



LAKES

ON ELDRIDGE
NORTH

Volume 9, Issue 6

June 2010

FINANCIAL FOCUS

In life, you can't avoid all risks — and you shouldn't try, because endeavors that carry risk also bring the prospect of reward. And it's certainly the same in the investment world. So instead of trying to invest risk-free, which is impossible, learn to recognize the different types of investment risk while becoming familiar with your own risk tolerance.

To start with, let's quickly look at some of the most common forms of investment risk:

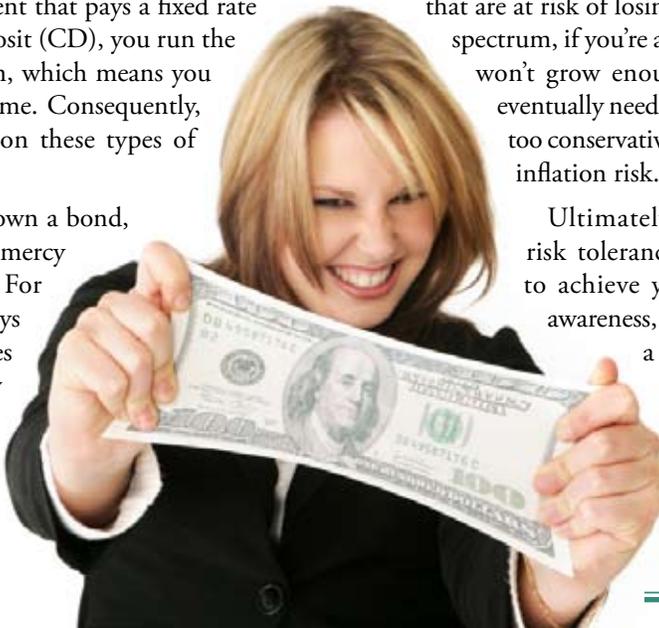
- **Risk of losing principal** — This is the type of risk most commonly associated with investing. You could lose some, or even all, of your principal if you sell an investment, such as a stock, whose value has dropped lower than the purchase price. You can't eliminate the risk of losing principal, but you may be able to reduce it by buying quality stocks and holding them long enough to overcome short-term market drops.
- **Inflation risk** — With an investment that pays a fixed rate of return, such as a certificate of deposit (CD), you run the risk of not keeping up with inflation, which means you could lose purchasing power over time. Consequently, it's a good idea not to “overload” on these types of investments.
- **Interest-rate risk** — When you own a bond, your investment is somewhat at the mercy of changing market interest rates. For example, if you buy a bond that pays four percent interest, and market rates rise so that newly issued bonds pay five percent, the relative value of your bond will go down; no one will pay you face value of your bond when they can get new ones that pay

higher rates. Of course, if you hold your bonds until maturity, which is often a good idea, you can avoid being victimized by interest-rate risk.

- **Concentration risk** — This type of risk occurs when you have too much of your money concentrated in one area, such as in a particular stock or in one industry. If a downturn strikes that stock or industry, your portfolio could take a big hit. To combat this type of risk, you need to diversify your holdings among stocks, bonds, government securities and other investments. While diversification, by itself, cannot guarantee a profit or protect against a loss, it can help reduce the effect of volatility.

In addition to understanding the above types of risk, you also need to be familiar with your own risk tolerance and how it affects your investment strategy. If you are constantly worried about “the market,” you've probably got too many investments that are at risk of losing principal. At the other end of the spectrum, if you're always concerned that your portfolio won't grow enough to generate the income you'll eventually need for retirement, you may be investing too conservatively — and, as a result, you're inviting inflation risk.

Ultimately, you need to match your own risk tolerance with a strategy that allows you to achieve your goals. This will require self-awareness, patience, discipline — and, at times, a willingness to move outside your own “comfort zone.” By learning to balance and manage risk, you can ultimately put yourself in a position to pursue your investment strategy.



Lakes on Eldridge North

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Aqua Services	713-983-3602
(Service or emergencies 24 hrs) ...	713-983-3604
Harris County Tax Office	713-224-1919
Reliant Energy.....	713-207-7777
(give pole # of street which is out)	
Entex (gas)	713-659-2111
Time Warner Cable.....	713-462-9000
Houston Chronicle	713-220-7211
Metro Transit Info.....	713-635-4000
Kirk Elementary.....	713-849-8250
Truitt Middle School.....	281-856-1100
Cy-Ridge High School	281-807-8000
Newsletter Publisher	
Peel, Inc.	advertising@PEELinc.com, 888-687-6444

Deadline for submitting articles for the Lakes On Eldridge North Newsletter is the 10th of each month. Submissions are subject to space limitations and editorial approval. Email Articles to loen@PEELinc.com.

PERSONAL CLASSIFIED ADS: Deadline for submitting personal classified ads is the 10th of each month for publication in the following month's newsletter. Email personal classifieds to loen@PEELinc.com.

ADVERTISING: Deadline for submitting ads is the 8th of each month for publication in the following month's newsletter. Please contact Peel, Inc. Sales Office at 888-687-6444 or advertising@PEELinc.com *for information on advertising.*

Lakes on Eldridge North's Stork Report

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Article Submissions

Please e-mail articles and/or photos to loen@peelinc.com.
Submissions must be received by the
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Lakes on Eldridge North

Seven Lemons Placed 3rd at the Texas State Competition



Months of teamwork and many hours of applying amazing, creative brain power has brought success to the Destination ImagiNation team "Seven Lemons" from Ault Elementary.

Destination ImagiNation (DI), is an extraordinary, non-profit organization that provides educational programs for students to learn and experience creativity, teamwork and problem solving. Teams are tested to think on their feet, work together and devise original solutions that satisfy the unique requirements of mind-bending challenges. Participants gain more than just basic knowledge and skills—they learn to unleash their imaginations, take creative approaches to problem solving and are highly encouraged to think "outside the box".

A team works to develop an innovative solution to their challenge problem over the course of many months and start competition at regional level tournaments. Fueled by their success at the Gulf Coast Regional competition, the "Seven Lemons" placed third at the Texas State Competition in Dallas and have earned the opportunity to compete at the DI Global Tournament. This is the first team from Ault Elementary to advance to the global level. For five days at the end of May, the "Seven Lemons" will compete alongside teams from all 50 states and 35 foreign countries at the University of Tennessee.

Photo Caption: The "Seven Lemons" Destination ImagiNation team from Ault Elementary— top row (L-R) Grace Pereira, Mabry Smith, Calvin Pearce. bottom row (L-R) Bryan Woh, Kenny Grau, Riley Reddington, Michael Chan. Not pictured team managers Janet Grau and Rita Chan.

DABOMB.COM Wins 5th at State!

First time Destination Imagination team, DABOMB.COM from Swenke Elementary is proud to announce their 5th place win. After receiving First Place at Regional Tournament in February, the team then qualified to attend State Competition in Carrollton, Texas. DABOMB.COM competed with other elementary schools from all over Texas in the challenge, 'You're Gonna' Flip'. We are so proud of their accomplishments!



Photo Caption: DABOMB.COM members include:(front row) Alyssa Price (5th), Amy He (5th), Carson Leonard (5th), Max Fondren (3rd), Aubrey Wells (4th)(back row): Melissa Broad (Team Manager), Areebah Ahmad (5th), Hannah Broad (5th).

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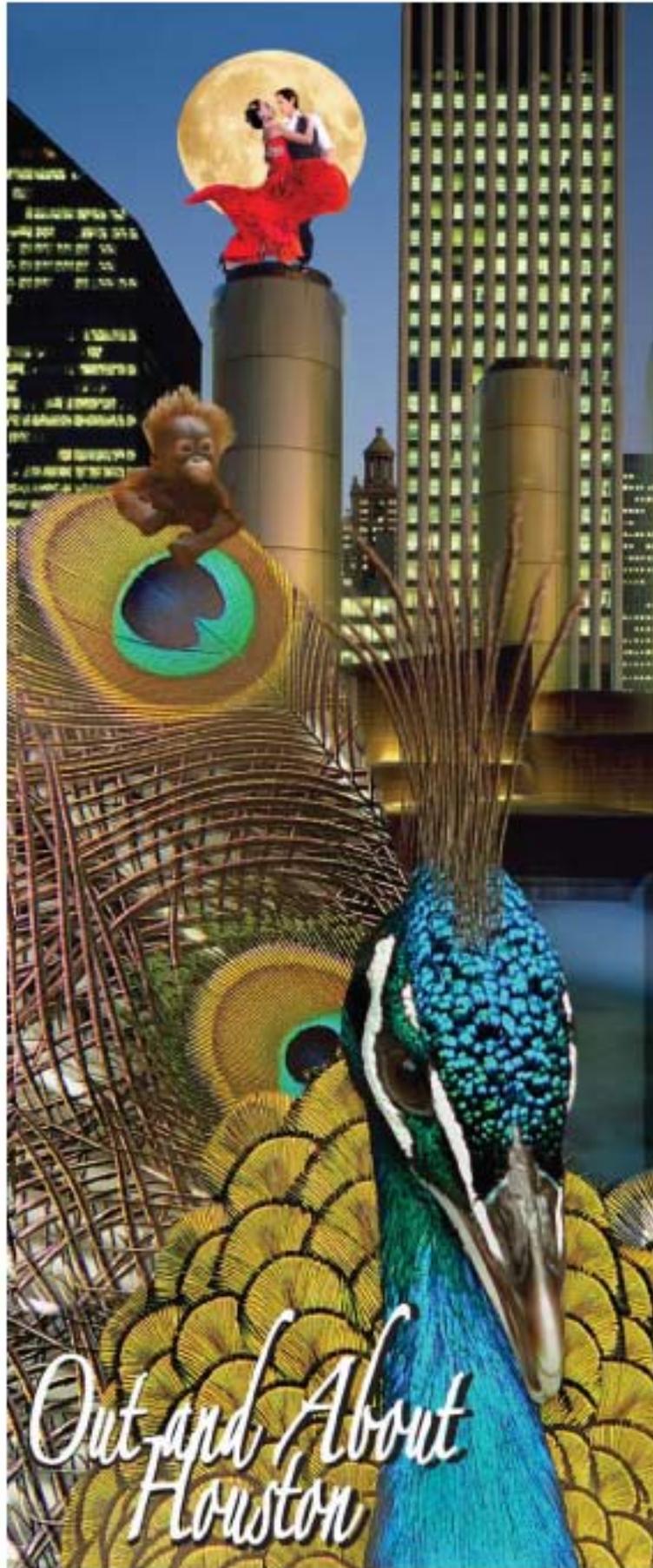
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Lakes on Eldridge North

Lone Star College-CyFair Perspective

New Student Orientations Available

Take a tour, learn about campus programs, meet with an advisor, choose a schedule and register for summer and fall classes. Free sessions set June through August for new, transfer and non-traditional students as well as family and veterans orientations. Space is limited so pre-register online LoneStar.edu/cyfair-orientation. Call 281.290.3430 or e-mail cfoutreach@lonestar.edu

Just for Teens: Dual Credit, Driver's Education, Discovery College, Library Programs

Lone Star College offers several summer programs for teens. Earn high school and college credit simultaneously while experience college life with Dual Credit classes starting June 7 and July 15 held at LSC-CyFair. Go to LoneStar.edu/jumpstart-cyfair. Summer driver's education courses for teens ages 15 to 17 are available starting June 7, July 6 and again Aug. 2. Go to LoneStar.edu/drivers-ed-ce. Discovery College summer camp for ages 6 to 14 is available June 7 through Aug. 6. Go to LoneStar.edu/youth-classes-cyfair. To find out about book clubs, SAT practice exams, Wii, baseball carnival and more library programs, call the teen librarian at 281.290.5248.

Cool off at the gallery, library and summer camp

Check out "Wabi-sabi" Objects by Chuck Schwarz, a visiting artist exhibition on display June 15 through July 8. An artist reception is set 1:30 p.m. to 3:30 p.m. June 16. Go to LoneStar.edu/bosquegallery. The Harris County Public Library Lone Star College-CyFair Branch offers a Summer Reading Program for children and adults. Call 281.290.3211. Discovery College summer camp (week-long sessions June 7 through Aug. 6) for ages 6 to 14 is under way. Go to LoneStar.edu/youth-classes-cyfair.

Wanted: People Who Need a Massage!

Come get a massage from the LSC-CyFair Massage Therapy Program students. Get an hour massage for just \$25. It's a win-win situation – you get a massage and with your help, these students will earn credit hours to be eligible to take the state or national board exam to become a Massage Therapist at the end of the summer. Massages will be offered Monday through Thursday only, from 9 a.m. to 9 p.m. through Aug. 19. Call 832.482.1022 or e-mail cfmtherapy@lonestar.edu to schedule an appointment.

(Continued on Page 7)

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Lone Star College -

(Continued from Page 6)

L.I.F.E. Lessons in June

The Learning, Inspiration, Fellowship and Enrichment (L.I.F.E.) programs are free and held Wednesdays at 10 a.m. in the Lone Star College-CyFair Branch Library (Room 131.) Programs in June include "How Roads are Changing the World" with Harris County Judge Ed Emmett June 2; "Organic Sustainable Gardening" June 9; "Savvy Signing with Professor Leyer Hudson" June 16; "Watercolor in Spite of Yourself" with artist Tony Kram June 23 and "Fast for the Cure" with Chinese medical doctor, Dr. Mary Chen June 30. Call the library at 281.290.3214 for L.I.F.E. program information or go online to LoneStar.edu.

CY-FAIR KIWANIS CLUB

The Cy-Fair Kiwanis Kids Triathlon was held MAY 22 at the Langham Creek YMCA. Kids ages 7 through 12 participated the events of swimming, biking, and running. Because of Newsletter deadlines, no further information can be provided at this time. The Kiwanis Club appreciates the youth who participated, the parents who supported them and the Key Club members and advisors who assisted in the activities.

Come join us at the CY-FAIR KIWANIS CLUB and be a part of sponsoring children's activities, such as the Triathlon. CHILDREN PRIORITY ONE is the motto of Kiwanis Clubs worldwide. The Cy-Fair Kiwanis Club sponsors nine Key Clubs in the Cy-Fair High Schools; supports the Cerebral Palsy SIRE group, Girl Scout, Boy Scout, and Sea Scout troops and activities; provides scholarships to outstanding Key Club members in our district; assists at Cypress Assistance Ministries, Bear Creek Ministries; the Houston Food Bank; and other charitable groups.

Membership is open to persons of good character who adhere to the standards of good conduct in their community and believe in and subscribe to the objects of Kiwanis International. If you would like to know more about Kiwanis and the programs it promotes, we invite you to be our guest at one of our monthly meetings. The Cy-Fair Kiwanis meet at Hearststone Country Club on the first, second, and third Tuesday of each month at 12:15 for lunch and informative programs. For more information, call John Carroll (Copperfield and Hearststone areas) at 281-463-0373; George Crowl (Jersey Village area) at 832-467-1998; or Peggy Presnell (Fairfield and CyRanch) at 281-304-7127. If you live anywhere in the Cy-Fair Communities, you may call any one of the above for information. COME, BE A PART OF OUR FELLOWSHIP. See www.kiwanishoustoncyfair.com for more information.

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COMMUNITY EMERGENCY RESPONSE TEAM (C.E.R.T.)

CERT promotes a partnering between emergency management and response agencies and the people in the community that they serve. The goal is to train members of neighborhoods and workplaces in basic response skills. Then CERT teams are formed and maintained as part of the emergency response capability for their area.

If there is a natural or man-made event that overwhelms or delays the community's professional responders, CERT members can assist others by applying the basic response and organizational skills that they learned during their CERT training. These skills can help save and sustain lives until help arrives. CERT members also can volunteer for special projects that improve a community's preparedness.

CERT teams are now forming throughout the Atascocita area, including Eagle Springs. The Eagle Springs' Team currently has five resident members who have been through the CERT training program. More are needed!

CERT training is designed to prepare you to help yourself, your family, and your neighbors in the event of a catastrophic disaster. Because emergency services personnel will not be able to help everyone immediately, you can make a difference by using this training to save lives and protect property. CERT members are typically the first responders to the scene of a disaster and as such, take command of

the situation until professional emergency personnel arrive.

The 8-week course (24 hours of training) covers basic skills that are important to know in a disaster when emergency services are not readily available. Members are trained in:

- Emergency Preparedness
- Fire Suppression
- Utility Control
- Disaster Medical Operations
- Light Search & Rescue
- Team Organization
- Terrorism Awareness

With training, practice and working as a team, you will be able to do the greatest good for the greatest number of people should a disaster strike, while protecting yourself and your family from becoming victims.

There is no cost for this course. A backpack of emergency and medical supplies is provided to all CERT team members during training. This program is provided to you by Harris County Citizens' Corps and Judge Ed Emmett. (www.harriscountycitizencorps.com).



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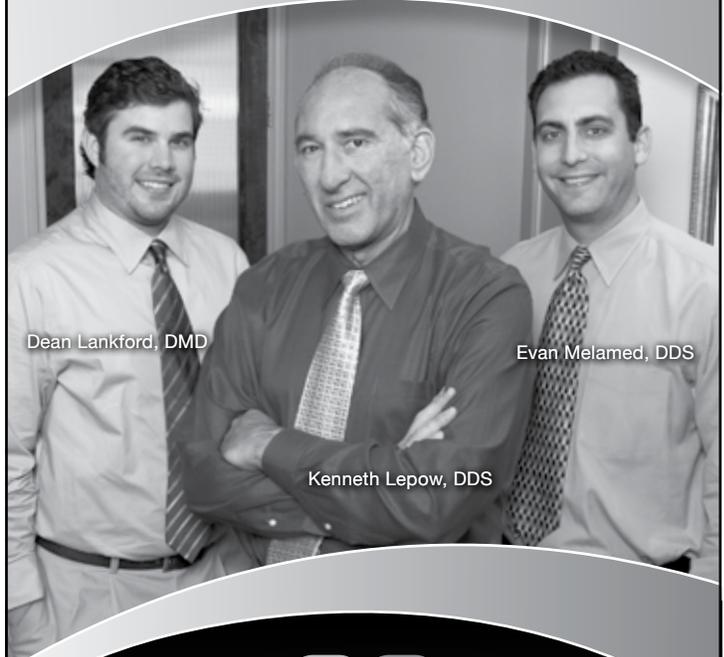
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ATM Machines Safety Tips:

ATM robbers usually position themselves nearby waiting for a victim to approach and withdraw cash. Most ATM robbery victims are women and were alone when robbed. Most claim that they never saw the robber coming. Most ATM robbers used a gun or claimed to have a concealed weapon when confronting the victim and demanding their cash.

If you or your family members use ATM cash machines on a regular basis, here are some tips that can make the process a little safer. Use only ATM machines in well-lighted, high-traffic areas. Don't use ATM machines that are remote or hidden such as being located behind buildings, behind pillars or away from public view. Beware of obvious hiding places like shrubbery or overgrown trees. ATM robbers like to have the element of surprise with no witnesses.

Get a list of ATM locations from your bank and keep it in your car. Choose an ATM that looks and 'feels' safer, even if it is a couple of miles out of the way. Try and limit your use to daylight hours. When you drive up to an ATM location, scan the area for any suspicious persons. If you see anyone suspicious standing nearby or sitting alone in a car, don't hesitate to drive away. Listen to your 'gut' instinct. When you approach a bank ATM on foot be prepared and have your access card ready. After inserting your card and your PIN number keep an eye out behind you. If anyone suspicious or seemingly dangerous approaches terminate your transaction and leave immediately, even if it means leaving your ATM card in the machine. When you receive cash from the machine don't openly count it...put it away immediately, extract your card, and walk away.

If you use your car at a bank drive-thru ATM machine the same rules apply. Make sure there are no obvious hiding places or suspicious persons loitering in the area. If there are, listen to your gut instinct and drive away. Keep the car in gear, doors locked, with your foot firmly on the brake, while using the ATM machine. Keep a close eye on your rear and side view mirrors during the transaction. Robbers almost always approach from the rear on the drivers' side. If you see anyone approaching, drive off even if it means leaving your ATM card behind. You can always retrieve it later or cancel the card. If you are confronted by an armed robber, just give up your money without argument. The cash is not worth serious injury or death.

- Only use ATM machines in a well-lighted, open, high-traffic area during the daytime
- ATM machines in supermarkets are safer for nighttime use
- Avoid ATM machines adjacent to obvious hiding places
- When you approach an ATM scan the area first for loiterers
- Have your card ready and leave quickly, not counting your cash in public
- Walk or drive away immediately if your instincts tell you so
- Don't argue with a robber, if confronted, and give up the cash
- Don't fight with or attempt to follow the robber
- Drive to a safe place and immediately call the police

- Submitted by Deputy James Kitchens, Travis County Sheriff's Office

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14 YEAR OLD, ALICIA ADAMS

Inspires Houston To Takes Steps To Fight Digestive Diseases

Alicia Adams from Cypress is inspiring people in the Houston area to participate in the Crohn's & Colitis Foundation's South Texas Take Steps Walk on June 12th at 5:00pm at Discovery Green in Houston. Alicia Adams lives with Crohn's disease, which combined with ulcerative colitis, are painful and unpredictable digestive diseases impacting over 1.4 American adults and children including over 66,000 in Texas.

Alicia was diagnosed with Crohn's disease at 9 years of age. She lives with unpredictable and at times, excruciating pain. She has endured several surgeries and must remain on medication for the rest of her life, or until a cure is found.

"I HOPE THIS WALK WILL HELP TO RAISE AWARENESS ABOUT CROHN'S & COLITIS, AND THE MONEY NEEDED TO ONE DAY SOON FIND A CURE." says Alicia. "I JUST WANT TO BE NORMAL AND NOT HAVE TO LIVE IN SO MUCH PAIN."

The walkers raising funds in honor of Alicia Adams have been given all the necessary fundraising tools to raise critical research dollars for these diseases, including a free customizable Web page for fundraising support, fundraising advice and assistance, and banners for social networking sites like Facebook.

For more information about becoming involved in Take Steps for Crohn's & Colitis, visit www.cctakesteps.org or contact Angela Fay at 713-572-2232 or afay@ccfa.org

ABOUT TAKE STEPS

At over 100 Walk sites across the country, thousands of people will gather this spring and summer to join the fight against Crohn's disease and ulcerative colitis. Together we'll raise money for crucial research and raise awareness of these painful and unpredictable digestive diseases that afflict millions of people. After only two years, CCFA's Take Steps Walk has raised over \$13 million for research

and patient service programs. Our goal is even higher in 2010. We're committed to help transform the lives of those impacted by these diseases to one of a brighter future based on well-funded, cutting-edge scientific research. Join us now -- register today and take a step toward a future free from Crohn's and colitis!

ABOUT CROHN'S DISEASE AND ULCERATIVE COLITIS

Crohn's disease and ulcerative colitis are painful, medically incurable illnesses that attack the digestive system. Crohn's disease may attack anywhere from the mouth to the anus, while ulcerative colitis inflames only the large intestine (colon). Symptoms may include abdominal pain, persistent diarrhea, rectal bleeding, fever and weight loss. Many patients require hospitalization and surgery. These illnesses can cause severe complications, including colon cancer in patients with long-term disease. Some 1.4 million American adults and children suffer from Crohn's disease or ulcerative colitis, with as many as 150,000 under the age of 18. Most people develop the diseases between the ages of 15 and 35.

ABOUT THE CROHN'S & COLITIS FOUNDATION OF AMERICA

The Crohn's & Colitis Foundation's mission is to cure Crohn's disease and ulcerative colitis, and to improve the quality of life of children and adults affected by these diseases. The Foundation ranks third among leading health non-profits in the percentage of expense devoted to research toward a cure, and more than 80 cents of every dollar the Foundation spends goes to mission-critical programs. The Foundation consistently meets the standards of organizations that monitor charities, including the Better Business Bureau's Wise Giving Alliance (give.org) and the American Institute of Philanthropy (charitywatch.org). For more information, contact the Foundation at 800-932-2423 or visit www.ccfa.org.

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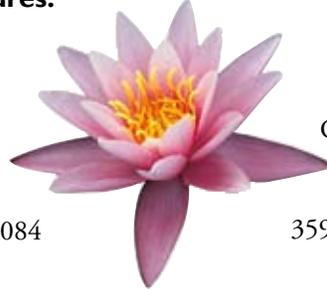
Lakes on Eldridge North

Master Gardener June Schedule

June 15

**Master Gardener Evening Lectures:
Extension Office
Shade Gardening**

by Carol Fraser, Master Gardener
6:30 p.m. - Desserts and coffee
7:00 p.m. - Lecture begins
Texas AgriLife Extension Service
3033 Bear Creek Dr, Houston, TX 77084
Free and open to the public.



June 17

**Green Thumb Lecture Series
WaterSmart Landscapes**

by Dr. Carol Brouwer
County Extension Agent - Horticulture
6:30 - 9:00 p.m.
Tracy Gee Community Center
3599 Westcenter Drive, Houston, TX 77042
Free and open to the public.

AgriLife Extension is proud to present June 15th, the Master Gardener Lecture – Shade Gardening, with Carol Fraser, Master Gardener. Desserts and coffee begin at 6:30pm, followed by the lecture at 7:00pm at the Texas AgriLife Extension Service, 3033 Bear Creek Drive, Houston Tx 77084. This event is free and open to the public.

AgriLife Extension is proud to present June 17th, the Green Thumb Lecture – Watersmart Landscapes, with Dr. Carol Brouwer, County Extension Agent - Horticulture. The Lecture begins at 6:30pm at the Tracy Gee Community Center, 3599 Westcenter Drive, Houston Tx. This event is free and open to the public.

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	<p>Dr. Farah Mamedov M.D., F.A.A.P</p> <p>Dr. Mamedov is your local Pediatrician and Lakes on Eldridge North neighbor!</p>
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- I work hard for what I have and I will share it with who I want to. Government cannot force me to be charitable.
- The government works for me. I do not answer to them, they answer to me.

If you agree with any or all of the statements above then come to
The Glenn Beck 9/12 Project Organizational
meeting for Cypress on the second Thursday of each month.

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Elisha Roberts Chapter, NSDAR

The Elisha Roberts Chapter, NSDAR will not be meeting for the months of June or July. We will restart our meetings in August. We meet the third Thursday of the month at Meson 1910 on Mason Road.

Our meeting times are from 7 pm to 9 pm. Our motto: God, Home, and Country.

Any ladies interested in joining who can prove direct lineage to a patriot in the American Revolution or someone who provided service in the American Revolution may join.

We are a friendly group of ladies who are looking for new members. If you are interested in joining, please feel free to contact, Laura Neal, Regent at: 281-256-3545 or you can email me at: lizardsareicky@sbcglobal.net

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Cy-Fair ISD Honor's Volunteers

Cypress-Fairbanks Independent School District honored district and state volunteer and business partner award winners during a Volunteer Appreciation Month ceremony on April 29, 2010. The award winners were nominated by various schools in the district at which the volunteers and business partners donate their time and resources. 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. The state award winners were recognized by the Texas Association of Partners in Education during an awards luncheon held at their annual conference in Austin on January 26.

The District Award Winners Are As Follows:

- Business Partnership for Career Education: TexasOne Community Credit Union, Holbrook Elementary Partner;
- Community Partnership for Academic Impact: Cypress Bible Church – Loving Lamkin, Lamkin Elementary Partner;
- Community Partnership for STEM Award: Dynergy, Lieder Elementary Partner;
- Community Partnership for Health Award: Willbern PTO – Track Planning and Construction, Willbern Elementary Partner.

The State Gold and District award winners are as follows:

- Business Partnership for Academic Impact: Mustang Engineering, Watkins Middle School Partner;
- Individual Partnership Award for Partnership Advocate Award: Ms. Demitria Wright, Holbrook Elementary Volunteer;
- Individual Partnership as a Role Model: Mr. Abhay Mars, Lowery Elementary Volunteer.

Another exceptional group of volunteers receiving special acknowledgement for their contributions to student success in the district was the Cy-Fair VIPs TAG (Targeting Achievement Globally) Team. The generous global volunteers who make up the “Team” go into identified elementary schools across the district and work alongside district helping teachers to tutor students in science. The TAG Team members were presented with Appreciation Certificates by Pam Wells, Associate Superintendent for Facilities, Planning and Community Relations.

The TAG Team volunteers have been very successful this year in helping increase student skills as well as improving the children's confidence and self-esteem. They have also found their volunteer work to be extremely rewarding and are the program's biggest proponents.

If you are interested in becoming a member of the VIPs TAG Team next fall, please contact Yvonne Bukowski at ybukowski@yahoo.com or the CFISD Partners in Education Office at (pamela.scott@cfisd.net or 281-894-3950).

The district congratulates these distinguished individuals and businesses for their awards and accomplishments and thanks them for their 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.



Pictured above from left: Pam Wells, CFISD Associate Superintendent for Facilities, Planning and Community Relations; TAG Team Members - Maria Baptista; Valerie Starrett; Mary Turner; David Porterfield; Celeste Heath; John McDonald; Jane Gillett; Yvonne Bukowski; Kim Nash, CFISD VIPs Global Chairman.



Pictured above third from left: Keith Irvine, Carrabba's Manager; Pam Scott, CFISD Director of Partners in Education; Representatives from Carrabba's donated and served lunch at the CFISD VIPs General Meeting on April 29, 2010.

HOME TRENDS IN LOEN & LOE

2009 / 2010		LAKES ON ELDRIDGE NORTH			LAKES ON ELDRIDGE		
QUARTER	# of Homes Listed	# of Homes Sold	Absorption Rate	# of Homes Listed	# of Homes Sold	Absorption Rate	
Quarter 1	35	17	48.5%	23	4	17.3%	
Quarter 2	27	21	77.7%	27	16	59.2%	
Quarter 3	14	10	71.4%	20	9	45.0%	
Quarter 4	20	6	30.0%	13	6	46.0%	
Total	96	54	Avg: 56.9%	83	35	42.1%	

Absorption rate = sold/listed x 100

Thank You!

Special Thanks
to all who participated
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RETIREMENT CHALLENGES

For Today's Families

I recently had the pleasure of hearing David Walker, the former Comptroller of the United States, speak to my company at a training session. Mr. Walker, who made the famous movie "I.O.U.S.A." is an expert at knowing how the country can reverse the trends of increasing government debt and seemingly unlimited entitlement spending. Now the President of the Peter G Peterson Foundation (www.pgpf.org) he paints a scary picture of what our future can hold if we don't act. In "I.O.U.S.A." he forecasts that without intervention, by 2035 the government will spend so much on defense, social security, Medicare and interest on debt that there won't be enough money to pave a street. But it doesn't have to be this way.

He believes that the American people are more knowledgeable now than at any time in history about how our government spends money. This is the key to action. Mr. Walker is not a man prone to exaggeration – he is a factual

man. And he showed us how various arms of the government can be reformed in a sensible, step-wise manner, starting with a rethinking of tax and entitlement policy. Sure, he expects our taxes to rise in the future but there is really good hope that our taxes will be used more sensibly. This is real stuff, not a fantasy. In fact in May 2010 he led a by-invitation only summit of the best thinkers on both sides of the political scene to create solutions.

How will your family navigate these waters? Creating a financial strategy for living in this new world of retirement is vitally important. Find out what it takes now to plan for rising inflation and taxes, future college costs, and changes to social security. Learn how to protect your assets from these headwinds and accumulate what you need for the future.

- Submitted by Rich Keith



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from the heart

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COLIN'S HOPE

American Business Women's Association *Cy-Fair Express Network (CYFEN)*

Event: Cy-Fair Express Network Monthly Networking Luncheon

When: June 24, 2010

Time: 11:30 am – 1:00 pm

Where: Houston National Golf Club

16500 Houston National Blvd

Houston, TX. 77095

Networking and Business Luncheon

Cy-Fair Express Network invites you to their monthly meeting and luncheon. Lots of fun, networking, and giveaways. Bring plenty of business cards. Please make reservations by June 18 to Anya Lucas @ (713)459-2331 or anya@lucascare.com. More information @ www.cyfen.org.

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6. Flush/treat condensate drain with anti-algae tablets
7. Inspect condenser coil for efficiency
8. Monitor operating pressures of refrigerant
9. Inspect safety devices for proper operation
10. Inspect disconnect box for proper rating and installation
11. Tighten all electrical connections
12. Test/inspect contactors for burned, pitted contacts
13. Inspect electrical for exposed wiring
14. Test and inspect capacitors
15. Inspect condenser fan blade
16. Water wash condenser coil and remove debris
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SUMMER HEAT CAUTIONS

Stay Safe This Summer

How dangerous is overheating in the summer months? According to the Centers for Disease Control and Prevention, from 1973 – 2003, excessive heat exposure caused 8,015 deaths in the United States. “Heat-related deaths and illness are preventable, yet annually many people succumb to extreme heat,” says Dr. George Luber, extreme heat expert for the Centers for Disease Control and Prevention in Atlanta.

Summertime activity, whether on the playing field, running, boating, or just enjoying the great outdoors, must be balanced with measures that aid the body’s cooling mechanisms and prevent heat-related illness. Know the symptoms of heat disorders and overexposure to the sun, and be ready to give first aid treatment.

Heat Cramps- are strong muscle contractions and usually affect the abdomen and legs. The condition usually improves with rest, water and cooler conditions.

Heat Exhaustion- caused by heat and dehydration but the effects are more serious than cramps. Symptoms may include

paleness, dizziness or fainting, nausea or vomiting, and an increase in body temperature. Rest, water and cool compresses (ice water on the back of the neck, etc) can help. For more severe heat exhaustion, IV fluids may be required.

Heat Stroke- The most serious of the heat related conditions. Heat stroke is most commonly brought on by strenuous exercise in hot conditions. However, it can also affect non-active individuals if the temperature is high enough. Visual signs include flushed, red look to the skin, the person often stops sweating**. This is one key sign that an individual is in an over heated condition. Also, a person with heat stroke might become delirious, unconscious, or have seizures. Lowering the body temperature and getting fluids into the person as quickly as possible is imperative.

Don’t get caught off guard this summer drink plenty of water, wear plenty of sun-screen, and exercise early in the morning. Enjoy the summer season and stay safe.

- Submitted by Valerie Salinas

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Lakes on Eldridge North

Recipe of the Month

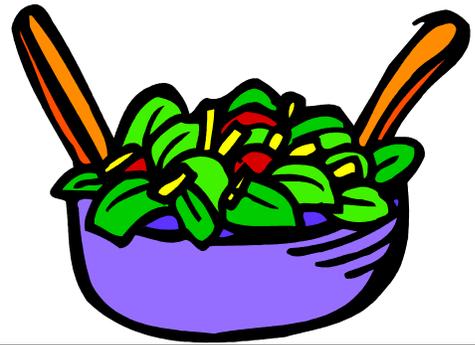
Black Bean Shrimp Salad

1 pound cooked medium shrimp, peeled and deveined
1 can (15 ounces) black beans, rinsed and drained
1 small green pepper, julienned
1 small onion, thinly sliced
1/2 cup chopped celery
2/3 cup picante sauce
2 tablespoons minced fresh cilantro

2 tablespoons lime juice
2 tablespoons olive oil
2 tablespoons honey
1/2 teaspoon salt
1/8 teaspoon grated lime peel, optional
6 lettuce leaves
1 cup halved cherry tomatoes

In a large bowl, combine the first five ingredients. In a small bowl, whisk the picante sauce, cilantro, lime juice, oil, honey, salt and lime peel if desired. Pour over shrimp mixture and toss to coat. Cover and refrigerate for at least 2 hours. Using a slotted spoon, spoon onto a lettuce-lined serving platter or salad plates. Garnish with tomatoes. Yield: 6 servings.

Nutrition Facts: 3/4 cup equals 224 calories, 6 g fat (1 g saturated fat), 115 mg cholesterol, 571 mg sodium, 22 g carbohydrate, 4 g fiber, 19 g protein. Diabetic Exchanges: 2 very lean meat, 1 starch, 1 vegetable, 1 fat.



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What do these programs do? They do what you can easily do for free. Mostly they delete temp files, cookies and unnecessary registry entries. Deleting temp files and cookies won't have any noticeable impact on speed, but if you want to you can easily do both yourself. To delete your temp files, click on the "Computer" icon on your desktop or "Computer" in your "Start" menu. Right click on your C: drive and choose "Properties". Right there you'll see a button that says "Disk Cleanup". Click the button, check the boxes, click on "OK" and you're done. Cookies can be deleted in the Tools/Options menus of your web browser (personally, I don't spend time worrying about cookies.)

I don't recommend you mess around trying to clean-up your registry (the registry is a VERY LONG list of settings telling your computer what programs are installed, where you like your icons, the color of your background, etc.) If you know what you're doing and know how to back-up the registry before making changes, then you probably stopped reading long before now. If you don't know how, then just leave it alone. Using a registry cleaner MIGHT make your computer start 1/2 a second faster, but you risk making a change that can make your computer impossible to boot, in other words "don't try this at home."

So what is REALLY slowing down your computer? After years of use, your Windows machine starts to use more and more memory. There are things like neat little tools that give you the weather or news on your desktop, printer software, camera software, instant

messaging programs, etc. In addition, there are programs that came with your computer when you bought it that you may not even use. Programs like AOL, Quicken or Microsoft Money, the manufacturers "support" program, trial software and others. Many of these have small parts of them that start up each time you start your computer. With enough of these little "starter" files running in the background, the memory (not your hard drive) runs out and soon your computer starts slowing down.

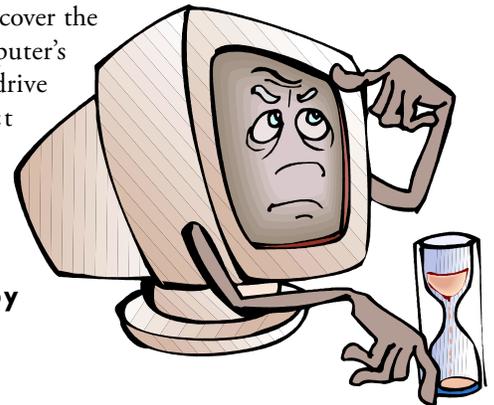
The best thing you can do (and those paid software programs can't) is remove the programs you don't need and/or use. If you use Windows XP, go to your Control Panel and look for the "Add/Remove Programs" icon. This will show you a list of all the programs installed on your computer. For Windows Vista and Windows 7, the Control Panel now calls it "Programs and Features". You need to be careful to remove only programs you're SURE you're not using – don't go crazy with it.

The two biggest things that make a difference are best left to a professional. There are entries in the registry that can be manually deleted to stop programs from starting up with your computer. Also, adding memory is easy and cheap, but you need to be sure you're putting in the right type for your computer.

Speeding up your computer doesn't have to be expensive. If you are going to spend your money, spend it on the right things, you can take care of the easy stuff yourself for free.

Next month we'll cover the basics of your computer's memory and hard drive (how they affect the speed of your computer) and we'll say goodbye to Windows 2000.

- Submitted by
Laurie Scott



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

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- Kids Stuff -

Section for Kids with news, puzzles, games and more!



What a Fire Ant Is

There are many different types of fire ants, and they are found all throughout the southeastern and southwestern United States. The most common and aggressive kind is the red imported fire ant, which is reddish-brown and measures about 1/8-inch long (about half the size of a pencil eraser).

Red imported fire ants live in colonies that first nest in the ground, and then create a mound of dirt over the nest. These mounds can grow up to 18 inches high and over 2 feet wide! Red imported fire ants' nests can be found on lawns, in parks, on playgrounds, in fields, and in pastures. Some red imported fire ants create nests in walls of buildings.

What a Fire Ant Sting Looks and Feels Like

A person who gets stung by a fire ant will feel a sharp pain and burning. A person who steps on a fire ant mound will get a lot of stings at once because the ants have been disturbed where they all live together. Each sting will turn into an itchy white blister over the next day.

What You Should Do

If you ever think that you have been stung by a fire ant, tell an adult immediately. That's because the venom (poison) in the fire ants' stings can cause the area of the sting to swell up quite a bit, and a doctor may want to have a look to make sure you

are not having an allergic reaction. The symptoms of an allergic reaction include hives (red patches on the skin that sting and itch), nausea, dizziness, a tight feeling in the throat, or difficulty breathing. If these symptoms occur, the person needs to get medical attention right away.

But more often, you can follow these steps after a fire ant sting:

Wash the area with soap and water.

Apply some ice to the area.

Check with the doctor if you have redness, swelling, or itching.

What a Doctor Will Do

A doctor may suggest giving a medicine called an antihistamine to control swelling and itching. If you are having a more severe allergic reaction to a fire ant sting, he or she may give you a shot fights the reaction. People who know that they are allergic to fire ant stings also sometimes carry emergency medicine that they can give to themselves to prevent a severe reaction from happening.

How to Avoid Getting Bitten

The best way to avoid getting bitten by fire ants is to keep your shoes on when playing near fire ant mounds. If you come across one, don't ever poke at it or try to play with it.

Reviewed by: Elana Pearl Ben-Joseph, MD

Date reviewed: September 2007

This information was provided by KidsHealth, one of the largest resources online for medically reviewed health information written for parents, kids, and teens. For more articles like this one, visit www.KidsHealth.org or www.TeensHealth.org. ©1995-2006. The Nemours Foundation



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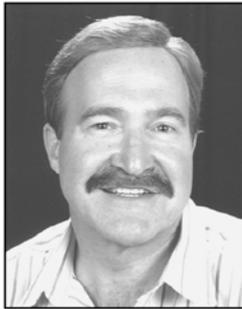
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