

Talking to your Kids about Money

Submitted by Rich Keith

The condition known as "affluenza" is contagious and rapidly spreading throughout our youth. Do you find your kids are disconnected from the concept of cash and its true value? Do you believe they are lacking in knowledge about how credit cards and debt really work? Results show that the 18-25 age group is now the largest demographic filing for bankruptcy. What's the solution?

While children listen to their parents they don't always do what their parents say they should do. They will, however, absorb their parent's values. So the answer is to first examine your own attitudes about money. Learn and then live the principles daily that will keep you and your family healthy financially. And communicate with your kids about your process and the decisions you are making.

For example, in our home we no longer say, "We can't afford that." When we examined that statement we found it was weak and powerless. Instead we now say, "We are choosing not to afford that at this time." This holds power and promise because: We choose. We prioritize. We can change if we want to, and it can lead to a discussion about life priorities. You can make a big difference in your kids' lives regarding their attitudes toward money.

Attend some free educational workshops for teens and parents this month. Workshop attendees will receive a free copy of the book, "The ABCs of Making Money 4 Teens." It is a groundbreaking book based on the acclaimed international Best Seller, The ABCs of Making Money. Written specifically for teens, this book covers all the basics of making money, how to hang on to it and how to make it grow while having fun.

This common sense approach contains lots of simple, self-directed exercises and is loaded with inspirational teen success stories. The book follows the same successful formula as its predecessor, which stressed the importance of Attitude and Goal setting as the building blocks for success in any endeavor. This inspiring book gives teenagers the motivation and tools to achieve their dreams.

For 90% of the population, the best way for someone to learn something is to take a hands-on approach. In the ABC's of Making Money 4 Teens, young people get the chance to write their thoughts and ideas all over their book. For example, there is space provided for you state your goals or your very own business ideas. This aspect makes this book a winner for young people.

So what is the ABC's of Making Money 4 Teens all about? This book has three sections and each is very relevant to teens. The first section talks about ATTITUDES and how they are the

(Continued on Page 3)

Texas Terrapins

The Texas Terrapins Year Round Swim Team would like to congratulate Beth McNeese of Fairfield for winning overall High Point Girl and Byron Keller of Katy for winning overall High Point Boy for the 2008-2009 Short Course Season. For more information about the Terrapins and our programs including summer clinics and swim lessons, please visit our website at www.texasterrapins.com.





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Newsletter Information

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Interested in submitting an article? You can do so by emailing <u>articles@PEELinc.com</u> or by going to http://www.peelinc.com/articleSubmit.php. All news must be received by the 9th of the month prior to the issue. So if you are involved with a school group, scouts, sports etc – please submit your articles for The Beacon. Personal news for the Stork Report, Teenage Job Seekers, special celebrations and military service are also welcome.

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The Cy-Fair VFD Urges Citizens to be prepared for Hurricane Season

June 1st is the official start of Hurricane season and the Cy-Fair Volunteer Fire Department would like to urge all citizens to make sure they are prepared in the event a hurricane affects them this year. The best way to do this is to have a Disaster Supply Kit ready in advance. This kit should include at a minimum:

- ☐ Water –At least a five to seven day supply (one gallon per person per day)
- ☐ Food –At least a five to seven day supply of nonperishable/canned food
 - (Change out stored water and food supplies every six months)
- ☐ First Aid Kit
- ☐ Flashlight with extra batteries
- ☐ Battery powered radio
- ☐ Medications and special items (pain relievers, diapers, etc.)
- ☐ Tools and supplies
- ☐ Sanitation (toilet paper, personal hygiene items, etc.)
- ☐ Change of clothes and bedding
- □ Cash
- ☐ Important documents (birth certificates, insurance/bank account information, etc.)
- ☐ Food, water, and medicine for your pets
- ☐ Kennels or crates for pets

You can also visit the Harris County Office of Emergency Management's website at: www.hcoem.org and clink on the right side link to natural disasters to access additional information on preparing for and dealing with hurricanes.

The Cy-Fair Volunteer Fire Department provides fire, rescue, and EMS services to 156 square miles of Northwest Harris County for the residents of Harris County Emergency Service District #9. By operating from 12 community based volunteer fire stations we are able to quickly and efficiently respond to help our neighbors in times of emergency.

For more information on the Cy-Fair Volunteer Fire Department or on how you can join the other 350 volunteers of our Department and be one of Cy-Fair's bravest call us at 281-656-3840 or visit us on the web at www.cyfairvfd.org.

Talking to Your Kids - (Continued from Cover Page)

key to either your success or failure. Attitudes are everything! The book reminds us that if you think you can't do something, you won't be able to! But if you believe that you can achieve a goal, even though it may be tough, you will succeed. So set your goals and change negative attitudes about money into positive ones!

The second deals with the "HOW TO's" of money- in other words, the basics of saving and investing. It talks about the time value of money. The time value of money basically says that the more time you have to save and invest, the more money you will make with compound interest. That means that young people that start saving their money early will become financially wealthy sooner! This section tells personal stories of successful and well-known investors such as the man who started Kinko's.

The third chapter deals with CREATING WEALTH through entrepreneurial ideas. There are loads of young and old entrepreneurs that are featured in this section. There are entrepreneurial ideas, direction on how to start a business, and other useful small business tips. This was a very creative chapter in that it asks teens to draw out some entrepreneurial ideas that you have. It encourages you to bring those ideas to light!

The ABC's of Making Money 4 Teens is filled with a number of stories about teens that have made a difference. Teens get to hear what successful teens their own age think and are doing to secure their financial freedom.

Advertising Information

Please support the businesses that advertise in The Beacon. Their advertising dollars make it possible for all Lakes of Fairhaven residents to receive the monthly newsletter at no charge. If you would like to support the newsletter by advertising, please contact our sales office at 512-263-9181 or advertising@PEELinc.com. The advertising deadline is the 10th of each month for the following month's newsletter.

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Personal classifieds (one time sell items, such as a used bike...) run at no charge to Lakes of Fairhaven residents, limit 30 words, please e-mail *articles@PEELinc.com*.

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Lone Star College - CyFair Perspective

"ALADDIN" ON STAGE IN JUNE

Join Aladdin and his friends, June 8 through June 20 in the Main Stage Theatre, in a new version of a classic children's tale that is funny, fast-paced and based on William Glennon's "Arabian Nights." Show times are Monday through Friday at 10 a.m. and Saturdays at noon. Tickets are \$5 each or \$4 for groups of 20 or more. Reserved and group seating available. Save the date July 17 through July 26 for "High School Musical 2" performed in collaboration with Houston's Center Stage Theater. For information on these summer shows, call 281-290-5201 or go to CyFair.LoneStar.edu/boxoffice.

FREE NEW STUDENT ORIENTATIONS SET

Take a tour, learn about campus programs, meet with an advisor, choose a schedule and register for fall classes at LSC-CyFair's free new student orientations this summer. Three orientation sessions, including separate sessions for parents and family members, will be available each Wednesday June 17 through August 19. For information, go to CyFair.LoneStar.edu/orientation.

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: harness your inner success June 3, professional tea tasting June 10, missing books of the Bible June 17 and marvels of olive oil June 24. Call the library at 281-290-3213 for L.I.F.E. program information or go online to CyFair.LoneStar.edu/library.

DISCOVERY COLLEGE OFFERED JUNE THROUGH AUGUST

Registration for Lone Star College-CyFair's popular Discovery College summer camp for ages 6 to 15 is under way. The one-week summer sessions are fun and educational programs to develop skills in a friendly environment. Camps are offered at the Barker Cypress campus and the Fairbanks Center campus, Monday through Friday. For information, go to cyfair.lonestar.edu/discoverycollege. For Barker Cypress camps only, call 832-482-1043 and for Fairbanks Center camps only, call 832-782-5038.

LIBRARY OFFERS SUMMER FUN FOR EVERYONE

The Harris County Public Library Lone Star College-CyFair Branch offers Summer Reading Program for children and adults.

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Lone Star College- (Continued from Page 4)

A variety of monthly book clubs are and there are plenty of youth programs with activities and book clubs for teens and storytime for younger children. Go online to CyFair.LoneStar.edu/library for information.

REGISTER FOR FALL AND PAY EARLY FOR FREE TUITION

Register and pay for fall credit courses before the close of business Monday, Aug. 3 and automatically be entered to win free tuition, IPOD Shuffle or \$300 book voucher. The grand prize covers payment of tuition and fees up to \$500 for credit classes at the Barker Cypress and Fairbanks Center campuses. Funds will be posted to the student's account. All winners will be notified and announced by Aug. 14. Call 281-290-3200 or 832-782-5000 for information; go online to CyFair.LoneStar.edu; or visit one of our conveniently located campuses at 9191 Barker Cypress or 14955 Northwest Freeway.

Meet Chris

DOB: 3/1993

Chris is an energetic youth who enjoys playing video games, lifting weights, and playing sports. He adores animals. Chris is talkative, outgoing and enjoys new experiences. Chris is very likeable and has tremendous potential.

Chris responds best to positive praise and reinforcement. He needs a family that will commit to him, ensure him that he's loved and safe. He will do well in a family that is active and has other children his age or older.

Chris will thrive in a family able to provide a structured routine and clear rules.

If you would like more information about adoption from foster care in general, please contact the Adoption Coalition of Texas at info@adopttexas.org or www. adoptioncoalitiontx.org







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June Landscaping Submitted by Ron Kerwin

It is getting hotter out; plan your lawn/garden work for early morning or evening to avoid the heat of the day. Make sure you drink plenty of non-alcoholic fluids, preferably water, to keep from becoming dehydrated.

Plan your mowing schedule around the growth of your lawn. You should not mow more than 1/3 of the blade length off at a time. If you water or fertilize too much, you will generate excessive growth. This will require more frequent moving to avoid cutting off more than 1/3. If you postpone mowing, you will be damaging your lawn, generating excess clippings which will require more of your time to mow over them multiple times, and you will do your small mower engine harm by trying to mow too much grass with its smaller horsepower. With proper fertilization and watering, weekly mowing should be adequate; there will be exceptions however.

You can fertilize again this month with a 3-1-2-ratio fertilizer or 4-1-2; try to get it with a minimum of 50 % slow release nitrogen to stretch out its benefits. Water the granular fertilizer in soon after application. You can water your patio plants and hanging baskets with a diluted 20-20-20 water- soluble fertilizer. Try to use filtered or distilled water for these plants and baskets

to reduce the chlorine getting to the plants.

Canopy your trees to allow more sunlight to get to the lawn grasses underneath. Low tree canopies will not allow grass to survive. You want the lower branches removed anyway for safety reasons while mowing. You don't want to get poked in the eye.

On Red-tip Photinia and Indian Hawthorne's watch for maroon colored spots on the leaves. This indicates a fungal leaf spot and could be fatal to the shrubs if left unattended.

Apply a fungicide, Banner or Daconil as soon as you can. Powdery mildew on roses, crape myrtles, eunonymus and zinnias in late spring can be treated with a funginex spray weekly.

Trim your spring flowering shrubs now and then leave them alone. Your Indian Hawthornes and other spring flowering shrubs are done blooming. Now is the time to trim them back. After you do this, do not trim them again until after they bloom next spring. Trimming them later in the year may result in your removing the flower bud heads for next year. June bugs DO NOT mean to treat for their larva, grub worms. Treatment is only effective in late July/early August IF you have grubs. Spider mites can be treated with miticides, insecticidal soaps or just a blast of water from your hose.



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CFISD VIPS TAG Team Program

Since April is National Volunteer Month, the VIPS General Meeting held on April 30 included a celebration of the exceptional and critically important work of all volunteers in the Cypress-Fairbanks Independent School District.

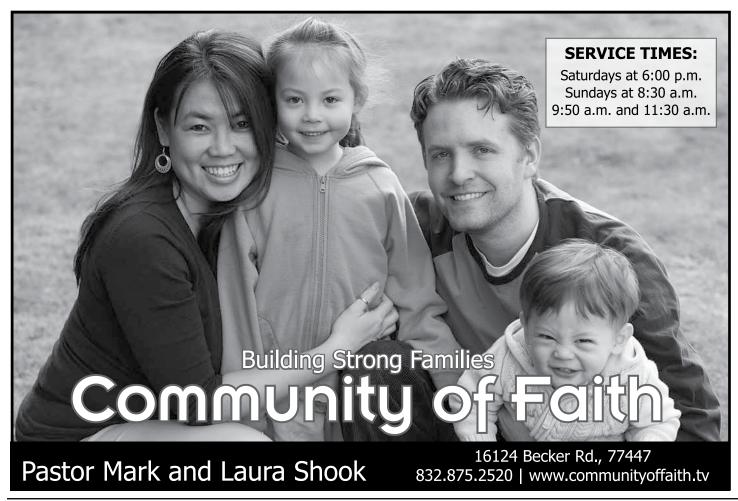
One of the groups receiving special acknowledgement for its contributions to student success in the district was the Cy-Fair VIPS TAG (Targeting Achievement Globally) Team. The generous global volunteers who make up the Team go into identified elementary schools across the district and work alongside the district helping teachers to tutor students in math and science. The TAG Team members were presented with special t-shirts and certificates of appreciation 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 Kim Nash (krnash1@sbcglobal.net or 281-550-2685) or the CFISD Partners in Education Office (Pamela.scott@cfisd.net or 281-894-3950).



Pictured above from left: Pam Scott, CFISD Director of Partners in Education; Helen Brewer; Richard Oxenreiter; Valerie Starrett; Chris Duncan; Maria Baptista; David Franklin; Mary Turner; Kim Nash, CFISD VIPS Global Chairman



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Eight Water Safety Rules for a Safe Summer Submitted by Lynn Neillie

- 1. Always have a pool gate around home pools. This includes having a locked and securely fastened gate that is not accessible to little ones.
- 2. Continuously educate children on water safety. This is a great thing to do at home, on the boat, at the pool, wherever there is water. Each time you are getting your little one ready for a swim session or water play, go over the rules of water safety. Repetition is key with small children. Make sure your swim instructor incorporates a "Safety Lesson of the Week" into its lesson curriculum. This includes questions about water safety and how to avoid dangerous situations.
- Designate a "Water Watcher." This is a responsible adult who sticks to alcohol-free beverages during swim time and who is in charge of keeping both eyes on the pool while it is in use. Or, better yet: consider renting a Lifeguard for your party or group event.
- Remove all pool toys, floaters, ring buoys and other childenticing items from the pool area when it is not in use. One wrong reach for that floating rubber ducky could be disaster.
- Clear homes of common household items that can be dangerous

- to a curious toddler. It takes just 2 inches of water for a child to drown in a bucket. Put all mop buckets, dog dishes and coolers out of children's reach.
- Never leave a young child in the pool or bathtub--even "just to get the phone."
- Enroll your child in swim classes. Start lessons early. The longer a child has lessons the more they understand water safety. A great time to do this is in the spring! This way your kids are already prepped and ready to roll for the summer swim season. You'll want to find an inside heated pool and lesson times geared towards working families.
- Supervise, Supervise! Try to have your eyes on your children in and around the pool at all times. Adults should always be present when any child is in the pool area.

Let's help our kids love the water while also respecting it by being safe and well-trained at all levels.





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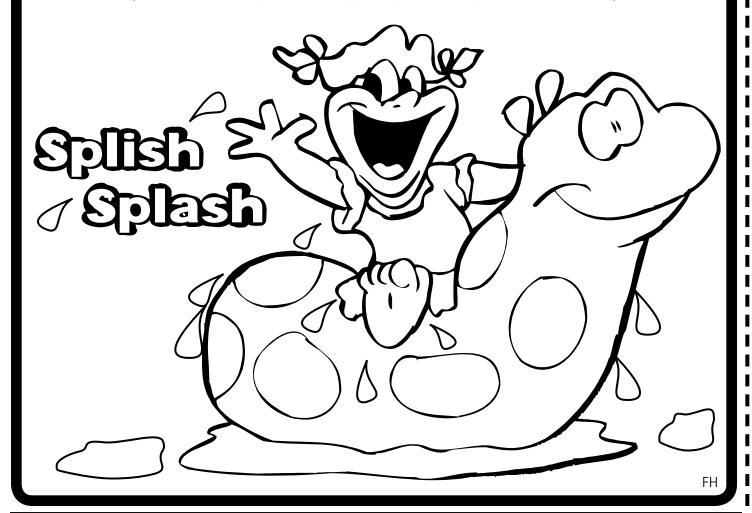
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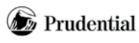
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54							30			35. Southwestern Indian	28. Racoon's nickname
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\$500,000 and above	1	1	0	0	0	0	0	2	0	0		
\$451,000\$499,999	0	0	1	0	0	0	0	0	0	0		
\$351,00\$450,000	0	1	0	0	2	4	0	1	2	0		
\$276,000\$350,000	0	0	0	0	0	0	0	0	0	0		
\$231,000\$275,000	0	0	0	0	0	0	0	0	0	0		
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