

Addi's Faith Foundation

Funding Research - Fighting Cancer -Finding Hope -

Walk by Faith 5K Race / Walk

Sunday, November 8, 2009 @ Alexander Deussen Park 12303 Sonnier - Houston - 77044

Addi's Faith Foundation is holding the first annual Walk by Faith 5k race/walk at Deussen Park on Sunday, November 8, 2009 @ 8:00 am. Everyone is welcome! This worthy 5K (3.1 miles) event will accommodate everyone from the competitive runners to the slow and steady walkers. Immediately following the conclusion of the run/walk a celebration will be held in the park's open air pavilion overlooking Lake Houston. Enjoy live entertainment from American Idol's Sundance Head, great food, fun activities for the children, playground, raffle, and awards presentation. This will be a fun and festive event for the whole family...join us! For more race information visit www.walkbyfaith5k.org For more information about Addi's Faith Foundation visit www.addisfaithfoundation.org

Addi's Faith Foundation is a non-profit organization dedicated to ending childhood cancer. Their main objectives are to raise funds for pediatric brain tumor research and to provide financial / emotional assistance to families struggling to care for a child with cancer. AFF was created in honor of Addison Faith Bender after she died of a brain tumor just one month before her 2nd birthday. She was a beautiful and courageous little girl whose spirit of love is very much alive within this foundation.

To help with the fight against childhood cancer and participate in this event you can register and/or donate on-line at www.walkbyfaith5k. org Or mail or fax the application (on page 5) to: Addi's Faith Foundation 5602 Palisade Falls Kingwood, TX 77345 fax # 281-807-5272

Your Home's Air Conditioning Efficiency

Submitted by Robert Lee

Over the previous six months there has been more discussion on Air Conditioning efficiency and home efficiency than any other time in recent years! Since manufacturers, local utilities and the Federal Government are offering rebates people have a better understanding of SEER and EER (efficiency ratings) of air conditioners. Overall this is a good thing, but it only addresses half of the problem!

The air distribution system (air ducts) are the other half of the equation and have nothing to do with the published SEER or EER ratings! The only way to know if your system is even close to running at capacity is to test it after it is installed so that the entire system, including the ductwork, is tested.

Have you spent good money on a new system but still have hot spots, cold spots or uncomfortable rooms; or maybe you haven't seen your energy bills reduced? Are you thinking about taking advantage of the Federal Rebate by purchasing new high efficient equipment? If your answer is yes to any of these questions then please think about the whole system! Efficient new equipment on old, inefficient ducts is a recipe for discomfort, or worse, failure!

Call to have a certified professional test your entire system today; stop throwing money away every month and have a more comfortable, and efficient, home.

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id you know that tea is the most commonly consumed beverage in the world after water, and that some researchers actually consider tea a "healthier" drink than water?

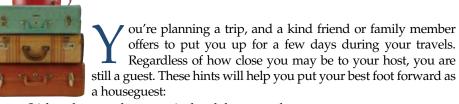
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Black, green, white and oolong teas all derive their leaves from a warm-weather evergreen tree known as Camellia sinensis. The leaves from this tree contain antioxidant polyphenols, which are the key ingredient that promotes health. In fact, due to these polyphenols, tea ranks as high as or higher than many fruits and vegetables in antioxidant potential. Studies have shown that polyphenols protect against heart disease and some cancers, aid in weight loss, and protect against Alzheimer's disease.

Herbal teas, however, do not have the same health-promoting properties; in fact, most herbal teas are not tea at all, but infusions made with herbs, flowers, roots, and spices.

The bottom line is that drinking tea is actually better for you than drinking water. Water essentially replaces fluids; however, tea replaces fluids and contains antioxidants. So, brew a cup of tea for at least 3 – 5 minutes to bring out the beneficial polyphenols, and enjoy!

A Household Tips



- Stick to the agreed-upon arrival and departure dates.
- Demonstrate your appreciation up front by bringing the host a gift.
- Help with the cleaning and cooking. Offer to pay for gas and other expenses incurred by the host as a result of your visit.
- Inform your host of your schedule each day and don't expect the host to be your personal travel guide.
- As soon as you get home, write your host a note recounting your enjoyable stay and expressing thanks for the hospitality.

Even if it requires a little effort on your part, following these tips is the best way to ensure that you'll be welcome the next time you're in town.

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A Sensible Plan for College Funding

Submitted by Rich Keith

Previously we discussed that how you fund college expenses is divided naturally between using your money, and by using other peoples' money. This sounds simple but each scenario requires understanding of the long-term impacts. The first thing



your financial coach should be asking you is about your strategy for funding. Are you willing to fund 2 years? 4 years? Graduate school too? Community college, public university or private?

In President Lincoln's time, the typical family chose only one promising male child to attend college. While these men often became very successful (witness William Henry Seward, Lincoln's Secretary of State), their other children were left out of the equation. Today's children are much luckier. Even so, ask the hard questions starting at or before your oldest child's 15th birthday. While they may tell you that attending a community college will deprive them of the college experience, consider what that college experience will cost in real dollars. And, getting into college as a junior is sometimes less competitive than entering as a freshman. Better yet, some community colleges have written agreements with universities on which classes are transferrable.

Importantly, parents need to figure out their college budget ahead of time and then discuss it with their child before he or she applies. In this way, colleges with the net cost above the predetermined budget can come off the list. The funding

budget is made of a combination of moneys coming from your pre-tax accounts, regular (taxable) savings, and retirement accounts, to name a few. Several savings plans are available and many are tax-advantaged. Your financial professional and tax pro can help you here.

There are advantages and disadvantages to using your own money for college expenses. A detailed plan will reveal the opportunity cost of funding everything yourself. That's one reason why people turn to loans. Remember the power of using the IRS "tax scholarships" to help you maximize every dollar saved. Any time you can reduce your tax it's the same as a scholarship or grant. And the benefits to you increase as your tax bracket increases. Importantly, all educational tax strategies must be reviewed with your tax advisor in order to coordinate the interrelationship between tax, other financial aid and your family's overall financial plan for the future. *Next month: more on tax scholarships.*

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ADDISON FAITH BENDER'S INAUGURAL WALK BY FAITH 5K RACE / WALK

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MAIL-IN REGISTRATION FORM MUST BE RECEIVED BEFORE NOVEMBER 6, 2009

Make checks payable to: Addi's Faith Foundation

Mail entry forms to: Addi's Faith Foundation • 5602 Palisade Falls • Kingwood, TX, 77345 or fax to: 281-807-5272 Please submit one form per entrant. Feel free to copy as needed. \$10.00 total discount when registering 4 or more.

For more information or to register on-line visit www.walkbyfaith5k.org

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Healthier Homes

Improve Neighborhood Air Quality ... Fragrance Free Dryer Exhaust

By: Charlie & Michelle Bubnis

Have you ever been walking in the neighborhood enjoying the fresh air and then suddenly you are hit by the sweet fragranced smell of a heated artificial, petrochemical based scent from someone's clothes dryer exhaust? Often times a headache will occur, similar to people's reaction to perfumes worn in the office or at church. This is a normal protective reaction by the body as these fragrances are harmful neurotoxins and should be avoided whenever possible. National surveys found that at least 10% of the population reacts adversely to laundry products vented to the outdoors. Young children are particularly affected by fragranced chemicals because their body's detoxification mechanism is not fully developed.

Some of the most common chemicals used in fragranced laundry products are benzyl acetate, camphor, ethyl acetate, limonene and pentane. Many of these substances are capable of causing cancer, birth defects, central nervous system disorders, allergic reactions and chemical sensitivities. Some are on the EPA's hazardous waste list. According to a joint study by NIOSH and the U.S. House Subcommittee on Business Opportunities, 778 of the chemicals used in the chemical fragrance industry cause acute toxicity.

So the next time you are considering picking up a box of fragranced laundry detergent or fragranced dryer sheets...think about the impact on the neighborhood air quality and the proliferation of second hand scents. Healthier options could be: Add baking soda to the rinse cycle, or add ½ cup vinegar to the wash cycle to soften fabrics and reduce static cling. Vinegar is a natural fabric softener.

Do the neighborhood a favor and make sure your dryer exhaust doesn't pollute the environment. Be kind to yourself and to your neighbors, use unscented laundry products.

FOR MORE INFORMATION:

- http://ehnca.org Fabric Softener = Health Risks from Dryer Exhaust and Treated Fabrics by Julia Kendall
- www.mcs-global.org Could it be your Fabric Softener?
- www.physorg.com Toxic Chemicals Found in Common Scented Laundry Products, Air Fresheners
- www.scorecard.org enter your zip code and you can get information regarding air, water and chemical releases for your county

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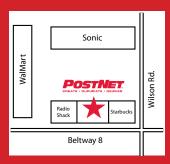


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Back to School

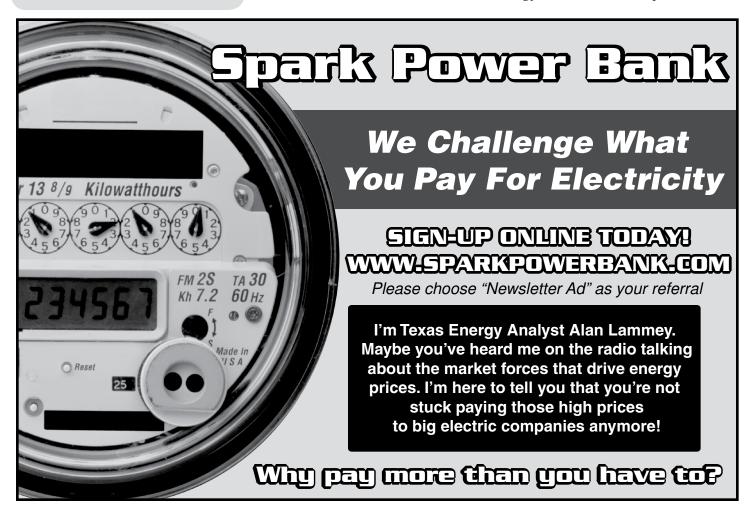
Slow down for school zones, buses, and children walking and riding bikes!

Outdoor Water Conservation Tips

Even though we use water every day, it's easy to take it for granted. Just imagine how you would function without clean water. It's everyone's responsibility to conserve and protect water resources. The decisions and actions you make today truly affect our water resources for the future. The following suggestions will help you get in the habit of saving water in the great outdoors:

- Use mulch around landscape plantings. Mulch will help eliminate weeds and hold moisture in the soil.
- Select hardy plants that don't need much water. Native plants that are well adapted to
 your climate and soils will survive well without supplemental watering. A copy of the
 Steiner Ranch Approved Plant list is available on the website at www.steinerranchhoa.
 org.
- Water during the cool part of the day to avoid rapid evaporation.
- When watering is necessary, water slowly and thoroughly. If you notice puddles or runoff, turn water off and wait for water to soak in. Also be sure your sprinkler puts water where you need it—not on driveways or sidewalks.
- Wash cars efficiently. First give the car a quick rinse, and then turn the water off. Wash
 one section of the car at a time and rinse that section quickly. Turn the water off each
 time.

Visit www.auduboninternational.org for more conservation tips.



It's Not Too Late to Get Organized for the New School Year

Submitted by Kelly Butcher

School has just begun and you probably feel like you are drowning in the sea of papers, activities, and homework. As a professional organizer, I work with a lot of busy families who need help setting up routines for handling the abundance of paper from school, the mail, and for getting homework done. I hope to offer a few suggestions about routines to set-up and implement to help you have smooth sailing through this school year.

SOME GENERAL SYSTEMS TO HAVE IN PLACE INCLUDE:

- Calendar
- Incoming papers
- Homework

A large wall calendar with room enough to write each family member's activities is a must. Display the calendar in a location easily accessed by all family members. If you track your calendar electronically, have a centrally located computer with easy access for all family members. Assign a color to each family member and color-code activities.

Papers consisting of incoming mail, school papers, both school work and items that require a response, and activity-related items (schedules, release forms, etc) are always an issue. Set up an action file system for handling the incoming paperwork such as a desktop hanging file organizer with files for each child or school. Teach your children to get into the habit of putting important papers or papers requiring a signature in a folder marked with "Mom" or "Dad". After you have signed the paper, either place the paper in a folder



to return to school or have your child put directly into their backpack. Also set up an archival system for the treasured school work that you want to save.

Fitting homework into our busy schedules is often difficult. Designate an area for your children to complete their work. For younger students, the kitchen table is probably where most of the homework is completed, so make sure all of the necessary supplies are available, so there is no excuse not to get started. I recommend using lidded plastic shoe-box size containers to hold markers, crayons, scissors, glue sticks, etc. Label the containers for ease in cleaning up. For older students

who may complete their homework at a desk in their bedroom, ensure they have the necessary supplies available as well. A well-lit, clutter-free area away from distractions will help them stay focused on their work.

Establish a set time for homework to be completed. It may not be the same time every afternoon or evening based on after school activities. Look at the week ahead on Sunday evening and map out with your child the time they should complete their homework for each day based on that day's activities and mark it on the calendar. Most importantly, help your child get into the habit of packing their backpack before they go to bed. That way during the morning rush, important papers and items needed for school will not be forgotten at home.

Remember that developing new habits requires consistency and time. Begin setting up and implementing new systems as soon as possible and this school year will be off to a great start!

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Online Shopping and Doing it Safely

Submitted by Laurie Scott

Online shopping is fast and money saving, but it can also be a minefield filled with everything from a disreputable seller to identity theft. However, with basic safeguards you can take advantage of the variety and cost savings the Internet can provide, while saving time and gas.

First, ALWAYS make sure before entering your credit card number in any website that you have a secure connection (easily confirmed

by the https://... in the address bar rather than the usual http://...) Second, do basic research about the vendor if you're not familiar with them. A simple Google search on the name of the company will tell you if you're dealing with a legitimate company - if in doubt, shop elsewhere, it's not worth saving \$2.00 if the company isn't reliable.

An excellent option is available from many credit card companies, this is known as "Virtual" account numbers (one-time use) that if stolen, won't do the thief any good. This can be either in the form of an online tool you use prior to your purchase, or an applet you download one-time to your computer and use it to generate a new number for you. You

can ask at your bank if they offer this, but you're probably better off checking with their online support (they may not know in the brick and mortar building.) How it works is the applet generates a credit card number for you including the 3 digit security code and an expiration date (usually the end of the current month). The credit card company knows this number was generated for you, and charges your account normally just as if you had entered your

real credit card information. The great thing is that it is good for the one purchase, and after that the number is not valid. If you want to make another purchase, you just have another number generated for you. The next month someone else may get that same number to use, but it will have a different security code and expiration date, so the credit card company won't be confused and think this is you.

Because we all have so many sites that require us to have a username and a password, it is easy to just use the same login for all your sites to keep it simple. The problem with this is of course if

(Continued on Page 11)

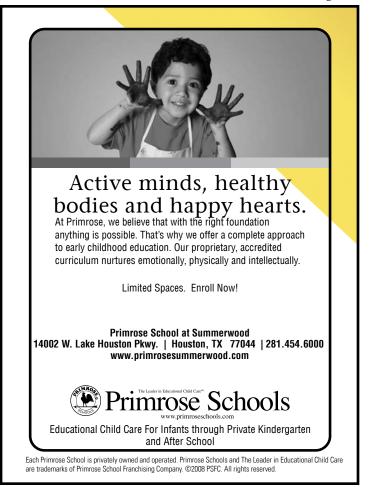




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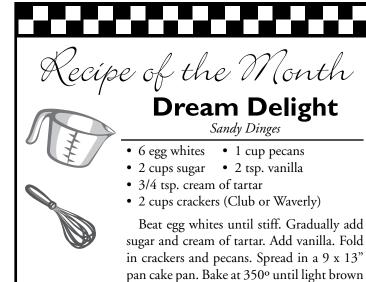


Online Shopping- (Continued from Page 10)

someone should get your username and password to one site, they now have it to all your sites. Roboform is a great tool that I use many times throughout the day. This inexpensive program (available at www.roboform.com) will store as many user names and passwords as you need, allowing you to create different logins for each site with real hard passwords (because now you don't have to remember them.) If you have a Mac, 1Password is an excellent solution (available at agilewebsolutions.com) A great benefit of Roboform is that IF you are infected with a keystroke logger trojan (a virus that sends all your keystroke information back to the author of the virus), nothing is captured by the virus because Roboform doesn't use the keyboard mode to enter your personal information. All your information is kept securely encrypted using a passphrase only you know. If your computer is ever stolen, no one will be able to see your usernames and passwords because they won't know your master passphrase. Also, it has a password generator that will create passwords that are almost impossible to figure out (the limiting factor is the site and their password policy.)

So don't fear shopping on the Internet, just take basic precautions and you'll be fine.

Next month, news about the upcoming operating system from Microsoft, Windows 7.



about 20-25 minutes. Cool completely. Top with your favorite fruit and Cool Whip.

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"My Mom always told me to wear clean underwear in case I was in an accident. But now that I'm a parent, wearing clean underwear just isn't enough." Alexis Martin Neely

California lawyer Alexis Martin Neely and Houston lawyer Sandra Ard, are Personal Family Lawyers[®]. They help families, especially those with young children, anticipate and prepare for the kinds of curves that life can throw at you. They get to know the family, then help put in place a unique comprehensive legal plan for that family, and finally help the family to maintain their plan through the ongoing lawyerfamily relationship that is essential to making sure that the family's plan keeps up with changes in the family, its assets, and the law so it will work when the family needs it to.

They are on a mission to spread the word to America's families about the big, scary, gaping hole in most families' plans — if you're in an accident while your kids are not with you, your kids could wind up in the Child Protective Services system until the authorities figure out who has legal authority to take them. Part of that "spreading that word" is offering you a free copy of Alexis's best selling book, Wear Clean Underwear!

With its easy-to-read narrative style, Wear Clean Underwear! will lead you along an interactive path to explore some "what if" scenarios and how planning could affect the outcome for your family. It's informative, but entertaining and anything but heavy reading. You'll learn, for example, what could happen to your kids if you were in an accident and why a Will provides a false sense of security.

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Weather Can Take a Toll on Your Food

If this weather has you feeling wilted, imagine what it does to your food. An expert at Baylor College of Medicine (www.bcm.edu), advises taking extra precautions with food during the summer heat.

"Many people don't pay attention to food poisoning but it really is a major concern. Over 325,000 people per year are hospitalized from food poisoning, according to the Centers for Disease Control," said Roberta Anding (http://www.bcm.edu/pediatrics/index.

cfm?Realm=99992421&This_Template=anding), a registered dietitian at BCM and Texas Children's Hospital.

Anding says that with food such as meat, mayonnaise, eggs and cheese, follow the "Golden Hour" rule. Most of the time, these foods can stay at room temperature for up to two hours before they are considered unsafe. However, the rules have to change in severe heat and humidity. These foods can only stay in an environment above 90 degrees for an hour before they need to be thrown out.



"Don't assume that you can leave something like a turkey sandwich in the car while you run to the mall for an hour. Don't run the risk of a food-borne illness," said Anding.

The "Golden Hour" rule also applies to baby formula, said Anding. She recommends putting a bottle of formula in a zipper bag with a freezer pack if travelling with preprepared formula. Once the ice pack melts though, there's only one hour left before the formula needs to be thrown out. Another

suggestion Anding makes is to combine the powder and water right before it's needed.

There are other food safety tips to keep in mind year-round, Anding said. It's a myth that you have to wait for cooked food to cool down before refrigerating it. In fact, the longer you leave it out, the more bacteria that is likely to grow. Be sure to have a refrigerator thermometer and a meat thermometer to ensure that food is always at the right temperature. When reheating food, make sure it's not

(Continued on Page 15)



Increasing water safety awareness and standards

FACTS YOU NEED TO KNOW ABOUT DROWNING

Drowning is the leading cause of unintentional injury-related death in children ages 1-4

DROWNING WILL AFFECT YOU OR SOMEONE YOU KNOW



Drowning is the 2nd leading cause of unintentional injury-related death ages 1-14.

For more information, check out our website at

www.colinshope.org

DROWNING CAN STILL OCCUR EVEN IF YOU KNOW HOW TO SWIM

NO ONE is "drown proof" – no matter their level of swimming ability. Falls, entrapments, and injuries lead to drowning regardless of swimming level.

A majority of people overestimate their own and their child's ability to swim, especially in a panic event.

DROWNING IS QUICK AND SILENT



Drowning occurs in as little as 2 minutes.



Irreversible brain damage occurs in as little as 4 minutes.



Most children are out of sight or missing for less than 5 minutes and usually in the presence of 1 or both parents.



Most children die who are submerged for as little as 6-10 minutes.

Children who drown do not scream, splash, or struggle. They silently slip beneath the water, even with adults & lifeguards present.



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Eating to Live: 5 Foods You Should Eat Daily

Submitted by Dr. Tenesah Weine

1. Spinach - Spinach is the best source of omega-3s (plant-based), and folate, both help reduce the risk of heart disease, stroke, and osteoporosis.

Incorporate Spinach into your salads, add spinach to scrambled eggs, or drape it over pizza.

- 2. Blueberries Blueberries have more antioxidants than any other North American fruit, blueberries help prevent cancer, diabetes, and age-related memory changes (they are nicknamed "brain berry"). Blueberries are rich in fiber and vitamins A and C, they also boost cardiovascular health. Aim for 1 cup fresh blueberries a day, or 1/2 cup frozen or dried. Stick them into yogurt, cereal, or a smoothie. Of course they are great alone!
- 3. Yogurt Yogurt containing probiotics will boost your immune system by building the gut lining. One ailment I test for in my office is candid/yeast, when positive I treat with probiotics. Not all yogurts have probiotics, so make sure the label says "live and active cultures." Aim for 1 cup of the calcium and protein-rich yogurt a day. Avoid yogurts with high sugar content, goat yogurt is most preferred.
- 4. Walnuts Walnuts are richer in heart-healthy omega-3s than salmon, loaded with more anti-inflammatory polyphenols than red wine, and packing half as much muscle-building protein as chicken. Other nuts combine only one or two of these features, not all three. A serving of walnuts about 1 ounce, or 7 nuts--is good anytime, but especially as a post workout recovery snack. Walnuts are great sprinkled over a salad.
- 5. Tomatoes Red are the best, because they're packed with more of the antioxidant lycopene, and processed tomatoes are just as potent as fresh ones, because it's easier for the body to absorb the lycopene. Diets rich in lycopene can decrease your risk of bladder, lung, prostate, skin, and stomach cancers, as well as reduce the risk of coronary artery disease. Aim for 22 mg of lycopene a day, which is about eight red cherry tomatoes or a glass of tomato juice.

Note: While eating blue berries and other fruits you want to eat them on an empty stomach. You may have heard people complaining - every time I eat watermelon I burp, when I eat durian my stomach bloats up, when I eat a banana I feel like running to the toilet. When you eat fruit with foods, the fruit mixes with the putrefying other food and produces gas, hence you will bloat!

When you eat fruit, it immediately wants to go straight through the stomach into the intestines, but it is prevented from doing so when other food is present in the stomach. Adding fruit to a meal causes the whole meal to rot, ferment and turn into acid. The moment fruit comes into contact with the food in the stomach and digestive juices, the entire mass of food begins to spoil.

This will not arise if you eat the fruit on an empty stomach. If you eat fruit on an empty stomach, or right before a meal, it will play a major role to detoxify your system. It supplying you with a great deal of energy for weight loss and other life activities.

Weather Can Take a Toll - (Continued from Page 13)

just lukewarm. The center of a piece of meat should be hot, ensuring that any potential bacteria that has grown is killed.

Be sure to wash all fruits and vegetables before cutting or eating. Even if you do not intend to eat the rind, cutting through the rind with a knife exposes the inside to bacteria. Try to use separate cutting boards for meats and veggies, and do not use a sponge to clean up drippings after working with raw meat - it only spreads the germs around.

"Those with any type of health issue that compromises their immune system should be extra cautious since they are more susceptible to food illnesses," said Anding. "Make sure to check with your physician or a registered dietitian about what you should be cautious of."

Anding also warns that it's important to be cautious when going organic. Be sure that any milk products that are consumed are pasteurized to avoid food borne illnesses and bacteria. Ensuring that milk products are pasteurized is a life-saving strategy, said Anding.

Sudoku

The challenge is to fill every row across, every column down, and every 3x3 box with the digits 1 through 9. Each 1 through 9 digit must appear only once in each row across, each column down, and each 3x3 box.

		9		8		6		
7				6				
			တ					5
				3		9		1
1			4				6	
						8	7	4
						2		9
	6		7	9		1		
		8	1		4			

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\$170 - 199,999	2	3	5	4	4	3
Under \$170,000	3	1	0	3	3	4
TOTAL	12	10	15	12	17	12
New Construction	3	5	6	2	5	2
Resales	9	5	9	10	12	10
Avg \$/Sq Ft	76.40	80.46	78.32	78.81	76.60	77.50
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