$450,000 over the next 20 years. If you figure you can earn an annualized 8 percent, then you would need to put away about \$820

per month. You can then chart your progress month by month towards that goal. Now let's look at the "value" part of value averaging. Assume at the end of the first year, instead of having the \$9,840 you should have to be on track toward your goal, a downturn in the markets leaves you with just \$9,500.

That would mean that the next month, instead of investing your usual \$820, you would invest an additional \$340 to bring your portfolio's value to where it should have been to remain on track toward your goal. In fact, you would go through this process each month. In months where you fall behind, you would add to the amount you invest each month. And in months where your returns are higher than expected and your portfolio's value gets beyond where it needs to be, you would scale back your monthly investment, or even possibly end up selling some shares and removing money. The VA discipline forces you to buy when low and buy less (or sell) when high. While it's not perfect the approach makes sense for many families. The biggest benefit to VA is that it provides a reason and a discipline for saving. Most families are not saving enough to cover their future needs. Source: Michael Edleson, Harvard Business School; CNN; The Intelligent Asset Allocator by William Bernstein. - **Submitted by Rich Keith**



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# LONGWOOD LETTER

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Cy-Fair HS front desk or visit [www.cyfairprojectprom.org](http://www.cyfairprojectprom.org)

Call Loretta Jammal 713-805-7299 or email [lpjammal@gmail.com](mailto:lpjammal@gmail.com)

Call Michelle Leech 281-802-9804 or email [michelleech@yahoo.com](mailto:michelleech@yahoo.com)



## HELP TAKE BACK AMERICA!

Hello Neighbour! My name is Roxie McDaniel, a Tea Party Activist and member of the Harris County Republican Party. I am involved in GETTING OUT THE VOTE in our neighbourhood and am asking for help with distributing voter registration cards and making phone calls in our precinct. Membership in any party or club is not required. This is a very informal effort requiring only donation of personal time, vehicle or telephone. If you want to be more involved in the political process and help with the restoration of America to first principles, this is a significant and easy endeavour! Please contact me for more details or to volunteer. Cell: 281-686-4024. Email: [roxmac@hotmail.com](mailto:roxmac@hotmail.com). Thanks!

### REMEMBER, PLEASE:

*Houston leash laws require all dogs to be on a leash when off the owner's premises.*

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## CY-FAIR ISD & VOLUNTEERS IN PUBLIC SCHOOLS (VIPS):

### *"iVolunteer"*

"iVolunteer"! Do you? Or a better question would be "Do you want to volunteer?" And if the answer is "yes" or even "maybe", here's the perfect group for you. VIPS (Volunteers in Public Schools) in Cy-Fair ISD center the attention of their service on supporting students and staff and making a significant contribution to the education of children. These dedicated individuals, who give freely of their time and resources, impact the academic and personal development of Cy-Fair ISD students. Cypress-Fairbanks ISD is fortunate to be able to draw from a diversity of skills and knowledge in its community.

The district VIPS Executive Board spearheads the business of the VIPS. This board is comprised of volunteers elected to take on specific responsibilities offering support, guidance, and training to all volunteers in the district. The VIPS Executive Board meets monthly to evaluate and address the needs of the district and distribute information relating to volunteer and community activities and strengthen parental involvement in education.

If you are interested in being involved at Cy-Fair schools as a volunteer and making a difference, or would like more information, please contact Pam Scott, Partners in Education Director at 281-894-3950.

The VIPS Executive Board invites all volunteers, PTO & booster club members, parents, mentors, VIPS Coordinators & Liaisons, staff and community members to join us for our 20th Annual VIPS Fall Conference.

Download Tuesday, October 19, 2010 to your calendar and make plans to join us at The Berry Center from 8:00 a.m. to 2:00 p.m. This is a great opportunity to attend a variety of informative sessions and network with volunteers, staff and community members from across the area.

### *Newly added Fall Conference "apps" include:*

How To Deal With Prickly People, Lone Star College Library Services for Secondary Students, Adopt-a-School Partnerships, Preparing Fast & Delicious Meals - Menu, Shopping to Table, Teen Dilemmas, Multicultural Programs, CyFair Magazine Sharing Professional Communication Tips, and more! There will be something for everyone. We have a fantastic keynote speaker scheduled to conclude the day you won't want to miss!

Registrations will be available in the schools and in the Partners in Education department. The minimal registration fee of \$10 will cover breakfast, a full hot lunch and all workshop materials. Reservations will be required. This is an adult only conference.

### *October 2010 Upcoming Events*

- **October 8: Multicultural Meeting – 9:30 a.m. to 12:00 p.m., Berry Center**

Open to all CFISD school staff, volunteers, parents and community members. The purpose of the CFISD Multicultural Committee is to raise the level of cultural understanding and respect by sharing information with the CFISD community to encourage cultural sensitivity and parental involvement to strengthen student success.

- **October 19: Fall Conference – 8:00 a.m. to 2 p.m., Berry Center**

A day of informative workshops is offered to volunteers, staff, parents and community members designed to support the work of volunteers in all district schools. Registration forms are available in schools and in the PIE dept.

- **October 20: Vision Certification Training – 9:30 a.m. to 1:30 p.m., Berry Center**

Become a State certified trained volunteer to assist your CFISD school in vision testing for the students. Please RSVP to your school nurse by October 15.

- **October 21: Hearing Certification Training – 9:30 a.m. to 1:30 p.m., Berry Center**

Become a State certified trained volunteer to assist your CFISD school in hearing testing for the students. Please RSVP to your school nurse by October 15.

- **October 26: Junior Achievement Volunteer Training – 9:30 a.m. to 11:30 a.m., Berry Center**

The purpose of Junior Achievement is to educate and inspire young people to value free enterprise, understand business and economics, and be workforce ready.

#### **How to register for training**

*With the exception of Hearing and Vision Certification, register for training by emailing the PIE office at [vipsrvp@cfisd.net](mailto:vipsrvp@cfisd.net). Provide your name and the name and date of the training you wish to attend. Registration is required to guarantee a seat and training materials. Adults only please.*



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Groups

# SLIME TIME

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that's oozing with fun!

Slime Time Fall Fest  
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register, visit  
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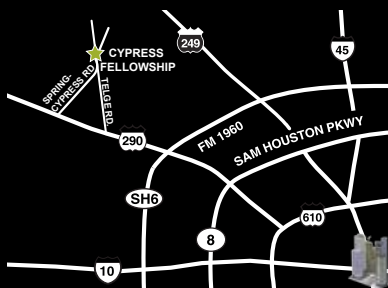


Join Us This Sunday  
Worship Service Times:

9:00am & 11:00am  
Nursery (Birth - Age 4) is  
open during both Services  
Kidztown (K-5th) is open  
during the 11:00 Service!!

10:10am  
Bible Study for all ages!

Wondering what to wear?  
Be comfortable!



## Cy-Ranch High School FFA Booster Club

### 1st Annual Chili Cook-Off Fundraiser

**SATURDAY, DECEMBER 4, 2010**

Cypress Ranch High School Parking Lot

Cooking Begins at 9:00 AM and Judging Begins at 2:05 PM



The Cypress Ranch FFA Booster Club would like to invite the surrounding Cypress communities to come out and enjoy a fun-filled day of GREAT CHILI TASTING, GOOD OLE FASHIONED GAMES and of course, CHILI COOK-OFF JUDGING!

#### **GAMES BEGIN AT 9:00 AM**

CHILI TASTING BEGINS AFTER ALL CHILI HAS BEEN  
TURNED INTO THE JUDGES - 2:05 PM

#### **ENTRANCE FEE**

(Includes Chili Tasting)

\$5.00 per Person; Children under 10 are Free

(All proceeds benefit the Cypress Ranch FFA Booster Club)

#### **ALL ARE WELCOME!!!**

ATTENTION CFISD Students, Parents, Staff: If you are a CFISD FFA and/or 4-H Member or Parent; a CRHS Student; Parents of a CRHS Student or CRHS Staff Member, you may enter the Chili Cook-off! Please go to the FFA Booster Club website at: [Cyranchffa.com](http://Cyranchffa.com) for an Entry Form and view the Rules, Requirements & Guidelines.

*Please feel free to contact Donna Wilson  
at [pointeofgrace7@aol.com](mailto:pointeofgrace7@aol.com) with any questions.*

**SEE YOU AT THE RANCH!**

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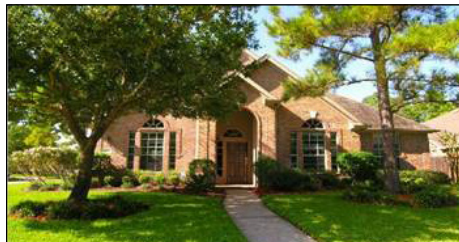


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