



Cutten Green Informer



February 2020

YARD *of the* **MONTH** *for* **February 2020**

Wonderful landscaping and bright color CAN exist in the middle of winter in Cutten Green, and February's winner is proof of that. The landscaping is open and inviting and the plantings provide vibrant pops of color.

Congratulations to The Valesquez Family!



→ **ATTENTION** ← **Cutten Residents**

We need your opinion on the Semi Annual Garage Sale that the community has had for the past 4 years. The garage sales are held the second Friday and Saturday (Sunday optional) during the months of April and October. The reason they have been the 2nd weekend of the month is so there will be a reminder in the newsletter the week before. If the garage sale was held the first weekend in April, the only reminder would be the March newsletter. The reason for having two garage sales per year is so that if you are busy during April, you can participate in October, and you don't have to wait a full year. If you participated in the garage sale April 2019 and you miss this April 2020, you'd have to wait until April 2021, if garage sales were held once a year. Bottom line, more flexibility. This year brings a special twist in that the 2nd weekend in April is Easter Sunday. So please voice your opinion by emailing: cuttengreeninformer@gmail.com.

1. Keep the garage sale AS IS the 2nd weekend in April (April 10th/11th)
2. Move the garage sale to the 1st weekend in April. (April 3rd/4th)
3. Move the garage sale to the 3rd weekend in April (April 17th/18th)

THANKS FOR YOUR
PARTICIPATION IN ADVANCE.

FEBRUARY 13TH CUTTEN GREEN BOOK CLUB



February 2020 Cutten Green Book Club is February 13, 2020 starting at 7 pm. Bonnie Palka is hosting the meeting at her home at 11511 Colonial Trail

Drive. This month the discussion will be on the book "The Goldfinch" by Donna Tartt. Do bring an appetizer to share. Also, members can bring non-perishable donations for NAM, if they wish. Please RSVP to Bonnie at 281-384-3095 if you are coming.



Hello Cutten Green Zumba neighbors and friends! Zumba classes will be every Saturday in February at 10am at the clubhouse. After February, classes will continue,

but location may change based on the Clubhouse availability. Please call Nydia 832-724-8150 to confirm location after February.

Let's get together and join in our mutual wellness program efforts.

Move to the groove. "You Are Loved!"

Nydia, Zumba, Instructor

Need A Volunteer To Deliver

12 bags with newsletters to 12 residents in section 2. Beginning this month and on a regular basis.

Need two volunteers to deliver newsletters to section 2 castle lane and section 2 colonial trail as soon as possible.

Please email cuttengreeninformer@gmail.com or text. Leticia Gonzalez 832-250-9733. Thanks.



Make sure when signing any documents like checks, contracts etc. use the full year "2020".

For more info visit these sites:

<https://www.lifelock.com/learn-identity-theft-resources-check-date-fraud-date-checks-2020.html>

<https://www.youtube.com/watch?v=thh4z0yWf0o>

If anyone has a question or needs tech assistance I'm listed in our Cutten Green Informer directory.

Also a reminder: please sign up at Nextdoor Cutten Green website :

<https://nextdoor.com/invitexbbkcaesgrdaspbqnfme>

Here you can keep up with current or social events in our subdivision and surrounding subdivisions.





HOUSE CLEANING BY YAZMIN GOMEZ 832-655-5007

- ◆ GENERAL WEEKLY/BIWEEKLY/MONTHLY
- ◆ SPECIAL OCCASION BEFORE/'AFTER EVENT AT YOUR HOME OR CUTTEN GREEN COMMUNITY CENTER
- ◆ ONE PERSON IN YOUR HOME OR TEAM CLEANING
- ◆ FLEXIBLE ECONOMICAL RATES
- ◆ REFERENCES WITH YEARS OF EXPERIENCE IN CUTTEN GREEN

The 4 Golden Rules for Weighing Yourself

By: LBL Team

There are tons of ways to measure how healthy you are -- body mass index, fitness tests, blood work, and, of course, weighing yourself. But, far too often, women get too worked up over the numbers on the scale. Don't let how much you weigh define who you are -- it can't dictate happiness or success.

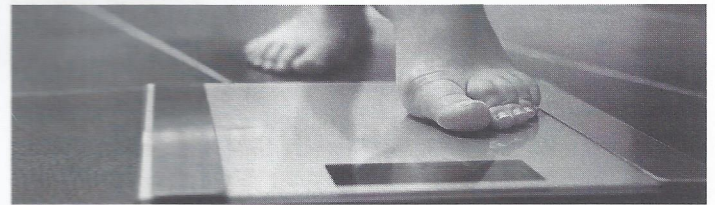
So, how do you weigh yourself without making the scale your enemy? Here are the four golden rules for weighing yourself that every woman should follow:

1. Weigh yourself once a week max

If you have a specific weight loss goal you're trying to reach, then you should weigh yourself every one-to-two weeks. Why? Because if you check in too often, that number on the scale would be affected by a wide range of things, such as your period, eating salty foods, drinking alcohol, and being constipated. Weighing yourself every day could lead to lower self-esteem and obsessive behaviors.

2. Weigh yourself in the middle of the week

Wednesday mornings are the best time to weigh yourself. While losing one-to-two pounds per week is a realistic goal, you might not see results if you don't stick to a schedule. Since your weight can fluctuate up to five pounds per day, make sure to weigh yourself first thing in the morning, after going to the bathroom. Why Wednesdays? One study found that weight fluctuates least in the middle of the week.



3. Aim for a range

Instead of setting a weight loss goal with a specific number in mind, create one around a five-pound range. If your goal is to get down to 150, aim for anything below 160. This prevents experiencing extreme emotions that can come with a specific number on the scale.

4. Measure progress in other ways

Even though you should weigh yourself regularly, you should also measure your progress in different ways. Maybe your clothes fit better, or you're building muscle. If you've been working hard and you love how your clothes fit, weighing yourself can help you determine what your happy number is.

Tip the scales

Instead of weighing yourself every day, only weigh yourself once a week. Tip the scales in your favor by creating a healthier relationship with your weight and body. Remember to chart your progress in other ways, too.

References

1. "Don't Let the Scale Wreck Your Self-Esteem! 4 Rules for Weighing Yourself," *Shape*, February 21, 2018.
2. "How to Weigh Yourself the Right Way," *U.S. News*, February 27, 2015.

NORTHWEST FOREST REPUBLICAN WOMEN

Northwest Forest Republican Women will meet Monday, February 10th, at 11 a. m. at Shirley Acres - 217 Woerner Rd. The program at 11:30 will feature The Honorable Steve Radack who has served as Commissioner of precinct 3 in Northwest Harris County for 8 terms of office. Lunch is \$25 with reservations at rita.hugger@att.net by Thursday February 6, 2019.

♥ HAPPY ♥
Valentine's
♥ Day ♥



**PLEASE DO YOUR BEST
TO RECYCLE
ALL CARDBOARD BOXES!**

Note: We are paying extra to have a recycling company pick-up cardboard, plastics and glass. Please do your part to help reduce our landfills.

My Neighbor Keeps Parking His Car on the Street in Front of My House, Can't You Do Something About It?

Actually, no. Since Public Roadways are just that, "public," no one has the right to reserve spaces in front of his or her house. However, while it is not illegal to park in front of someone else's house, it is certainly inconsiderate. Every homeowner likes the convenience of being able to park in front of their own house, and families who have an unusual amount of automobiles should make arrangements to park the extra vehicles someplace other than in front of someone else's house. On the other hand, if you encounter a vehicle which is parking in front of your house for excessive periods of time without moving, you can call the police department and ask to have the vehicle checked out. (If you don't recognize the vehicle and it hasn't moved for a long time, it may be stolen.) If the vehicle is registered to a neighbor who lives adjacent to your house, the owner is not violating any laws. If on the other hand, the vehicle belongs to someone who does not live adjacent to your house, and it remains in its parked position for more than 72 Hours, it can be ticketed, and in some cases, towed away. Of course, the best course of measure to take for this type of problem is to talk to your neighbor, and to try to work it out without involving the police. Call the non emergency number for Precinct 4 @ (281) 376-3472.

Playhouse 1960
Raising the curtain since 1973

Coming Soon!

February 29,
March 1, 7, 8, 14, 15

Disney
Aladdin
JR.

directed by
Felicia Robbins

directed by
Amy Bogan

Four
Weddings
AND AN
ELVIS
NANCY
FRICK

March 6, 7, 13, 14, 20, 21, 22

THE BOOK OF
EVERYTHING

MARCH 27-29

Directed by
Jennifer Plunkett

SORDID
LIVES
By Del Shores

directed by John Sallinger
April 10, 11, 17, 18, 24, 25, 26

11 Things That Will Be Cheaper in 2020

By Michelle L. Black

Want to save big in the new year? All you have to do is take advantage of these seriously smart opportunities.

When it comes to your finances, finding ways to save money can free up extra cash. This makes it possible to afford the things you really want in life, like taking that amazing trip, contributing to your retirement fund, or finally getting out of debt. Believe it or not, these products will actually be cheaper in 2020, making it easier for you to cut spending and achieve your financial goals.

Delivery services

People who love having products, groceries, and even meals delivered to their doorsteps could be in for a treat in 2020. As more companies enter the delivery space, competition for cheap delivery is increasing, which means that prices for these services may fall. "With businesses trying to compete with Amazon Prime's fast and free delivery to members, food and grocery delivery services are trying to stand out by decreasing delivery prices," explains Laura Harders, founder of BeltwayBargainMom.com. Harders cites how Instacart slashed its fees last year on grocery delivery. She expects this trend to continue.

Investments

Saving for retirement could also be more affordable in the upcoming year. Jeff Rose, a certified financial planner and the founder of Good Financial Cents, explains that "the Fintech space has exploded with disruptors, such as Robinhood and M1 Finance, offering zero-trade commissions." Some of the bigger players in the online brokerage space (like Schwab, E*trade, and TD Ameritrade) have joined in and are offering zero-trade commissions as well. "Competition will continue to drive the price down and only make the cost of investing that much cheaper," Rose predicts. "The clear winners here are the investors." But do your research before you dive in.

2019 smartphones

In 2020, you should expect the prices of the previous year's iPhone and Android devices to be slashed. Plan ahead and use this knowledge to your advantage. "Every year, without fail, new smartphones become more expensive as the technology inside them continues to improve," says Tom Drake, founder of Maple Money. "But you can combat that trend by opting to purchase the outgoing model instead. While you'll miss out on a few tiny upgrades, you'll make up for it by keeping more money in your bank account."

Premium televisions

If you have your heart set on a television upgrade in the coming year, you may be in for a pleasant surprise. David Cahill, founder of Finance Superhero, predicts lower prices on premium TVs, thanks to advances in Organic Light Emitting Diode (aka OLED) technology. "If you've been saving and are ready to upgrade your entertainment experience, you may see prices reduced by 15 to 20 percent on OLED TVs next year," Cahill says. Of course, you can get an even better deal at certain times of the year.

Electricity

If you're always looking for clever ways to slash your home energy bills (and really, who isn't?), you'll be happy to know that you won't have to look too hard in 2020 when it comes to your electric bill. This potential price decrease (in certain areas) is thanks to the rise in renewable energy sources. "As more renewable resources come onto power markets across the country, the average power price paid to generators continues to fall," explains Riley Adams, a certified public accountant and the founder of Young and the Invested. "Because renewable resources have zero marginal cost to operate, this lowers the average market power price for all types of electricity." Adams adds that the solar investment tax credit will be decreasing soon as well. This may lead to a rush to install solar power systems while the tax credit still remains in full effect, creating more pressure on nationwide power prices and helping consumers save.

Batteries

With the rise in renewable energy sources, there's also been an increased need for energy storage, like rechargeable lithium-ion batteries. Kyle Kroeger, founder of FinancialWolves.com, says "the intermittent nature of [solar and wind] technologies has also driven costs for batteries and energy storage down, as we will need somewhere to store power. Solar and wind can only generate power during certain periods of time." Lithium-ion batteries, for example, are now being mass-produced and used to power products like phones, electric scooters, and even cars. Kroeger predicts the high demand and mass production of these batteries will continue to cause prices to decrease and may even help electric vehicle and cell phone prices to drop further as a result.

Discount groceries

Food inflation is a real concern. But the news isn't all doom and gloom when it comes to expected grocery prices in 2020. Jarek Grochal, founder of Time in the Market, predicts "the expansion of low-cost purveyors like Aldi, Lidl, and Trader Joe's will continue into 2020, giving customers the option to drastically cut their bills by switching stores." Although the grocery discount market is still relatively small in the United States, Grochal believes the recent explosive growth of Aldi (slated to have 2,500 stores by 2022) and Lidl (on schedule to have more than 100 stores by the end of 2020) "will mean vast potential savings for shoppers."

More grocery savings

While shopping at a discount grocery store could save you money on your monthly food budget, you may also see the price of certain food products drop across the board in 2020. If you're buying fats, oils, or processed fruits and vegetables next year, these purchases may cost less. Why? "Certain shifts in agricultural conditions, supply, or demand could impact consumer costs," says Harders. "The USDA analyzes and forecasts consumer food prices. In a report

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REAL ESTATE NEWS

by Toby C. Stephens



Credit Scores Demystified

If you've made a resolution this year to get your credit on track, getting started can feel a bit daunting. After all, it can sometimes seem as if credit agencies want to keep you in the dark about how scores are calculated. Not to worry - with some diligence on your part and a little insight into the world of credit score-keeping, you can get back on track in 2020.

Credit scores follow an algorithm first developed by the data analytics company FICO years ago. For a while, credit scores weren't the primary force behind a credit decision but over time the impact of a credit score became more and more important. Most every loan program available today has a minimum credit score.

There are five characteristics of your credit history that make up your three-digit score: your payment history, account balances, the length of your credit history, the types of credit used and how often you've applied for new credit. Credit scores will improve much more quickly by paying attention to the two categories that have the greatest impact on a score: payment history and account balances.

Payment history accounts for 35 percent of the total score. When someone makes a payment more than 30 days past the due date, scores will fall. An occasional "late pay" won't do much damage to your score but continued payments made more than 30 days past due definitely will. Preventing late payments is a key to recovering your score.

Account balances compare outstanding loan balances with credit lines and make up 30 percent of your score. If a credit card has a \$10,000 credit line and there is a \$3,300 balance, scores will actually improve, as the ideal balance-to-limit is about one-third of the credit line. As the balance grows and approaches or exceeds the limit, scores will begin to fall.

The remaining three have relatively little impact. How long someone has used credit accounts for 15 percent of the score, but there's really nothing anyone can do to improve this area other than to wait. Types of credit and credit inquiries both make up 10 percent of the score. By concentrating on payment history and account balances, scores will improve significantly over the next few months.

If you no longer want to advertise
in the residents' page,
please email
cuttengreeninformer@gmail.com
and let us know.
Please check that your
information is updated too.

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published in September 2019, they estimated that fats, oils, and processed fruits and vegetables could all decrease in pricing in 2020."

Electric vehicles

Does the idea of cruising around town in an electric vehicle appeal to you? If so, you'll be happy to learn that the price of electric cars could drop significantly in 2020. "Technological advances, such as cheaper batteries that maintain a longer charge, will reduce production costs and make electric cars more affordable for the masses," predicts Mike Collins, founder of WealthyTurtle.com. "Also, the increased popularity of electric vehicles will bring economies of scale." Economies of scale is an economic term used to explain how companies can save money when increased production of a product helps them become more efficient. Collins predicts this more efficient production of electric vehicles could drive down prices even more.

Real estate

If you're selling a home in 2020, you might be able to save money on real estate transaction costs. According to Andrew Herrig, founder of Wealthy Nickel, new competition in the real estate market could save home sellers a bundle. "Traditionally, 8 to 10 percent of the sale price of a home was eaten up by closing costs and realtor commissions," he says. "But with the entrance of new competitors, such as discount brokerages and Silicon Valley-funded iBuyers (Opendoor, Zillow, etc.), the landscape is changing, and transaction costs are coming down because of it." But keep in mind that a discount brokerage isn't the right choice for everyone trying to sell a home. It's best to research all your options and interview multiple real estate agents before you make a commitment.

Financial planning

In 2020, quality financial planning options will continue to become more affordable to the middle class, predicts R.J. Weiss, a certified financial planner and the founder of The Ways to Wealth. "While for years, the standard was a flat 1 percent fee for assets managed, many new types of financial companies are getting into the game," Weiss explains. "Companies like SmartPath and Facet Wealth provide access to CFPs at a very affordable price. In addition, more investment institutions and robo-advisors are providing clients access to certified financial planners."

Resident Services Directory

Any Concrete Job.....	Manuel Ovalle.....	832.814.9183
Appliance Repair/Installations.....	Idelfonso Galvan.....	832.704.9410
Avon.....	Betty Schofield.....	713.542.3134
Avon Independent Sales Rep.....	Claudia Ruffin.....	832.651.6719
BMW & Mercedes:		
Maintenance/Repairs/Upgrades.....	TMJ Bimmers.....	713.384.2273
Babysitter CPR Certified.....	Makeda Blackwood.....	832.318.1203
blackwoodmak@yahoo.com		
Blinds & Shutters.....	Karen Whitfield.....	832.453.7984
Blinds & Solar Screens.....	Raul Del Toro.....	281.537.2202
Carpentry / Tree Services.....	Justin Peek.....	281.541.7896
Computer/Thrift-T PC Repair.....	Dario Rivera.....	281.415.1432
Connect Realty.....	Gerardo Gonzalez, Agent ..	713.377.3623
Concealed Handgun License Instructor.....	Jeff Board.....	281.736.2674
Design Build.....	Deborah Maddox.....	713.226.9952
E-Z Driving School.....	Tom Hinytzke.....	281.444.0200
Free Financial Needs Analysis.....	Johnnie Johnson.....	281.580.2261
Hands of Care LLC Home Care Services		
handsocare9@gmail.com...	Kendra Davis.....	346.316.2066
Home Security Specialist.....	Thomas "TJ" Jones.....	281.773.7165
T.jones@homeprotech.com		
House Remodeling/Exteriors.....	Chris Elliot.....	713.545.6625
Injured Animal Rescue Ambulance.....	713.869.SPCA (7722)	
7 days a week 9am – 5pm After hours713.880.HELP (4357)		
Interior Designer Res. & Com.	Pat Brewer.....	281.583.7176
Internet Service.....	Peter Barrett.....	713.204.4008
www.GoneBeGone.com		
JR's Lawn Maintenance.....	John Garcia.....	713.545.5931
Life Coach.....	David Claar.....	979.451.8896
Lincoln Wood Baptist Church Pastor ..	David Pledger.....	281.440.0623
Make-Up Artist.....	Mayra Lopez.....	832.207.6969
Master Hair Stylist.....	Kim Dang.....	281.546.0972
Merribee Needlearts & Crafts.....	Karuna Sood.....	281.440.6980
Notary.....	Sandy Lambeth.....	832.642.1654
Printing Services.....	Fran & Rick Krailo.....	281.444.0583
Piano & Voice Lessons.....	Sharon Anthony.....	281.895.6733
Portrait Photographer.....	Dale Martin.....	281.900.8732
Realtor.....	Elaine Fernandez.....	281.748.2091
Resume Writing.....	John Havranek.....	713.894.5186
Telecom Services.....	Saul Campos.....	281.440.5155
TexEscapes.....	Scott Smith (Ext 701).....	888.649.6743
Thirty-One Gifts.....	Kimberly Hearn.....	803.873.0102
THRIVE.....	Glenn Hearn.....	803.873.0097
Travel Agents.....	Tom & Carol Stricklin.....	281.580.5793
Tuxedo Rental.....	Teresa Bell.....	281.447.7349
Vivenet.....	MJ Harker.....	281.520.4956
Web Design.....	Ken Nunley.....	713.854.4098
We Care Transportation.....	Keenan & Debra Marshall..	832.229.1851
Window Replacement.....	Charles Maddox.....	281.608.0097
Wood and Tile Flooring.....	Grayson Gwyn.....	281.748.7306
Young Living Essential Oils.....	Oralia DeLeon.....	713.480.3326
Younique.....	Kimberly Hearn.....	803.873.0102

TEEN DIRECTORY

Babysitting, Yard Work.....	Meagan Mikel.....	281.520.6754
Pet Sitting & Baby Sitting.....	Layla Canizales.....	832.768.8405
Pet & House Sitting, Baby Sitting ..	Shauna Jessee.....	713.594.5685
Grocery Shop/Pick up & Elderly Care..	Shauna Jessee.....	713.594.5685

Important Numbers

Cutten Green HOA members	
cuttengreencommunity@gmail.com	
Cutten Green Playgroup	
Lindsay Newcomer.....	979.777.7631
Cutten Green Community Pool	
Lone Star Pool Management	
guards@lonestarpoolmanagement.com	
HOA President	
Lee Bredbenner.....	281.440.3308
HOA Vice President-Clubhouse	
Jay McWhorter.....	281.583.9756
HOA Secretary Barbara Howze ..	281.893.6361
HOA - Pool Ken Wright.....	281.583.9228
HOA - Architectural Approval	
Buster Cowart.....	713.829.5365
Informer Editor	
Leticia B. Gonzalez.....	832.250.9733
cuttengreeninformer@gmail.com	
Low cost cat/dog spay/neuter	832.510.7622
Marquee-Section 1	
Position Open	
Marquee-Section 2	
David Lewis.....	281.397.9037
leghou@att.net	
Swim Team Karen Craig.....	832.372.3644
Women's Book Club	
Dianne Shearer.....	281.444.7611
Clubhouse Rental Nancy Michel	281.444.6358
Crest Management.....	281.579.0761
www.crest-management.com	
Texas Pride Disposal.....	281.342.8178
Traffic Signals-24 Hour Hotline ...	713.881.3210
Recycling	
Texas Pride Disposal.....	281.342.8178
Maintenance Requests.....	281.353.8424
713.755.5000	www.hcp4.net
For road repair, signs, etc.	
Yard of the Month Selection	
YOM Committee..Cuttengreenyom@gmail.com	
NW Mud #6 Water Board Members	
Dave Harris.....	281.795.7618
Rick Fox.....	281.440.1175
Bob Parliment.....	281.827.2140
Dennis Jasek.....	281.893.4713
Dennis Klimek.....	832.452.3969
KISD Central Office.....	832.249.4000
Klein Forest High School.....	832.484.4500
Klenk Elementary.....	832.484.6800
Wunderlich Intermediate.....	832.249.5200
Public Library.....	281.890.2665
Reliant Energy (Electricity).....	713.207.7777
Centerpoint Energy (Gas).....	713.659.2111
Centerpoint.....	713.207.2222
www.centerpointenergy.com	
Down Power Lines & Street Light Outage	
MUD#6 Water Company MMIA.....	281.651.1618
CONSTABLE.....	281.376.3472
www.co.harris.tx.us/pct4	
Security Non-emergency Information	
Lee Bredbenner.....	281.440.3308
Harris County Operator.....	713.755.5000
Harris County Public Health &	
Environmental Services.....	713.439.6000
Emergencies.....	
911	

Thank You for 25 Years of being Cutten Green's #1 Realtor.



ARE YOU IN THE MARKET FOR A NEW HOME?

If you're thinking about buying a new home and selling your current home, let me be your Realtor, and represent you on both transactions, and I'll sell your Cutten Green home for a reduced commission (5%).



832-878-5884

*For a Free, No Obligation,
Market Analysis of Your Home, Call Me.*

You can call me anytime
to discuss this.
I'm always available to talk to you.

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