



The Insider



Financial Health for You, Your Family, and Our Future



I was talking recently to a group of young adults and asked if they knew what a check register was. Not one of them knew. Sign of the times, I guess, in this ever-changing digital world. Although many of us remember learning about balancing a checkbook, personal finance is not a required subject in most schools anymore. Not gaining the proper financial education leaves many young adults unsure about how to manage their money, apply for credit, or even develop a proper management plan to stay out of debt. Schools must begin the process of educating our students earlier in personal finance to ensure future generations can make individual financial decisions without having to rely on someone else. It's critical not only to their well-being but to our country's stability and the overall integrity of our country's financial system.

Below are just a few items I think are important to understand, and it is imperative for us to ensure the next generation understands how these thoughts and management techniques can enhance their financial well-being.

1. Teaching self-control is a concept that is difficult to understand when you can simply pull out a credit card and say, I would like that pair of shoes. It is always a different decision when you must reach into your pocket and pull out cash, a debit card or a checkbook in order to make a purchase. Paying interest on a pair of shoes when you use a credit card is something that our next generation should be able to comprehend.

2. Taking charge of your financial future by reading up or listening to podcasts on proper financial management can be a great start to grasp an understanding of financial management. For instance, the FDIC — the agency that insures bank deposits — offers Money Smart, an online learning tool for adolescents 13 and above. (<https://www.fdic.gov/consumers/consumer/moneysmart/learn.html>) If you do not take charge of your financial future, you will have to rely on someone else to make those investment decisions for you and sometimes that individual may not have your best interests in their way of doing business.

3. Know where your money goes. I asked a young employee one time how many Starbucks coffees they consume in a typical month and then we calculated the cost. They were absolutely astonished. Creating a budget and understanding where your money goes is a great learning tool to utilize and help focus your decision-making when it comes to spending money.

4. Pay yourself first. Creating an emergency fund just for unexpected situations is a tool that can help prevent you from reaching for that credit card.

5. Start saving for retirement. The sooner you start saving for the future, the more likely your ability to have an enjoyable quality of life. Even saving \$10 a month, or doing without two Venti coffees a month, can add up over time. Younger employees must understand the importance of early financial planning, saving and retirement planning so as not

Putting money away at an earlier age means needing to save less monthly until retirement. See the comparison below.

Savings			
Beginning at Age 20 vs. 45 until Age 65			
Age 20		Age 45	
\$10/month until 65 @5% annual return		\$50/month until 65 @5% annual return	
\$20,348.81		\$20,637.32	
\$50/month until 65 @5% annual return		\$250/month until 65 @5% annual return	
\$101,744.04		\$103,186.58	



to approach retirement in an underfunded stressful situation.

6. Guard your health. Examples of this include leading a healthy lifestyle and having proper health insurance coverage, which should be reviewed every year. This will benefit you down the road by having fewer medical issues and fewer medical bills. And in the event you do require medical attention, adequate health insurance will protect your financial nest egg. If typical health coverage is not an option, at least ensure you have a catastrophic policy in case a major medical event occurs.

It is very concerning for me to see our younger students not understanding basic financial concepts. Many want to learn but just need someone, like a responsible adult, to take an interest in initiating a conversation. We must do a better job in preparing them for the future and being competitive in a global economy. Proper financial education is one area we cannot let falter. If we each take the time to explain the above concepts and proper financial planning tools then we have set them on a proper course instead of allowing them to flounder with many uninformed financial decisions that need to be made. Please take time to reinforce the above ideas to kids you have the opportunity to interact with in our area.

Trish McCurdy

Eggcellent Event on March 27

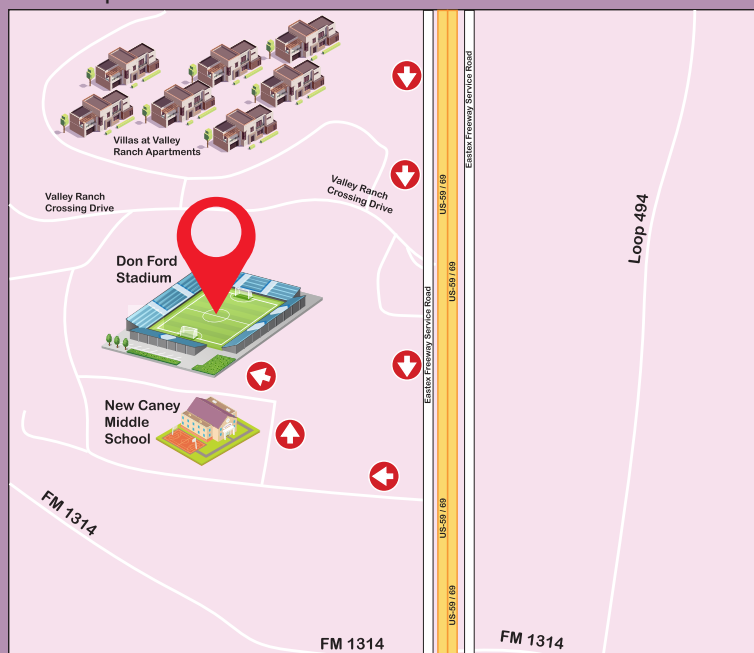


Any "bunny" who is some "bunny" will have the chance to collect a basket full of eggs at EMCID's annual Eggcellent Event and Spring Mini-Market at Don Ford Stadium located 22784 Hwy. 59 on Saturday, March 27.

There will be 80,000 eggs spread out over four hunts. Children with disabilities and those two years old and younger will hunt for eggs starting at 10 a.m. Children ages 3-4 years old will participate in their egg hunt at 10:30 a.m., 5, 6 and 7-year olds hunt at 11 a.m. and the egg hunt for children 8-12 years old will be at 11:30 a.m.

In addition to the egg hunt, guests can shop at several local vendors who will be set up to sell something for everyone in the Spring Mini-Market. The Mini-Market and food trucks will be open from 9-1 p.m.

Guests are encouraged to pre-register for the egg hunt at www.emctx.com/eggcellent-event-2021. Registration and wristband pick-up on-site will begin at 9 a.m. at the gate on the New Caney Middle School side of Don Ford. Please see the map below for context.



Shred It EMC To Be Held at EMCID on May 8

EMCID will host its sixth annual Shred It EMC, a free document shredding event, on Saturday, May 8 from 8 a.m. to 2 p.m. at the EMCID Complex parking lot, located at 21575 U.S. Highway 59 North (59 at the Grand Parkway) in New Caney.

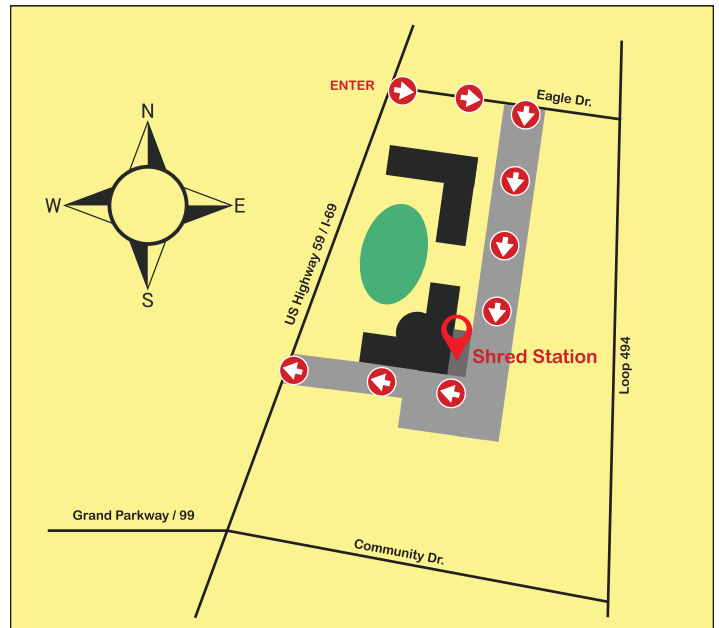
Vehicles should enter through Eagle Drive by the R.B. Tullis Library and drive straight back to the EMCID Complex. Vehicles will exit right onto the U.S. Highway 59 frontage road.

Acceptable to Shred

- Any office paper
- File folders
- Thin cardboard
- No need to remove staples, paper clips, rubber bands or small binders

Not accepted

- Thick cardboard
- Common trash
- Hazardous materials
- Plastics or metals
- CDs, DVDs



EMCID To Host Event at Big Rivers on June 12

EMCID invites all residents within the district's boundaries to splash the day away for FREE at Big Rivers Waterpark on June 12. More details will be released soon!



Successful A Holiday to Remember Event



Nearly 35,000 guests from East Montgomery County, the greater Houston area, and beyond visited A Holiday to Remember, the East Montgomery County Improvement District's third annual winter event.

The 16-day event inside the former Sam's Club building at the Valley Ranch Town Center featured an ice skating rink, snow slides, bumper cars, train rides, a holiday market with more than 40 vendors, a classic car show, and Santa Claus.

"We had the opportunity to move our ice skating rink indoors and then we filled it up with other activities – a little something for everyone," said Frank McCrady, EMCID President/CEO. "We weren't exactly sure what kind of attendance we'd have given the pandemic, but we instituted mask requirements and cleaning measures designed to make it a safer environment for all. We're pretty happy about the results."

A 20 ft. walk-through Christmas tree greeted guests and ushered them directly into Market Days. A wintry wonderland, complete with flocked Christmas trees, a large gingerbread house, giant cupcakes, and candy, surrounded the colorful ice rink and other activities while boasting Christmas cheer and music.

Visitors were pleased with the additions to the event. "The event was amazing! Loved the temp checks and mandatory masks... made my family and me feel very safe," said Melissa Lindley.

Jennifer Church said, "All this fun under one roof! It was clean and everyone was so wonderful! Hope it's like this every year!"

Vendors in the market were also overjoyed at the response to their booths, pledging to return in 2021.

"I participate in markets and trade shows year-round all over the United States. The way it was set up for customers to see

the vendors first was brilliant. I had a great show and look forward to next year," said JP Dickinson, The Rock Ninja.

Another vendor echoed Dickinson's sentiments by adding, "I wanted to thank you for giving Box of Jerks the opportunity to be a part of this event. EMCID did a great job on putting everything together. We hope to be back next year," said Santos Duran, Box of Jerks.

Several small businesses from the area provided refreshments and sweet treats.

"It was a true pleasure to see EMCID bring the magic of the holidays to the Valley Ranch Town Center," said Danny Signorelli, CEO of the Signorelli Company. "We always strive to partner with best-in-class organizations to bring memorable experiences to the community. This year, EMCID raised the bar, achieving record-breaking attendance and bringing families from all over the greater Houston area to enjoy ice skating, sledding, shopping and more. We are equally excited to have been able to provide a place within our center, but even more so by the success of the event and all the memorable experiences shared by those who attended."



DECA Beer Company opens in Porter



It all started when four guys who loved to brew beers together brought the DECA Beer Company to fruition.

The new brewery located at 25428 Loop 494; Suite G in Porter officially opened its doors to the public in February after a few years of hard work, dedication, and some assistance from the East Montgomery County Improvement District.

DECA Beer Company was founded by Jason Dornik, Cody Evans, Heath Cleaver, and Jeff Angell, thus the inspiration for the name – the first letter of each of their last names.

“Jeff and I brewed together off-and-on, and I have brewed at home for the past 10 years,” said Cody. “We had all thrown around the idea of opening a brewery one day. We all have our niche, professionally, and brewing had become an expensive hobby, so we decided it was time to open a brewery.”

In December 2019, they moved into a small portion of the warehouse located on Loop 494 near Knox Road. As fate would have it, the storefront facing Loop 494 became available, and they jumped at the chance to have a larger and more visible location for DECA Beer Company.

Not long after, Cody and Heath sat down with Frank McCrady, EMCID’s President/CEO, to discuss financial incentives through the district’s nonprofit organization, the East Montgomery County Economic Development Corporation. This funding, along with other capital, allowed for them to purchase everything they needed for the brewery and get it up-and-running.

After working for months, even during the COVID-19 pandemic, the owners were able to open DECA Beer Company in February and it has become a popular spot for many because of the diverse beer selection and at-home feeling of the new brewery location.

The DECA taproom features a bar, indoor and outdoor



seating, food trucks on specific days, and a small selection of wines from a Texas winery. All the tables and the bar top sealed with DECA’s logo in epoxy were created especially for DECA by Houston area wood makers and artisans.

“Just like we all have our professional niches, we each have the beer style that we will be brewing,” said Cody. “We will have a little bit of something for everyone to enjoy. The four of us behind DECA all work well together, and it has been a good match. We are excited for the community to check out DECA Beer Company and enjoy a beer.”

For more information, visit <http://decabeer.com>.



Business Briefs and Happenings

New Businesses Set Sights on Cumberland area

A new McDonald's restaurant is expected to be built at 21799 FM 1314 in front of the Cumberland Crossing subdivision near the Grand Parkway/99.

Developers have released a proposed site plan that includes a McDonald's and several other proposed businesses like O'Reilly Auto Parts and Jiffy Lube. Marco's Pizza will also be located in the same area, across the street located at 21920 FM 1314.

Construction is expected to begin soon with no opening date on any of the business released yet.



Dunkin' Opens on Northpark Drive

As the slogan goes, "America Runs on Dunkin'," East Montgomery County is also running on Dunkin' with the new location opening in February at 991 Northpark Drive.

Situated between the Public Storage and Caliber Auto Care, Dunkin' features specialty coffee drinks, donuts, and breakfast sandwiches.

To celebrate the opening of the first Dunkin' in EMC, the franchise owners hosted a grand opening celebration for the community which included free donuts and giveaways.



Two Dentist Offices Open in New Caney area

Unique Kids Pediatric Dentistry is now open in Valley Ranch and ready to serve children's dental healthcare needs. Located next to Kung Fu Tea, Unique Kids Pediatric Dentistry joins recently opened MOD Pizza Chipotle Mexican Grill and Five Below.

Additionally, Caney Crossing Dental Care opened in front of the New Caney Walmart next to Starbucks.



Restaurants Open in Centre at Northpark

Local diners have their choice in food fares now that El Tiempo Cantina and Italiano's both opened in the Centre at Northpark located at 1414 Northpark Drive.

Italiano's features the popular garlic knots as well as authentic Italian food and pizza. The new location in EMC is the restaurant's fourth location.

El Tiempo focuses on traditional Tex-Mex favorites and classic Mexican food dishes handed down from generations of cooks.

Along with El Tiempo and Italiano's, Poké Yana and The Daiquiria will open soon to provide additional options for diners. These businesses are also joined by Monarch Health & Wellness Boutique, Alpha Omega Gymnastics and the Alphabet Zone Daycare.





*****ECRWSS****

Local
Postal Customer

PRST STD
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U.S. POSTAGE
PAID
EDDM Retail

East Montgomery County Improvement District 21575 U.S. Highway 59, Ste. 200, New Caney, TX 77357 281.354.4419



\$1,600
for all graduates
within the
EMCID boundaries



EAST MONTGOMERY COUNTY
SCHOLARSHIP FOUNDATION



Important Dates

March-April 2021

EMC Scholarship Foundation Meeting	March 11*	12 p.m.	EMCID Complex, Suite 200
EMC Economic Development Corp. Meeting	March 11*	1:30 p.m.	EMCID Complex, Suite 200
EMCID Regular Board Meeting	March 11*	5:30 p.m.	EMCID Complex, Suite 103
EMCID's Eggcellent Event	March 27	9 a.m.-1 p.m.	Don Ford Stadium
Deadline for Community Development Grants	March 29	5 p.m.	EMCID Complex, Suite 200
Good Friday Holiday (EMCID Complex Closed)	April 2		
EMCID Regular Board Meeting	April 8	5:30 p.m.	EMCID Complex, Suite 103

**Dates subject to change*

Please visit www.emctx.com/calendar for an up-to-date listing of events.

The Insider is a bi-monthly newsletter produced by the East Montgomery County Improvement District. Please direct questions or comments to: Kelley Mattlage, Chief Communications Officer, kmattlage@emctx.com.