

FALL 2010

A
PUBLICATION
OF THE
EL JARDIN
COMMUNITY
ASSOCIATION



Bayfest is Coming! Bayfest is Coming!

By: Sue Hayes

Bayfest will be October 9, 2010 from noon until 6:00pm. We are going to be asking for donations of 2 liter cokes and cakes. The cake walk is our big money maker as there is no expense to us. If you can help with either of these items, contact a board member and let them know.

We have reserved a giant slide for the kids and again

we are going to have a helicopter! Betty Blade, our super raffle lady, has some great items for the raffle. The food court will be in full swing with the usual food. The industries are excited about our event and have it on their calendars.

This is our big fund raiser for the community and we cannot do it without you. The proceeds cover our expenses for the year like electricity for the Weis House, mowing cost, extra mosquito sprays, and insurance. Please come out and support us. Hope to see you there!

Important Contacts

Emergencies 911

ActionLine
713-475-5555

Non-emergency Police
713-475-5568

Public Works
713-475-7836

Animal Rescue & Assistance
281-991-0602

City Hall
713-477-1511

Emergency Preparedness
713-475-5588

Pasadena Recycling
713-922-1000

City of Pasadena Website
www.ci.pasadena.tx.us

It's back to
school time!
Please drive
safely!



Join El Jardin del Mar on Facebook!

For El Jardin events, photos, newsletters
and more, visit www.eljardindelmar.org



Free First Fridays!

By: Stephanie Schottel

Since 2005, I have owned a small in-home tutoring company called Transcend Tutoring. To find out more about the services we offer, you can visit us at www.transcendtutoring.com

Starting the first Friday in September (Sept. 3), Transcend Tutoring will be offering free drop-in tutoring from 3:00-5:00pm the first Friday of every month. Tutoring will take place at the community house known as the "Weis House" located at 4914 Geraldine St.

If your child needs help with a math assignment, for example, or needs a little extra reading help, feel free to stop by. I can't guarantee that the tutoring will be

one-on-one tutoring, but I can guarantee that I will do the best I can to help. Subjects include reading, writing, and math up to Algebra I. **Parents must be present for the duration of the tutoring session.**

Also, if you have some tutoring or teaching experience and would like to help out with Free First Fridays, please let me know. My email address is sschottel@comcast.net. I look forward to seeing you!



Bayfest 2010: Volunteers Needed!

By: Todd Sampsel

Do you have anything to do on Saturday, October 9th? No? We can help fill that void! Bayfest 2010 is happening from 12-6pm that day and we need you to volunteer an hour or so of your time. Whether it's kids' games, raffles, ticket sales, or the food court, your participation is what makes Bayfest so successful year after year. Please e-mail me at straytrout@gmail.com to let me know what you want to do and when you want to do it. If you're flexible, then tell me when you're available and we'll put you where we need you. Help us make Bayfest 2010 the best Bayfest ever!

On the Lighter Side...

Submitted by: Bob Johnson

ADD JOKE

What I've Learned: Index Funds vs. ETFs

By: Wyatt McCormack



In my last article I wrote about the difficulty of "Beating the Market" for long term investors and advocated index investing as a means to perform on par with the market. There are two low-cost ways to invest in the market: the index fund and an exchange traded fund (ETF). I'll briefly discuss the similarities and differences between the two.

To begin with, it is possible to track a broad swath of the market with both an index fund or an ETF. They both invest in many stocks and can encompass a wide range of stock market segments, sectors, industries or even investment styles. And due to the economies of scale of the brokerage firms that construct the index fund or ETF, the transactions costs are reduced compared to a personal investor attempting to duplicate such a portfolio. Furthermore, those transaction costs remain low during the life of the investment due to the passive nature of investing, versus frequent buying and selling in actively managed mutual funds. Some investors flock to index funds and ETFs due to the low asset turnover which provides for a more tax-efficient investment.

Differences arise when it comes to purchasing or selling an index fund or ETF, however. Index funds were created before ETFs were conceived, and as such, they mimic the mutual funds they were modeled after. Index funds are priced once a day after the close of the financial markets when the net asset value (NAV) is computed. The NAV is the combined price of all the components of the fund, but actual purchases/sales may occur at prices different from the NAV. Investors who seek to purchase an index fund must wait until the NAV is calculated, which may require waiting until after the close of the trading day. ETFs trade more like stocks with price changes throughout the trading day, though. As such, investors can purchase ETFs at any time in the trading day. For this reason, ETF investors need to conduct their transactions through a brokerage account, while index investors make their decisions through a mutual fund account. As one can see, index funds trade more like mutual funds, and ETFs trade more like stocks.

The final decision to invest in an index fund or an ETF may hinge on the various costs for the investment vehicle. In terms of transaction costs, index funds may be bought or sold for free depending on how long the investment was held and if it was purchased directly through the brokerage firm in which the fund account was held. Sales commissions may be levied for transactions across brokerage firms, or for small investment accounts, or to discourage frequent trading. With ETFs, however, transaction costs are incorporated into the bid-ask spread of the exchange traded fund, and this is built into the market price based on demand, just like with stocks. Some brokerage firms do not charge a commission for ETF transactions for investors dealing with their own name-branded ETFs, though some minimum investment amounts or trading limits may apply. Finally, one has to consider the expense ratio of the index fund and the ETF. Index funds have an industry-wide average expense ratio of 0.85% according to Lipper, Inc. as of December 31, 2009. Keep in mind that this may include a vast array of domestic and international indexes as well as investment styles. Expenses for exchange traded funds are just a fraction of those for index funds. All of Vanguard's 46 ETF offerings have an average 0.18% expense ratio, which is about one-fifth the cost of the average index fund, for comparison. Plainly shown, the expense ratio for ETFs is very low. Depending on investment amount, time horizon, and expected trading frequency, investors would be wise to choose either an index fund or an ETF for their low-cost investment strategy.

Please note that I am not a registered investment advisor- just someone interested in long-term low-cost investing.



My Dog Reminded Me: The Way You Sleep May Be Causing Wrinkles!

By: Melissa Conkling

As some of you know, I have a very smart, 5-year-old dog (a Catahoula) named Zeke. He and I spend a lot of time together so I decided to study him and use his mannerisms for blog material about my skincare business. Now I know that seems very far apart as to what association it has with each other. But I figured with headlines like the one above would be more eye-catching than “Sleeping Causes Wrinkles.” You’re reading, aren’t you?

I noticed the other day as Zeke gets his 8 hours of napping in—in addition to the 8 hours just the night before—he assumes several different positions. Some positions are on his left side, some are on his right, some on his stomach with his nose tucked under a paw, while another is on his back with his legs in the air showing his “doggie stuff” to the world. I’m sure if you are or have been a dog owner, you may have seen this one before. It seemed that he was in a different position every hour, which brings me to my topic: How the Way You Sleep May Be Causing Wrinkles.

Have you ever heard that someone can tell which side you sleep on from the number of wrinkles you have on one side of your face? There is some truth to that. If you sleep on your side or face down, pressure on the face literally causes the skin to wrinkle. This is particularly true of the nasal-labial fold—the line that runs from the nose to the mouth. Laughter lines can also form from sleeping this way as the skin around the eyes is particularly thin. This should come as no surprise if you consider how much of one’s life is spent sleeping. If you are a side-sleeper, take a look in the mirror and see if there are a couple of more wrinkles/lines on the side of your face on which you sleep.

A great way to sleep that will not cause additional facial wrinkling or a wrinkle around your nose is to sleep on your back. This is not a problem for a lot of people but if you are like me, you have a favorite sleep position and it is not on your back. You may need to put a little extra effort in ensuring you stay on your back by placing pillows next to you so you do not roll over during the night. Whenever you wake up during the night and find yourself on your side or front, switch to sleeping on your back again.

Ending on a good note, as your beauty consultant, I do offer eye refining creams and wrinkle reducing creams that can help you get your beauty sleep and keep your skin looking youthful and unmarred by deep sleep. As for Zeke, he will just keep on assuming his many positions to keep him looking young.

Melissa is an Independent Skincare Consultant with Nu Skin Enterprises. A resident of El Jardin for 7 years, she has worked in the skincare industry for 8 years. Contact her at 281-701-9743 for skincare questions or concerns.

Reminder About Garbage

As you are probably aware, our garbage pick-up days are Tuesdays and Fridays. These folks work hard to help keep our neighborhood clean.

Please make sure you put your garbage in front of your own home. Do not pile trash bags, tree trimmings, or other large waste in front of your neighbor’s yard or in the street.

Also, there are no designated “dumping” areas in the neighborhood. Please do not discard your debris in vacant lots as trash pick-up may not collect from a non-paying owner. Do your part to keep El Jardin looking its best!!



Are You Prepared?

by Regina W. Davis, Long Term-Care Specialist

Are you prepared for what could be the biggest financial risk Americans face? You've insured your homes, health, cars, and even your lives. You've carefully planned your savings and investments, but all of those plans could be wasted if you or your spouse needed Long Term Care.

Chances are greater than 50% that each of us will require extended care at home or in a nursing home. A recent survey stated "one in five Americans over age 50 are at risk of needing Long Term Care services during the next twelve months." At an average cost of \$47,000/year for room and board, drugs and care-related supplies, it doesn't take long to wipe out a family's assets. The odds are much higher that home care will be needed more than nursing home care since 85% of Long Term Care occurs at home or in the community.

Long Term Care is the greatest health expense older Americans face. It is the only major health care expense that is not covered by Medicare, Medicare Supplements, conventional group or individual health insurance, including HMOs. Surprisingly, 40% of those receiving Long Term Care are working-age adults between the ages of 18-64 due to accidents, injuries, and disease.

Medicare only provides short-term recovery benefits for skilled care in a nursing home following a hospitalization and pays nothing for 8-hour shifts at home. Medicare Supplements and other private health insurance policies, including HMOs, just provide short-term recovery benefits. Most Long Term Care is of a custodial nature and is not covered, except by the Medicaid welfare program. To qualify, you must spend most of your assets. Unfortunately, many nursing homes have dropped out of the Medicaid program leaving long waiting lists and limited choices for those remaining, and legislation severely restricts transferring assets to qualify for Medicaid.

Long Term Care insurance is the private enterprise system's solution to this serious problem that threatens the financial security of Americans. This form of insurance provides benefits for all levels of care provided by home health care agencies, assisted living facilities, adult day care centers and nursing homes.

The policies are age-rated and health underwritten. So, the earlier one purchases a policy, the lower the premiums. Another good reason for getting coverage at an earlier age is, once a serious health problem is diagnosed, you may not be able to qualify for coverage. Typical applicants are between ages 40-84.

For more information or a "no-cost" consultation & **one-year subscription to CareSupport Network (a \$400 Value--membership offers access to a multitude of medical resources for you and your family)**, please contact Regina at:

281.335.7609 Ext 12

Regina.davis@lctcp.net



*The El Jardin Community Association, a non-profit organization,
needs your help to raise funds!*

Where does this money go?

- It keeps the common areas (like the parks) maintained.
- It pays for gasoline and tractor maintenance for lawn mowing.
- It pays for the maintenance costs for the playground equipment.
- It keeps the electricity running at the Weis House.
- It gave us our awesome new entrance sign.

Historically, only about 12% of households pay these low annual dues. Just think of what we could do if everyone donated! Please do your part to help make our

**El Jardin Community Association
Membership Registration
P.O. Box 1115
Seabrook, Texas 77586**

Dues: \$35.00 per year for June 1, 2010 - May 31, 2011

Name(s): _____

Address: _____

Phone _____ E-mail _____

Please circle one: Property Owner Rental Resident

Would you prefer to have your newsletter e-mailed? Yes No

A publication of:

El Jardin del Mar
Community Association

El Jardin del Mar is a
village on Galveston Bay
just north of Seabrook.

It sits on land that
was once part of
William Plunkett Harris's
Red Bluff Ranch.

It is a wonderful, restful place
to live in the southeastern
part of Harris County.

Please visit us on the Web at
www.eljardindelmar.org



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