

RANCH RECORD

*News For The Residents of
Blackhorse Ranch*

June Landscaping

Submitted by Ron Kerwin

Make Father HAPPY; give him a lawn service covering the HOT summer months as a gift he will REALLY appreciate!! We'd be glad to help.

It is getting hotter out; plan your lawn/garden work for early morning or evening to avoid the heat of the day. Make sure you drink plenty of non-alcoholic fluids, preferably water, to keep from becoming dehydrated.

Plan your mowing schedule around the growth of your lawn. You should not mow more than 1/3 of the blade length off at a time. IF you water or fertilize too much, you will generate excessive growth. This will require more frequent mowing to avoid cutting off more than 1/3. If you postpone mowing, you will be damaging your lawn, generating excess clippings which will require more of your time to mow over them multiple times, and you will do your small mower engine harm by trying to mow too much grass with its smaller horsepower. With proper fertilization and watering, weekly mowing should be adequate; there will be exceptions however.

You can fertilize again this month with a 3-1-2-ratio fertilizer or 4-1-2; try to get it with a minimum of 50 % slow release nitrogen to stretch out its benefits. Water the granular fertilizer in soon after application. You can water your patio plants and hanging baskets with a diluted 20-20-20 water-soluble fertilizer. Try to use filtered or distilled water

for these plants and baskets to reduce the chlorine getting to the plants.

Canopy your trees to allow more sunlight to get to the lawn grasses underneath. Low tree canopies will not allow grass to survive. You want the lower branches removed anyway for safety reasons while mowing. You don't want to get poked in the eye.

On Red-tip Photinia and Indian Hawthorne's watch for maroon colored spots on the leaves. This indicates a fungal leaf spot and could be fatal to the shrubs if left unattended.

Apply a fungicide, Banner or Daconil as soon as you can. Powdery mildew on roses, crape myrtles, eunonymus and zinnias in late spring can be treated with a funginex spray weekly.

Trim your spring flowering shrubs now and then leave them alone. Your Indian Hawthornes and other spring flowering shrubs are done blooming. Now is the time to trim them back. After you do this, do not trim them again until after they bloom next spring. Trimming them later in the year may result in your removing the flower bud heads for next year. June bugs DO NOT mean to treat for their larva, grub worms. Treatment is only effective in late July/early August IF you have grubs. Spider mites can be treated with miticides, insecticidal soaps or just a blast of water from your hose.



WRAP is Cy Woods High School's chemical and drug free party to be held right after prom. This newly formed organization has started meeting to plan the event for the class of 2009. Please join us!! Start earning WRAP Bucks for your student! Website under construction at www.cywoodswrap.org

General Meetings:

May 13th – 6:00 pm

June 10th - 7:00 pm

July 8th - 7:00 pm

* The above listed meetings will be held at Cy Woods High School Commons.

*Don't want to wait
for the mail?*

View the current

issue of the

Ranch Record

on the 1st day

of each month at

www.PEELinc.com



RANCH RECORD

IMPORTANT NUMBERS

EMERGENCY NUMBERS

EMERGENCY.....	911
Fire.....	911
Ambulance.....	911
Harris County Sheriff.....	713-221-6000
Cy-Fair Volunteer Fire Dept. Bus. Office.....	281-550-6663

AREA HOSPITALS

Cy-Fair Medical Center.....	281-897-3300
North Cypress Medical Center.....	281-477-0830
Willowbrook Methodist.....	281-477-1000

SCHOOLS

Cy-Fair ISD.....	281-897-4000
Warner Elementary School.....	281-213-1645
Spillane Middle School.....	281-213-1645
Cy Woods High School.....	281-213-1727
Cy Fair High School.....	281-897-4600

PUBLIC SERVICES

Cypress Post Office.....	281-373-9125
Drivers License Info.....	281-955-1100
Harris County Tax.....	713-224-1919

NEWSLETTER PUBLISHER

Peel, Inc.....	888-687-6444
Article Submissions.....	blackhorse@peelinc.com
Advertising.....	advertising@peelinc.com

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Newsletter Article Submissions

Interested in submitting an article? You can do so by emailing blackhorse@peelinc.com or by going to <http://www.peelinc.com/articleSubmit.php>. All news must be received by the 9th of the month prior to the issue. So if you are involved with a school group, scouts, sports etc – please submit your articles for the Ranch Record. Personal news for the Stork Report, Teenage Job Seekers, special celebrations and military service are also welcome.

Not Available Online

Attention Teenagers

The **Teenage Job Seekers** listing service is offered free of charge to all Blackhorse Ranch teenagers seeking work. Submit your name and information to blackhorse@peelinc.com by the 9th of the month!

Classified Ads

Personal classifieds (one time sell items, such as a used bike...) run at no charge to Blackhorse Ranch residents, limit 30 words, please e-mail blackhorse@PEELinc.com.

Business classifieds (offering a service or product line for profit) are \$50, limit 40 words, please contact Peel, Inc. Sales Office @ 888-687-6444 or advertising@PEELinc.com.



infants children teens

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Lone Star College-CyFair “Perspective”

Summer Fun in Gallery and on Stage - The Bosque Gallery presents “Someone Else - Portrait Exhibition” June 17 through July 3. Meet the artists at a 4 p.m. to 7 p.m. reception June 19. This exhibition is considered “open-call” so there were no restrictions on age, medium or experience level. For information, go to CyFair.LoneStar.edu/bosquegallery. Don’t miss this year’s children’s shows “Thaddeus and ‘Tila” June 18 through July 25 and “Go, Dog. Go!” Aug. 4 through Aug. 15. Then bring the family for Elton John and Tim Rice’s “Aida” July 17 through July 27. For tickets and information call 281-290-5201 or go to CyFair.LoneStar.edu/boxoffice.

Free New Student Orientation and Family Orientations! - Incoming new students and their family members will receive campus tours and learn about academic and student life. Choose among full-day and half day programs that also include My Records training, advising

presentation and class registration, or mini orientation programs that include student panel, student activities information and a question and answer session. Programs are available in June, July and August. Register at CyFair.LoneStar.edu/orientation.

Library Offers Something for Everyone this Summer - The Harris County Public Library Lone Star College-CyFair Branch offers Summer Reading Program for children and adults. The library also offers free computer workshops, including new Undercover Librarian workshop. Topics range from basic computer functions to introductions to the Internet and various software programs. A variety of monthly book clubs are available including mystery, women of the world and sports page. There are plenty of youth programs with activities and book clubs for teens and storytime for younger children. Go online to CyFair.LoneStar.edu/library for information.

The Ranch Record

A newsletter for Blackhorse residents by Blackhorse residents.

The Ranch Record is a monthly newsletter mailed to all Blackhorse Ranch residents. Each newsletter includes valuable information about the community, local area activities, school information and more.

If you are involved with a school group, play group, scouts, sports activity, social group, etc. and would like to submit an article for the newsletter you can do so online at www.PEELinc.com or you can email it blackhorse@peelinc.com. Personal news for the Stork Report, Teenage Job Seekers, special celebrations, birthday announcements and military service are also welcome.

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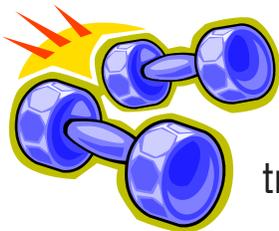
Preschool Registration Fee

Good for the 2008-2009 school year

*applies to new students to our program, must be presented at initial enrollment.

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Families of hundreds of school-aged children in the Cypress/Northwest Houston area are depending on CAM to assist them with necessary school supplies for their children. These start-up supplies can be impossible to fit into an already strained budget. Your donations of the following would be greatly appreciated:

- pocket folders with brads
- washable markers
- large & small packages manila paper
- large & small packages construction paper
- pencil boxes
- scissors and rulers
- new socks and underwear in all sizes

For the Food Pantry, donations of the following will help families with children home for the summer:

- peanut butter & jelly
- Spaghetti Os
- Canned Meats
- Diapers – all sizes
- Sweetened Drink Mixes
- Snack Foods
- Powdered milk

Donations can be made Monday through Wednesday from 10AM – 6PM and Thursday through Saturday from 10AM – 3PM.

For a description of the services and volunteer opportunities at Cypress Assistance Ministries please see our web site, www.cypressassistance.org

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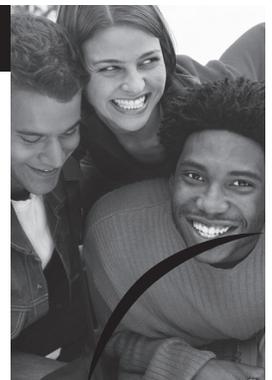
Summer classes start June 2 and July 10.
Weekend classes start June 6 to June 8.
Fall classes start Aug. 25.

Register and pay EARLY ...
 for fall college credit courses by Aug. 4 and you're entered to win a free semester of tuition.



Barker Cypress Campus
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 Cypress, TX 77433

Lone Star College-Fairbanks Center
 14955 Northwest Freeway
 Houston, TX 77040



Stem Cell Therapies

Topic of Monthly Seminar Open to the Public

Baylor College of Medicine

Current prospects for stem cell therapies will be presented in a public forum on June 10 at the Health Museum of Houston.

The talk will feature genetic experts Dr. Jonathan Berg, assistant professor of molecular and human genetics, and Dr. Margaret Goodell, professor of pediatrics and molecular and human genetics, both of Baylor College of Medicine in Houston. Goodell also serves as director of the Stem Cells and Regenerative Medicine Center at BCM.

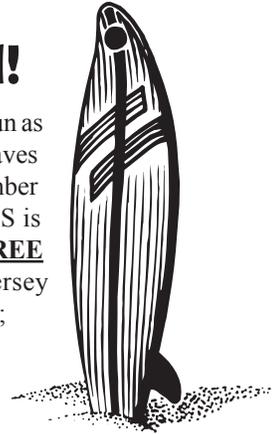
Sponsored by BCM and Texas Children's Hospital, the event is part of a monthly "Evening with Genetics" lecture series organized by BCM's Department of Molecular and Human Genetics. The series offers current information regarding care, education and research about genetic disorders.

Stem cells are widely considered to have great promise for the treatment of diseases. The seminar will discuss differences between adult and embryonic stem cells, the importance of stem cell research and future expectations for stem cell therapies.

The program is free and open to the public. It will be held at 7 p.m. at The Health Museum of Houston, 1515 Hermann Dr. For more information or to register, contact Susan Fernbach at 832-822-4182 or fernbach@bcm.edu.

Aloha from Outrigger Island!

Join the Jersey Village Baptist Church VBS fun as we grab our surfboards and learn to ride the waves of God's truth. All children ages 4 (as of September 1, 2007) - 5th Grade are invited to attend. VBS is June 16-20 from 9 am to 12 pm daily and is a **FREE** event. Register online at www.jvbc.org. Jersey Village Baptist Church; 16518 Jersey Drive; Houston, TX 77040; 713-466-6102. For more information, contact Elaine Pendergrass (ependergrass@jvbc.org).



Advertising Information

Please support the businesses that advertise in the Ranch Record. Their advertising dollars make it possible for all Blackhorse Ranch residents to receive the monthly newsletter at no charge. If you would like to support the newsletter by advertising, please contact our sales office at 888-687-6444 or advertising@PEELinc.com. The advertising deadline is the 10th of each month for the following month's newsletter.

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Cypress-Fairbanks ISD Honors Volunteer Award Winners



Pictured from left: Reginald Lillie, Chairman of the Board of the Cy-Fair Houston Chamber of Commerce; Ms. Audrey Ayers and Mr. Ed Station of Station & Ayers Insurance Services; Leslie Martone from the Cy-Fair Credit Union; Pam Wells, CFISD Associate Superintendent for General Administration; Erin Al-Salman, President of the Cy-Fair Houston Chamber of Commerce; Barbara Johnson, Media Specialist at Emmott Elementary School; Lisa Underwood; and Pam Scott, CFISD Director of Partners in Education.

Cypress-Fairbanks Independent School District honored its district and state volunteer award winners during a Volunteer Appreciation Month ceremony on April 24. The award winners were nominated by various schools in the district at which the volunteers donate their time and were anonymously judged by a panel of school district employees and business partners. These extraordinary men and women were first selected as our district award winners and then competed against others in their categories from large districts at the state level, and each of them were honored with

the state's highest awards as well. The state award winners were recognized by the Texas Association of Partners in Education during their annual conference held in Austin at the State Awards Dinner on January 29th.

The award winners were as follows:

Outstanding Senior Volunteer: Mr. Robert Zemcik – State Crystal Award Winner; Outstanding Adult Volunteer: Ms Lisa Underwood – State Crystal Award Winner; Community Partnership: Cy-Fair Houston Chamber of Commerce – State Crystal Award Winner; Local Business Partnership: Mr. Ed Station of Station & Ayers Insurance – State

Crystal Award Winner; Medium Business Partnership: Cy-Fair Federal Credit Union – State Crystal Award Winner; Small Business Partnership: Credit Union Acceptance – State Gold Award Winner.

The district congratulates these distinguished individuals and businesses for their awards and accomplishments and thanks them for their devoted service to the students who attend our schools. And to every volunteer in our district, we celebrate each of you for the service you provide our students and staff all throughout the year.

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- ◆ GOLF
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- ◆ ENDURANCE & STRENGTH

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- * ASTHMA
- * DEPRESSION
- * HORMONES
- * MULTIPLE CHEMICAL
- * CANDIDIASIS
- * LYME DISEASE
- * JOINT PAIN
- * IMMUNE DEFICIENCY
- * HEADACHES
- * WEIGHT LOSS
- * SPORTS INJURY
- * CHRONIC FATIGUE

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- PERSONS REQUIRING RAPID RECOVERY FROM INJURY, TRAUMA, OR THOSE PREPARING FOR OR RECOVERING FROM SURGERY.
- SUFFERERS OF CHRONIC AND/OR SERIOUS MEDICAL CONDITIONS OR ILLNESSES SUCH AS MULTIPLE SCLEROSIS, LUPUS, LYME DISEASE, AND MORE

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OUR EXPOSURE TO TOXINS IS HIGHER NOW THAN AT ANY POINT IN HUMAN HISTORY. SO MANY ASPECTS OF OUR LIVES CONTRIBUTE TO OUR TOXIC BURDEN WITHOUT OUR AWARENESS. WHILE MANY OF US HAVE SOME IDEA THAT BEING AROUND PESTICIDES OR AUTOMOBILE EXHAUST ISN'T GOOD FOR US, MOST OF US WOULD BE SURPRISED TO KNOW THAT THE FIRE RETARDANT PRESENT IN VIRTUALLY EVERYTHING OUR HOMES ALSO EXPOSES US TO TOXINS. EVEN OUR CARPETING OUTGASES OVER 12 CHEMICALS KNOWN TO CAUSE CANCER. TOXINS DAMAGE CELLS, DISRUPT OUR ENDOCRINE SYSTEMS, AND IMPAIR THE BODY'S ABILITY TO ABSORB NUTRIENTS AND HEAL ITSELF.



BIOSET

- ALLERGY ELIMINATION THERAPY
- DIGESTIVE ASSESSMENT
- ENZYME THERAPY
- DETOXIFICATION THERAPY
- ENERGETIC SENSITIVITY TESTING



Bottled Water vs. Tap

By Louise Bell

A few facts about each, then you decide.

Water that comes from your faucet costs about \$0.002 per gallon. Bottled water is about \$9.00 per gallon.

Cost is only one factor. Many people choose bottled water over what comes from the faucet because they say they like the convenience, taste, and purity. Actually, one quarter to 40% of bottled water is municipal tap water re-packaged, possibly with additional treatment. The FDA regulates bottled water; however, standards are weaker than EPA standards for tap water. For instance, E. coli is allowed in bottled water, but not in tap water. The EPA requires water testing 100+ times per month, FDA requires testing once a month. In addition, the 60-70% of bottled water that does not cross state lines is exempt from any FDA standards!

The nonprofit National Resources Defense Council (NRDC) tested samples of 103 brands of bottled water and found that a fourth were just tap water---sometimes further treated, sometimes not. The group stated that there was no reason to assume that bottled water was superior to tap water or had fewer microbial or chemical contaminants. The plastic bottle itself may leach phthalate (regulated by EPA) into the water, for which there is no bottled water standard.

As Americans, we are entitled to drink safe, clean water. If you are concerned about drinking tap water, perhaps a purification system will

erase your fears. You can make sure that your water has additional treatment by reverse osmosis distillation, UV radiation or the use of absolute 1 micron filtration to eliminate smaller or resistant disease-causing organisms. Filter your own water and carry it in a stainless steel thermos.

Bottled water is sold in cheap, convenient PET (polyethylene terephthalate) containers, an easily recyclable form of plastic, but recycling rates for plastic bottles are less than 25%. Most head for a landfill! Plastic is light and floats and is blown about in the wind. All rivers lead to the sea; the Houston Ship Channel is a frightening repository of plastic of all types, probably washed down storm drains. Each year, more than 4 billion pounds of plastic bottles end up in landfills or as litter in the U.S. Think about this: THE TOTAL ENERGY NEEDED TO MAKE, TRANSPORT AND DISPOSE OF ONE BOTTLE OF WATER IS EQUIVALENT TO FILLING THE SAME BOTTLE ONE-QUARTER FULL OF OIL!

Plastic has been around for about 50 years. It is made from oil; it takes 1.5 million barrels to manufacture a year's worth of those handy bottles. It can photo-degrade, meaning sunlight will cause it to become brittle and crumble, but it does not decompose. No microbes have yet evolved to eat it---break it down into its building blocks. It

(Continued on page 9)



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Bottle Water vs. Tap - (Continued from page 8)

can break into smaller and smaller bits, but will remain a man-made polymer, and it can possibly hang around in the environment for 1000 years!

We have a steady, reliable, and cheap source of clean, freshwater for drinking, available at few other times in world history and few other places in the world. But many people are choosing to forsake ordinary tap water for the convenience and perceived benefits of bottled water, in favor of a product that is the same or lesser quality, higher price, uncertain safety, packaged to be discarded and not degrade for 1000 years. We are very wealthy, indeed, to be so heedless. The convenience and perceived benefits of bottled water seem dubious when we consider the added costs for transportation and packaging and, most important, the cost to the environment. What would a person who cares about the future of our environment drink? You decide.

Sources:

FDA Consumer Magazine, July-August, 2002

FDA, Federal Register, 21, Part 165, 2005

EPA, Texas Commission on Environmental Quality, 2007

Think Outside the Bottle, Beverage Marketing Corp., Natural Resources Defense Council

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8 Ways to Lasting Weight Loss

Submitted by: Tatum Rebelle

The first things many people do when they want to lose weight is dramatically cut their calories and make a list of off-limit foods. Even with the best intentions, doing this is actually slowing down your metabolism and creating cravings. This results in more stored fat, and the eventual binge when cravings are finally too strong to ignore.

Then there is the sense of failure and frustration due to feeling like you have fallen off the wagon. Determined to do better next time, the cycle begins all over again. Yo-yo dieting is a way of life for millions of Americans — even though there is more than a 90-percent failure rate.

Nutrition is the leading contributor to weight loss. It is imperative that you stay conscious of what goes into your body. The quality of food you eat is directly reflected in your body's appearance, as well as your overall health. No amount of exercise can counterbalance a poor diet.



Here are some recommendations for lasting weight loss:

1. **Do not drastically cut calories.** They are what your body uses for energy and necessary for it to function efficiently. Instead, you can limit the empty calories. These come from foods with little or no nutrients. If some of the leading ingredients are flour, high fructose corn

syrup, sugar or partially hydrogenated oils, you can bet the food does not support your health or weight loss.

2. **Keep junk foods out of sight, and out of mind.** When ice cream is in the freezer or potato chips are calling to you from the pantry, they are hard to ignore. Keep healthy snacks that satisfy your cravings close by. If you have a sweet tooth, strawberries should do the trick. If you crave crunchy or salty foods, keep carrots or a variety of nuts in stock.
3. **Do not drink your calories.** Soda, juice, coffee filled with creamer and alcohol can contain a ton of calories. By sticking to tea and water you can cut hundreds of calories each day. By simple cutting out a couple high-calorie beverages daily, you can easily lose several pounds.
4. **Make fitness a priority.** If exercise is something that is done only when you

(Continued on page 11)



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8 Ways to Lasting Weight Loss - (Continued from page 10)

have the time, chances are that it will not happen very often. Make fitness a priority and schedule it on your calendar like you would a lunch date or a doctor's appointment. Find what works best for you and stick to it. The best time might be first thing in the morning before the kids wake up, or in the afternoon when they nap. You may find that exercising with your child works best. Whatever time of day or type of exercise you choose, it is important to be consistent. Make it a priority and a habit.

- 5. Every little bit counts.** Getting in shape does not require a daily two-hour commitment at the gym. Something as simple as an afternoon walk around the neighborhood with the stroller, or squatting and lunging as you hold your baby can make a big difference.
- 6. Change your mindset.** Developing a positive attitude towards weight loss and health is absolutely necessary if you want to be successful. It has been proven over and over again that the mind and body work closely together. When your mind is saying exercise is a miserable chore, that's most likely what it will feel like every time you do. When your thoughts dwell on the excess weight, a hopeless attitude that will undoubtedly make the pounds harder to lose. Many people find that positive affirmations help. When you exercise, tell yourself that you are becoming a thinner and healthier person. The more you do this and believe it, the more likely it is to actually be true. As you are

eating your balanced diet of whole grains, fruits and vegetables, don't think about the junk food you are missing out on. Instead, think of how fit and healthy you are becoming by feeding your body well.

- 7. Find inspiration that works for you.** Some may want to lose the weight so they can fit into their pre-pregnancy clothes. Others may want to get healthy to reduce their risk of heart disease and diabetes so they have a better chance of being around longer for their children. Another may need a role model or visual picture of someone they want to emulate. Motivations for getting in shape are unique. Figure yours out and use it to keep you going.
- 8. Get help.** Fitness and nutrition can seem overwhelming at times. Using online resources and hiring a fitness coach can be very beneficial. Having a personal trainer who is knowledgeable about exercise and nutrition will provide safe and effective workouts, as well as hold you accountable to regular exercise.

It only takes minor lifestyle adjustments to have a noticeable impact on both your physique and your health. You can do things as simple as changing breakfast from white bread toast with margarine to whole grain toast with a thin spread of natural peanut butter. Adding as little as 5-10 minutes a day of physical activity to your daily routine can facilitate gains in weight loss and improve health. Most of our daily routine is simply habit. Creating new habits takes just a little bit of time, and can be completely life changing.

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Messina Hof Winery Announces the 31st Anniversary Annual Harvest Celebration

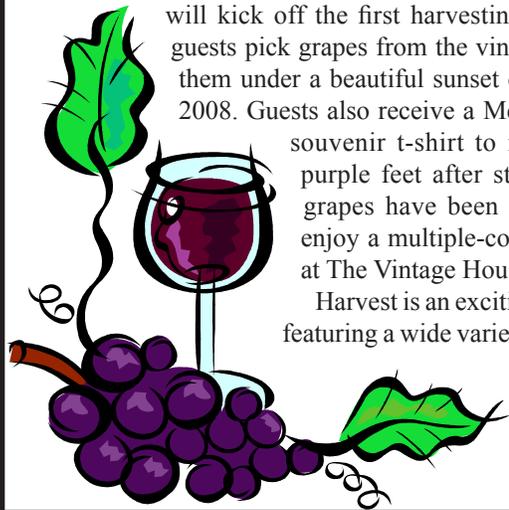
Messina Hof, the fastest growing award-winning winery and resort in Texas, is celebrating their Harvest from July 18 to August 17, 2008, announced Paul and Merrill Bonarrigo, co-founders of Messina Hof Winery & Resort in Bryan, Texas.

Harvest is a time when guests can experience the century-old tradition of making wine by picking and stomping of the grapes. Wine lovers, including special guests and local celebrities, will roll up their sleeves and pants and partake in the first phase of wine making with the Messina Hof Family. After guests hand-pick the grapes straight from the vine, the fun of squashing begins. Not only will they get their feet wet, they will be rewarded for their hard work with a Harvest Cuisine prepared by Award winning culinary team of The Vintage House restaurant.

"Harvest is our favorite time of year here at Messina Hof Winery," said Paul Bonarrigo. "It gives us a chance to share our love of making award-winning wine with people who not only love wine, but love having a good time!"

The second annual Moonlit Harvest will be an enchanted evening not to be forgotten. The romantic evening will kick off the first harvesting of the grapes as guests pick grapes from the vineyards, then stomp them under a beautiful sunset on Friday, July 18, 2008. Guests also receive a Messina Hof Harvest souvenir t-shirt to imprint with their purple feet after stomping. After the grapes have been crushed, they will enjoy a multiple-course special dinner at The Vintage House Restaurant.

Harvest is an exciting five-week event featuring a wide variety of food and wine events including



the Moonlit Harvest, Harvest, Harvest Murder Mystery Dinners, and the Harvest Vintner's Dinner each weekend.

Harvest events in chronological order:

Moonlit Harvest

Friday, July 18, 2008

The second annual "Moonlit Harvest" includes picking and stomping the grapes, a souvenir t-shirt, and a Vineyard Cuisine dinner at The Vintage House.

Harvest

Saturday, July 19, 2008 – Sunday, August 17, 2008

(Saturday and Sunday only)

Murder Mystery Dinners

Saturday, July 21, 2008 – Saturday, August 18, 2008

(All Murder Mystery Dinners begin at 6:30 PM)

Mystery Dinner theme's are as follows:

July 19 - "Pirate Murder Mystery"

July 26 - "Celebrity Celebrations"

August 2 - "Storm Survivors"

August 9 - "Case of the Missing Matchmaker"

August 15 - "Murder on the Mound"

Harvest Vintner's Dinners

Friday, July 25, 2008 – Saturday, August 16, 2008

(All Vintner's Dinners begin at 6:30 PM)

Harvest Vintner's Dinner's are as follows:

July 25

August 1

August 8

August 16 – Grand Finale

Messina Hof Winery is located at 4545 Old Reliance Rd. in Bryan, TX.

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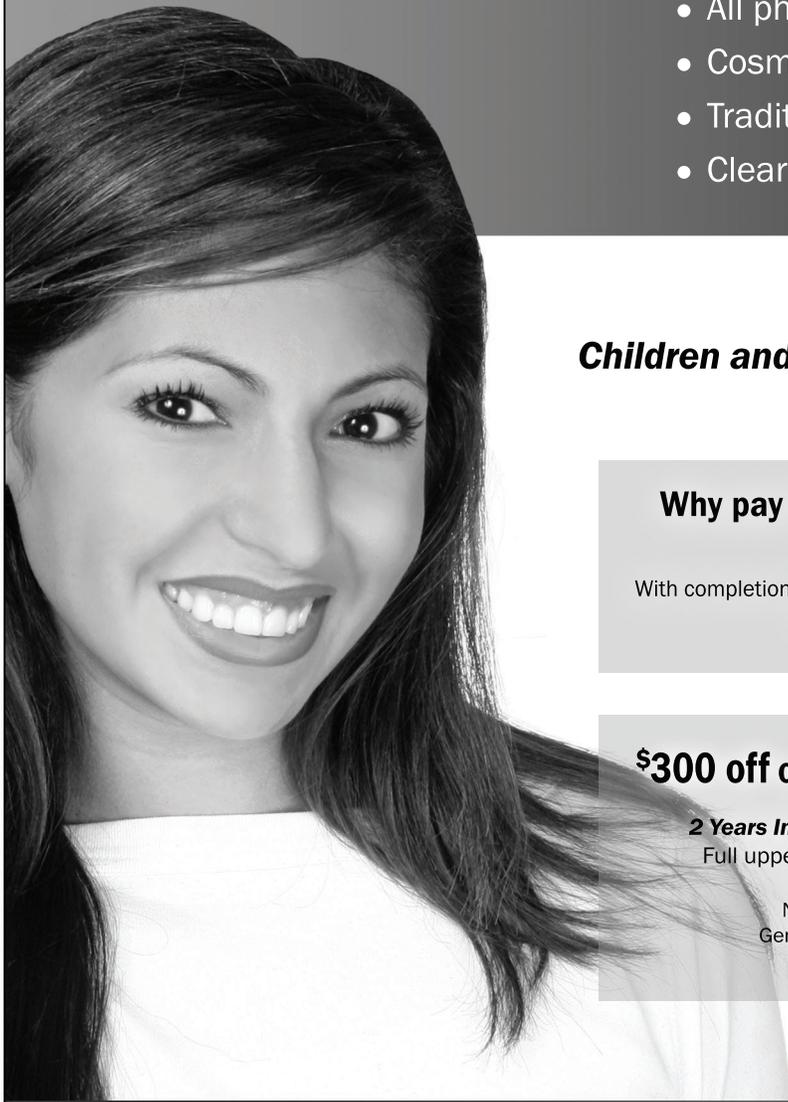
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RANCH RECORD



Meet Jennifer

DOB 2001

Too many kids start out life without being loved or nurtured. It often takes a while for these kids to learn to trust, to learn to open up and to get out of survival mode. Jennifer is a little girl in need of some one on one attention. Almost 7 years old, she loves to play in the dirt, ride her bike and catch frogs. She also enjoys watching cartoons, playing t-ball and taking baths. Jennifer is currently in kindergarten and she is working on learning how to write her name and read. She's always on the move and requires constant supervision. Jennifer is shy but she can also be very loving and affectionate. She craves individual attention and can be competitive with younger children for her caregiver's attention. Jennifer participates in therapy on a regular basis and is working on her social skills.

Jennifer needs to learn boundaries from a family with patience -- someone willing to let her develop and blossom in her own time.

For more information about becoming a foster or adoptive parent, please contact Tracy Eilers at tracyeilers@adopttexas.org.

The picture is courtesy of Lucy Durfee, The Heart Gallery of Central Texas.

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Sudoku

The challenge is to fill every row across, every column down, and every 3x3 box with the digits 1 through 9. Each 1 through 9 digit must appear only once in each row across, each column down, and each 3x3 box.

							1	
4	6							5
		5	3		8		7	
							9	1
					6		2	
1	7			2	3			
	3							9
5						4		7
2				4				

*See solution at PEELinc.com © 2006. Feature Exchange

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Your Guide to Choosing Life Insurance

Submitted by Rich Keith

Should You Get Coverage Through Your Employer?

Lots of companies offer their employees comprehensive benefits packages, and some include the option to purchase group life insurance. But if you quit, retire or otherwise leave your job, you may also have to leave your group life insurance behind. Among the many factors to consider when choosing life insurance, make sure that policy portability is near the top of your list.

Know the Difference:

INDIVIDUAL LIFE INSURANCE POLICY is purchased and controlled independently by a person.

GROUP LIFE INSURANCE POLICY is purchased through an employer or organization, often controlled by that employer or organization.

In 2002, group insurance represented 42% of all life insurance in force.(1) But is that type of coverage right for your family? Two million jobs were lost in the last two years.(2) In this uncertain economic climate marked by outsourcing and layoffs, many families could lose their group life insurance coverage.

Group Life Insurance	Planner-led Term Life Insurance
No access to a dedicated representative	A licensed agent works with you to choose the coverage that meets your needs.
No consideration of your financial needs	Financial planners can offer a comprehensive Financial Needs Analysis to help you get your financial house in order, from debt to retirement and more.
The policy may offer guaranteed coverage only as long as your employment continues.	Term life insurance is portable. You take it with you wherever you go, regardless of your employment status.
Annual Renewable Term, ART, is the most common form of group products, but it doesn't usually come with guaranteed premiums. This means the insurer has the right to increase your premiums at will.	Quality plans offers level premiums that are guaranteed for the term of the policy or to age 90. This helps you control your costs.
Group life insurance coverage is usually limited to 2x your annual salary, which is well below the recommended amount of coverage for the average family.	Quality plans do not limit the coverage you can apply for, making it possible for most families to secure coverage which is 5-10 times their annual income, as what most experts recommend.
If you decide to leave the workforce, you may not qualify for a new life insurance policy based on your health.	Quality plans offer guaranteed coverage regardless of your health once the policy is issued.

(Continued on page 17)

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- Clean inside microwave
- Clean range top
- Damp wipe cabinet doors
- Clean counters
- Hand wash floor
- Load dishwasher

Bathrooms

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- Clean, disinfect toilets, tubs, showers
- Hand wash, disinfect floors

All Rooms

- Pick up and straighten
- Dust sills, ledges, wall hangings
- Remove cobwebs
- Dust/vacuum furniture
- Vacuum floors, carpets
- Vacuum stairs
- Vacuum under beds
- Change linens, make beds
- Empty trash

Windows

- Clean entry window & one set of patio door windows
- Clean window over kitchen sink

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Life Insurance- (Continued from page 16)

Choose the Right Coverage for Your Family

With all the choices available, deciding how to protect your loved ones can be difficult. Whatever type of life insurance program you choose, make sure you get the right protection from a company you can count on.

Philosophy: Get Coverage for When You Need It Most

Protection is most important while your family is depending on you to provide for them. At this stage in life, you're likely to have the most financial obligations — mortgage, young children, car payments and so on. As you get older, your financial commitments usually are fewer. The kids grow up. The mortgage gets paid off. That means you need less protection. It's called the Theory of Decreasing Responsibility.

Look for Solid Financial Ratings

The financial strength of your life insurance provider is important because it indicates the insurance company's ability to pay out your death benefit. You're counting on that money to be available to your loved ones, should they need it. Look for high ratings from companies such as A.M. Best, S&P, and Moody's.

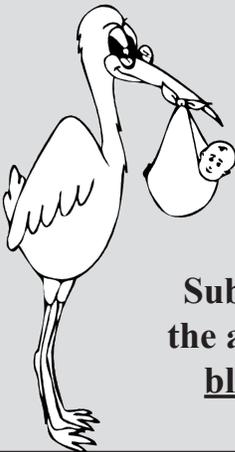
Sources:

Primerica Financial Services

(1) ACLI 2003 Fact Book

(2) Parade Magazine, March 2, 2003

(3) www.quatloos.com



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RANCH RECORD

Easy Ways To Eat More Fruits And Vegetables



Healthy Idea-There are ways to make produce stay fresh longer.

(NAPSA)-From orange peppers and green spinach to purple plums and red watermelon, eating colorful foods could leave you as a picture of health.

The Centers for Disease Control recommends that everyone consume more fruits and vegetables. One reason is that eating a variety of colorful produce on

a regular basis provides a great source of vitamins, minerals and other natural substances to help protect against chronic diseases.

The good news is that in addition to being healthful and nutritious, fruits and vegetables can be easy to add to almost any diet. Try these tips:

- Add vegetables such as bell peppers, mushrooms or tomatoes to your omelet.
- Top toasted whole-grain bread with peanut butter and sliced bananas.
- Ask for more vegetable toppings and less cheese on your pizza.
- Add lettuce, tomato, onion and cucumber to sandwiches.
- Snack on vegetables such as bell pepper strips and broccoli with a low-fat ranch dip.
- Top a cup of low-fat yogurt with sliced fresh fruit.

Saving Green On Your Greens

Of course, if you plan to eat more fruits and veggies, it could pay to also find ways to keep them fresh. Still, Americans throw away 27 billion pounds of produce annually because it has spoiled. That translates into about \$250 worth of wasted produce per person.

One solution is to use a product such as Produce Saver from Rubbermaid. The food containers can help consumers reduce food waste, save money and live healthier lives by keeping produce fresh up to 33 percent longer than traditional containers.

The line is designed with a vented lid that allows produce to breathe and a tray that elevates food out of moisture. Available at local retailers and grocery stores, it can be a smart and affordable way to incorporate more colorful fruits and vegetables into your diet. For more information, visit www.rubbermaid.com.



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A Hyperactive Nightmare on Two Legs Does This Sound Like Your Child?

Submitted by: Jeannette Quickenden S.A.C. Dip, MICHT, AADP

Screaming fits, temper tantrums, hyperactive, letters home from school, lack of focus, antisocial and unacceptable behavior. Is your child? I so understand your situation. My young daughter can be a big pain depending on what she has consumed.

There could be a very simple solution to these behavioral issues. It is now widely accepted that food additives and delayed patterns of food allergies play an important role in causing learning and behavioral problems both in children and adults. A huge number of convenience foods contain a number of preservatives and colorants that have an adverse effect on some individuals, especially the young.

So what's the answer? Some suggest you cut out a whole range of foods and drinks such as all dairy products, yellow foods, junk food, all food with colorants, fried foods, soda and fruit juices for 2 weeks. You will then need to slowly reintroduce each of them and monitor any behavioral differences, but I know if I did this, my little one would be packing her bags and moving in with the neighbors.

I suggest the first step is to keep a food and behavior diary with time lines for 2 weeks to allow you to monitor what is drunk and eaten along with any personality changes. If you see a link between certain foods or drinks with a change in behavior, check all the ingredients and see if there is a common theme, then avoid, to a degree, foods

containing those ingredients. It would be a bit harsh saying your child can't eat birthday cake because of all the colorants, but you can do as I do and just think ahead and be prepared for the fallout.

Although every one is different the most common causes of food intolerance are colorants such as sunset yellow (E110), carmoisine (E122), tartrazine (E102), allura red (E129) and also products such as soda's, energy drinks and even those 'healthy' fruit drinks that contain lots of sugar.

Although it's hard it is to limit their favorite foods, it helps if once you have discover what might be affecting them try a similar alternative to their favorite munchie, but without those problem additives. Whilst this maybe time consuming it can be done. You will then need to educate them to avoid the 'bad' foods. If you are a busy parent or just need some help to put you in the right direction it is worth contacting diet and nutrition specialists. They can help by analyzing the diet and then going on a super market run with you to work out the 'good options'.

Now as the first option in fighting behavioral problems many parents and individuals are looking at what is consumed rather than opting for drugs as the only solution.

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\$351,000--\$450,000	1	3	1	1	2	1			1	1
\$276,000--\$350,000							1		3	2
\$231,000--\$275,000	1	1				2			0	1
\$201,000--\$230,000	1	1				1			1	0
\$200,000 and below	1	1	2	2					0	0
Total	4	6	3	3	3	4	1	-	5	4
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