

Volume 3, Issue 2



President's Message



Greeting Residents of White Lake Hills. First of all, thank you for electing me to serve a second term as President of the White Lake Hills Neighborhood Association. I encourage each of you to assist me in continuing to make White Lake Hills the neighborhood of choice. I ask each of you to serve as a part of the security group for White Lake Hills by reporting any unlawful action to our NPO, Officer Tamelia Reddick. Please keep up the great work and let's make 2011 a great year for the resident's of White Lake Hills.

Johnnie Young

Newsletter changes

Due to a continuing increase in cost, we will no longer be printing a newsletter for each household in the neighborhood. The following production schedule is being adopted and will take effect following the April meeting. For January, April, and July the newsletter will be emailed. If you do not have email access, you may request a free copy which will be delivered to you. The October issue will still be printed and delivered to all homes. To ensure you continue to receive the newsletter please submit your email address or request for home delivery to newsletter@whitelakehills.org. If you would like to continue receiving a paper copy of the newsletter, please let your block captain know so that you can be added to the list.

Next Neighborhood Association Meeting:

- Monday, January 11, at 7pm
- Catholic Renewal Center, 4503 Bridge Street

Agenda

1. Call to order
2. Special Guest
3. Approve minutes
4. Treasurer's report
5. NPO/COPS report
6. Budget Approval
7. Special events report
8. Adjournment

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Minutes from January meeting

President Johnnie Young called the meeting to order at approximately 7:05 pm.

Bob Curtis presented the Treasurer's Report; Charles Edmonds made a motion that the minutes be approved; Earl seconded said motion and the motion was carried. Bob Curtis stated there was still a need for a Treasurer, at which time Aaron Mullens volunteered for the position.

Bill Hanna of the Nominating Committee announced the nomination of TeShay Flowers for the position of Vice President of the Neighborhood Association.

There was no Audit Committee Report, but it was stated such report would be ready by February 1, 2011.

The NPO/COPs Report was presented by Officer Reddick. There are currently 33 active patrols in the neighborhood and the next COPS class will be April 9th. There were sixteen (16) offenses within the most recent time frame, but none within White Lake Hills. Charles Edmonds replaced Mary Lou Robertson as captain of the COPs program and he provided information regarding the month of December, 2010.

With respect to Special Events, there was a discussion about a possible Easter Egg hunt this year, the annual Fourth of July celebration and the annual Garage Sale. Multiple improvements at Smith-Wilemon Park have been made and the goal for 2011 is complete resodding.

The Steve Chaney Award was presented to Elaine Mireles for her service to the community in 2010.

Residents Norma Esparza and Blanca Porras were acknowledged for their contributions to organizing the new directory.

Julia Plance expressed concern regarding the lack of block captains on portions of Raintree Road. Lucy Middlebrook agreed to assist with revisions to the neighborhood directory when neighbors move in or out of WLH and will manage the electronic backup.

Howard Robinson, Jr. was designated as the block captain for 417 - 900 Green River Trail; Lucy Middlebrook will handle 504 - 717 of Candlewood and Raintree Road; Johnnie Young will handle 4700 - 4805 of St. Lawrence; Damon Dockstader offered to handle Granite Shoals and he will coordinate with all the block captains of WLH.

Craig Nicholson suggested the possibility of using Nolan High School students in WLH for community service opportunities in which they could also be awarded credit for doing so.

Mel Harris of Elements Realty Group, and also a WLH resident, discussed ways to sell houses and explained fluctuations in the market and economy.

Daniel Leal announced the following winners of decorating contests:

Halloween - The Norman Family

Christmas

3rd Place - 4908 Sugar Lake

2nd Place - 509 Willow Ridge

1st Place - 4901 Sugar Lake

Peggy Terrell brought a motion to the floor proposing the Executive Committee accept applications for a new newsletter editor. A discussion ensued, the motion was seconded by Mona Bailey and another discussion ensued.

The January 10, 2011 meeting of the WLHNA was adjourned at approximately 8:25 pm.



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TeShay D. Flowers Financial
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Eleven Ways to Help Yourself Stay Sane in a Crazy Market

Keeping your cool can be hard to do when the market goes on one of its periodic roller-coaster rides. It's useful to have strategies in place that prepare you both financially and psychologically to handle [market volatility](#). Here are 11 ways to help keep yourself from making hasty decisions that could have a long-term impact on your ability to achieve your financial goals.

1. Have a game plan

Having predetermined guidelines that recognize the potential for turbulent times can help prevent emotion from dictating your decisions. For example, you might take a core-and-satellite approach, combining the use of buy-and-hold principles for the bulk of your portfolio with tactical investing based on a shorter-term market outlook. You also can use diversification to try to offset the risks of certain holdings with those of others. Diversification may not ensure a profit or guarantee against a loss, but it can help you understand and balance your risk in advance. And if you're an active investor, a trading discipline can help you stick to a long-term strategy. For example, you might determine in advance that you will take profits when a security or index rises by a certain percentage, and buy when it has fallen by a set percentage.

2. Know what you own and why you own it

When the market goes off the tracks, knowing why you originally made a specific investment can help you evaluate whether your reasons still hold, regardless of what the overall market is doing. Understanding how a specific holding fits in your portfolio also can help you consider whether a lower price might actually represent a buying opportunity. And if you don't understand why a security is in your portfolio, find out. That knowledge can be particularly important when the market goes south, especially if you're considering replacing your current holding with another investment.

3. Remember that everything's relative

Most of the variance in the returns of different portfolios can generally be attributed to their asset allocations. If you've got a well-diversified portfolio that includes multiple [asset classes](#), it could be useful to compare its overall performance to relevant benchmarks. If you find that your investments are performing in line with those benchmarks, that realization might help you feel better about your overall strategy. Even a diversified portfolio is no guarantee that you won't suffer losses, of course. But diversification means that just because the [S&P 500](#) might have dropped 10% or 20% doesn't necessarily mean your overall portfolio is down by the same amount.

4. Tell yourself that this too shall pass

The financial markets are historically cyclical. Even if you wish you had sold at what turned out to be a market peak, or regret having sat out a buying opportunity, you may well get another chance at some point. Even if you're considering changes, a volatile market can be an inopportune time to turn your portfolio inside out. A well-thought-out asset allocation is still the basis of good investment planning.

5. Be willing to learn from your mistakes

Anyone can look good during [bull markets](#); [smart investors](#) are produced by the inevitable rough patches. Even the best aren't right all the time. If an earlier choice now seems rash, sometimes the best strategy is to take a tax loss, learn from the experience, and apply the lesson to future decisions. Expert help can prepare you and your portfolio to both weather and take advantage of the market's ups and downs.

6. Consider playing defense

During volatile periods in the stock market, many investors reexamine their allocation to such defensive sectors as consumer staples or utilities (though like all stocks, those sectors involve their own risks, and are not necessarily immune from overall market movements). Dividends also can help cushion the impact of price swings. According to Standard and Poor's, dividend income has represented roughly one-third of the monthly total return on the S&P 500 since 1926, ranging from a high of 53% during the 1940s to a low of 14% in the 1990s, when investors focused on growth.

7. Stay on course by continuing to save

Even if the value of your holdings fluctuates, regularly adding to an account designed for a long-term goal may cushion the emotional impact of market swings. If losses are offset even in part by new savings, your bottom-line number might not be quite so discouraging. If you're using dollar-cost averaging--investing a specific amount regularly regardless of fluctuating price levels--you may be getting a bargain by buying when prices are down. However, dollar-cost averaging can't guarantee a profit or protect against a loss. Also, consider your ability to continue purchases through market slumps; systematic investing doesn't work if you stop when prices are down.

8. Use cash to help manage your mindset

Cash can be the financial equivalent of taking deep breaths to relax. It can enhance your ability to make thoughtful decisions instead of impulsive ones. If you've established an appropriate asset allocation, you should have resources on hand to prevent having to sell stocks to meet ordinary expenses or, if you've used leverage, a margin call. Having a cash cushion coupled with a disciplined investing strategy can change your perspective on market volatility. Knowing that you're positioned to take advantage of a downturn by picking up bargains may increase your ability to be patient.

9. Remember your road map

Solid asset allocation is the basis of sound investing. One of the reasons a diversified portfolio is so important is that strong per-

formance of some investments may help offset poor performance by others. Even with an appropriate asset allocation, some parts of a portfolio may struggle at any given time. Timing the market can be challenging under the best of circumstances; wildly volatile markets can magnify the impact of making a wrong decision just as the market is about to move in an unexpected direction, either up or down. Make sure your asset allocation is appropriate before making drastic changes.

10. Look in the rear-view mirror

If you're investing long-term, sometimes it helps to take a look back and see how far you've come. If your portfolio is down this year, it can be easy to forget any progress you may already have made over the years. Though past performance is no guarantee of future returns, of course, the stock market's long-term direction has historically been up. With stocks, it's important to remember that having an investing strategy is only half the battle; the other half is being able to stick to it. Even if you're able to avoid losses by being out of the market, will you know when to get back in? If patience has helped you build a nest egg, it just might be useful now, too.

11. Take it easy

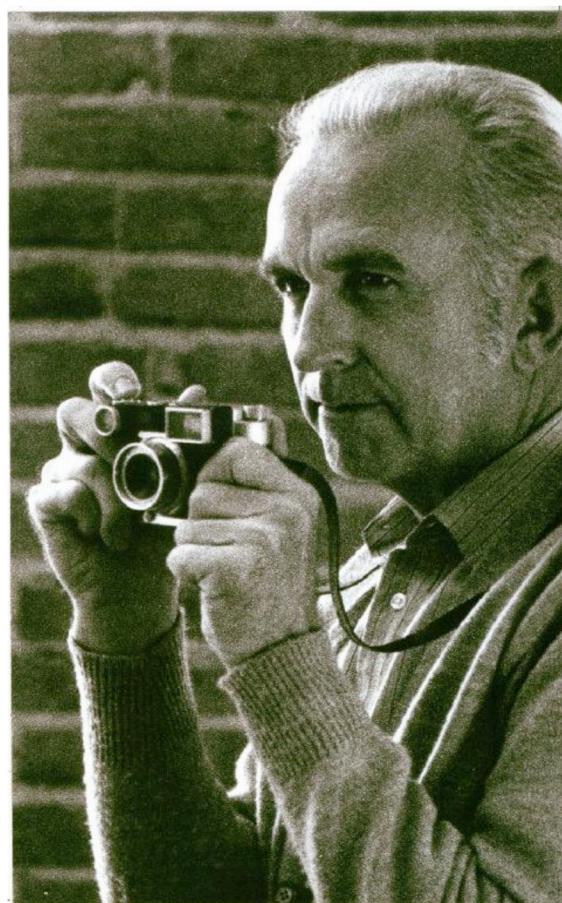
If you feel you need to make changes in your portfolio, there are ways to do so short of a total makeover. You could test the waters by redirecting a small percentage of one asset class into another. You could put any new money into investments you feel are well-positioned for the future but leave the rest as is. You could set a stop-loss order to prevent an investment from falling below a certain level, or have an informal threshold below which you will not allow an investment to fall before selling. Even if you need or want to adjust your portfolio during a period of turmoil, those changes can--and probably should--happen in gradual steps. Taking gradual steps is one way to spread your risk over time as well as over a variety of asset classes.

HISTORICALLY SPEAKING ABOUT

BY PEGGY TERRELL



On a pleasant spring afternoon, I spent some time talking to Jack and Sue White. Jack and Sue have lived in White Lake Hills since 1969. Their beautiful home overlooks the lake and skyline of Fort Worth. They have contributed and done some wonderful work for our neighborhood. Here are some facts that you might not know about the formation of our neighborhood. The late Ted C. Peters was the developer for White Lake Hills. It came to the attention of residents that he planned to fill in White Lake. Jack White and other residents were concerned about this issue. They formed a group of 20 residents, went to Austin, and talked to officials about this problem. The state ordered Ted C. Peters to upgrade the dam and raise the banks. This was accomplished and we still have our lake. The other issue that has impacted our neighborhood was "the dump" located on East 1st Street. You can see the methane gas escaping at night on East 1st Street. This land eventually landed into the hands of Waste Management. They had a contract to use this area. The landfill was eventually filled. The city wanted to develop Gateway Park and our neighborhood wanted to close the dump. More than 200 residents filled the council chambers and stated their concerns. Financial negotiations began with Waste Management, The White Lake School, and White Lake Association. This was the beginning of our association. A band of residents gathered together for a common cause. Jack White (the communicator), the late Tommie Roddy (the CPA), and the late Steve Chaney (the attorney) were the driving force for this issue. The White Lake School had an attorney who was on the school board. The attorney from The White Lake School drew up the legal document. Many meetings were held and it was decided from the beginning that the money would be divided between the school and the neighborhood. The neighborhood received \$150,000 in this settlement. A legal agreement was drawn up. Today this is The White Lake Hills Community Trust.



Jack still kept our neighborhood together. The first directory was published in 1979-80 and dues of \$10.00 were collected on a voluntary basis. Jack published a newsletter. The late Jean Wysatta wrote several articles. Don Campbell contributed to the trust later as a trust member.

Jack White continues to make a difference to the City of Fort Worth. You must visit the website fortwortharchitecture.com. Click on Jack's collection of over 2500 photos of Fort Worth. Jack recently received two awards. The first was The Trailblazer Award presented by Downtown Fort Worth, Inc. Jack was honored for his preservation of historic photos of downtown. The second award was a lapel pin and certificate presented to Jack for the website thewaywewere.com by The Daughters of the American Revolution, the Mary Isham Keith Chapter. This site depicts historic photos of Fort Worth and the establishment of historic photos at UTA.

Neighborhood Activities

There will be several neighborhood wide events this year. We are in the process of planning our annual park cleanup, Easter Egg Hunt, July 4th Parade and Picnic, Garage Sale, and Fall Festival. A full list of dates and events are printed on the back page. As you can imagine we need volunteers to assist with all of these. If you are interested in helping out, please contact Elaine Mireles mireles7@sbcglobal.net.



COPS and WHITE LAKE HILLS

You can we make White Lake Hills an even safer place to live and increase our property values by volunteering as little as one hour each month. Volunteering to be trained and serve as a COPS Neighborhood Patroller or Base person is the way to get involved. You submit an application, the FWPD performs a background check, you receive 8 hours of free training (on a Saturday) by the FWPD, receive a free ride-in with a patrol officer, an orientation for the neighborhood, and you are good to go. Then you will join your neighbors by scheduling at least one hour each month (your schedule) to patrol or base. You will receive an identification badge, clothing with the COPS logo, and will become a member of the team that observes our neighborhood and helps prevent crime. Our COPS program is a model for the entire nation and you will have a sense of pride from becoming a respected member. The next training classes are on April 9th and July 16th. This opportunity is for both working and retired residents. For an application and more information, please call 817-451-5607 and speak to Charles or Elaine Edmonds.

Beautification

We always need some help with our entrances. We need people to weed the beds, water, and pick up trash. If you could volunteer, please call Peggy Terrell. 817-457-1507 or 817-909-5623

Happenings with the White Lake Hills Women's Club

The White Lake Hills Woman's Club is an organization that promotes fellowship with ladies in our neighborhood. We do civic work in our community and support the work of the Neighborhood Association. Here are our programs and meeting dates for April and May. Come join us.

Here are some dates to remember:

APRIL PROGRAM

Date: April 7, 2011, Thursday
Place: Catholic Renewal Center
4503 Bridge Street
Time: 6:30 pm Refreshments
7:00 pm April Program
April Program: Ann Bourland
Vintage Estate Sales

MAY PROGRAM

Date: May 5, 2011, Thursday
Place: Catholic Renewal Center
4503 Bridge Street
Time: 6:30 pm Refreshments
7:00 pm May Program
May Program: Orchid Society

INFORMATION ABOUT THE CLUB: Mona Bailey, President
817-446-0795 monbailey@mac.com

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White Lake Hills
Neighborhood Association

We're on the Web!
www.whitelakehills.org
www.neighborhoodlink.com

Mark your calendars for these upcoming events

4/16 Neighborhood park cleanup

4/23 Easter Egg hunt

7/4 July 4th Picnic and Parade

10/29 Neighborhood Garage Sale

10/29 Halloween Contest

11/5 Fall Festival & 5k run

12/23 Christmas Contest

Directory updates

Please contact Lucy Middlebrook,
earlucy5050@sbcglobal.net with updates and changes

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.

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

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

In Memoriam

Tommie E. Roddy, Jr 1919-2010

Tommie E. Roddy was a resident of White Lake Hills for many years. Tommie grew up in Fort Worth. He graduated from Polytechnic High School and then attended the University of Texas in Austin. He graduated with a BBA. He earned his CPA certification. He was on the golf team and continued his passion for golf. He served in the US Army in World War II. Tommie was a partner in the accounting firm Weaver & Tidwell LLP. Tommie used his CPA experience in his neighborhood. Tommie signed the original White Lake Hills Community Trust Agreement and was the Treasurer for the association on several occasions. He was married to his wife Barbara for 64 years. They shared three daughters, six grandchildren and three great-grandchildren.

Charlotte E. Stone (1917-2010)

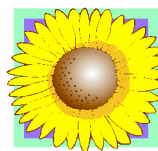
Charlotte Ramsey Edmunds Stone was a homemaker. She was born in Philadelphia, Pa. Charlotte lost her mother in the Great Flu Epidemic so she was raised and later adopted by her aunt Charlotte. She attended and graduated from the Philadelphia Institute of the Bible. She married US Reserve Lt Cmdr. Clarence Stone, a professional engineer. Clarence and Charlotte were always active in their churches in the Philadelphia area. Charlotte later moved to Texas to be near her daughter Elizabeth. Elizabeth and her husband Lawrence live in White Lake Hills. Charlotte was a faithful member of Polytechnic Methodist Church and a member of the White Lake Hills Woman's Club. In Arlington, Texas. Charlotte had one granddaughter, Deborah Falls and one great-granddaughter, Julianne Falls.

Ruth Ann Barber Powell (1927-2011)

Ruth was born in Brownwood, Texas. She moved to Fort Worth as a child and graduated from Polytechnic High School. She married the love of her life Roy and they were married for 60 years. Ruthie was a homemaker and raised two lovely daughters. She did help with the family business Frontier Paint Store. She was there always to help and smile with the customers. She was in the Meadowbrook Woman's Club and Lady Lions Club. Ruth leaves her husband Roy, and two daughters, Dinah and Heidi.

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.



Park Cleanup

On Saturday April 16 at 8:30am to noon, we will meet at Smith-Wilemon Park for our yearly cleanup. Please bring gloves and whatever tools you think you might need. This is our opportunity to help spruce up the park and our entrances in advance of the events we will be holding there during the year.

Easter Egg Hunt

On Saturday April 23, for kids 12 and under, we will have an egg hunt at Smith-Wilemon Park at 10am. There will be two age divisions (0-5) and (6-12). There will also be an appearance by the Easter Bunny (if the bobcats haven't gotten him).