

# Financial Focus: Make Some Financial Resolutions - and Stick to Them

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If you make a New Year's resolution, and you don't follow through on it, what are the consequences? It all depends. If you vow to learn French, but you never get past "Oui, mademoiselle," your life will probably go on pretty much as before (unless, of course, you're now living in France). But if you make some financial resolutions, and you abandon them, you could fall short of your long-term goals - such as a comfortable retirement.

Consequently, you'll want to set reasonable and attainable financial resolutions - and then discipline yourself to achieve them. What sort of resolutions might you make? Consider the following:

- Boost your 401(k) contributions this year - and every year. If your employer offers a 401(k) or similar retirement plan - such as a 403(b) or 457(b) - take full advantage of it. Your earnings have the potential to grow on a tax-deferred basis, and, because you typically make pre-tax contributions, the more you invest, the lower your annual taxable income. Furthermore, you may have a dozen or more investment options within your plan, so you can tailor your choices to reflect your individual risk tolerance, goals, and time horizon. If your salary goes up every year, increase your 401(k) contributions at the same time. Since the money will automatically be deducted from your paychecks, you shouldn't find it hard to keep this financial "resolution."
- Contribute the maximum amount to your IRA. Your traditional or Roth IRA can be a key part of your retirement savings. A traditional IRA can potentially grow tax deferred, while a Roth IRA's earnings have the potential to grow tax-free, provided you don't take withdrawals until you reach 59-1/2 and you've had your account at least five years. Unfortunately, many people don't fully fund their IRA's each year because they're intimidated by the contribution limits (\$5,000 per year, or

\$6,000 if you're over 50). But there's no need to fund your IRA all at once; you can do it incrementally. Why not write out a check to your IRA each time you get paid, or, better yet, have the money automatically sent from your checking account? Again, it will be easier to keep this resolution if you don't have to work at it.

- Build an emergency fund. This resolution may take a bit more effort, but it's worth it. If you can put away six to 12 months' worth of living expenses in a liquid account, and only use the money for emergencies - car repairs, unexpected doctors' bills, etc. - you may be able to avoid dipping into your investments to pay for these costs. And the less you tap into your investments, the better.
- Cut your debts. Here's another resolution that sounds simple, but can be difficult to achieve. Yet, every dollar that doesn't have to go for a debt payment can be invested for your future. In 2008, look for ways to cut your costs, and strive to live within your means.
- See a professional. If you've never worked with a financial advisor, make 2008 the year to start. A qualified financial advisor can objectively evaluate your situation and suggest appropriate financial strategies for helping you achieve your long-term objectives. If you can follow all these resolutions in 2008, you can help position yourself for financial success - for many New Years to come.

Provided by Edward Jones, office of Kevin Martin,  
Financial Advisor at 24910 Kuykendahl, Suite D  
Tomball, TX 77375 Phone: 281-357-0838



## Happy New Year!



A BIG thank you goes out to Kevin Martin at Edward Jones for all of his contributions to the Londonderry newsletter, including this month's front page article.

**NO TIME LIKE THE PRESENT TO KEEP YOUR FUTURE ON TRACK.**

Lots of times, changes in life also affect your investments. That's why there's never been a better time to schedule your free portfolio review. We'll talk about the changes in your life, and help you decide whether it makes sense to revise your investments because of them.

A portfolio review will help ensure your investments are keeping pace with your goals. Call your local financial advisor today.

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281-357-0838

[www.edwardjones.com](http://www.edwardjones.com) Member SIPC



Table of Contents	
In Our Community	Page 2
Klein Soccer Club News	Page 3
Family Friendly Resolutions for 2008	Page 4
Cut Calories Without Dieting	Page 5
Pictures with Santa	Page 6

**Important Numbers for Londonderry Residents**

**Harris County Constable-Emergency Dispatch**  
281-376-3472

**Fire & Ambulance**  
Call 911

**Poison Control**  
1-800-764-7661

**Animal Control**  
281-999-3191

**Londonderry Clubhouse**  
281-255-2016

**Londonderry Pool**  
281-255-8025

**To report a street lamp out**

**Neighborhood Teen Job Seekers**  
Babysitting (b); Pet sitting (p); Yard work (y)

Name	Phone #	Services
Caleb	832-331-8051	b, p
Katie	281-413-3232	b, p


If you're a teen and you'd like to list your information in this newsletter, please send it to [lhoanewsletter@sbcglobal.net](mailto:lhoanewsletter@sbcglobal.net). There is no charge for Londonderry residents.

Thinking of selling your home? You can Rely on Lori!  
Call now for a **FREE** market analysis.

**Boy's Bicycle Found**

A young boy's bicycle was found at a home on Butterwick. The family found the bicycle in their yard around Thanksgiving. The bicycle is red and black and appears to belong to a small boy. If you've lost a bike that fits this description, please call Gloria at 281-516-1175.

Thank you.



**KELLER WILLIAMS REALTY**  
The Woodlands

Lori Heidenreich, GRI, ABR  
Direct: 713-906-8985  
e-mail: [lori@relyonlori.com](mailto:lori@relyonlori.com)

## Metzler Elementary Collecting Beanie Babies for our Soldiers!

Metzler Elementary has proudly been showing its support of our troops by making cards/writing letters and sending care baggies. Starting in December, we will begin a special Beanie Baby collection drive for our soldiers that will help extend our blessings to them and aid them in building up good will. Our goal will be to collect 2,000 beanie babies to send with our letters.

This program will run from December to February and will only succeed with your help. A donation basket for the toys will be found in the office starting December 3rd.

For more information on this program, please go to [www.anysoldier.com](http://www.anysoldier.com). Please aid us in building up our soldier's moral and extending our good will to those countries in need.

If you cannot bring your Beanie Babies to Metzler Elementary, please drop them by the clubhouse during the monthly board meeting and we'll make sure they are delivered to Metzler.

Thank you for your support!

## 2007 Status of Deed Restriction Violations

July through December

**Total Mailed : 268 Breakdown**

1st -	195
2nd -	51
3rd -	20
4th -	2
<b>Turned over to attorney:</b>	<b>5</b>
<b>Settled by attorney:</b>	<b>1</b>

Total Resolved -	247
Pending from 12/14 mailout	+16
With Attorney -	+ 5
<b>Total-</b>	<b>268</b>

**Thank You to all the deed restriction committee members for volunteering your time to help. This wouldn't have been possible without you. It is very much appreciated by those of us who would like to see Londonderry as a overall clean and respectable community.**

Interested in advertising in the Londonderry newsletter? Whether you are involved in a home-based business or go in to an office each day, you can advertise your product or service to the over 400 homeowners of Londonderry subdivision. It's easy to do.....just submit your information to [lhoanewsletter@sbcglobal.net](mailto:lhoanewsletter@sbcglobal.net) by the 15th of the month and your ad will appear in the following month's newsletter. Prices are as follows:

	1 Month	3 Months	6 Months
1/8 page	\$10	\$25	\$50
1/4 page	\$15	\$40	\$80
1/2 page	\$25	\$70	\$140
Full page	\$40	\$100	\$200

## Start something beautiful

There's nothing like a new year to inspire a new start, new ideas and new ways to look your best.

Mary Kay can make it easy with the hottest products – like new Mary Kay Mineral Powder Foundation and the latest shades for sensational lips.

They're everything you need to make all your beauty resolutions come true From America's best-selling brand.

Schedule your complimentary New Year New You Appointment.

Shop by phone or online  
[www.mymk.com/JABBS](http://www.mymk.com/JABBS)

Judy Abbs  
Independent Beauty Consultant  
Mary Kay Cosmetics  
(281) 351-6187

## KLEIN SOCCER CLUB NEWS

Spring registration is beginning soon. Our season will begin February 9, 2008. Any child born between 8/1/88 and 8/31/04 is eligible to play. The early registration fee is \$90.00, and online registration will begin December 1, 2007. The fee includes a full uniform for all ages and for our *new* pre-k and kindergarten players a ball and shinguards. Registration forms can be picked up at our office located in MEYER PARK. It is located on Cypresswood between Stuebner Airline and Champion Forest Drive. On-line registration is available on our web site [www.kleinsoccerclub.org](http://www.kleinsoccerclub.org). All new players need to bring a birth certificate to the Klein office. Our office hours are 4:00 until 7:00 Monday through Friday.

Pre-k and kindergarten soccer is played under a modified set of rules. The teams play 3 aside with no goalie. We would like for the children to learn a little about soccer and have a lot of fun. These teams are coed. This is also a good time to ease parents (who don't know anything about soccer) into this fast growing sport.

We offer "all boys" and "all girls" teams from 1<sup>st</sup> grade through 10<sup>th</sup> grade. Teams are formed by subdivision and school. Games are on Saturdays for boy and girl teams through the 8<sup>th</sup> grade. The older boys and girl teams play on Sunday afternoons. We again this season make technique-training sessions available to players 1<sup>st</sup> grade and up. These sessions led by professional trainers focus on improving individual skills.

High school students interested in little exercise and meeting some new people should try one of our coed teams. Talk to your friends and register in groups. For more information call 281-320-2211 or see our web-site at [www.kleinsoccerclub.org](http://www.kleinsoccerclub.org). Special registrations will be held Saturday January 5<sup>th</sup> and 12<sup>th</sup> from 9:00 am until 5:00 pm.

# Family Friendly Resolutions For 2008

*Content Provided By Stowers Innovations*

Stowers Innovations(ARA) - It's that time again. January 1, 2008 is right around the corner and that means New Year's resolutions will soon be a hot topic. For parents, New Year's resolutions aren't always just about themselves. Many parents choose to set goals the entire family can participate in during the new year.

James Stowers and Jack Jonathan, two award-winning authors, offer suggestions for parents on how to set resolutions as a family and stick to them throughout the year. Stowers and Jonathan, authors of the soon-to-be-released "Yes, You Can... Reach Your Goals and Achieve Your Dreams", say families who work together with a positive attitude can achieve their goals and dreams.

The two most important things families should do when making resolutions together are:

#### \* Make it a Family Event

Make sure everyone in the family participates in brainstorming and setting resolutions. First, schedule a time for a family meeting. Ask everyone, parents and kids, to come prepared with several ideas for resolutions. During the meeting, discuss everyone's ideas and decide together what to focus on during the new year.

#### \* Set Well-Rounded Resolutions

Don't make the mistake of focusing on only one area in resolutions, like fitness or diet. Instead, choose several areas to focus on such as positive attitude, passion for knowledge, physical, social and financial well-being.

"After you've agreed on what you want to do, write it down and post it somewhere so everybody can see," says Jonathan. "By constantly reminding yourself of your resolution and taking positive actions, you can quickly form new habits."

For parents looking for ideas on New Year's resolutions, Jonathan suggests agreeing on things everyone can do and offers the following well rounded and family-friendly goals.

#### \* Improve Your Attitude Through Gratitude

Saying "thank you," volunteering, and finding humor in everyday life are all ways to develop a feeling of gratitude in yourself and your children. Everyday, set aside a specific time to reflect on things you are grateful for and "grow" your gratitude.

#### \* Increase Your Passion for Knowledge

reading a good book, catching up on the news or studying a new subject. For example, pick a book to read together as a family and discuss the chapters together. Find things that spark your curiosity and stimulate your thinking.

#### \* Maintain Your Health

It is never too late to begin developing good eating habits for parents and children, exercising and seeing your doctor for regular checkups. This year include your kids in planning healthy meals, cooking and making grocery lists. Exercise both your body and mind by playing sports, completing word-searches and having fun as a family.

#### \* Cultivate Cross-Generational Friendships

Make new friends outside your age group. Older individuals can be stimulated by associating with young people; and younger people can gain wisdom and compassion by interacting with an older friend or mentor. Find ways for you and your family to interact with people of all ages like visiting a nursing home, spending more time with grandparents, or becoming more involved in community organizations.

Working together as a family and maintaining a positive attitude will go a long way in helping keep those 2008 resolutions.

"Setting goals, both at New Year's and throughout the year, is one way people can achieve their dreams," says Stowers. "As I reflect on what I have learned through the years, I am convinced that anyone -- and I mean anyone -- can become what they are absolutely determined to be."

For more parenting tips and ideas for enjoying a better life, visit [www.YesYouCanOnline.info](http://www.YesYouCanOnline.info).



# Cut Calories Without Dieting

## Cut Fat and Calories Without Deprivation

-- BY NICOLE NICHOLS, HEALTH EDUCATOR & FITNESS INSTRUCTOR

The word "diet" doesn't always mean eating less to lose weight—although that's what we commonly associate it with today. Someone "on a diet" is trying to eat less, or stop eating sweets to fit into a smaller pant size.

Diet has another meaning. It also describes the food that you *normally* consume—following a [vegetarian](#) diet, an American diet, or "My diet consists of meat and potatoes." Improving your normal diet by making gradual, but permanent changes is a healthier way to lose weight than by just restricting calories.

Low calorie and fad diets can have serious health implications—insufficient vitamin and nutritional intake, lethargy, slowed metabolism, hormonal effects, and even dehydration. Dieters commonly experience intense feelings of hunger and deprivation, which can lead to "cheating" or bingeing over time.

Here are a few tips to help you decrease your caloric intake without "dieting" or feeling deprived.

### Don't eyeball it

Studies show that people tend to underestimate how much they really eat every day. In doing so, we consume too many calories without realizing it. Research shows that keeping a log by recording exercise and food intake is one of the best predictors of successful weight loss.

A written record can point out your eating patterns (eating in front of the TV or in the car, eating the same breakfast every day), triggers (stress, sadness, boredom, time of day), and areas where nutritional changes can be made. You may find that you are eating less fruits than you thought or drinking too much soda, for example. Then you'll know where you can implement healthy changes.

- [Reading food labels](#) is key to healthy portion sizes. At a quick glance, a bottle of juice (or bag of chips, candy bar, or frozen entrée) may appear to contain 100 calories, but a closer look will reveal that the package includes two or more servings, which doubles the caloric content.
- After familiarizing yourself with portion sizes, be sure to measure. Be exact if cooking at home, but when eating out, think about common objects. Two tablespoons of peanut butter, mayo, or dressing is about the size of a golf ball. A serving of meat is the size of a deck of cards or the palm of your hand. A medium piece of fruit is similar to a baseball.
- Having trouble stopping at one serving of pretzels or chips? Buy single-serving packages of your favorite foods for built-in portion control, or measure out single servings into baggies or containers.

### Hold the fat

It's important to remember that not all fats are bad. Certain oils (olive, canola), and nuts are nutritious and healthy to eat. However, fat does have *more than twice the calories* per gram than carbohydrates and [protein](#) (9, 4, and 4, respectively). And generally, people consume too much and the wrong kinds of fats, which means excessive calories.

- When cooking, limit the amount of oil you use by using a non-stick pan. You can also use spray-able oils (avoid substitutes and go for the real olive and canola oil sprays) to coat your pans with virtually zero calories. A MISTO sprayer, available in department stores, can evenly distribute 1/2 teaspoon of oil or salad dressing, compared to the 2-3 teaspoons that you would usually pour on for the same purpose—a savings of 100 calories.
- Skimp on butters, dressings, and creams, using just enough for taste. Try a baked potato flavored with salsa rather than butter, and forgo the "secret sauce" on your favorite burger. Search for lite or reduced-fat versions of certain condiments, like dressings and sauces. One serving of lite mayo has less than half the calories (85) of regular mayo (200), but is almost identical taste and texture.
- Blotting the fat from greasy foods like cheese pizza or burgers is also worth the effort. One could easily soak up a teaspoon of grease, 5 grams of fat, and 40 calories from two slices of pizza alone.
- Add flavor to foods without excess calories and fat by [using herbs](#), fresh or dried. An added bonus: studies show that spicy foods, flavored with red peppers or chili peppers, may boost metabolism and help you to stop eating sooner.
- When cutting out high-fat and high-calorie foods, replace them with fruits and vegetables. These essentials are low in calories, but high in volume, [fiber](#) and nutrients, which can give a feeling of fullness. They make great [snacks](#) and are easy to pack. Stick to whole foods as much as possible. A potato is a better option than an order of fries, just as an apple is healthier than a slice of apple pie.

### Drink water, not alcohol

Not only does alcohol contain 7 calories per gram, but it also lowers self-control when it comes to food. Limit your alcohol intake and your body will thank you. Save alcohol for a post-meal indulgence, rather than drinking it before or with food. Studies show that alcohol lowers inhibitions and control when it comes to eating, causing people to eat more than those who waited to drink after finishing a meal.

Drink water throughout the day, before, and during meals to help curb your appetite. Oftentimes, people think they are hungry when they are actually thirsty or dehydrated. Dehydration can slow metabolism, but the process of drinking water and warming it to body temperature involves energy and burns calories. Plus, being well hydrated gives body at least 10 minutes more energy for exercise, according to a study in the *International Journal of Sports Medicine*.

To lose a healthy one pound of fat per week, all it takes is a 500-calorie deficit per day (which can be achieved by reducing calories, exercising more, or a combination of both). For a **healthy lifestyle**, not a diet, that is easy to stick with, try incorporating some or all of these easy strategies to reduce calories without giving up the pleasures of eating.

To view this article and other similar information, go to [www.sparkpeople.com](http://www.sparkpeople.com).

# Londonderry Homeowner's Association

The LHOA Board met on December 11th but the meeting minutes were not available at the time of publication of this newsletter. Please see the February 2008 newsletter for the December meeting minutes. **The January board meeting is scheduled for Tuesday, January 8th, at 7:30 pm at the Londonderry Clubhouse. Homeowners are encouraged to attend.**

## The HOA Board of 2008

President: Guy Chason  
(281) 351-9544  
Vice President: Wayne Rutledge  
(281) 255-4554  
Secretary: Robin Haney  
(281) 255-2009  
Treasurer: Heather Walker  
(713) 384-5984  
Parliamentarian: *Open position*  
Sergeant-At-Arms: Brian Zultowski (832) 419-8386  
Newsletter Editor: Brandi Morgan  
(281) 923-4252

## 2008 Londonderry

### Committees

Adult's Activities: *Open position*  
Architectural: Joe Perez  
(281) 516-7729  
Ball Field: Darrell Schulze  
(281) 351-2008  
Children's Activities: *Open position*  
Clubhouse: Lori Heidenreich  
(281) 255-2016  
Deed Restrictions: Susan Wheeler (281) 255-2016  
Fishing Pond: Roy Alford  
(281) 357-4367  
Improvements: *Open position*  
Pool Liaison: (281) 255-2016  
Swim Team Liaison: Vanessa Gnatzig (281) 255-3187  
Website: Brian Conrad  
(281) 255-2016  
Welcome: Bob and Jimmie Carlton (281) 351-4358

If you are interested in any of the above positions or committees, please contact one of the board members listed above or call 281-255-2016.

Visit the LHOA website at [www.londonderry-hoa.org](http://www.londonderry-hoa.org).

## Santa Claus Visits the Londonderry Clubhouse!



All smiles from the Haney boys (J.D. & Reese) and their dog, Titan.



Kyle Morgan whispers his requests into Santa's ear.



Even Tikki, the parrot, didn't want to miss out on having a picture with Santa.