

THE MEMORIAL CREEK ESTATES

Bulletin



Memorial Creek Estates Yard of the Month

September 2018 Yard of the Month Selections
The Yard of the Month



September 2018's yard of the month is the home of Ernest and Shirley on Memorial Grove (yes, Memorial Grove again). The interesting use of color and the use of a variety of plants makes their yard interesting to look at and an example of creativity. The yard is a corner lot and although the pictures does not show it, there is a flower bed at the corner of the lot with many more beautiful plants. Ernest and Shirley provide a beautiful view when entering the west side of the subdivision. Great job!

And an Honorable Mention Yard of the Month is Kim's home. Kim's use of different shapes and placement is a good example of how a variety of plants and the design of the yard goes a long way in making a yard appealing. The placement of plants, good use of borders (such as the rocks), and good maintenance of a yard make this yard is very appealing.

(Continued on Page 2)

BOARD CORNER

As we begin another school year it is important that all of us in the neighborhood are slowing down while driving for the help in and looking out for all the students and children in the community. In our community we have all ages those that attend school and those of us that walk the neighborhood for exercise on a regular basis. It is important that we drive safely and courteous at all times. This has been a wonderful summer with many vacations and family outings and now it is time to get back to school and the daily tasks that all of us have. I want to thank everyone for adhering to the pool rules this year. We have had some fun events and will continue as we move forward.

In the last news letter we discussed the need to replace many of the fences around the homes and those backing the bayou. There have been many property owners that have put up new fences and they look great and it improves the property and the community thank you to all. It is important that each of us look to replacing our fences as they continue to ware out. This is an expense that all of us will have and hopefully your neighbor will share the expense. As we move forward with new projects in the neighborhood we will keep you informed. Again thank you for being the best community and for all your help and support.



Memorial Creek Estates Bulletin

IMPORTANT CONTACTS

MANAGEMENT COMPANY

First Service Residential..... contactus.tx@fsresidential.com

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Steve Peltier..... Board Member

Kurt Gooslsbee..... Board Member

Anthony Carroll..... Committee Member

Deborah Maly..... Committee Member

Lauren McCarty..... Committee Member

Lester Brown..... Committee Member

Monthly HOA meetings on the 3rd Thursday at 6:30 pm

6900 Crescent Clover, Spring, TX 77379

COMMUNITY SERVICES

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Animal Control 281-999-3191

(Continued from Cover)

Craig and Kerri's home on Memorial Trails is a great example of a well-maintained yard with a good mix of plants to enhance the overall appearance of their home.



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SPLISH SPLASH END OF SUMMER POOL BASH



Memorial Creek Estates Bulletin

Our Next Event will be



Keep your eye out for more details next month. If you would like to help with any of our events please email Lauren McCarty at Lauren.mccarty7@gmail.com



Library Hacks

Did you know that the Barbara Bush Library – Cypress Creek branch-has a whole calendar of events each month? An alternate location is the Northwest Branch (off of Jones Rd and Grant). Some events are reoccurring and others are one-time activities. For example, ESL is an ongoing class. There are a multitude of interests represented in the events offerings including several book club gatherings; computer classes, gardening and knitting/crocheting gatherings (personal projects or hats for MD Anderson Cancer Center), passport acceptance program, civics information, yoga classes, senior games, teen anime, preschool stories, Ukulele instruction, small business tax information, homeschool support, health information, and even Fantasy Football instruction! Check it out: <https://host4.evanced.info/harris/evanced/eventcalendar.asp?libnum=18> and <https://host4.evanced.info/harris/evanced/eventcalendar.asp?libnum=3>.



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How to Retire Well

Conventional wisdom suggests we should save about 10 to 12 times our current income; however, many people approach retirement having saved much less.¹

So, how much is enough? The amount of money you should have saved before you retire depends on many personal factors and considerations, including:

- **Your lifestyle:** If you live well within your means and have prudently saved for retirement, you may not need to adjust your lifestyle much. It is better to have the choice to downsize your lifestyle and spending habits than it is to be forced to due to lack of adequate planning.
- **Your retirement plans:** Although it's wise for both you and your spouse/partner to save for retirement, there are other considerations that may impact your total savings target:
 - At what age do you plan to retire?
 - If you have a spouse/partner, will you retire at the same time?
 - Will you receive a pension from your employer?
 - Do you plan to continue working part time?
- **Your health:** If you are healthy, and have longevity on your side (e.g., your parents lived past the average life expectancy of 81 years for women and 76 years for men), consider saving more money.
- **Other income sources:** If you will receive a pension from your employer, Social Security Insurance or dividends from investments, include them in your overall retirement plan.
- **Financial obligations and expenses:** These may include a mortgage, car payments, credit card debt, health care expenses and financial support for children or grandchildren.

Keep in mind that nothing is set in stone and your circumstances may change at anytime. Changes in your health or that of a family member, or changes in your family status, may affect your financial situation.

For any circumstance changes that may impact your retirement plans, be sure to connect with a financial advisor who can help you update your plan and stay on track to reach your retirement goals.

If you do not have a financial advisor, I would be happy to refer you.

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Source: 1. AARP

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Memorial Creek Estates Bulletin

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Brown Patch and Crabgrass Lawn Trouble

Brown Patch

Toward the end of summer into Fall, lawns in our area often develop little circular rings of yellowing and eventually dying (brown) grass which is called, appropriately enough, "brown patch." They appear most often in shaded areas. This is caused by a fungus which grows in the soil which attacks the grass and eventually kills it. It happens most commonly at this time of year because the conditions are most favorable for the fungus to grow: moisture, plentiful soil nitrates, and slightly cooling air temperatures.

It is almost impossible to prevent this condition, but it should not be ignored, as it will continue to spread. Several things can help avoid this condition, though none will guarantee it will not develop: over-watering (esp. at night), walking over the patches (and spreading the fungus with shoes), leaving fallen leaves on the grass, overfertilizing. Treatment, however, is simple. You can purchase some expensive anti-fungal lawn product (in the season can contribute to this condition, as can over-watering. Treatment, however, is simple. You can purchase and apply some expensive fungicide such as Ortho's Daconil. Some homeowners take a little common laundry detergent and broadcast it over affected areas as a "poor man's fungicide" which will also kill the fungus causing this lawn disease. No treatment will bring the dead grass back to life, but it will stop the expansion of the yellow rings which leave dead grass in the middle.

Crabgrass

The best way to treat crabgrass in your lawn is to apply any of several pre-emergent products designed to prevent crabgrass growth in early spring (this means February in Houston). Most homeowners (like myself), forget to do this until they see crabgrass emerge, by which time it is too late, and those products are ineffective. Put a reminder on your calendar in February of the next year to do this if you have a lot of crabgrass you want to eliminate.

However, if you just have a few stands of crabgrass (it is easy to spot, since it grows much taller and faster than the rest of the grass), there is a simple but labor-intensive hack to eliminate the crabgrass forever. Get some Roundup (or general-purpose vegetation killer), put it in a glass jar, and using a small craft paintbrush, paint the leaves of the crabgrass with the killer. It will kill the crabgrass down to the roots and leave the grass around it untouched.

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Retirement Catch-Up: Get Your Retirement Savings Back on Track

Pay yourself first. The key to building wealth is keeping a portion of what you earn. Many people participate in a 401(k) or other retirement plan offered by their employer. The employer may incentivize participation by matching a portion of the percentage the employee contributes into the account each paycheck. Contributions are taken from pretax earnings, thus reducing your taxable income. Basic employee contributions are capped at \$18,500. If you're over the age of 50, the IRS allows you to catch-up on contributions to your 401(k), increasing the maximum contribution limit to \$24,500, an increase of \$6,000.

If you are self-employed or you wish to save additional money for retirement, contact your financial professional for other retirement options. If you don't have one, give me a call.

Reduce monthly expenses. If you haven't created a budget, now is a great time to start. List all of your income and expenses to determine where you can be more diligent with your target savings goals. Once you have an overview of your finances, look for ways to reduce spending, starting with non-essential spending. Then, create a budget and be sure to follow it. Track your expenses to hold yourself accountable to your budget.



Another way to reduce your overall monthly expenses before you retire is to pay off any existing debts, such as a mortgage, car loans, etc. Retiring debt-free will liberate your income for savings or living expenses.

Downsize before retiring. Many retirees choose to downsize after they've retired to reduce their living expenses. However, doing so before retirement may increase your cashflow in the short-term, while allowing you to become accustomed to your new space. If moving isn't possible before retirement, look for ways to reduce your monthly housing costs instead.

3 Ways to Have More Income in Retirement



- 1. Consider delaying your Social Security benefit.** Claiming at your full retirement age (70 years old) will ensure you receive your full monthly benefit. Claiming it sooner may reduce the monthly amount.*
- 2. Become a landlord.** Consider purchasing a rental property or leasing extra space in your home through publicly hosted sites such as Airbnb.com or VRBO.com. These sites provide the necessary infrastructure for you to market your location, collect payment and have renters only when it is convenient for you.
- 3. Why retire?** More Americans are continuing to work part time or in a consultant capacity after retiring from their full-time careers or businesses. Many people feel their jobs will keep them active and their minds sharp. Continuing to work, either full- or part-time jobs, may allow you to save more of what you earn until you reach a point where you either can't or don't wish to work anymore.

*Source: Money Magazine, May 2018



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