

Windermere



NEWSLETTER

February 2014

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HEART HEALTHY LIFESTYLES

By: Concentra Urgent Care



Approximately every 60 seconds, an American will die from a coronary event. According to the American Heart Association (AHA), an estimated 71 million Americans have some form of heart disease, the most common being high blood pressure. And most of these problems are self-created by poor lifestyle choices.

What can you do to live heart healthy? The AHA recommends:

- Eating a healthy diet
- Lean, skinless meats and poultry
- Fat-free, 1% fat, and low-fat dairy products
- Avoid foods containing partially hydrogenated vegetable oil or added sugars
- Avoid foods high in dietary cholesterol
- Prepare foods without added salt, saturated fat, and trans fat
- Exercising regularly
- 20-to-60 minutes per day, 3-to-5 times per week
- Avoiding tobacco products and tobacco smoke
- Limiting your alcohol intake

- Women: 1 drink per day (maximum)
- Men: 2 drinks per day (maximum)

In addition to poor lifestyle choices, heredity plays a factor in heart disease, too. It is therefore important to know your family history to help identify familial risk factors and help prevent the development of certain familial illnesses.

What should be included in a family history?

- Any known congenital or hereditary disorders
- Major illnesses
- Chronic ailments or risk factors
- Smoking
- Obesity
- Alcohol problems
- The cause and age of death of any deceased relatives
- Childhood conditions
- Major illnesses
- Vaccinations
- Surgeries
- Treatments, especially those involving radiation

For more information on living a heart healthy lifestyle, you can contact your health care provider or visit the American Heart Association's Web site at: www.AmericanHeart.org.

IMPORTANT NUMBERS

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Emergency/Ambulance911
 Fire Dept.....911
 Sheriff's Dept. 713-221-6000

NON-EMERGENCY NUMBERS

Animal Control.....281-999-3191
 Center Point Gas.....713-659-2111
 Center Point (Street Lights).....713-207-2222
 EDP Water - Mud #29.....832-467-1599
 Library281-890-2665
 Post Office.....713-937-6827
 Waste Management/Trash713-686-666

NEWSLETTER INFO

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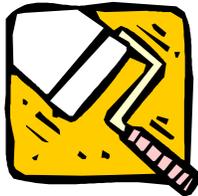
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SHOW OFF YOUR SUPERHERO

Parents this is your chance to brag on your kiddos. We want pictures of your kids doing everyday things, school events, plays, sports, etc. Send in your pictures to be featured in the Windermere Newsletter.

E-mail your pictures to
 windermerelakes@peelinc.com
 by the 8th of the month.



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Cy Fair Republican Women

The Cy Fair Republican Women are hosting a forum for all candidates running for the Lt. Governor position. The forum will take place at our general meeting on Tuesday, February 11 at the Longwood Country Club. Confirmed speakers include Texas Senator Dan Patrick, Land commissioner Jerry Patterson, Agriculture Commissioner Todd Staples, and invited Lt. Governor David Dewhurst.

Reservations can be made on our website at www.cfrw.net

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Urgent Care Locations



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ESTATE PLANNING

BASICS FOR EVERY FAMILY

Submitted by Laura K. Kennedy

Everyone is busy. The breakneck pace of modern life leaves little time for reflection. In addition to taking care of yourself, parents are focusing on the ever-changing needs of children while often simultaneously caring for aging parents. It is hard to think about the big picture when we need to cook dinner and walk the dog (even though someone shorter than you insisted that they would take care of the latter).

What if something happened to you? If a debilitating illness prevents you from taking care of your family? Organizing your affairs both in the event of incapacity and death is a gift to your loved ones. It will mean that they do not have to guess about your wishes. It also means that you, instead of Texas law, determine the guardians of your children, who will take care of you if necessary and to whom your property passes.

Whether you need to update your current estate plan or create one for the first time, every parent needs to consider the following:

1. Guardians for children. What happens to your children if you die? If you become incapacitated and cannot care for them? Choosing a guardian for a minor or incapacitated child is one of the most important decisions you can make. And wouldn't you rather name a guardian as opposed to leaving it to a court? Revisit your decision every couple years to see if you are still comfortable with the person you named guardian or to change the appointment.

2. Beneficiary designations. Review the beneficiary designations on your retirement accounts and life insurance policies to make sure the beneficiaries are correct and coordinate with your estate plan. A divorce or death may have changed things since you last filled out your designation form. Further, check your bank and brokerage accounts. If there is a

survivorship designation, that account will not pass under your will. This kind of asset is referred to as a non-probate asset. For example, a "joint with right of survivorship" bank account will be controlled by the designation on file with your bank.

3. Trusts. Should you leave your estate outright to your spouse or children or in a trust? Trusts are not just for the wealthy. A properly prepared trust can provide a certain level of creditor protection and asset protection in divorce. Further, a special needs trust should be considered if your child could be disqualified from government benefits because of his or her inheritance.

4. Powers of Attorney. You understand the benefits of an estate plan but think, "Aren't I too young for a will?" A complete estate plan includes more than just a will. What if you are in a debilitating accident? Who takes care of your finances and your medical decisions? You can tackle these issues in a durable power of attorney and medical power of attorney. Moreover, a health care directive gives you the opportunity to outline your wishes in case of terminal illness.

5. Taxes. I have yet to meet a person who enjoys writing a check to the taxman. If you have a taxable estate above \$5.34 million (including life insurance, retirement accounts and certain other assets that pass outside of your will), your estate will be subject to the federal estate tax in 2014. A tax-planned will and other specialized techniques can minimize the estate tax and preserve your wealth.

There is no one-size-fits-all approach to estate planning. It will take some time and thoughtful discussion. However, there is no substitute for the peace of mind that will come with an estate plan that reflects your wishes and takes care of loved ones when you cannot.





National
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Kidney Walk

The National Kidney Foundation is the leading organization in the U.S. dedicated to the awareness, prevention and treatment of kidney disease for hundreds of thousands of healthcare professionals, millions of patients and their families, and tens of millions of Americans at risk

Nearly six of ten Americans will develop kidney disease in their lifetime, according to a new analysis published in the American Journal of Kidney Disease. In comparison, lifetime risk of diabetes, heart attack and invasive cancer is approximately four in ten.

The Kidney Walk is the nation's largest walk to fight kidney disease and is held to raise awareness of, and support those who are battling this disease. Held in nearly 100 communities, the event raises awareness and funds lifesaving programs that educate and support patients, their families and those at risk. Take a lifesaving step today and sign up for a walk below. The Houston Walk will be held on May 4th at 7:30am at Discovery Green Park Downtown. Registration at www.donate.kidney.org.

For more information on forming teams or sponsorship, please call 713-964-2644.



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Do you have a picture of an event that you would like to run in this newsletter? Send it to us and we will publish it in the next issue. Email the picture to windermere@peelinc.com. Be sure to include the text that you would like to have as the caption. Pictures will appear in color online at www.PEELinc.com.



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10 POWERHOUSE FOODS THAT WILL HELP YOU BURN FAT

Marissa Balch - CPT, Nutrition Coach - Texas Fit Chicks Boot Camp

1. Oatmeal - Great source of soluble fiber and slow-digesting carbohydrates that will keep blood sugar and insulin in check so fat burning can stay high.

2. Eggs - A form of well-absorbed protein, healthy fats and Vitamin D (found in the egg yolk). Eggs also contain lecithin, which promotes healthy liver function, thereby helping the body to burn fat.

3. Salmon - High in omega-3 fatty acids, salmon reduces inflammation in the body and lowers LDL and triglyceride levels while raising good HDL levels. Salmon also has a beneficial effect on leptin (hunger hormone) levels in the body, which means it helps to suppress your appetite.

4. Nuts - Another source of fiber and rich in omega-3s, these fats help to regulate blood sugar and protect the heart and the immune system.

5. Grapefruit & Berries - These fruits contain slow-digesting carbs and are rich in fat-fighting fiber. Strawberries, raspberries, blueberries and blackberries all are loaded with soluble fiber and antioxidants that protect blood vessels and promote healthy blood

flow.

6. Avocado - It's got fat, yes, but the good kind! The monounsaturated fats found in avocado are burned readily for fuel during exercise and actually encourage fat burning. Good source of fiber and antioxidants.

7. Leafy Greens - Broccoli, specifically, is a fibrous carb that can make you feel full quickly—one reason why it's a great food for getting lean. Broccoli also contains phytochemicals that can help enhance fat loss.

8. Cinnamon - Helps to reduce blood sugar levels, which in turn prevents the body from storing sugar as fat. Add it to your oatmeal and yogurt to enhance flavor without adding calories.

9. Green Tea - Drink this! Not only is green tea packed with antioxidants, it also contains catechins, a phytochemical that helps speed up metabolism and burn more fat.

10. Beans & Legumes - Great sources of protein and they normalize insulin levels and help keep your blood sugar steady throughout the day. Black beans, Garbanzo beans, red beans and lentils are all great to incorporate into your diet.





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