

# LONDONDERRY NEWSLETTER

JANUARY 2009

## Special points of interest:

- Scrapbooking Event at the Clubhouse, Jan. 9th from 6pm - 12pm
- LHOA Board Meeting, Jan. 13th at 7:30
- Martin Luther King holiday, Jan. 19th
- Open positions on the LHOA Board & Committees - contact a Board member for more info.

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## Edward Jones

### Financial Focus: Time to Sell...or Time to Buy?

We're in a recession, which could be severe. Several financial services companies have either collapsed or been bailed out by the government. And the stock market is down about 45 percent since hitting its peak in October of 2007. Is this a "perfect storm" that should blow investors out of the market -- or is it actually an opportunity for investors to jump back in?

If you're an investor, your first impulse might be to join the "get out while you can" camp. After all, it's no fun seeing the market plunge hundreds of points one day -- and then hundreds more the next day. And we keep getting hit by waves of bad economic news. What possible reason could there be for remaining invested in the market, or even adding more dollars to your current investments?

Actually, you might be surprised. Some strong historical evidence suggests that, during a period such as we are now in, you may indeed benefit by not only staying invested, but also increasing your investment dollars in the financial markets. Consider this: In nine of the last ten recessions, dating back to 1949, the S & P 500 had moved up by at least 29 percent

just 12 months after hitting its lowest point during the recession. Of course, as you've no doubt heard, past performance is no guarantee of future results, but it's interesting to note that the market eventually recovered after each recession.

However, no one can really predict when stocks will reach that low point. It's possible we've already hit it, but it's just as likely that we'll see further drops.

And yet, even if you can't say that we've hit a market low, should you sell your stocks to "cut your losses" and use the proceeds to buy what you perceive as less risky investments? Before making this move, you need to consider some important facts. For example, if you pulled out of the stock market and purchased certificates of deposit (CDs) from a strong financial institution, you could reasonably expect that your principal will be safe and that you will receive the interest payments promised to you. But the interest rate you receive may not even keep up with inflation, so, over time, your investment could end up costing you purchasing power.

On the other hand, if you were to remain invested in the stock market, and if it does follow histori-

cal patterns, you do have a chance of making up your losses. Will there be continued volatility in day-to-day price movements? Almost certainly. But keep in mind that, over the long term, a portfolio that contains a reasonable amount of stocks, along with bonds, government securities and other investments, gives you the best chance of achieving your financial goals.

And here's another reason to keep investing: As measured by the price-to-earnings ratio (P/E), stocks are currently inexpensive. If you buy more shares when prices are down, your increased ownership stake should become more valuable when stocks recover -- as they have done following every bear market in the past.

It's tough to stay positive during a gloomy market environment. But the most successful investors are often the ones who have the courage to be optimistic when everyone around them is not.

This article was written by Edward Jones for use by your local Edward Jones Advisor. Kevin Martin, 24910 Kuykendahl, Ste. D Tomball, Tx. Phone: 281-357-0838



**Londonderry Homeowners Association Monthly Meeting**  
 Tuesday, January 13th  
 7:30 pm  
 Neighborhood Clubhouse at 8331 London Way

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

**KEEP A LEVEL HEAD IN AN UP-AND-DOWN MARKET**

Amid recent market volatility, we've seen substantial upswings and downturns. But when the market reacts one way, it doesn't mean you should, too. The actions you take today can significantly impact your financial future. So before you alter your investment strategy, schedule a financial review. We can help you stay focused despite the market's recent disappointments and find opportunities for the long term.

Call today to schedule your financial review.



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

**Edward Jones**  
 MAKING SENSE OF INVESTING

**Happy New Year**



**Bee Cote**

REMAX NorthWest  
 6601 Cypresswood Dr.  
 Spring, TX 77379  
 281-374-9234 x 113  
 Bee@beeyourhomefinder.com  
 713-516-4380

[www.beeyourhomefinder.com](http://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!!!



## Items For Sale In Londonderry

- Cream microfiber couch built on hardwood frame from Roomstore. Great condition. \$200 281-467-2800
- 300 pound Olympic weight bench, weights, and barbell set. Great condition. \$200 281-467-2800
- Eden Bridals strapless wedding dress, size 6. \$50 281-467-2800
- Britax Onyx Umbrella Stroller. \$45 281-467-2800
- Room Store contemporary dark cherry coffee table. \$50 281-467-2800

If you have an item that you'd like to sell, send an email to [lhoanewsletter@sbcglobal.net](mailto:lhoanewsletter@sbcglobal.net).

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](mailto: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



Visit our website at:  
[www.superiorscreensandglass.com](http://www.superiorscreensandglass.com)

We use high quality products such as CertainTeed, Krestmark Peachtree & US Block Windows. Our customers particularly value our service & integrity. Screens are manufactured at our facility.

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owned and operated  
since 1993**

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Houston, TX 77069

[helpmywindows@comcast.net](mailto:helpmywindows@comcast.net)

# BeutiControl

## LONDONDERRY HOMEOWNERS

Linda Rosemeyer

Independent consultant

(281) 351-4211

Spa treatments

Personalize skin care

Advanced anti-aging products



through an at-home spa experience with an unmatched income opportunity

Visit my website [www.beutipage.com/LRosemeyer](http://www.beutipage.com/LRosemeyer)

**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.

## An Evening of Scrapbooking at the Clubhouse

Open to Londonderry residents & guests

Friday, January 9th

6:00 pm - Midnight

Londonderry Clubhouse

8331 London Way

RSVP 281-923-4252

Refreshments will be served



WE'RE LOOKING FOR REPRESENTATIVES TO DISPLAY AND SELL SCRAPBOOKING SUPPLIES DURING OUR BI-MONTHLY SCRAPBOOKING NIGHTS. IF YOU ARE INTERESTED, PLEASE CONTACT BRANDI AT 281-923-4252. SLOTS WILL BE FILLED ON A FIRST COME, FIRST SERVED BASIS.

### Why Scrapbook?

I'm asked many questions when I talk about scrapbooking, but the most common question is: **"Why should I make a scrapbook album? My photos are fine just where they are."**

Here are the two most important answers to that:

First, depending on your current storage method, those photos may not be around long enough or in good enough condition for anyone past the next generation to see them. Acids from the processing or current photo storage you're using (magnetic albums, for instance) are deteriorating the photos, turning them yellow and brittle.

Lignin, the gluey substance that binds wood fibers together, is doing the same thing. And most older albums are full of both lignin and acids.

If you just want your photos to last your lifetime, then you're fine. But

don't you want future generations of your family to enjoy them? Don't you enjoy seeing photos of your family from previous generations? Second, do you ever look at a photo you took and find yourself wondering, "When was this taken? Who was that with us again?" I do and I hate knowing the stories are never going to get any clearer in my memory.

I started scrapbooking when I had my son in 2000. Before that, I took lots of photos and kept some of them in magnetic albums, but most of them were just sitting in boxes because honestly, who would care about them after I was gone. Now, I want to preserve the stories that go with the photos so my son will have some way of knowing who I was, what we did together, and a way of sharing that with his children some day.

Is there someone in your family

or your past that you wish had shared more stories with you? For me, it's my maternal grandfather. I have many letters from him with lots of stories, but I still yearn for more. And I wish I knew more about my paternal grandmother, with whom I never spent much time. These are only the two most important reasons I have for starting your scrapbooking albums today. There's also the social aspect of scrapbooking, the current version of barn-raising and quilting bees. Attending an all-night crop is a GREAT way to hang out with your friends, get something creative done, and relax without the kids.

This article excerpted from [www.croppincorner.com](http://www.croppincorner.com).

If there is interest in this activity, we would like to make it a bi-monthly event. If you have ideas or would like to help with the planning, please contact Brandi at 281-923-4252 or

[lhoanewsletter@sbcglobal.net](mailto:lhoanewsletter@sbcglobal.net).

"We gather up pictures and bits of our past and scrapbook them into a gift that will last."

--Kimberly Rinehart  
"Been there, done that, scrapped a page about it."

--Unknown Author

## 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 ACTIVITIES:** *OPEN POSITION*

**ARCHITECTURAL:** *OPEN POSITION*

**BALL FIELD:** DARRELL SCHULZE (281) 351-2008

**CHILDREN'S ACTIVITIES:** *OPEN POSITION*

**CLUBHOUSE:** *OPEN POSITION*

**DEED RESTRICTIONS:**  
SUSAN WHEELER (281) 255-2016

**FISHING POND:** ROY ALFORD (281) 357-4367

**IMPROVEMENTS:** *OPEN POSITION*

**POOL LIAISON:** *OPEN POSITION*

**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 ~ December 9, 2008

### Attendance

Board Members: Guy Chason, Heather Moureau, Brian Zultowski, and Robin Haney Residents: Roy Alford, Darrell Schultz, Jerome Miller, Amy Rush, and Susan Wheeler

The meeting was called to order at 8:35pm.

The November LHOA meeting minutes were read, amended, and approved.

### Treasurer's Report

- A. Checking account balance \$24,013.57; savings account balance \$70,454.50; giving a total balance of \$94,468.07.
- B. There are 11 homes owing for 2007; 22 homes owe for 2008.
- C. 2009 assessments are currently being mailed.

### Committee Reports:

**Children's Activities:** On December 14<sup>th</sup> from 2-6pm, the LHOA Children's Committee will be hosting our annual Christmas Party. Santa will be there to take pictures with children and pets. Pictures will be developed on site. Free pony rides, a craft table, cookies and punch, and a moonwalk will be available for our residents' children. Please come help us celebrate the season! Santa has a gift for all our good LHOA boys and girls. 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 children's party; please contact Robin Haney at 281-255-2016.

**Deed Restrictions:** 3 first notices were mailed out and 3 deed violations were resolved. 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>).

**Adult Committee:** A LHOA Scrap Booking Night will be held at the clubhouse in January for any and all residents who are active scrap bookers or interested in learning. More information regarding date 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.

**Architectural Committee:** There were 14 approvals in October, 4 approvals in November, and 54 architectural violations are currently under review. **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: We are actively seeking a new manager; any one interested in this position can contact any LHOA Board Member, the website, or leave a message at 281-255-2016.

Old Business A replacement fountain will be ordered for the pool area.

### New Business

1. Landscaping bids are tabled till the January board meeting.
2. No parking on the grass will now be in the rental agreement and will initiate forfeit of rental deposit.
3. Fencing concerns and issues will be tabled till January.
4. New tennis court nets will be purchased as well as a new vacuum cleaner and phone for the clubhouse.

**Meeting adjourned 9:35 pm.**