

LONDONDERRY NEWSLETTER

AUGUST 2009

Special points of interest:

- Men's Poker Night - Sat., Aug. 1st
- LHOA Monthly Meeting - Tues., Aug. 11th
- First Day of Classes for Klein ISD - Mon., Aug. 24th

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Edward Jones

Financial Focus: Review Financial Strategies after Life Events

If nothing ever changed in your life, you could probably chart your financial and investment strategies and then forget about them. But your life is full of changes - and many of them will require you to take a new look at how you save, invest and protect your family.

Let's run through some of the most common milestones in life and see what sort of moves you might make in response:

****Marriage--**It sounds obvious, but once you're married, you have to stop thinking in terms of "one" and start thinking of "two" in most aspects of your life -- including your finances. For example, if you are an aggressive investor but your spouse is more conservative, you both may need to compromise and choose an investment strategy that's "down the middle." At the same time, you'll want to set some common goals, such as saving enough for a down payment on a home.

****Children--**When you have children, you have to protect them today -- and invest for their future. Your first step, then, might be to purchase life insurance. You can typically buy a term life policy at very reasonable rates. The exact amount of coverage you need depends on your individual situation, but you'll probably want at least enough to pay off your mortgage and send your children to college should anything happen to you. And to protect your income, you might want to consider disability insurance. Finally, it's never too soon to start saving for college. You might want to consider opening a tax-advantaged account, such as a Section 529 college savings plan.

****Job changes--**When you leave a job, you may well have an important decision to make about your 401(k) or other employer-sponsored retirement plan. If you don't need the money right away, you might want to avoid cashing out your plan, because you'll likely face an immediate tax bill -- and you'll have fewer resources for retirement. Consequently, you may want to roll your 401(k) to an IRA or your new employer's plan, if it allows such transfers. Before taking action, consult with your tax advisor.

****Remarriage--**If you ever remarry, you may need to change the beneficiary designations on your 401(k), IRA and other investment accounts. You also may need to work with your attorney to revise your will, living trust and other documents related to your estate plans.

****Retirement--**For many decades, you saved and invested for your retirement. Once you retire, however, you should move away somewhat from the "accumulation" phase and start thinking instead of how best to manage the money you have accumulated. That means you'll need to decide when to start taking Social Security and how much to withdraw each year from your various retirement accounts, such as your 401(k) and IRA. A professional financial advisor can help you develop a withdrawal rate that's suitable for your individual situation.

You'll encounter many important events on the road of life. By making the right financial moves along the way, you can help make the journey more pleasant.

This article was written by Edward Jones for use by your local Edward Jones Advisor, Kevin Martin, 24910 Kuykendahl Rd., Suite D Tomball, Tx. 77375 Phone: 281-357-0838 . For more information on Edward Jones, see the Kevin's ad on page 2.

WHY GO ANYWHERE ELSE?

When it comes to meeting your financial goals, you really only need to see one person. At Edward Jones, we strive to meet all your financial services needs while providing exceptional personalized service.

Because we serve individual investors and business owners, all of our energy and resources are dedicated to helping you reach your long-term financial goals. That's why we live and work in your community. We meet with you face to face to discuss the key steps to creating your financial strategy.

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For more information or to schedule a complimentary financial review, call or stop by the Edward Jones location nearest you.

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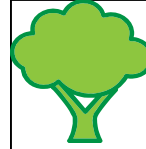
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ATTENTION RESIDENTS

PLEASE DO NOT ATTACH SIGNS TO ANY POLES WITHIN OUR COMMUNITY. IF YOU NEED TO PLACE A SIGN, PLEASE STAKE IT IN THE GROUND AND THEN REMOVE PROMPTLY WHEN FINISHED.

**THANK YOU,
L.H.O.A.**



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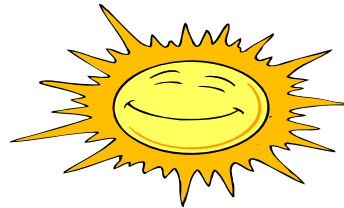
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24 Hour Emergency

Anthony Flory



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Londonderry Homeowners Association Monthly Meeting

Tuesday, August 11th
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. Prices are as follows:

	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

Men's Poker Night



Saturday, August 1st

7:00 pm

Londonderry Clubhouse

Open to residents and their guests

Snacks and drinks provided

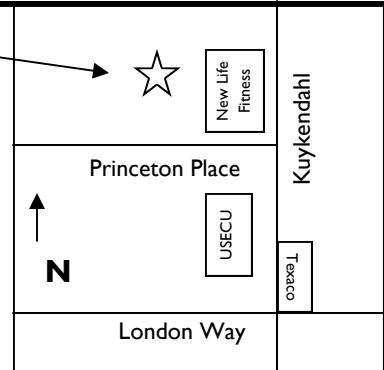
Items For Sale In Londonderry

- Hit-A-Way Baseball Pole trainer BRAND NEW never out of box (\$100 at Academy six months ago) sell for \$70 281-255-0080
 - GE Dryer in White, Like new \$150 281-255-0080
 - Computer/Typing table on wheels with office chair \$45 281-255-0080

If you have an item that you'd like to sell, send an email to lhoanewsletter@sbcglobal.net.



8522 Princeton Place
 Tomball, TX 77375
www.goddardschool.com
 (281) 516-2111
 "Come Grow With Us"



Conveniently located on Kuykendahl behind New Life Fitness

- Summer Camp 6/1 through 8/21 "Hooray for the U.S.A."
- Hours 6 am to 6pm Monday-Friday
- Parent's Night Out (2nd Friday of every month 6 pm to 10 pm!!)
- Before and After School Transportation to all local Schools - Public & Private
- Serving "Spring, The Woodlands & Tomball"
- OWNER ON SITE!!!!



50% OFF THE 1ST MONTH WITH THIS AD!!

THE LHOA BOARD OF 2009

PRESIDENT: GUY CHASON (281) 255-2016
VICE PRESIDENT: PAT STRIKE (281) 255-2016
SECRETARY: ROBIN HANEY (713) 906-9608
TREASURER: SPARROW VANYO (281) 255-2016
PARLIAMENTARIAN: KEN WHEELER (281) 255-2016
SERGEANT-AT-ARMS: BRIAN ZULTOWSKI (832) 419-8386
NEWSLETTER EDITOR: BRANDI MORGAN (281) 923-4252

2009

LONDONDERRY COMMITTEES

ADULT ACTIVITIES: CHRISTI STRIKE (281) 255-2016
ARCHITECTURAL: OPEN POSITION
BALL FIELD: DARRELL SCHULZE (281) 351-2008
CHILDREN'S ACTIVITIES: SPARROW VANYO (281) 255-2016
CLUBHOUSE: AMY RUSH (281) 255-2016
DEED RESTRICTIONS: SUSAN WHEELER (281) 255-2016
FISHING POND: ROY ALFORD (281) 357-4367
IMPROVEMENTS: OPEN POSITION
POOL LIAISON: ERIC NOSKI (281) 255-2016
SWIM TEAM LIAISON: SARA DIBBLE (281) 255-2016
WEBSITE: BRIAN CONRAD (281) 255-2016
WELCOME: BOB AND JIMMIE CARLTON (281) 351-4358

Visit the LHOA website at www.londonderry-hoa.org.

Londonderry Homeowners Association Meeting Minutes ~ July 14, 2009

Attendance

Board Members: Guy Chason, Robin Haney, Pat Strike, and Brandi Morgan Residents: Ken Wheeler, Amy Rush, Jeff Millsbaugh, Roy Alford, and Susan Wheeler The meeting was called to order at 7:45pm. The minutes of the previous meeting were read, amended, and approved.

Treasurer's Report

- A. The balance in checking account is \$9,992.15 and the balance in savings is \$120,454.50 giving us a total combined balance of \$130,446.65
- B. There are 26 homes owing for 2009 and will be turned over to the attorney for collection. Twelve homes currently owe for past years.

Committee Reports

Pool: Issues and concerns regarding the pool, operations/procedures, & rules were discussed between the board and A Beautiful Pools Management Company. The new pump has been installed and insurance reimbursement funds should be received shortly. In addition, new gate locks are in place and anyone found in and around the pool after hours will face trespassing charges.

Adult Committee: Scrapbooking Night was held on July 10th and its next scheduled event is set for Sept. 11th. For other up coming events or ways you can help; please see the updated LHOA website or check your newsletter (<http://www.londonderry-hoa.org>).

Children's Committee: A possible Back-To-School Party is being planned for September. For more information or ways to help; please check the LHOA website or call 281-255-2016.

Deed Restrictions: A new pamphlet has been designed for homeowners to explain the differences between deed and architectural restrictions, common violations, and how to comply with Londonderry by-laws for any future home improvement projects. The pamphlet will be included in the August newsletter.

Architectural Committee: Five violations are under observation and 1 violation has been resolved. Three home improvement projects were approved for June and 1 was denied. **The Architectural Committee needs 30 days prior notice to approve any home improvement projects. Homeowners are responsible for filling out request forms, providing adequate notice, and receiving approval from the committee before the improvement projects begin.** Request forms will be posted in the newsletter intermittently and can be found on the Londonderry website (<http://www.londonderry-hoa.org>).

Clubhouse: A breaker for the main AC has been replaced and an AC check up has been scheduled. Requests have been made for Swim Team to remove any food in the pantry or refrigerators.

Old Business

1. The sign-in procedure for the pool as been amended to improve monitoring and enforce Londonderry's guidelines for pool use.
2. Residents are reminded that only individuals wearing appropriate swimwear are allowed in the pool area.
3. Residents with pool issues or concerns may leave a message for the LHOA Board at 281-255-2016 and will be addressed therein.
4. More juvenile vandalism has occurred at the clubhouse and repairs are in progress of being completed.
5. Any trespassers found in or around the pool area after hours will be prosecuted.
6. Additional security has been hired for the summer season.
7. Possibilities of "Going Green" with the Londonderry Newsletter are still being *reviewed*.

New Business

1. Kenneth Wheeler was nominated to be parliamentarian and the motion unanimously passed.
2. The board is investigating the possibility of purchasing security cameras for the clubhouse, pool, and surrounding areas.
3. The expansion joint at the pool entrance needs to be repaired.

Meeting adjourned 8:35pm.