

## MEET TERRAIL



**DOB: August 1995**

Terrail is described as “a sweet and good child,” with no major behavioral issues. Terrail is generous and shows affection and compassion towards others. He is calm, easy going and affectionate. Terrail likes playing with his toys, drawing, coloring and playing outdoors. He is an explorer and a learner. He loves animals. Hamburgers and fries from McDonalds top his list of favorite foods. Terrail has made good progress in his development and behaviors while in the nurturing and consistent environment of his foster home.

He would love to be adopted; he wants a forever family. Terrail likes younger kids, another child his age or younger would do well with him. He needs a family who can offer him stability, patience and consistency.

For more information, contact Grace Lindgren, LMSW, Wendy's Wonderful Kids Recruiter, Adoption Coalition of Texas, [gracelindgren@adopttexas.org](mailto:gracelindgren@adopttexas.org), (512) 687-3209

## FINANCIAL CORNER

*Submitted by Rich Keith*

Let's look at a new law enacted in late 2008: the Pension Act's RMD Waiver for Calendar Year 2009. Many retirees have had to sell retirement plan account or traditional IRA assets at distressed values in order to generate the cash needed to make required minimum distributions (RMDs). Beneficiaries of retirement plan accounts or traditional IRAs have faced similar problems. The Pension Act enacted late last year provided relief by waiving the RMD for calendar year 2009 only. It also relieved designated beneficiaries of the need to make minimum distributions for 2009. Had the waiver not been granted, many individuals with retirement accounts invested in beaten-down assets such as stocks or mutual funds would have had to sell assets at a loss to generate RMDs for 2009. But the new law change helps even those people who would otherwise have to make RMDs from retirement plan accounts and traditional IRAs invested in “bulletproof” assets such as government-insured CDs. If you can afford to skip this year's RMD, you can lower your tax bill for 2009.

The overall purpose of the RMD rule is to make sure retirement accounts and IRAs are used primarily for the owner's retirement, rather than as a tax-sheltered nest egg for the family; a prohibitively expensive IRS penalty rule applies if an RMD isn't made. Distributions from retirement plans or IRAs are fully taxed as ordinary income (unless you made nondeductible contributions). The new law allows older individuals to skip the RMD that would otherwise be required for calendar year 2009.

The new law has an impact on three distinct groups of people—here's how you or a family member may be affected.

(1) Older individuals who are retirement plan account and traditional IRA owners. Generally, required payouts from IRAs must begin when you attain age 70 1/2. Once they begin, RMDs must be made following an IRS schedule over your life or over the lives of you and the person you designate as beneficiary of the retirement account or IRA.

*(Continued on Page 2)*

# SUMMERWOOD

## IMPORTANT NUMBERS

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Emergency Situations .....	911
Harris County Sheriff's Dept. (Dispatch) .....	713-221-6000
Constable - Precinct 3.....	281-427-4791
Houston Fire Station #105 .....	14014 Lake Houston Pkwy
.....Houston, Texas	77044
South Lake Houston EMS (Dispatch) .....	281-459-1277
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(Telephone, Cable, Alarm Monitoring)	
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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
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### Financial Corner - (Continued from Cover Page)

(2) Beneficiaries of retirement plan accounts or traditional IRAs. If a person dies before exhausting the funds in his or her employer retirement plan account or IRA, the balance may be left to an individual designated as a beneficiary (there may be a group of beneficiaries). If you are a designated beneficiary, you also must make minimum annual withdrawals (which generally are fully taxable) from your inherited retirement plan account or IRA. The new law allows designated beneficiaries of retirement plans or IRAs to skip the annual payout that would otherwise be required for calendar year 2009.

(3) Beneficiaries of Roth IRAs. The new law doesn't affect owners of Roth IRA accounts for the simple reason that they do not have to make lifetime RMDs from these accounts. However, it does affect beneficiaries of Roth IRAs, who must make minimum annual withdrawals after the account owner dies. Thanks to the new law change, RMDs are waived for 2009 from their inherited Roth IRAs. This won't affect their income tax, since distributions to designated beneficiaries of Roth IRAs are tax-free. However, it will avoid having to sell reduced-in-value assets to make the otherwise-required distributions, and it will make it possible for designated beneficiaries to leave more money at work within the tax-shelter of the Roth IRA. Source: adapted from L.Plescia, BWTP, PC, 2009. Please call Rich Keith if you have questions or concerns on how the new law change waiving RMDs for 2009 may affect you or a family member.

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## ~~~~~ Health & Safety ~~~~~

**D**iabetes is epidemic. It affects an estimated 21 million Americans and is growing at an alarming rate. Nationwide, 1 in 12 adults has diabetes, and type 2 diabetes, formerly known as adult-onset diabetes, has become a commonplace childhood disease as well.

But, there is some good news: You can delay or prevent the onset of the disease by losing a modest amount of weight, getting 30 minutes of physical activity 5 days a week, and making healthier food choices.

In addition to making these preventive lifestyle changes, you should also ask your doctor to screen for diabetes if you are at risk for the disease, because the first symptoms are either insidious or negligible. Risk factors are: having a family history of diabetes, being age 45 or older, being overweight, having high cholesterol or high blood pressure, not exercising regularly, being a woman who had gestational diabetes or a baby weighing 9 pounds or more at birth, and being a member of certain racial and ethnic groups, e.g., Non-Hispanic Blacks, Hispanic/Latino Americans, Asian Americans and Pacific Islanders, American Indians and Alaska Natives.



If you do have diabetes, treating the disease comprehensively – that is, managing not only blood glucose, but also blood pressure and cholesterol, and maintaining a healthy diet and exercise program – can help to prevent complications of the disease.

## ~~~~~ Household Tips ~~~~~

**W**ant to do your part for the environment without spending a lot of money? Here are some frugal ways to incorporate eco-friendly, green living into your lifestyle while minding your bottom line.

- Make a conscious effort to reduce your garbage and increase your recyclables – donate toys, clothes, old computers, cell phones and extra food to charities.
- Get a reusable water bottle and a water filter for your kitchen faucet. You'll save a bundle of money on bottled water, and prevent the plastic bottles from ending up in the landfill.
- Plan your meals before grocery shopping to limit impulse buys. The money you save can be spent to purchase organic, locally grown fruits and veggies. Also, aim for two or three meatless meals a week. Fruits, veggies and grains require fewer resources to grow than meats, and can help you stay trim and healthy.
- Think before you print – do you really need that hard copy? You can also reduce the environmental impact of your paper usage by purchasing recycled office paper, and printing on both sides. And remember to recycle used paper at home!



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# SUMMERWOOD

## HEALTHIER HOMES

By: Michelle & Charlie Bubnis

### WHAT DO LABELS ON PRODUCTS REALLY TELL US?

We are constantly reading labels because we believe that the product information listed will inform us as to whether the product is healthy for our home and family. Listed below are three best selling products. Each product is manufactured by U.S. companies with both domestic and international sales up to one billion dollars annually. One tends to believe that what is printed on the product label is what truly is in the product. However, many times there are toxic chemicals within that are not listed.

#### PRODUCT #1 – PLUG IN AIR FRESHENER

*Printed on the label: No ingredients listed*

Laboratory testing showed that the product actually contained: d-limonene, alpha-pinene, beta, pinene, ethanol, ethyl butanoate, ethyl acetate, 3-hexen-1-ol, 1-butanol, 3 methyl-acetate, beta-phellandrene, acetaldehyde, benzaldehy, carene isomer, 1-methyl-3(1-methylethyl-cyclohexane, isopropyl alcohol, 1-butanol, 2-methyl-acetate, camphene, acetone, methyl butanoate, dimethyl ethyl cyclohexane, alpha-phellandrene

#### PRODUCT #2 – DRYER SHEET

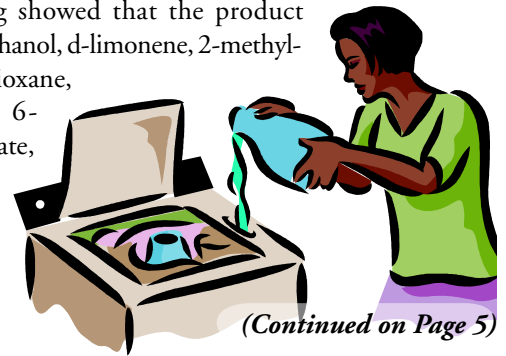
*Printed on the label: Biodegradable cationic softeners & perfumes*

Laboratory testing showed that the product actually contained: linalool, ethanol, loenyl acetate, cls-rose oxide, carene isomer, 2, 4-dimethyl-3-cyclohexane, 1-carboxaldehyde, d-limonene, 3-methyl-2-buten-1-ol acetate, 2, 7-dimethyl-2, 7-octanediol, alpha-pinene, trans-rose oxide, eucalyptol, alpha-phenyl ethyl acetate, beta-pinene

#### PRODUCE #3 – SCENTED LIQUID DETERGENT ADDED TO THE LAUNDRY

*Printed on the label: Ingredients include biodegradable surfactants (anionic and non-ionic) and enzymes.*

Laboratory testing showed that the product actually contained: ethanol, d-limonene, 2-methyl-2 propoanol, 1, 4-dioxane, 3, 7-dimethyl-1, 6-octadiene, ethyl acetate, alpha pinene, beta-pinene, 2-butanone, 1-methyl-3(1 methylethyl) – cyclohexene, 2,



(Continued on Page 5)

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## Healthier Homes - (Continued from Page 4)

4-dimethyl – 3-cyclohexene – 1-carboxaldehyde, undecane, beta-terpinene

There is an obvious difference between the chemicals identified in the laboratory study and the chemicals listed on the product labels. Several of the products emit Hazardous Air Pollutants which are harmful to human health. Currently there is not a United States Law requiring that consumer products or fragrance chemicals be fully disclosed even though they are main sources of toxic volatile organic compounds (VOC's). Regulation of consumer products other than food, drugs, cosmetics, tobacco and pesticides largely fall under the Consumer Product Safety Act (CPSA). The CPSA does not require disclosure of all ingredients in all products. This is troubling since ninety percent of total human exposure to VOC's come from small sources, close to us and within our control, but they are not listed on the labels. Shouldn't we be concerned?

## THE ABOVE INFORMATION WAS TAKEN FROM THE FOLLOWING STUDY:

Steinman A.C, Fragranced Consumer Products and Undisclosed Ingredients, Environmental Impact Assessment Review (2008) doi:10.1016/j.eiar.2008.05.002

## 55+ Fun Day at iT'Z on May 27, 2009 from 9:30 am to 1:30 pm

FREE Vendor Expo, Health Checks and Texercise Kickoff with buffet lunch and game card included.

In recognition of Older Americans Month we are celebrating National Senior Health and Fitness Day on May 27, 2009 with a Kickoff for Texercise. This event is sponsored by The Mayor's Wellness Council, Texercise, Humana, Heartland of Willowbrook and many other local companies in the Houston area.

Church groups, community centers, and individuals over 55 are invited to the FREE event.

**RSVP:** Contact Donna Martin with Heartland to reserve your space for your group or individual seating: 281-253-2941

**Location:** iT'Z, 18355 Tomball Parkway, Houston, TX 77070

**Cost:** FREE buffet lunch and game card for all seniors 55+ with RSVP by May 1.

**Event details contact:**

Dooty Gurka, 281 290 0190

www.dgurka.com, dorothygurka@att.net

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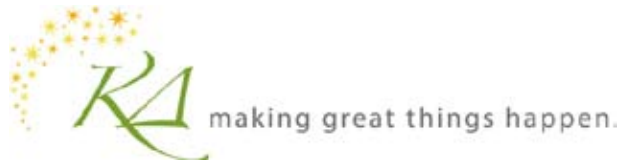
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# SUMMERWOOD



## Attention Kappa Delta Sisters ...

The Houston Northwest Kappa Delta Alumnae Association holds meetings the 4th Tuesday of each month at 6:30 p.m. Visit [www.kdhnwaa.com](http://www.kdhnwaa.com) for all the details.

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## FOR THE Home Chef

*Dishin' with...*  
**Molly Fowler**



### Easy-to-grow herb ~ Mexican Mint Marigold !

Think you don't have a green thumb? Mexican Mint Marigold (or Texas tarragon) is an easy-to-grow, beautiful, and tasty, perennial that is perfect for Texas gardens! The gentle anise flavor of the leaves and edible yellow flowers delight the eye and the palate. Use it as you would tarragon in any of your existing recipes, or try it in my Chicken Waldorf Salad. This makes the perfect summer salad – enjoy!

### Chicken Waldorf Salad with Mexican Mint Marigold Dressing

*Serves 6*

#### CHICKEN SALAD:

- |          |  |
|----------|--|
| 4 (4-oz) | Boneless, skinless chicken breasts, cooked and diced |
| 2 Medium | Granny Smith apples, cored and diced                 |
| 4        | Green onions, sliced, including tops                 |
| ½ Cup    | Dried cranberries or cherries                        |
| ½ Cup    | Chopped celery                                       |
| ½ Cup    | Chopped pecans                                       |

#### DRESSING:

- |                          |   |
|--------------------------|---|
| ½ Cup                    | Mayonnaise  |
| ½ Cup                    | Sour cream  |
| 3 Tbsp                   | Chopped Mexican mint marigold (or 3 Tbsp fresh tarragon or 1 tsp dried) |
| 1 Tbsp                   | Tarragon wine vinegar   |
| 2 tsp                    | Dijon mustard   |
| 1 tsp                    | Beau Monde seasoning (by Spice Island)                                  |
| Dash                     | Tabasco   |
| Salt and pepper to taste |   |

Mix chicken salad ingredients in a bowl; toss gently to combine. In a separate bowl, stir dressing ingredients together. Combine dressing with salad, adding enough dressing to bind salad. Chill and serve on leaf lettuce.

*Happy May!*

*Molly, [www.thediningdiva.com](http://www.thediningdiva.com)*



## May Landscaping

*By Ron Kerwin*

May is a great month to get full usage of our outdoor areas. The morning temps are nice and it has not yet become really hot in the afternoons. Continue to freely plant shrubs, trees, flowers and vegetables. Remember to put down a minimum of 2 inches of new mulch in all your beds. A good layer of mulch keeps the plant roots cooler, helps with weed control, and helps slow the water you apply from evaporating from the root zone.

Water your lawns less frequently and more deeply. Frequent short duration watering leads to shallow root systems. Less frequent longer duration watering leads to deeper root systems. Deeper root systems are more healthy and better for your lawns. They will hold up better in the extreme heat. Our lawns need one inch of water per week. Put out a container with straight sides and catch the water as you irrigate, you can easily measure the result. Two watering times at ½ inch each are better than 4 times at ¼ inch, the water penetrates further and this will force the roots down to find it. Regular mowing

is critical for good lawn health. Mow only the top 1/3 of the total length. Letting the grass grow long and then cutting off more than the 1/3 is damaging to the grass, and makes the mulching process less efficient and less attractive.

There is a new soil disease coming into our area that I was made aware of late last year. It reveals itself in St Augustine grasses. It is not cinch bugs, it is not grubs although it does resemble their grass damages. The grass blades die and fall off the runners. The runners remain in place, but somewhat resemble a cobweb. It is NOT a grass disease, it IS a soil disease. The big chemical companies do have chemicals to treat it. This is a Gulf Coast epidemic that is moving North. Homeowners with no foot traffic and do their own yard work still get it. Its origins are a guess at this point. I am trying to be pro-active and let you know your turf may get the problem& to watch out for it.



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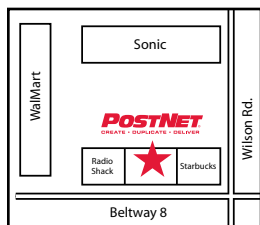
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## Need More Space? Reclaim the Space You Already Own

*Submitted by Heather Bland-Ho*

Many of us might be feeling the urge for more space. In the current economy, however, moving out or "up" might not be an option. But waiting out the housing downturn doesn't mean you need to put up with spaces that are stressing you out or bringing you down... RECLAIM THE SPACE YOU ALREADY HAVE AND FALL IN LOVE AGAIN with the home you already own!

Follow these simple steps to make your home work harder to meet your needs:

1. **Prioritize:** What areas bug you the most? What are your trouble spots? From that list, which area, when improved, would have the biggest impact on your life?
2. **Look with an Outsider's Eyes:** Pretend you're a stranger coming into the house- what do you notice? You can even ask a friend to help with this part... they will notice piles or unnecessary objects better and faster than you will.
3. **Systematize:** What works and what doesn't work in the space? Create systems to help alleviate problems, such as putting baskets to corral errant shoes near a doorway or designating a home for newspapers and magazines that are always lying around.
4. **Organize:** Get rid of things that you no longer need, are broken or don't serve a purpose. Keep only what you need, think to

be beautiful or love. Sort and purge to lighten up and focus on what's really important in life. Do you want to constantly pick hundreds of toys around the house? Or would you rather spend that time playing with your children?

5. **Recognize when you need help:** Often we need another person to give opinions or to help keep the project moving along; enlist a friend or call a professional organizer. For a fraction of the cost of a new home, a professional organizer can help you transform your space and inspire you to do amazing things. I have worked with families to reclaim toyrooms, gamerooms, bedrooms, garages and many other spaces. Recently, one mom was overjoyed to see that her six-year-old daughter sat for two hours playing happily on her own because now she had the space to set up her Littlest Pet Shop "village." That same sweet girl also told her mom how happy she was to be able to do a cartwheel in her room again without hurting herself!
6. **Realize the gain:** Congratulations- you've just made a major improvement to your home! You've reclaimed space you already own, without the cost and hassle of relocating. You've fallen back in love with your home, saving yourself thousands of dollars.

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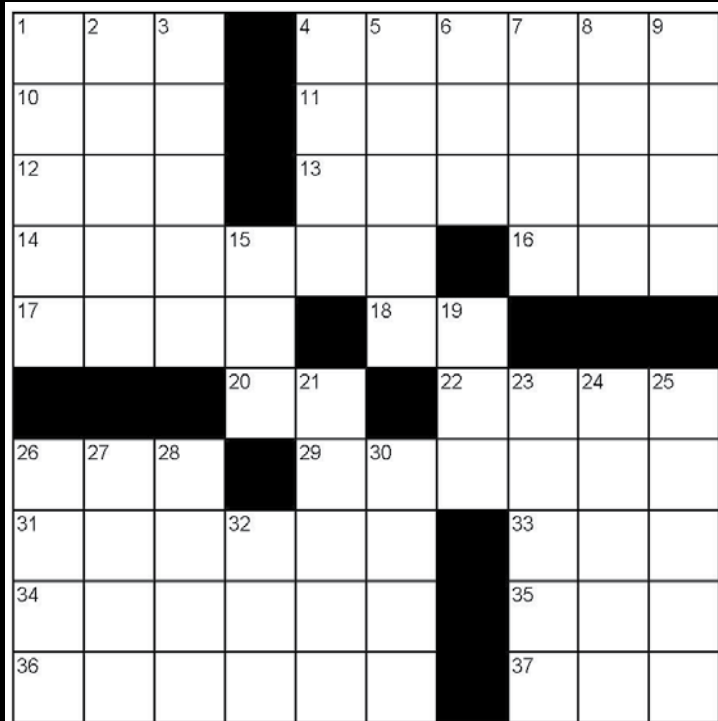
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## DENTAL

# SUMMERWOOD

## Crossword Puzzle



### ACROSS

1. Ornament
4. Sacred poems
10. Morse code "T"
11. Cover Girl's competitor
12. Hubbub
13. Docket
14. Searching for metal
16. Put
17. Ratify
18. Year (abbr.)
20. Kansas
22. Wager
26. Tax agency
29. "\_\_\_ and World Report"
31. Harry
33. Pock
34. Lush
35. Whiz
36. Military attack
37. Downwind

### DOWN

1. John \_\_\_ (U.S. President)
2. Radiuses
3. Leather strip
4. Frame
5. Waterlogged
6. To be
7. Glasses part
8. Fixed
9. Louvre
15. Pen stuff
19. Dashed
21. Japanese dish
23. Asian country
24. Again
25. Sugar-free brand
26. Pixies
27. Rolled chocolate candy brand
28. Mumble
30. Eye infection
32. Eastern Time

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# **CAN'T WAIT FOR THE REAL ESTATE MARKET TO HEAT UP?**

## **Its time for RE/MAX**



**RE/MAX agents have the experience to get the job done - no matter what the market conditions may be. So when you really need to sell, you need RE/MAX. Nobody sells more real estate than RE/MAX. With over 28 years of experience, call Billie Jean Harris for all of your real estate needs.**

The RE/MAX  
Hot Air Balloon  
is coming to  
Summerwood Elementary  
May 29th, 2009  
so let your kids know!  
Call Billie with any questions!



**RE/MAX**  
East

**Billie Jean Harris**  
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# Who knows the neighborhood better than a NEIGHBOR?



	Oct 08	Nov 08	Dec 08	Jan 08	Feb 09	Mar 09
\$300,000+	2	5	3	1	5	4
\$250 - 299,999	1	3	1	0	0	1
\$200 - 249,999	3	4	7	2	2	1
\$170 - 199,999	1	1	2	1	2	3
Under \$170,000	0	3	3	5	3	1
<b>TOTAL</b>	<b>7</b>	<b>16</b>	<b>16</b>	<b>9</b>	<b>12</b>	<b>10</b>
<b>New Construction</b>	<b>2</b>	<b>8</b>	<b>7</b>	<b>8</b>	<b>3</b>	<b>5</b>
<b>Resales</b>	<b>5</b>	<b>8</b>	<b>9</b>	<b>1</b>	<b>9</b>	<b>5</b>
<b>Avg \$/Sq Ft</b>	<b>78.12</b>	<b>76.08</b>	<b>78.06</b>	<b>60.42</b>	<b>76.40</b>	<b>80.46</b>
<b>Avg Days on Mkt</b>	<b>77</b>	<b>113</b>	<b>143</b>	<b>162</b>	<b>139</b>	<b>158</b>



**Shalene Fox**  
Summerwood Resident  
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 it?**

***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 4/10/09 \*\*For communities 2500 acres