

NORMANDY FOREST



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Official Publication of the Normandy Forest Homeowners Association

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WELCOME

NORMANDY FOREST

Official Newsletter of the Normandy Forest Homeowners Association

Normandy Forest is a monthly newsletter mailed to all Normandy Forest residents. Each newsletter will be filled with valuable information about the community, local area activities, school information, and more.

If you are involved with a school group, play group, scouts, sports team, social group, etc., and would like to submit an article for the newsletter, you can do so online at PEELinc.com, or you can send an email to scott@marderfinancial.com. Personal news (announcements, accolades/ honors/ celebrations, etc.) are also welcome as long as they are from area residents.

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Fuel Your Child's Creativity Quotient

Submitted by Sugandha Jain

The impact of a high creativity quotient (CQ) is evident even among the top management in business. Results from 2010 IBM Global CEO study reveal that highly effective CEO's place the greatest emphasis on creative leadership. In order to achieve top results, CEO's are not fearful of experimenting. These CEO's lead the new generation by continually thinking of new ways and fresh approaches. However, the sad reality is that creativity scores have been decreasing in children since 1990. In their book, *The Creativity Crisis: New Thinking about children*, authors Po Bronson and Ashley Merryman, cite evidence on how creative quotient in children has plummeted.

As parents, we have to ask ourselves some tough questions. Is our education system so hyper-focused on testing that we are squeezing out the innate creativity of our children? Are we pushing our children so hard that we are leaving no room for creativity? What can we do to turn things around? The good news is that creativity can be nurtured and learned. Exposing children to a creative environment can assist in enhancing their CQ. Creativity training actually changes brain function. It creates new neurons in key parts of the brain and builds new connections between these neurons.

So, what is the recipe for sparking creativity in children? The right amount of sleep, nutrition and avoiding pessimism can work wonders. Positive thinking is so powerful that it can attract unimaginable successful results in a person's life. Teaching children to trust themselves is a vital ingredient as creativity comes from trusting your instincts.

Asking 'What if' questions to your children can increase their CQ. Leo Burnett says that curiosity about life in all of its aspects is the secret of great creative people. Solving open-ended problems also nurtures creativity. Parents and children who work together to solve challenging problems gain understanding on mastering uncomfortable feelings that these problems present. Families that create together stay together!

Sugandha Jain is a Master Registered Texas Trainer & Director of Accreditation at a local preschool



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NORMANDY FOREST COMMITTEES

THE ARCHITECTURAL COMMITTEE

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The Association has an active Architectural Control Committee that approves or denies all construction and any improvements. You may request an ACC form by contacting Chaparral Management 281-537-0957 or the association website. Please keep in mind that the Association has thirty days (30 days) to approve or disapprove any ACC and verbal approvals or disapprovals are not given.

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FINANCIAL FOCUS OCCUPY YOUR WALLET

Submitted by Rich Keith

People often ask, "What things can we do keep our financial stability during financially volatile times such as these?" There are defensive strategies which anyone can employ regardless of their financial position. The answer, fortunately, has remained the same over many years. We have heard the importance of saving heavily and keeping debt low. But what about investing in your career, planning for a global financial tumble, or how about staying with your bank or leaving it behind? These practical questions are important in today's world.



First, the basics. Make sure you have an "emergency fund" of at least \$1,000 to cover a home or car repair. More is better: an amount equal to six months of expenses is best. Save at least 20% of what you make; this keeps you from using credit. While we're on the subject of credit, let's look at how much you're spending on servicing your debt. Are you carrying a credit card balance at 18 percent? Pay it down quickly because that's like getting an 18 percent risk-free return on your money. "If I could make 18 percent, I'd do it right now!" I've heard before. To further improve your cash flow, elect high deductibles on your car and home insurance. Basic family protection includes making sure you have your wills and powers of attorney in place and buy inexpensive term life insurance to cover your loved ones in the event the main wage earner dies prematurely. "Buy term life insurance, it's the right product for families," says noted financial whiz Suze Orman.

If anyone believes that our current low inflation rates will not increase dramatically as a result of the largest printing of money in the history of the world, then they are simply not paying attention. Prices will rise. Taxes will rise. Loans will become much more expensive. There is a trend in America toward renting more and more, from homes to party gowns, known as the "Rentership Society." Having a big home loan straps you

down and won't let you easily leave for greener pastures. But renters can quickly move to the place where jobs are. In fact there are studies which have linked chronic unemployment to home ownership. Run the numbers, and then consider renting your next home.

Next, invest in yourself. Your income is your "financial engine." Protect it by making sure you will keep working no matter what happens to your investments. Read, read, read. Be vigilant about finding the areas of specialization where the world is heading and learn about them. Take

someone to lunch who does what interests you and find out how they like it, and if a degree is required. Don't automatically opt for an advanced degree, especially from the new breed of for-profit career schools. These schools often are expensive, and students incur debt at a higher rate than students at public or nonprofit private schools.

Feel good while you are saving. Your big bank is not your friend. Historically low CD rates, high fees, combined with draconian lending policies, are driving millions of people away from the big banks and toward credit unions, as well as safer investments. Former IMF chief economist Simon Johnson's book, "13 Bankers: The Wall Street Takeover and the Next Financial Meltdown," reveals how a "cabal of big banks gambled with our money, wrecked the economy, and then accepted huge taxpayer bailouts, all the while paying out gigantic bonuses and fighting financial reform," Johnson says. His answer is to remove your money from the six biggest banks: Bank of America, JP Morgan Chase, Citigroup, Wells Fargo, Goldman Sachs, and Morgan Stanley. Smaller banks and especially nonprofit credit unions offer lower fees, better loan rates and consistently better customer service. For financial peace of mind, work with your financial coach to make sure your family is taken care of.

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2012 Open Regattas at Seabrook Sailing Club

The Seabrook Sailing Club is hosting two major regattas this summer on Galveston Bay, open to all interested sailors. Whether it's challenging one design racing or family fun, Seabrook Sailing Club's summer regatta schedule has it all. We are looking forward to having local and out-of-town sailors join us for competition and fun on the bay.

Summer Solstice Regatta: Seabrook Sailing Club's annual Summer Solstice Regatta will be held on June 23 and 24, 2012. This year we will be kicking off the regatta on Friday night with fireworks and a keg! We encourage everybody to leave work early and bring a picnic. This regatta is open to all small sailboats and beginner racers are welcome. Lasers, 470's, Sunfish, windsurfers, Vanguard 15's, and catamarans are regular classes at this fun event. This regatta is on the Texas Laser District 15 Circuit schedule, drawing Lasers from around the state. There will be one design starts for all classes with at least three boats. A Portsmouth handicap fleet will be formed for boats that do not make up a one design fleet. Official Notice of Race and Sailing Instructions will be posted on the SSC website nearer the time of the event.

Endless Summer Regatta: Each year, youth sailors from all over Texas and surrounding states participate in the Endless Summer Regatta at the Seabrook Sailing Club. The Endless Summer Regatta is the best attended event on the Texas Youth Circuit after Texas Race Week, with approximately



Optimists on the downwind run at the Endless Summer Regatta

200 sailors, coaches, parents, and organizers coming to Seabrook and Galveston Bay. The youth sailors participate in 6 different fleets; the beginner sailors in the Optimist Green fleet, the experienced Optimist sailors in the Red/White/Blue fleet, Laser 4.7, and Laser Radial. Parents enjoy the view of the sailing course and Kemah from the clubhouse deck, while their kids put their skills to the test. Sailing is a great sport for kids that fosters self-confidence, independence, and responsibility. As skippers, they are in control of their own destiny; they make their own decisions, which have a direct result on their finish position, well-being, and boat

condition. But most importantly, it's fun! The 2012 regatta will take place September 22-23, 2012. Official Notice of Race and Sailing Instructions will be posted on the SSC website nearer the time of the event.

The Seabrook Sailing Club has been providing safe, organized, and challenging sailing for local sailors and guests since 1934. If you've been thinking about learning to sail, getting back on the water, or competing in our organized club races, check out what the Seabrook Sailing Club has to offer. For more information about SSC, contact James McTurk at SSCmembership@yahoo.com, or visit www.seabrooksailingclub.org.

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THE DEDICATED RUNNER

Submitted by, Steve Bernhardt

Over the past few years the topic of proper running form has been widely discussed in running books, online forums, coaching blogs, magazine articles, and training classes. From these conversations the running community at-large has come to a consensus that there are best practices for runner's to follow when running that optimize speed, efficiency, and reduce the probability of injury. The term commonly used today to highlight this emphasis on proper running technique is Good Form Running.

Here are four key components of Good Form Running that you should incorporate into your running technique, particularly if you are interested in enhancing your performance or have been battling some of the more common running related injuries.

1. POSTURE

Head level, eyes forward. Upper body and arms relaxed, loose hands. Compact arm swing, not crossing the mid-line of the body.

2. MID-FOOT STRIKE

Land the lead foot directly under the hip, striking mid-foot not heel first.

3. TURNOVER

Research has shown that the optimum cadence is 180 foot strikes per minute. The faster turnover promotes a shorter, quicker stride and a more efficient mid-foot landing.

4. SLIGHT LEAN

Lean forward at the ankles not the hips, use gravity to pull you forward.

Making adjustments to your running form can take time as muscle memory requires focused attention and repetition to rewire. With a moderate level of dedication and consistency you can make significant improvements in your running form that will result in a more productive and enjoyable running experience.



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Recipe of the Month

Leek Risotto

by the Four Points Foodie

Ingredients

- 2 T olive oil
- 2 leeks, greens trimmed, cut in half, rinsed & sliced
- 1 C Arborio rice
- 4 C chicken stock
- 1/2 C cream
- 1/3 C Parmesan, grated
- salt and pepper to taste

Directions

Heat the chicken stock in a small pot over medium heat. I removed the fibrous green tops from the leeks and cut them in half which makes it easier to clean the sand and grit away. Pat dry and slice thinly. In a sauté pan, add olive oil and sliced leeks and cook over medium heat until the leeks are tender.

Remove to a small bowl and set aside. In the same pan, sauté the Arborio rice for a few minutes. When most of the rice has become white, add your first ladle of simmering chicken stock, stirring frequently until almost all of the broth has been absorbed.

Then add another ladle of broth, and keep stirring. Do this until all the chicken stock is gone. Remove rice from heat and add in cream and Parmesan, stirring well. Add the leeks back into the rice and this is where I added sliced cooked chicken into the risotto. Season with salt and pepper and serve. This made 2 large servings which was perfect for a meal!

Enjoy!



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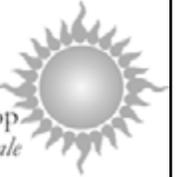
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Summertime Showing Tips!



Homebuyer's thoughts naturally turn to patios, decks, landscaping, air conditioning, and pools as we enter the sweltering days of late spring and early summer. You'll want to make sure your house and yard are in top order and summer-friendly. *Keep these tips in mind as you set out to put your home on the market and add your home sale to this summer's statistics:*

- **Curb appeal:** Plant a few annuals to provide an instant burst of color, make sure entrance area is clear from papers, bicycles and toys.
- **Air Conditioning:** First, make sure it's working properly. Second, be sure it's on when potential buyers visit.
- **Back yard:** Should be inviting and attractive. Clean lawn furniture and arrange it keeping the views from indoors in mind. Make sure lawn is mowed and healthy, and spruce up the area with a few planters of spring flowers.
- **Pool:** Make sure it's clean. If you have a fence, make sure locks and latches work.
- **Windows:** All windows should be sparkling clean.
- **Walls:** Use neutral and light colors if you paint the inside of your house.
- **Let the light in:** Open blinds and curtains so plenty of light illuminates the interior.

Nobody Knows The Neighborhood Like A Neighbor!

If you're thinking about selling your home,
you'll want to carefully choose the real estate professional
you work with during the process.

You should choose a professional who specializes in residential real estate and
who has the specific knowledge of the local real estate market.

You should choose me ... as a resident of Normandy Forest,
I have a vested interest in keeping the neighborhood values as high as possible.

So, when you're ready to sell, call me. You'll be glad you did.



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