

# White Lake Hills Neighborhood Association

Member Fort Worth League of neighborhood Associations

Summer 2010

Volume 2, Issue 2



## President's Message



Since our last meeting, Vice President Mr. Michael Click resigned due to personal reasons. However, the Executive Board held a meeting and Mr. TeShay Flowers was elected as Vice President. Also, Mr. Flowers Financial Company became the official sponsor of the White Lakes Hills Neighborhood Association news letter. Special thanks to the Executive Board for electing Mr. Flowers and congratulations to Mr. Flowers for accepting the Vice President position. Residents of White Lake Hills, the Fourth of July parade and picnic will take place on July 3, 2010 since the Fourth of

July will be on Sunday this year. We have great food and fun for your family and friends. Residents of White Lake Hills in order to continue making our subdivision, the subdivision of choice, we must continue to maintain our properties by during the following: mowing, trimming, edging and painting our properties as need. Also, I would appreciate it very much if you would not put a business owner's sign in your yard after serves has been rendered to your property. I would like to request those businesses to advertise in our quarterly news letter for the following prices: Full Page-Black and White-\$100.00, Half-Page \$60.00 and Fourth-Page \$35.00. I plan to use these funds to offset budget shortfalls for the neighborhood association. Finally, plans are being made for the garage sale, fall activities and I plan to present you with a new neighborhood directory at the October meeting.

Happy Fourth of July

Johnnie Young

President

## Next Neighborhood Association Meeting:

- Monday, July 12, at 7pm
- Catholic Renewal Center, 4503 Bridge Street

## Agenda

1. Call to order
2. Approve minutes
3. Treasurer's report
4. NPO report
5. Cops report
6. Special events report
7. Picnic overview
8. Special Guest
9. Adjournment

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# Minutes from April meeting

Minutes of the White Lake Hills April 12, 2010 Meeting

The quarterly meeting of the White Lake Hills Neighborhood Association was held Monday, April 12, 2010 at the Catholic Renewal Center, 4503 Bridge Street, Fort Worth, Texas.

President Johnnie Young called the meeting to order at 7:08 p.m.

President Young called for approval of the minutes from the January 11 meeting.

Hubert Strom moved that the minutes be approved as documented in the quarterly newsletter, this was seconded, and the January 11, 2010 minutes were unanimously approved.

NPO Tamelia Reddick reported some instances of crime in the neighborhood.

She cautioned residents that a person purporting to be an Atmos employee barged into a home. She reported two robberies, one in the Waffle House parking lot, where the perpetrator was apprehended. There was also a robbery of a man who was walking his dog in Gateway Park reported. Officer Reddick mentioned Code Blue Training on April 16, and she has applications for interested persons. The Code Blue seminar is May 22.

A concerned citizen inquired about "Whisper Events," located where the old Burger King used to be on Bridge Street. The owner has applied for a restaurant permit from the Health Department and will be allowed to operate 24 hours a day if the permit is granted.

President Young notified members that the COPS report was available to those in attendance.

Councilman Danny Scarth then spoke, and mentioned the article in the Fort Worth Star Telegram about the master plan for the Fort Worth Public Libraries. He said an immediate proposed effect of the plan may be the closing of the Meadowbrook Library on Lancaster, and perhaps cutting down on public space in the East Regional Library. Mr. Scarth stated he doesn't believe cutting down public space would be a cost-effective measure, and that citizens will have opportunities in public forums to voice their opinions on the matter. Councilman Scarth then stated that the Crime Control Prevention Board has been replaced with the City Council. HE reassured members that the CCPD budget is controlled by State Law, and the council must follow those guidelines. A citizen inquired about the Gateway Park Project, and Councilman Scarth stated that more trucks will be in the area moving dirt for the park renovations. The project is moving forward. A citizen then asked about the city budget deficit, and mentioned his concern about the Homestead Exemption being lowered from 25% to 10%. Councilman Scarth stated that before that move, other cuts ought to be made, although library closings and less mowing might make some people unhappy, the money would have to be found from somewhere, and the solution may not please everyone. A question was put forth concerning widening Randol Mill Road to four lanes, and Councilman Scarth stated that TXDOT has not re-authorized it, and it will be quite a wait for funding.

President Young then asked Bob Curtis to deliver the Treasurer's Report.

As of March 31:

\$ 53, 204.00

\$ 8, 100.00 Chesapeake for the Smith-Wilemon water fountain fund

\$ 9, 890.00 COPS fund

\$ 168.00 in the general **fund**.

Bill Hanna moved to approve the minutes as reported, the move was seconded, and approved unanimously.

The Proposed 2010 budget was then submitted to the members.

Administrative:

Newsletter: \$500.00

Postage: \$100.00

Meeting Room: \$250.00

Neighborhood League dues: \$40.00

Beautification/Entrance Upkeep: \$400.00

Park Cleanup & Improvement: \$100.00

Sunshine Committee: \$ 60.00

Awards & Recognition: \$ 100.00

Special Projects/Fall Festival: \$100.00

Neighborhood Garage Sale: \$ 50.00

July 4<sup>th</sup> Picnic: \$1,600.00

A motion was made to approve the 2010 proposed budget, and it was passed unanimously.

President Young then called Peggy Terrell, secretary of the Board of Trustees,

from the floor to introduce Martha Claire as a nominee for Member of the Neighborhood Trust. Each member serves a three year term. Other trust members present were Dr. Bill Hanna and Franklin Bell. A motion was made to nominate Ms. Claire to the position, and the nomination was approved by unanimous vote.

President Young then asked Deborah Kindred & Brittany Gerard, Special Projects Co-Chairs, to speak about the October 30 Neighborhood Garage Sale. Addresses to all participating neighbors' addresses will be published online at: [http://www.neighborhoodlink.com/White\\_Lake\\_Hills](http://www.neighborhoodlink.com/White_Lake_Hills), as well as appearing in the

Meadowbrook shopping News and the Quarterly Newsletter. There will be a Friday evening preview on October 29 open for interested residents of White lake Hills only.

The Halloween decorating contest will be on October 31<sup>st</sup>. The Neighborhood Fall Festival will be in November at a date to be determined. Deborah Kindred expressed a special thanks to Peggy Terrell for maintaining the neighborhood link website.

President Young then called Michael Click to the podium to speak about the two websites for White Lake Hills, neighborhoodlink.com, and whitelakehills.org. He said that both sites will contain up to date neighborhood information.

President Young then thanked everyone who participated in the neighborhood cleanup. He then informed the members that the July picnic and parade will be held on Saturday, July 3 at 10 a.m. He also stated that WLH resident Bob Ray Sanders has asked the Fort Worth Star Telegram to print a new neighborhood directory. The Star Telegram has agreed, and the new directory has a target delivery date of the October quarterly meeting.

Damon Dockstader then presented the Smith Wilemon Park Report. He noted that John Dial, of the Parks Department, notified him that \$28,000.00 has been awarded to our neighborhood Park from gas drilling proceeds that have been dispersed throughout parks in the city. The funds will be used to buy a swingset, and a 4 person teeter-totter. Maintenance of the park and the playground equipment, as well as the water bill for the fountain, will be the concern of the city and not of the neighborhood.

President Young then reported on the recent League of Neighborhoods meeting that he attended. He stated that there is a proposed mixed development in southwest Fort Worth near Alta Mesa, which may help improve the situation with the homeless on the East Lancaster corridor.

A resident then spoke from the floor with a new curb sign design, which he proposed for the neighborhood. It was met positively, and members agreed to discuss it at a later date.

A movement was then made for adjournment.

All seconded, and the meeting closed at 8:27 p.m.

Respectfully Submitted By:

Sarah Green

## Handling Market Volatility

Conventional wisdom says that what goes up, must come down. But even if you view market volatility as a normal occurrence, it can be tough to handle when it's your money at stake. Though there's no foolproof way to handle the ups and downs of the stock market, the following common sense tips can help.

### Don't put your eggs all in one basket

Diversifying your investment portfolio is one of the key ways you can handle market volatility. Because asset classes often perform differently under different market conditions, spreading your assets across a variety of investments such as stocks, bonds, and cash alternatives (e.g., money market funds, CDs, and other short-term instruments), has the potential to help reduce your overall risk. Ideally, a decline in one type of asset will be balanced out by a gain in another, but diversification can't eliminate the possibility of market loss.



One way to diversify your portfolio is through asset allocation. Asset allocation involves identifying the asset classes that are appropriate for you and allocating a certain percentage of your investment dollars to each class (e.g., 70 percent to stocks, 20 percent to bonds, 10 percent to cash alternatives). An easy way to decide on an appropriate mix of investments is to use a worksheet or an interactive tool that suggests a model or sample allocation based on your investment objectives, risk tolerance level, and investment time horizon.

### Focus on the forest, not on the trees

As the market goes up and down, it's easy to become too focused on day-to-day returns. Instead, keep your eyes on your long-term investing goals and your overall portfolio. Although only you can decide how much investment risk you can handle, if you still have years to invest, don't overestimate the effect of short-term price fluctuations on your portfolio.

### Look before you leap

When the market goes down and investment losses pile up, you may be tempted to pull out of the stock market altogether and look for less volatile investments. The small returns that typically accompany low-risk investments may seem attractive when more risky investments are posting negative returns.

But before you leap into a different investment strategy, make sure you're doing it for the right reasons. How you choose to invest your money should be consistent with your goals and time horizon.





# Handling Market Volatility

(cont)

For instance, putting a larger percentage of your investment dollars into vehicles that offer safety of principal and liquidity (the opportunity to easily access your funds) may be the right strategy for you if your investment goals are short-term (e.g., you'll need the money soon to buy a house) or if you're growing close to reaching a long-term goal such as retirement. But if you still have years to invest, keep in mind that stocks have historically outperformed stable value investments over time, although past performance is no guarantee of future results. If you move most or all of your investment dollars into conservative investments, you've not only locked in any losses you might have, but you've also sacrificed the potential for higher returns.

## Look for the silver lining

A down market, like every cloud, has a silver lining. The silver lining of a down market is the opportunity you have to buy shares of stock at lower prices.

One of the ways you can do this is by using dollar cost averaging. With dollar cost averaging, you don't try to "time the market" by buying shares at the moment when the price is lowest. In fact, you don't worry about price at all. Instead, you invest a specific amount of money at regular intervals over time.

When the price is higher, your investment dollars buy fewer shares of stock, but when the price is lower, the same dollar amount will buy you more shares.

For example, let's say that you decided to invest \$300 each month towards your child's college education. As the illustration shows, your regular monthly investment of \$300 bought more shares when the price was low and fewer shares when the price was high:

Although dollar cost averaging can't guarantee you a profit or avoid a loss, a regular fixed dollar investment may result in a lower average price per share over time, assuming you continue to invest through all types of markets. You should consider your financial and emotional ability to make ongoing purchases, regardless of price fluctuations, however.

(This hypothetical example is for illustrative purposes only and does not represent the performance of any particular investment. Actual results will vary.)

## Don't stick your head in the sand

While focusing too much on short-term gains or losses is unwise, so is ignoring your investments. You should check up on your portfolio at least once a year, more frequently if the market is particularly volatile or when there have been significant changes in your life.

# Handyman's Corner

By Franklin Bell

In the last couple of months I have heard of two homes, here in White Lake Hills, that have suffered major damage due to interior water lines leading to faucets or water heaters bursting. I thought it might be a good idea to offer some advice to think about should you ever have a water emergency in your home.

In our area the city water lines (mains) normally run directly under the streets in front of our home. These main lines each have a connection that supplies our homes. This connection is easily identified as it is a concrete box with a metal lid that is found in our front yards. Below is the one in front of my house on Boulder Lake.

These boxes will normally only have one home service line and water meter in them, but some boxes have two lines and meters, this would be yours and your neighbors. These boxes are opened at least once a month by the city to read your water meter. They often become filled with accumulated soil from when it rains, little lizards, and such. It is a good idea to occasionally clean it out so you can easily access your water shut off. Right before the meter in the box is the main water shut off for your home. (photo 1)

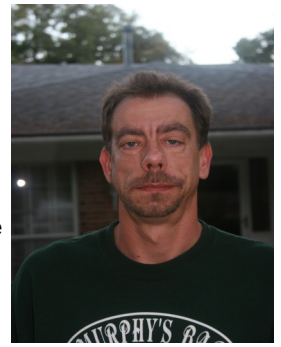
Photo 1

This valve is commonly referred to as the curb stop. It is perfectly legal and acceptable for you to turn off the water to your home using this valve. For some plumbing jobs, such as replacing shower / bath controls you must use this valve to shut off the water prior to changing the fixture as there is no other shut off valve to these fixtures.

This is also the first place I would go to turn off the water if I had a serious leak. The first picture (photo 1) shows the valve in the open or "on" position. To turn it off you use a tool called a curb or valve key or sometimes called a water key. (photo 2) The main shut-off valve for your house looks like a big round wheel. This is attached to a piece of pipe that leads underground. Turn the wheel clockwise in order to turn off the water supply to your house. It is only necessary to turn the valve a quarter turn or from the 12 o'clock position to the three o'clock position. (photo 3)

Photo 2

Photo 3



## Handyman's Corner (cont.)

Prior to an emergency you might want to teach everyone in your home where this valve is located, and where the tool to turn it off is kept. It might be a good idea to practice turning it off. If the valve will not turn easily you should contact the city and ask them to repair it. (City of Fort Worth 24-hour Customer Service 817-392-4477). The curb stop valve is their responsibility to maintain and they will repair or replace it at no cost to you.

Most of our homes also have another water shut off located in a round concrete box next to your house. (photo 4) This will also turn off the entire water flow to the house. I have seen very few of these valves that are operational. Usually they are the old style multi-turn gate valves. Most of the time they are buried under a couple of inches of dirt, and the handles are either broken or rusted completely off. A couple years ago my insurance company did a check of both my fresh water supply and my waste water to ensure I didn't have a water leak in my slab, and at that time I requested that they have the plumber replace the old non working gate valve with a quarter turn valve, which they did do at no cost to me. (photo 5)



Photo 4



Photo 5

There are also water shut offs to the individual faucets and other water fixtures located in your home. I first suggest you turn off the water at the main to immediately stop further damage to your home, but once you isolate the leak you might be able to turn off just that fixture and turn the main back on. Of course, if you have a leak somewhere behind any of these valves, shutting them off won't do any good. The only fixtures that generally don't have their own special shut off valves are tubs, showers, and washing machine hook up boxes.

The important thing to remember is this; Water leaks do not go away. You should have them repaired immediately to prevent what can quickly become serious damage to your home. Check your individual water shut offs to toilets, sinks, etc. If you can't turn them easily have them replaced the next time you have the device they supply water to replaced or serviced. I recommend you have quarter turn stuff off valves installed. They last longer and are easier for people without a lot of strength in their hands to work. You might not want to try to turn old valves that you know haven't been operated in several years, the very act of turning them can make them drip if the inside rubber pieces are corroded and rotten.

If you don't have a main water valve shut off key, they are sold at home supply stores for around \$10.00.

If you ever have any questions about something home repair related please feel free to contact me, my advice is always free and I am more than happy to share with anyone the lessons I've learned. My email is [franklinbell@sbcglobal.net](mailto:franklinbell@sbcglobal.net)

## Happenings with the White Lake Hills Women's Club

**The White Lake Hills Woman's Club is a club open to all women living in White Lake Hills. We do civic work in our community and we are active in the neighborhood association. We welcome all ladies to come and visit our club.**

**Here are some dates to remember:**

**The club takes the summer off in June July and August.**

### September Meeting

**"Emergency Readiness"**

**Date: September 2, 2010**

**Place: Catholic Renewal Center**

**Time: 6:30 pm**

### October Meeting

**"Book Review by Gay Fuller"**

**Date: October 7, 2010**

**Place: Catholic Renewal Center**

**Time: 6:30 pm**

### November Meeting

**"National Cowgirl Museum"**

**Date: November 4, 2010**

**Place: Catholic Renewal Center Time: 6:30 pm**

**We welcome a new member Linda Price.**

**Information about the club:**

**President Mona Bailey [monabailey@mac.com](mailto:monabailey@mac.com) 817-446-0795**

**SAVE THE DATE Neighborhood Christmas Party**

**Date: Sunday, December 12, 2010 Time: 4:00 pm - 6:00 pm**

**Catholic Renewal Center**

**Door Prizes Pet Photos with Santa Refreshments**

**All residents in White Lake Hills are invited.**

## Beautification

We thank the city for mowing Lake Havasu and Smith-Wilomen Park. The city recently had some budget cuts but we will be serviced by the city. We always need help with our entrances. We do need some help at the condo entrance. If you can volunteer, please call Peggy Terrell at 827-457-2507 or 817-909-5623.



# White Lake Hills Annual Neighborhood Parade & Picnic Saturday, JULY 3rd

Sponsored by



**\$25.00 Prize!!!**  
Kids (ages 6-13)  
bike & wagon  
decorating contest

**Walk or ride the neighborhood with us!**

Parade assembles 9:30 a.m. at Green River Trail & North Lake Charles

**Picnic at 11 a.m. Smith-Wilemon Park**

Tickets \$5.00 at the park--

Ticket price includes

Bar-B-Que Lunch & all the fixin's!!

**Raffle Prizes!!!**

Tickets \$1.00 ea.

Family Fun & Entertainment!!

# Handling Market Volatility

(CONT.)

You may need to rebalance your portfolio to bring it back in line with your investment goals and risk tolerance. A financial professional can help you decide which investment options are right for you.

## Making dollar cost averaging work for you

- *Get started as soon as possible. The longer you have to ride out the ups and downs of the market, the more opportunity you have to build a sizeable investment account over time.*
- *Stick with it. Dollar cost averaging is a long-term investment strategy. Make sure that you have the financial resources and the discipline to invest continuously through all types of markets, regardless of price fluctuations.*
- *Take advantage of automatic deductions. Having your investment contributions deducted from your paycheck or bank account is an easy and convenient way to invest, and can help you get in the habit of investing regularly.*

## Don't count your chickens before they hatch

As the market recovers from a down cycle, elation quickly sets in. If the upswing lasts long enough, it's easy to believe that investing in the stock market is a sure thing. But, of course, it never is. As many investors have learned the hard way, becoming overly optimistic about investing during the good times can be as detrimental as worrying too much during the bad times. The right approach during all kinds of markets is to be realistic. Have a plan, stick with it, and strike a comfortable balance between risk and return.

### Ameriprise Financial

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### White Lake Hills Parade Route Intersections that must be covered

Green River and Raintree	_____
Green River and Lake Charles	_____
St. Lawrence and Green River	_____
St. Lawrence and Lake Louise	_____
Lake Louise and Lake Charles	_____
Lake Louise and Fall River	_____
Lake Louise and Rock River	_____
Lake Louise and Granite Shoals	_____
Lake Louise and Marble Falls	_____
Lake Louise and Willow Ridge	_____
Willow Ridge and Willow Ridge	_____

Traffic is not a problem anywhere along the parade route the intersections are just covered by Code Blue/NA members as a precaution.



White Lake Hills  
Neighborhood Association

We're on the Web!  
[www.whitelakehills.org](http://www.whitelakehills.org)  
[www.neighborhoodlink.com](http://www.neighborhoodlink.com)

## Mark your calendars for these upcoming events

7/3 July Parade and Picnic

10/30 Neighborhood Garage Sale

10/31 Halloween Decorating Contest

Walk/Run Fall Festival

Christmas Decorating Contest

## Membership in the White Lake Hills Neighborhood Association

If you are new to the neighborhood, then welcome! We are happy to have you join our community. Just a reminder that membership in our Association is free. We look forward to seeing you at the next meeting or upcoming event.

### Directory updates

We are in the process of putting together a new neighborhood directory. Please send updates to Bonnie Buell [bbuell@sbcglobal.net](mailto:bbuell@sbcglobal.net). Get them in as soon as possible so that we can have the directory ready later this year.

### Newsletter Submissions

Going forward, the newsletter will also be available in pdf format. If you would like to be placed on the list, please email [newsletter@whitelakehills.org](mailto:newsletter@whitelakehills.org)

If you have something you would like to submit to an upcoming newsletter (stories, thoughts, concerns, pictures) please email them to [newsletter@whitelakehills.org](mailto:newsletter@whitelakehills.org).

# In Memoriam

## Clifford H. Lamontagne

Clifford H. Lamontagne (1929-2010) Cliff served his country as a Master Sergeant in the US Air Force. He then spent 28 years of his life with Bell Textron. He was an active member of COPS. He had a wonderful sense of humor that he shared with many people. He shared his life with his wife of 59 years, Charlene and his two sons.

## Wyman Wiggins

Wyman Wiggins (1936-2010) Mr. Wiggins was a longtime resident of White Lake Hills Mr. Wiggins was retired from the US Army. He also had a successful career with Transamerica Financial Services. Mr. Wiggins' six children all attended Eastern Hills High School. He was active with VFW Post 2544. Mr. Wiggins was an active member of COPS. He was also the resident who started the "Good Neighbor Award."

## Deborah V.Reynolds-Hazen

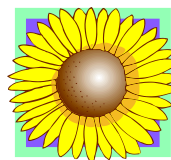
Deborah V.Reynolds-Hazen (1953-2010) Deborah was an active person who made many contributions to the Fort Worth Community and her neighborhood. Deborah had a successful career with the Environmental Protection Agency and The Corp of Engineers. She was active in The Historical Society and in her church Our Mother of Mercy. Here sister, Judith Bell lives here in White Lake Hills and her husband of 15 years Bob Hazen.

## Rebecca Ann Trowbridge

Rebecca Ann Trowbridge (1954-2010) Rebecca was a graduate of Eastern Hills High School and Texas Wesleyan University. She was a devoted teacher in the Arlington ISD. She was a patron of St. Jude Children Research Hospital. She was married to her husband David for 15 years. Her parents, Thomas O. and Dorothy Jane Howell, survive her. Mr. & Mrs. Howell are residents of White Lake Hills.

### SUNSHINE COMMITTEE

If you would like to remember a person with special thoughts, please call Patsy Cooper at 817-496-1531. She will send a card for sympathy, get well, and congratulations.



### Yard of Month-June

4904 Boulder Lake . Home of Louise and Jim Oakerton.

