

October
2008

Will Ike give Houston an economic boost?

October 2, 2008

By Dave Fehling / 11 News

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LA PORTE, Texas—The damage [Hurricane Ike](#) caused will run into the billions of dollars and some experts say, on average, households may recover only about half their losses.

Robin Spigner is a La Porte homeowner who is still dealing with massive damage to her home and property.

“(There’s damage) in the living room suite. We have big screen TVs that are damaged. If you move them you can hear them sloshing,” she said.

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A few miles away Patricia Hefley is dealing with destruction at the Diary Queen restaurant she owns.

“Its pretty bad, really, really bad,” she said.

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People who work in heavily damaged businesses are also feeling the heat.

Many are wondering when they can return to work.

Despite the damage, experts say that the storm could also bring new wealth to our area.

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“Houston’s going to see a major increase in money flowing in, both from terms of insurance claims and disaster relief. That’s going to last up to two years,” said Douglas Woodward. He’s an economist at the University of South Carolina School of Business.

Woodward conducted a study after Hurricane Hugo hit Charleston in ‘89.

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“It came back as a better city,” said Woodward.

He says millions in insurance checks funded spending sprees to replace all those damaged household items.

Millions more poured into that local economy to rebuild coastal homes, often to better standards.

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Woodward said older homes got facelifts they otherwise might not have.

Local realtors who are looking at coastal properties now expect an up-tick from Hurricane Ike.

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Michael Weaster is with Century 21. “And the fact that the ones that didn’t get destroyed are going to sell and sell quick because they’re limited.”

“People love living along the coast. I guarantee they’re going to be back. They’re going to rebuild,” said Woodward.

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Woodward’s hurricane study showed that households recovered only 45 percent of losses in South Carolina. That was the average.

The reason, Woodward says, is that many people, especially those with lower incomes, had inadequate insurance or no insurance at all.

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In those neighborhoods, researchers found recovery came more slowly and sometimes not at all.

And with the current financial crisis now, there is doubt how much help we’ll get from the government.

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So what does this mean to the people in La Porte?

At the DQ, insurance is not only covering the damage, its also paying their 16 employees so they won’t take jobs somewhere else.

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Meanwhile, Robin Spigner says she’s confident her insurance will cover repairs and a shopping trip to replace ruined TVs and bedding.

You can find this article and other related information at www.khou.com.

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Londonderry Homeowner's Association Monthly Meeting

Tuesday, October 14th

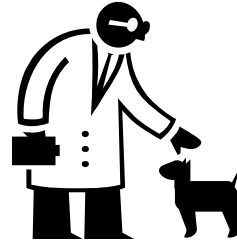
7:30 pm

Neighborhood Clubhouse at 8331 London Way

Are you a business owner? Interested in advertising in the Londonderry newsletter? Your information will go out to over 400 homeowners of Londonderry subdivision. It's easy to do.....just submit your information to lhoanewsletter@sbcglobal.net by the 15th of the month and your ad will appear in the following month's newsletter. There will be a price increase effective 9/1/08 to the following:

	1 Month	3 Months	6 Months
1/8 page	\$15	\$30	\$55
1/4 page	\$20	\$45	\$85
1/2 page	\$30	\$75	\$145
Full page	\$45	\$105	\$205

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Date: Saturday, October 11th

Time: 10:00 - 3:00

Location: Londonderry Clubhouse



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The Bee Coté Team

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www.BeeYourHomeFinder.com

Debris Hotline

Most Common Requests/Issues



Harris County would like to provide residents of Unincorporated Harris County useful information related to debris management after Hurricane Ike. Here's a list of questions and answers to help you.

Please call (800) 207-2325 between the hours of 8 am and 8 pm. City of Houston residents, please call 311. You may leave a message and someone will return your call within one business day.

DEBRIS ON PRIVATE PROPERTY

Q: What do I do if there is a: • Tree blocking my driveway? • Tree down in my yard? • Tree that has fallen on my house? • Tree in/on roof?

A: County debris haulers are **not allowed** to remove debris from private property. Debris must be placed on the right-of-way for pick up. The right-of-way is defined as the property generally located between the edge of the private property line, a sidewalk, or ditch and the street.

Options for Residents

- Move debris to the right-of-way
- Hire a private contractor to move the debris to the right-of-way
- If you have a **disability**, please contact volunteer groups to move the debris to the right-of-way

Volunteer Group Contact Info: CERT Misty Gunn, CERT Coordinator

Misty.gunn@oem.hctx.net

(832)276-7696 cell (713) 881-3100 (ask for Misty Gunn)

DEBRIS TYPES:

Vegetative Debris (branches, limbs, and shrubbery) & **Construction Debris** (shingles, sidings, treated wood, etc.).

Q: Why was my debris not picked up, but my neighbor's was?

A: Vegetative debris and construction debris should be kept in separate piles and stacked away from water, meters, utility lines, etc. Tree limbs should be cut in 10' pieces. Household Hazardous waste should be gathered and disposed of at Household Hazardous Waste events. Call 713.290.3000 to find the next scheduled event.

INSURANCE/FUNDING

Q: What do I do if I don't have: Property insurance? • Available funds to fix the damage?

A: Resident may contact FEMA IA (Individual Assistance) Program FEMA IA Contact 1-800-621-FEMA (3362) or www.fema.gov

Please keep in mind that burning is NOT allowed in the Londonderry community.

Edward Jones

Financial Focus: Concerned About Market Volatility? Study Your History

It happens every time the stock market drops: Investors question their strategy, their luck and timing - all in an attempt to determine what went wrong and what they should have done differently. But if you, as an individual investor, really want to know how to respond to today's market decline, you need to look back at yesteryear.

To begin with, market declines are part of the investment process. Over the past century, the stock market has averaged one "correction" - defined as a decline of 10 percent or more - a year. Furthermore, on average the stock market has declined 20 percent or more once every three or four years. So, instead of thinking that a severe market decline is a once-in-a-lifetime disaster that "just had to happen" while you were investing, keep in mind that market declines are normal, frequent and, for the most part, short-term. And if you're a long-term investor, these declines usually offer an opportunity to buy quality investments at a lower price.

What other lessons related to a declining market can you learn from looking back in time? Here's one: Over the long term, quality stocks have historically outperformed quality bonds. This fact should be of particular interest to you, if, like many investors affected by a market decline, you begin to wonder if you should scale back on your stock investments in favor of "safer," more conservative vehicles. But look at the numbers: From 1926 to 2008, large stocks returned 10.4 percent per year, long-term government bonds returned 5.5 percent and corporate bonds returned 5.9 percent. While it's true that past performance is not an indication of future results, it's also apparent that if you want to give your money the potential to grow - and grow at a pace that can keep you ahead of inflation - you'll need at least some exposure to stocks. While you certainly may want to own some bonds - which offer current income and the ability to help stabilize your portfolio in the short run - you don't want to let a "down" market discourage you from buying stocks of strong companies and holding them for the long term.

Here's one last "history lesson" to consider: The U. S. economy has proved amazing resilient. Since the end of World War II, each recession has averaged 10 months - and each economic expansion has averaged

almost five years. Recessions often begin and end without warning, so if you take a "time out" from investing in response to a recession-induced market slump, you could end up missing the beginning of the next market rally. And when the market does turn around, your quality investments are the ones that will likely show the quickest recovery.

George Santayana, a well-known philosopher, wrote: "Those who cannot remember the past are condemned to repeat it." As an investor, you can benefit from heeding these words, learning from history and not getting too rattled by short-term market downturns. By owning a mix of quality investments that are suited to your risk tolerance, time horizon and long-term goals, you can develop a strategy designed weather any storm that hits the financial markets.

This article is provided by Edward Jones, office of Kevin Martin, Financial Advisor 24910 Kuykendahl, Suite D

YOU CAN'T CONTROL THE MARKET, BUT YOU CAN CONTROL YOUR DECISIONS.

Sometimes the market reacts poorly to changes in the economy. But just because the market reacts doesn't mean you should. Still, if current events are making you feel uncertain about your finances, you should schedule a complimentary portfolio review. That way, you can help make sure you're in control of where you want to go and how you'll potentially get there.

Call or visit your local financial advisor today.



Kevin Martin
Financial Advisor
24910 Kuykendahl Suite D
Tomball, TX 77375
281-357-0838

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Auto - Home - Life - Business - Worker's Compensation

Community Garage Sale

Saturday, November 15th

Attention Londonderry Residents:

As you clean up after the storm, start setting things aside for a community-wide garage sale.

There is no cost to participate.

The LHOA will run an ad in the local newspaper and place signs within the community.

All you have to do is place your items out on your property the day of the sale and let us know that you are planning to participate.

If you'd like to participate, please call Brandi at 281-923-4252.

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How to Trick-or-Treat Safely

By eHow Holidays & Celebrations Editor

Trick-or-treating can be loads of fun for kids, but it can also make them easy targets. Here are a few things for kids to remember on All Saints' Eve.

Step 1: Go in a group accompanied by at least one adult, and carry a flashlight.

Step 2: Obey all traffic laws, cross streets only at crosswalks and walk on the sidewalk at all times.

Step 3: Visit only well-lit homes with porch lights and/or other exterior lights on.

Step 4: Wear costumes that are flame-resistant, and make sure costumes do not drag or otherwise pose a threat of tripping you.

Step 5: Put reflective tape on costumes to make them visible to drivers at night.

Step 6: Make sure that you can see where you are going if you are wearing a mask.

Step 7: Stand away from jack-o-lanterns that contain candles, and never go into a home unless you know the occupants well and the adult accompanying you goes in also.

Step 8: Make sure that everyone stays in the group and stragglers don't get left behind.

Tips and Warnings

- Consider going trick-or-treating before dark.
- Form a trick-or-treat group of people from your church or school. Go to those homes only, or have a trick-or-treat party in the parking lot of the church or school, with each family offering treats out of a decorated car or van.
- Some hospitals will x-ray the contents of trick-or-treat bags for foreign objects as a community service.
- Do not eat candy while trick-or-treating. Bring it home, inspect all the items and throw away any previously opened or otherwise suspicious treats.

Halloween Costumes

Looking for Halloween costume ideas? Welcome to eHow's virtual Halloween costume closet with ideas for adult costumes, couple or group costumes, kid costumes, and even baby costumes. Whether you're making your own costume this year or looking to purchase one that's one ready made, find ideas galore including free costume patterns. This year's most popular Halloween costumes Harry Potter, Jack Sparrow, Bart Simpson, Mermaid, and Transformers.

Top Ten Halloween Costumes for Adults

1. [Lady of Ancient Rome](#)
2. ["Survivor" Castaway](#)
3. [Professor McGonagall](#)
4. ['20s Costume for Women](#)
5. [WWF The Undertaker](#)
6. ['60s Costume for Men](#)
7. [Vampire](#)
8. [Catholic School Girl](#)
9. [Guy That Got Run Over by a Car](#)
10. [Muscular Body Builder](#)

Top Ten Halloween Costumes for Kids

1. [Harry Potter](#)
2. [Hermione Granger](#)
3. [Pokemon - Ash](#)
4. [Pokemon - Misty](#)
5. [G.I. Joe](#)
6. [Fairy or Princess](#)
7. [WWF - Stone Cold Steve Austin](#)
8. [Witch](#)
9. [WWF - The Rock](#)
10. ["Phantom Menace" Costume](#)

For more information on the costumes mentioned above, go to www.ehow.com/halloween/costumes.html.



Celebrate Halloween With Lots of Fun and Safety on Friday, October 31st

REQUEST FOR HOME IMPROVEMENT APPROVAL

In an effort to protect each homeowner's rights and values, it is requested that any homeowner considering improvement of their property which would effect the exterior appearance of the home or any other structure (example: fences, outdoor buildings, painting, patio covers) should submit a request for Home Improvement Approval to the Architectural Review Committee before initiating work on the planned improvement(s). If any changes are made without approval, the committee has the right to ask the homeowner to remove the improvement and/or changes made from the property.

OWNER: _____

HOME PHONE _____

ADDRESS _____

ALT. PHONE _____

#1. TYPE OF IMPROVEMENT/CHANGE

- ___ DECK
- ___ FENCE
- ___ GUTTERS
- ___ PATIO or COVER
- ___ PAINTING
- ___ POOL
- ___ SIDING
- ___ SPA
- ___ SHUTTERS
- ___ STORAGE BUILDING
- ___ GARAGE DOORS

Other and or notes: _____

#2. IF PAINTING, STATE COLOR(S) TO BE USED:

(Please include color samples with request.)

*MAIN PORTION OF STRUCTURE _____

*TRIM (includes soffit, fascia boards) _____

*ACCENTS(includes shutters, doors) _____

#3. LOCATION OF IMPROVEMENT/CHANGE

Front of House _____	Side of House _____
Back of House _____	Roof of House _____
Garage _____	Yard _____

Fences, Decks, Storage Buildings, Patio & Covers ,Pools:

Height _____ Width _____ Length _____

Material Type: _____

Roof Type: (if applicable) _____

Distance from Boundary Lines: _____

RETURN TO : L.H.O.A.

8331 LONDONWAY DRIVE

SPRING, TX. 77389

I understand that the Architectural Control Committee will act on this request as soon as possible and contact me regarding their decision. The approval or lack of approval by the Architectural Control Committee shall not be deemed to constitute any warranty or representation by the Committee including, without limitation, any warranty or representation relating to fitness, design, or adequacy of the proposed construction or compliance with applicable statutes, codes and regulations.

SIGNATURE OF HOMEOWNER

TODAYS DATE

START DATE

PROPOSED COMPLETION DATE

LONDONDERRY HOMEOWNERS ASSOCIATION USE ONLY

DATE REVIEWED: _____

APPROVED OR DENIED: _____

IF DENIED STATE REASON: _____

Londonderry H.O.A.

The LHOA Board of 2008

President: Guy Chason
(281) 255-2016
Vice President: *Open position*
Secretary: Robin Haney
(281) 255-2009
Treasurer: Heather Moureau
(281) 255-2016
Parliamentarian: Patrick Strike
(281) 255-2016
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

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

Londonderry Homeowners Association Meeting Minutes ~ September 9, 2008

Attendance Board Members: Guy Chason, Brandi Morgan, Brian Zultowski, Heather Moureau, and Robin Haney Residents: Roy Alford, Eric Noski, J. Coppola, Amy Rush, and Susan Wheeler
The meeting was called to order at 7:41pm. The August LHOA meeting minutes were read and approved.

Treasurer's Report

- A. As of August 31, 2008, total checking and savings account balance \$136,967.42.
- B. There are 25 homeowners, who have not paid 2008 dues and have been turned over to the attorney.

Committee Reports:

Children's Activities: *The Children's Committee's Back to School Party date has been moved back and will be rescheduled due to weather and life guard schedules. Signs will be posted through out the neighborhood with the new dates and times. Hot dogs and dessert will be served again since it was such a big success at the Summer Kick Off Party. **Volunteers will be needed to make this event successful.** Volunteers are asked to work 30 min. sessions. Those willing to contribute their time are asked to call Robin Haney at 281-255-2009.*

Deed Restrictions: *The committee wants to remind residents that NO trailers are to be stored within public view, that lawns must be maintained, and to please take care of trash containers in a timely manner. Because Hurricane Season is upon us, residents are urged to please take care of dead trees. Questions regarding violations need to be directed to the Deed Restriction Committee or the LHOA Board (281-255-2016 or the LHOA website <http://www.londonderry-hoa.org>). By working together we can make Londonderry not only an attractive neighborhood to live in but an outstanding one as well.*

Adult Committee: The committee would like to propose a neighborhood garage sale day. LHOA would be responsible for putting ads and signs up for a selected date in November and all residents would be welcome to participate.

Architectural Committee: **Homeowners are reminded to fill out an Architectural Request Form and have it approved prior to any home improvement projects that affect the outside of the home.** Request forms will posted in the newsletter intermittently and can be found on the Londonderry website (<http://www.londonderry-hoa.org>).

Old Business

1. Pole lights are now working. New lighting will soon be up in the playground. New security lights have been added to the pool area.
2. The new lighting uses photo cells on the perimeter so they aren't on all day long and should help in keeping electric costs down.
3. Final roofing repairs are to be finished this week.
4. On Sept. 17th, panels around the pool area are to be leveled by Mayco Building Systems.
5. The light poles were painted and look very nice.
6. Changes for the directory are due by September 30th and the new directory is planned to go out with the November newsletter.
7. Sheriff's Office provided additional security in August.

New Business

1. LHOA will be accepting competitive bids to clean the clubhouse.
2. Bonuses for the life guards were approved.
3. A motion was passed to replace and expand the fencing around the air conditioning unit.
4. LHOA will be asking the fire station chief to fix their fence behind the station by the tennis courts.
5. Additional mulch bids for the playground will be sought.
6. Broken benches in the playground area need to be pulled up and the holes filled in.
7. The see through bubble in the Toddler playground equipment needs to be replaced.
8. Bids for pool slides and pool improvements will be sought.
9. A LHOA Community Fall Clean Up and Garage Sale will be planned for November. More information and date will be posted in the newsletter or on the LHOA website (<http://www.londonderry-hoa.org>).

Meeting adjourned 8:39 pm.