

LONDONDERRY NEWSLETTER

FEBRUARY 2009

Special points of interest:

- Next LHOA Board Meeting scheduled for Tues, Feb. 10th at 7:30pm
- Valentine's Day - Sat., Feb. 14th
- Houston Zoo Mobile coming to Londonderry in March
- Next Scrapbooking Event scheduled for Friday, March 20th

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February is American Heart Month

February is American Heart Month! Here are some facts and tips to help you keep your heart healthy and help prevent Heart Disease.

COOL HEART FACTS:

- The heart beats 2.5 billion times in a lifetime (65 yrs) (if you take care of it, maybe more!)
- It takes 23-24 seconds for a drop of blood to circulate through the entire body
- Your body pumps 1 million barrels of blood in a lifetime!
- Your body has 60,000 miles of blood vessels
- Every day over 650 Americans have coronary bypass surgery.

RISK FACTORS:

I. Unalterable Risk Factors you CAN NOT change:

- Family History (father/brother had heart disease before age 55, or mother/sister before age 65).
- Gender (men have a higher risk)
- Age (Men over 45 and Women over 55 are at increase risk)

II. Risk Factors you CAN alter:

- High Blood Pressure (three readings at 140/90 in a month, see your doctor)
- Smoking (#1 preventable

cause of heart attacks in the U.S. Smokers have a 70% great risk than nonsmokers). Tough habit to break, but sooner or later you will quit!

- Cholesterol (Blood cholesterol of 200 mg/dl is desirable, 239 mg/dl is borderline and 240 mg/dl+ is high) Know your numbers and get a complete breakdown of your total cholesterol, HDL, LDL and Triglycerides. Have your doctor explain the numbers to you!

- Obesity (more than 30% of your desirable weight) Eating too much of the wrong foods can make you fat! Focus on 5 fruits or veggies a day for the next 20 days.

- Physical Inactivity (Choose to move! 30-60 minutes 3-4 times a week!)

III. Other contributing Factors

- Diabetes
- Stress/Tension
- Hormonal Factors
- Alcohol

Primary Risk Factors have the strongest relationship to heart disease (family history, smoking, high blood pressure, high cholesterol and physical inactivity), when two or more of these are present, the likelihood of heart disease greatly increases.

10 tips to help develop healthy habits and prevent heart disease in your family

Take care of your heart and your children's hearts by:

1. Regular daily physical activity (walk, bike, hike together)
2. Participate in age-appropriate sports, lesson or clubs. Let kids try a variety and find what they like
3. Participate in household chores (the physical kind)
4. Follow a healthy diet; low in fat and high in complex carbohydrates. Be supportive. Focus on positive instead of negative. Praise for a job well done!
5. Don't reward kids with food...find other ways to celebrate!
6. Be supportive. Focus on positive instead of negative. Praise for a job well done!
7. Limit TV, video game and computer time...disconnect from it! 1-2 hours a day max!
8. Be a positive role model and practice what you preach
9. Set goals and limits. Daily activity, 1-2 desserts a week
10. Learn CPR. The next life you save may be someone you love!

For more information, contact the American Heart Association or the American Red Cross. Stop by your local YMCA and join in on some of the many activities that are offered for adults, children or seniors.



Londonderry Homeowners Association Monthly Meeting
 Tuesday, February 10th
 7:30 pm
 Neighborhood Clubhouse at 8331 London Way

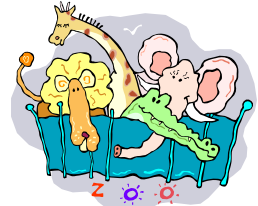
Visit the LHOA website at www.londonderry-hoa.org.



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 713-207-2222

The Houston Zoo Mobile Coming to Londonderry in March!

The Houston Zoo Mobile will be visiting the kids of Londonderry Subdivision during the Spring Break Holiday. This event will take place at the clubhouse and they will be offering 4 hours of animal classes. In addition, there will be an arts and activity table and animal books to present to the children who attend the zoo classes. More information confirming the exact date and times will be posted in the March newsletter and at www.londonderry-hoa.org. Volunteers are needed in 30 - 60 minute shifts to make this event a success for our children. Those willing to aid with this event, please contact Robin at 713-408-9872.



Items For Sale In Londonderry

- Razor Motorcycle—12" wheels—Electric—Kids 12 volt; paid \$250.00; sale for \$75.00. 832-559-3145
- Cream microfiber couch built on hardwood frame from Roomstore. Great condition. \$200 281-467-2800
- Eden Bridals strapless wedding dress, size 6. \$50 281-467-2800

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

Happy New Year



Bee Cote
 REMAX Northvest
 6601 Cypresswood Dr.
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www.beeyourhomefinder.com

Out with the Old in with the New!!!
 This is a saying that comes to mind every year during this time as we begin to create our resolutions for the new year. Start off right with a new resolution by selling or buying your home. Bee Cote' can help you with the complete real estate process. Call Bee today!!!



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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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Edward Jones Financial Focus: Transition to Retirement: What "First Wave" Boomers Should Know

If you're a "senior" member of the baby boom generation - generally defined as those born between 1946 and 1964 - you've seen a lot in your life: the Cold War, the first moon landing, the birth of the Internet and much more. But in just a few years, you may face something you probably never thought you'd see: your retirement. To make a smooth transition to this stage of your life, you'll need to become familiar with a few key financial topics.

Consider the following:

***Retirement plan income - For the past few decades, you may have been building financial resources for retirement through an employer-sponsored plan - such as 401 (k) or a traditional pension - and possibly an IRA. Now, however, it's time to determine just how much retirement income these vehicles will produce. A traditional pension will provide you regular payments based on your years of service and salary, but you have much more flexibility and latitude when it comes to taking withdrawals from a 401(k) or IRA. How much you withdraw directly affects how long your money will last, so you may want to consult with a professional financial advisor to determine the appropriate withdrawal rates for these accounts, based on your projected retirement lifestyle, life expectancy, risk tolerance and other factors.

***Health insurance - Well before you retire, consult with your employer's benefits office to learn if you can receive some type of health insurance as a retiree. Many large employers extend health care coverage to retired workers, but as health care costs have risen, some companies have cut back or eliminated this benefit. General speaking, you won't be eligible for Medicare until you are 65. If you retire before that age and your former employer doesn't cover you, you'll need to find some health insurance to fill the gap.

***Social Security - You can begin collecting Social Security benefits at age 62, but you'll get larger monthly checks if you wait until you reach "normal" retirement age, which, if you are in the first wave of baby boomers, will be about age 66. When should you start taking payments? It depends on a variety of factors, including your health, family history of longevity and other sources of income.

***Further employment - If you decide to do some type of work after retirement, whether for financial or personal reasons, you'll need to factor this income into your overall retirement income strategies. For instance, if you're earning a reasonable amount from a post-retirement job, you may want to delay taking money from your 401(k) or tradi-

tional IRA (though you'll have to start taking distributions when you reach age 70 1/2). Also, according to the Social Security Administration, if you start collecting Social Security when you're younger than your full retirement age, you will lose \$1 of benefits for every \$2 you earn above a certain annual amount (\$13,560 in 2008). Once you reach full retirement age, you can keep all your benefits, no matter how much you earn.

So, there you have them - just a few of the financial issues you'll need to explore as you lead the baby boom cohort into retirement. By taking your time and exploring all your options, you can make the transition pleasant, - and rewarding.

This article was written by Edward Jones on behalf of your local Edward Jones financial advisor, Kevin Martin, 24910 Kuykendahl, Ste D Tomball, Tx. 77375 Phone 281-357-0838

RETIREMENT IS NO TIME TO STOP PREPARING FOR RETIREMENT.

You've spent years saving and investing for the day when you can put work behind you and enjoy the things you love. But the only thing that should change on that day is your strategy.

At Edward Jones, we can create a strategy to help ensure the money you've saved will be there for you throughout your retirement. So you may look forward to a steady, stable income for years to come.

To find out why it makes sense to talk with your Edward Jones financial advisor about your retirement savings, call today.



Kevin Martin
Financial Advisor

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281-357-0838

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Edward Jones
MEMBER HOUSE OF INVESTORS

An Evening of Scrapbooking at the Clubhouse

Open to Londonderry residents & guests

Friday, March 20th

6:00 pm - Midnight



Londonderry Clubhouse

8331 London Way

RSVP: 281-923-4252 or

lhoanewsletter@sbcglobal.net

ATTENTION RESIDENTS

If you plan to make major changes to the outside appearance of your home or yard, or plan to add an addition to your home, please submit the following information along with your home improvement request.

A copy of the official plot plan of your property.

A copy of the blueprints designed by a licensed engineer showing the size, dimensions, and details of the improvement. The design should also include distances from building lines, property lines, and all utility easements located on the property. Please include details of exterior materials to be used including type and color.

Please allow the Architectural Committee 60 days to review the designs and to make a decision.

If you have any questions you may contact us at the below referenced phone number or e-mail address and someone will return your call as soon as possible.

Thank You,

L.H.O.A.

(281) 255-2016

londonderryacc@aol.com

The Cost of Eating Out

As busy families find themselves increasingly pressed for time, eating out has become the norm. Americans spend more than 40 percent of their food dollars on meals prepared outside the home, according to Michael F. Jacobson and Jayne G. Hurley of the Center for Science in the Public Interest. That's a huge increase over spending habits from previous decades. In 1955, Americans only spent 19 percent of their food budget at restaurants.

According to the National Restaurant Association's 2008 industry forecast, Americans eat out more than five times a week, spending an average of \$1,078 per person each year. For a family of four, that's more than \$4,300 spent on meals outside the home.

Could the rise in restaurant dining be contributing to the American middle class's mushrooming debt? The ratio of household debt to disposable income rose from 100 percent in 2001 to well over 120 percent by the end of 2005, according to the Center for American Progress. While food purchases can't account for the entire growth in personal debt, it's clear that too many burgers and tacos eventually bite into the family budget.

Too much eating out is affecting more than just our wallets; it's also taking a toll on our health. Over the past 20 years, obesity rates have tripled among teens and doubled among adults. Sixty-five percent of Americans are now overweight or obese.

When comparing restaurant dining to home-cooked meals, the U.S. Department of Agriculture found that restaurant portions are approximately 20 percent fatter. They are also higher in sodium and cholesterol and much lower in calcium, iron and fiber.

For families trying to limit their dining out habit, here are some tips to make the transition easier:

- Plan ahead to buy groceries once a week.
- Keep meals simple, and don't hesitate to use something that is premade.
- Build meals around sale items, and buy fresh produce when it's in season.
- If your kids are old enough, have them help with both preparation and cleanup.
- Keep track of meals and leftovers stored in your freezer and refrigerator.

Article excerpted from Focus on the Family magazine, February / March 2009 edition.

THE LHOA BOARD OF 2008**PRESIDENT:** GUY CHASON
(281) 255-2016**VICE PRESIDENT:** PATRICK STRIKE (281) 255-2016**SECRETARY:** ROBIN HANEY
(713) 408-9872**TREASURER:** HEATHER MOUREAU (281) 255-2016**PARLIAMENTARIAN:** *OPEN POSITION***SERGEANT-AT-ARMS:**
BRIAN ZULTOWSKI (832) 419-8386**NEWSLETTER EDITOR:**
BRANDI MORGAN (281) 923-4252**2008 LONDONDERRY COMMITTEES****ADULT ACTIVITIES:**
CHRISTI STRIKE (281) 255-2016**ARCHITECTURAL:** *OPEN POSITION***BALL FIELD:** DARRELL SCHULZE (281) 351-2008**CHILDREN'S ACTIVITIES:**
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SARA DIBBLE (281) 255-2016**WEBSITE:** BRIAN CONRAD (281) 255-2016**WELCOME:** BOB ANDVisit the LHOA website
at www.londonderry-hoa.org.**Londonderry Homeowners Association
Meeting Minutes ~ January 13, 2009****Attendance**Board Members: Guy Chason, Heather Moureau, Pat Strike, Brandi Morgan, and Robin Haney
Residents: Linda and David Hoppas, Eric Noski, Cynthia and Joe Perez, Darrell Schultz, Christi Strike, Sparrow Nowland, Amy Rush, J. Coppocio, and Susan Wheeler

The meeting was called to order at 8:07pm.

The December LHOA meeting minutes were read and approved.

Treasurer's Report

A. Checking account balance \$1,113.74; savings account balance \$71,376.17; giving a total balance of \$72,489.91.

B. There are 16 homes owing for 2008. We have 46 homes on payment plans and 132 homes have paid in full for 2009.

Committee Reports:**Children's Activities:** *A Zoo Mobile Spring Break Activity Day is being planned tentatively for Saturday, March 7th during the Spring Break Holiday. The Houston Zoo Mobile will be at the clubhouse for 4 hours offering animal classes for our children. In addition, we will have an arts and activity table set up and animal books to present to the children who attend the zoo classes. More information confirming the date and times will be posted in upcoming newsletters and on the website. Parents are asked to stay with their children under 10 years old. Volunteers are needed in 30 minutes to 1 hour sessions to make this event a success for our children. Those willing to aid and assist prior to, during, or after the Zoo Mobile Spring Break Activity Day; please contact Robin Haney at 713-408-9872. Sparrow Nowland is the new Children's Committee Chairwoman and we are very excited to have her participation.***Adult Committee:** *The LHOA January Scrap Booking Night went very well and a future night is being planned for March 20th. Scrapbooking Nights will be held bi-monthly for any and all residents who are active scrapbookers or interested in learning. More information regarding dates and times will be decided soon and posted on the LHOA website and in the newsletter. For those interested in helping host the event or setting up a display, please call 281-255-2016. Christi Strike is the new Adult Committee Chairwoman and we are grateful to have her participation.***Deed Restrictions:** *Year end totals for 2008 were 93 resolved violations and 3 violations are pending. We want to thank our residents for their strenuous efforts to maintain and improve the look of our neighborhood. We had 287 violations in 2007. Our goal is to have even lower numbers for 2009. Please keep up the good work! If residents have any questions regarding deed restrictions or violations, they will need to contact the Deed Restriction Committee or the LHOA Board (281-255-2016 or the LHOA website <http://www.londonderry-hoa.org>).***Architectural Committee:** *The year end totals for 2008 were 34 requests, 31 approvals, 1 denied, 67 violations mailed and 54 violations in process. 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>).***Pool Liaison:** *Eric Noski has graciously volunteered to be our new Pool Liaison and we want to express our gratitude.***Old Business 1.** *A motion to accept Recycle Lawn Care's bid for 2009 was approved. 2. A motion passed to receive bids for the removal of the white vinyl fence along Metzler Gully. 3. New nets for the tennis courts will be ordered.***New Business 1.** *A motion passed to have Advantage Electric to come out and evaluate, inspect, and repair electric wiring in the clubhouse. 2. The budget for 2009 was tabled till the February meeting. 3. The 2009 LHOA Board Members voted into office are as follows: President Guy Chason, Vice President Pat Strike, Secretary Robin Haney, Treasurer Heather Moureau, Sgt. at Arms Brian Zultowski, Newsletter Editor Brandi Morgan, and Parliamentarian position open.***Meeting adjourned 9:13.**