

Volume 9, Issue 6 Summerwood Community Association www.summerwood.org

July 2007

Texas Department of Insurance Urges Hurricane Preparedness

May 25, 2007

AUSTIN – Hurricane season officially begins in Texas on June 1 and runs through the end of November, typically with peak activity in August and September. Although residents of coastal areas are most at risk, tropical storm systems can travel hundreds of miles inland, creating the potential for wind damage and flash flooding throughout the state. Planning ahead can help you protect yourself, your family, and your property during hurricane season.

Review coverage and policy limits. Make certain your homeowners or commercial property coverage is in force and that it provides adequate coverage to pay the full replacement cost of your property. Make sure you understand what the policy does and does not cover. If you have questions regarding the terms or coverage provided under the policy, contact your agent. If you've made improvements to your home, consider increasing your policy's limits to cover the enhanced value of the property. Even without recent improvements, property values increase over time and insurance policies should be adjusted accordingly.

Make sure you have windstorm insurance. If your property is located in one of Texas' 14 coastal counties, or parts of southeastern Harris County, your homeowners policy may not provide windstorm coverage. You may be able to obtain insurance coverage for windstorm or hail damage from a special insurance pool called the Texas Windstorm Insurance Association (TWIA). It's important to note that you cannot buy or change TWIA coverage once a hurricane is in or near the Gulf of Mexico. If you currently have TWIA coverage, review your policy carefully and know your policy limits. Compare your TWIA and homeowners policies and make sure you are insured to an appropriate replacement value. For more information about windstorm coverage, call your insurance agent or TWIA at (512) 899-4900 or visit its website at www.twia.org.

Consider flood insurance. Homeowners and commercial property policies specifically exclude coverage for damage from flooding. To protect yourself from losses caused by rising water, you'll need a separate flood insurance policy from the National Flood Insurance Program (NFIP). NFIP is administered by the Federal Emergency Management Agency. Flood insurance policies usually have a 30-day waiting period after the purchase date before coverage takes effect

(Continued on page 4)

LAKEWOOD CRUSADERS

New Beginnings Bible Study

Friday - June 15, 2006

7:30 P.M. - 8:30 P.M.

Summerwood Community Center
ALL ARE WELCOME
INCLUDING CHILDREN

LIGHT REFRESHMENTS SERVED

Contact:

Pastor Floyd and Alva Perry gdnw@swbell.net 281-436-0779



Don't want to wait for the mail?
View the current issue of the
Summerwood Community Association
Newsletter on the 1st of each month at
www.PEELinc.com

IMPORTANT NUMBERS

EMERGENCY NUMBERS

EMERGENCY NUMBERS						
Emergency Situations						
Harris County Sheriff's Dept. (Dispatch)	713-221-6000					
Constable - Precinct 3						
Sheldon Road VFD (Dispatch)	281-847-3300					
South Lake Houston EMS (Dispatch)	281-459-1277					
Dead Animal Pick-Up (Precinct 1)	281-820-5151					
Animal Control	281-999-3191					
After Hours	281-221-5000					
UTILITY SERVICE NUMBERS						
Public Utility Commission Consumer Hotline	888-782-8477					
Summerwood Technologies	281-225-1000					
(Telephone, Cable, Alarm Monitoring)						
Southwestern Bell Telephone	800-464-7928					
Entex Gas	713-659-2111					
Houston Lighting & Power (HL&P)	713-207-7777					
Municipal Utility District (MUD #342)	713-983-3602					
24 Hour Service Number	713-983-3604					
Garbage Pick-Up (Republic Waste)	281-446-2030					
(Pick up on Mon. & Thurs - Garbage must be out by 7 a.m.)						
SUMMERWOOD MARKETING						
Summerwood New Home Center	281-225-1111					
14111 Summerwood Lakes Drive; Houston, TX 77044						
SCHOOLS						
Summerwood Elementary	281-641-3000					
POST OFFICE						
Post Office	713-631-2098					
9604 Mesa Drive; Houston, TX 77078						
NEWSLETTER PUBLISHER						
Peel, Inc	888-687-6444					
Article Submissionsarticles(e						
Advertisingadvertising@PEELinc.com, 888-687-6444						

At no time will any source be allowed to use the Summerwood Community Association Newsletter contents, or loan said contents, to others in anyway, shape or form, nor in any media, website, print, film, e-mail, electrostatic copy, fax, or etc. for the purpose of solicitation, commercial use, or any use for profit, political campaigns, or other self amplification, under penalty of law without written or expressed permission from the Summerwood Community Association and Peel, Inc. The information in the Summerwood Community Association Newsletter is exclusively for the private use of Summerwood residents only.

DISCLAIMER: Articles and ads in this newsletter express the opinions of their authors and do not necessarily reflect the opinions of Peel, Inc. or its employees. Peel, Inc. is not responsible for the accuracy of any facts stated in articles submitted by others. The publisher also assumes no responsibility for the advertising content with this publication. All warranties and representations made in the advertising content are solely that of the advertiser and any such claims regarding its content should be taken up with the advertiser.

- * The publisher assumes no liability with regard to its advertisers for misprints or failure to place advertising in this publication except for the actual cost of such advertising.
- * Although every effort is taken to avoid mistakes and/or misprints, the publisher assumes no responsibility for any errors of information or typographical mistakes, except as limited to the cost of advertising as stated above or in the case of misinformation, a printed retraction/correction.
- * Under no circumstances shall the publisher be held liable for incidental or consequential damages, inconvenience, loss of business or services, or any other liabilities from failure to publish, or from failure to publish in a timely manner, except as limited to liabilities stated above.

Advertising Information

Please support the businesses that advertise in the Summerwood
Community Association Newsletter. Their advertising dollars
make it possible for all residents to receive a newsletter at no
charge. No homeowners association funds are used to produce or
mail the newsletters. If you would like to support the newsletter
by advertising, please contact Peel, Inc. Sales Office at 888687-6444 or <u>advertising@PEELinc.com</u> for ad information and
pricing.

Submit Information for Publication in the Newsletter

Please help fill the Summerwood Community Association newsletter with news of interest to Summerwood residents. If you have some information that you would like to have published in the newsletter, please visit our web-site: www. **PEELinc.com**. Articles and/or photos must be received by the 9th of the month for the following month's issue. (Advertising deadline is the 10th of the month.)

How to help your Kindergartner...



reach for the stars.

To learn how our Private Kindergarten programs can instill a lifelong love of learning in your child, visit us or call today. But hurry. Because, while your child's potential is unlimited, enrollment is not.

Primrose School at Summerwood

14002 W. Lake Houston Pkwy. • Houston, TX • 281.454.6000

Enrollment Limited! Enquire Today!



www.primroseschools.com

Each Primrose School is privately owned and operated. Primrose Schools, Balanced Learning, The Balanced Child, The Leader In Educational Child Care, and Achievement Grows at Primrose are trademarks of Primrose School Franchising Company. ©2005 PSFC.



TRACY MONTGOMERY tracy@tracysoldit.com Mobile: (713) 825-5905



Making Dreams Come True....One home At A Time! Mobile: (713) 825-5905, www.tracysoldit.com

ummer is finally here, with sunny days, warm nights, and the hottest season of the year for real estate sales. If you are planning on selling or buying a home, or know someone who is, please let me assist you in making a scorching-hot deal.

ome people don't realize the many benefits of a Home Protection Plan. However, as an experienced Real Estate Professional, I would like to point out how a quality Home Protection Plan can benefit you, whether you are buying or selling a home. A good Plan ensures the repair or replacement of covered home systems and appliances that fail due to normal use. For Sellers, this provides added value to your home when it is on the market. For Buyers, this means peace of mind and confidence in the purchase of your new home. I recommend to all my clients that a Home Protection Plan be included in their home transaction, and the company I trust to provide the best service and coverage is Old Republic Home Protection. Call me today for more information about how this valuable service can be put to work for you.

A ccessibility and good followthrough – these qualities are instrumental in providing clients with the best in customer care. If you know someone who is selling or buying a home, please refer him or her to me for the best real estate transaction ever. A Health & Safety A A A

esearchers have concluded that Vitamin D offers benefits beyond just strengthening teeth and bones, such as increasing muscle mass and function. People as young as 40 can begin losing muscle strength if they are not getting enough Vitamin D.

Researchers have also found that Vitamin D helps metabolize cholesterol and can help ward off serious diseases such as multiple sclerosis, diabetes, and even cancer.



One of the best ways to get the proper daily amount of Vitamin D is from sunlight – using little or no sunscreen – for short durations so your skin doesn't burn. This seems to contradict warnings from medical experts about the harmful effects of the sun's rays; however, researchers have concluded that people living in cold climates, and

those who use the strongest sunscreens can, over time, lower their levels of Vitamin D.

Because it is a fat-soluble vitamin, people on low-fat diets may be at risk for lowering their ability to properly absorb Vitamin D. Eating fish such as cod, snapper, salmon, and tuna, and using olive oil are good ways to ensure you are getting the correct amount of healthful fat for proper absorption.

A Pelpful Hints

igh-definition TVs offer excellent picture quality – notably higher than their analog predecessors because they have a higher resolution. However, there are some differences in the technologies of HD TVs on the market, and you should become familiar with them before you shop:



LCD (Liquid Crystal Display) – These TVs are thin, lightweight, and wall-mountable. However, they are currently only available with screens up to 46 inches and their picture quality is slightly less than that of their plasma counterparts.

Plasma – These offer the best picture quality, offer 180° viewing, or side-viewing ability, and are also thin enough to be hung on the wall. On the down side, plasma TVs are only available with a 42- inch screen or larger.

HD Rear-Projection Microdisplay (cathode-ray tube) – These flat screens provide superb picture quality, are much cheaper than plasma TVs, but are not wall-mountable.

Finally, a note on wall-mounting your TV: be sure to use a reputable television wall-mounting kit, and remember that it is generally a job for at least two people.

If you are working with another Real Estate Professional, please disregard this notice.

Copyright © 2007

SUMMERWOOD

Hurricane Preparedness - (Continued from cover page)

on currently owned property, so don't wait until a flooding threat is imminent. For more information, contact your insurance agent or NFIP at 1-888-FLOOD 29 (356-6329) or visit www.floodsmart. gov.

Make a safety plan. If a hurricane threatens your area, you may have to make a decision whether to stay in your home or evacuate. Whenever local authorities recommend evacuation, you should leave. The advice of authorities is based on knowledge of the strength of the storm and its potential for death and destruction.

- · Map out safe routes inland or to safer areas. If you live in a lowlying area, know where low-water crossings might make travel to safety more difficult and plan routes that avoid these areas.
- · Find out the location of any nearby community shelters in case you must seek immediate shelter.
- · When a hurricane watch is issued for your area an alert that a storm has not yet hit, but conditions are likely in the days or hours ahead - regularly check TV and radio for official weather bulletins.
- · If you decide that it's safe for you to stay, understand that you may be without electricity, fresh water, and phone service for some time and prepare accordingly. Stock up on canned goods and bottled water, check supplies of medicines and first-aid equipment, and check batteries in radios and flashlights.
- · Work out a way for family members to communicate in case

you must leave your home or if there is a disruption in local phone service. For instance, agree on a friend or relative who lives outside your immediate area who can serve as a point of contact in an emergency.

Protect your property. When a hurricane watch is issued for your area, taking a few measures in advance may help prevent or minimize damage to your home or property.

- · Protect windows, sliding glass doors, and skylights with shutters or plywood.
- · Put your car in a garage or other shelter. Secure boats and trailers. Secure outdoor furniture and any other loose material outside.
- · If possible, trim back any dead wood from trees. This will reduce the amount of wind stress on trees and eliminate potential damage from falling limbs.
- · Move valuables away from windows and, if possible, to an upper floor.
- · Bring pets indoors or make other arrangements for their safety. If you must seek shelter in a community shelter, understand that you will probably not be able to keep your pets with you. Contact your local humane society for information about animal shelters.
- · If you are leaving your home, lock and secure the premises. Take small valuables and important documents with you.

Make a Home Inventory. Photograph or videotape each room and the exterior of your home. List serial numbers on the items you can. Keep your inventory, your insurance policy, and any other important documents in a safe deposit box or other secure spot. If your home or property is damaged, accurate records can help speed up the claims process and can help prove tax-deductible uninsured losses.

Auto insurance. State law requires all drivers to maintain liability insurance, which pays for injuries and damages you cause to other people and their cars. Liability coverage does not pay for any type of damage to your own vehicle, however. You will need to purchase additional coverage, known as "comprehensive" or "damage other than collision" coverage to protect your vehicle from damage caused by hail, flood, fire, or theft.

For more information:

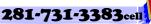
If you have questions about insurance, call TDI's Consumer Help Line toll-free: 1-800-252-3439 or visit the TDI website: www.tdi. state.tx.us.

Bashans Painting & Home Repair

Commercial/Residential **Free Estimates**

281-347-6702







- Interior & Exterior
- · 20 Years Experience
- Hardiplank Installation
- Wood Replacement
- · Pressure Washing
- · Sheetrock Repair & Texturing
- · Cabinet Painting
- · Door Refinishing & Replacement
- Wallpaper Removal
- · Custom Staining
- Fence Replacement or Repair

References Available • Fully Insured NO PAYMENT UNTIL COMPLETION

bashanspainting@earthlink.net

Did You Know?

The albatross sometimes follows a ship for days, but is seldom seen resting. It feeds on scraps of food thrown from the ship, or on fish and squid.



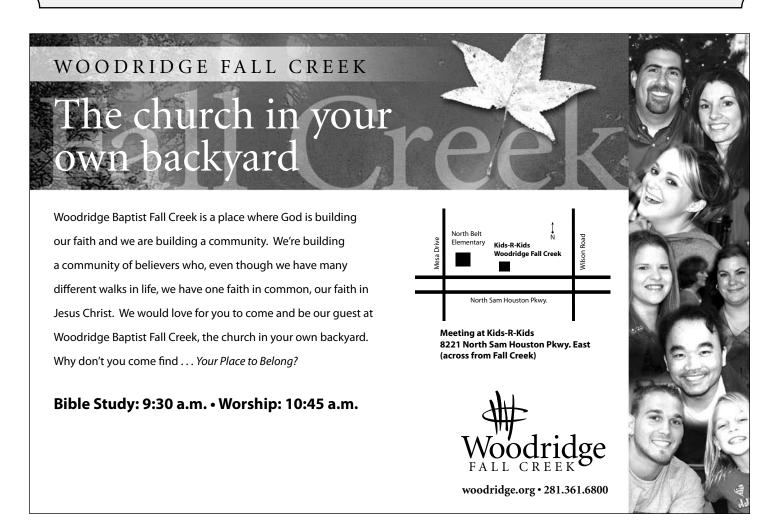
SUMMERWOOD

Homeowner's Guide to Dealing with Service Companies

Oftentimes homeowners are forced to request service for problems which they have little understanding, i.e. Air Conditioning, Plumbing, Electricity or Appliances. Due to this lack of understanding, the homeowner attempts to obtain assurance by establishing a maximum price for service over the telephone. This approach could actually lead to more expense for the homeowner over the long run. Here are some points to consider.

- If you don't understand how something should work it is highly unlikely that you will adequately describe the scope of the problem to the service company to cover all possible issues.
- 2. Most reputable service companies have the homeowner's best interest at heart and would not risk their business' reputation to secure a repair job.
- 3. Not all repair components are of the same quality. Seeking definitive pricing prior to a qualified assessment may lead to a "patch job" instead of a repair to satisfy price quotes.
- 4. Generally, the individual overseeing the phone is not a qualified repair technician. Attempting to confirm definitive pricing from the scheduling employees may be no more productive then asking your neighbor.

- 5. Be involved with your service technician. Reputable technicians want you to understand and appreciate their expertise. Ask questions, explore options and make an informed decision.
- 6. Make sure there is an employment contract between the technician and the company. Many companies use subcontractors, which potentially compromise your rights and their obligations for liability.
- 7. Remember, it is not the technician's fault that you have to repair or replace a product. Don't shoot the messenger!
- 8. Make sure you understand warranties and representation. Reputable companies are upfront, thorough, and willing to provide written support of warranties. Ask about "hidden" preventative maintenance required to preserve warranties
- Remember, most reputable companies will work to satisfy customers. Stuff happens! Work with companies to resolve issues.
- 10. It is generally a safe bet that you get what you pay for. There is a reason for discounted services as all companies intend to make a profit for their services.









Here Are Two Questions For You:

-Are you happy with the results you are getting from your current skin care products?
-If you are working at the same job five years from now, will you be happy?

There is only one way to know if Arbonne is right for you.

You have to learn more about it.



Call for a FREE catalogue and FREE Arbonne product samples!

Holly Donnelly
Arbonne Independent Consultant
281-300-5270



For more information or to shop online:

www.dreams2go.myarbonne.com

Email address: team_donnelly@entouch.net

"Arbonne has shown me that blessings come in many ways. And I love Arbonne's products because they work!"

Anti-Aging Skin Care Products + Acne Products + Weight Loss & Nutrition Products + Baby Care Products + Make Up

There are 3 ways to WIN with Arbonne:

- 1. Be an Arbonne Client!
 - Holly will discuss your skin care and nutritional needs and order your Arbonne products for you.
- 2. Be an Arbonne Consultant!
 - Get a great discount on Arbonne products for you, your friends & family, plus earn some residual income.
- 3. Be an Arbonne Business Builder!
 - If you want to live life on YOUR terms & get on the road to making your dreams a reality, Arbonne might just be perfect for you. You owe it to yourself to at the least check out Arbonne. Call Holly today!

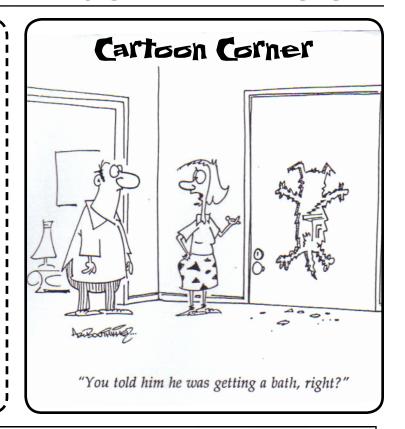
National Night Out reminder



The 24th Annual National Night Out (NNO) has been scheduled for Tuesday, August 7, 2007.

NATIONAL NIGHT OUT is designed to:

- Heighten crime and drug prevention awareness;
- Generate support for, and participation in, local anticrime programs;
- Strengthen neighborhood spirit and police-community partnerships; and
- Send a message to criminals letting them know that neighborhoods are organized and fighting back.







ADVERTISE HERE

888-687-6444 • www.PEELinc.com

NO MATTER THE SIZE OF YOUR BUSINESS, WE'VE GOT ROOM FOR YOU!

Who knows the neighborhood better than a NEIGHBOR?



	Dec 06	Jan 07	Feb 07	Mar 07	Apr 07	May 07
\$300,000+	3	0	1	3	5	4
\$250 - 299,999	2	1	1	4	3	2
\$200 - 249,999	5	2	4	4	11	3
\$170 - 199,999	7	1	2	11	7	3
Under \$170,000	3	0	1	3	4	2
TOTAL	15	4	9	25	30	14
Avg \$/Sq Ft	88.27	75.52	73.78	78.67	80.28	80.37
Avg Days on Mkt	113	115	149	85	126	118

Summerwood Resident



Shalene Fox Broker

Summerwood is the Greater Houston Builder's Association Community of the Year for 2006.

Is your realtor providing this information to potential buyers? Are they even aware of them?

Make sure your realtor knows the neighborhood so you don't miss out on potential sales.

Direct: 832-338-8586 • Email: sfox16@entouch.net

* All figures based off MLS data 6/10/07 **For communities 2500 acre

Deel. Inc. 203 W. Main Street, Suite D Pflugerville, Texas 78660

PRSRT STD U.S. POSTAGE **PAID** PEEL, INC.

