

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 6) to: Addi's Faith Foundation 5602 Palisade Falls Kingwood, TX 77345 fax # 281-807-5272



A Sensible Plan for College Funding

Submitted by Rich Keith

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. In this article we are going to focus on free money, and on "Tax Scholarships," where the Federal Government helps you send your child to college through tax savings and other methods.

Recently the federal government boosted financial aid for higher education, including various tax breaks. An expanded version of the Hope Scholarship tax credit appeared called the American Opportunity tax credit. The new credit can save taxpayers as much as \$2,500 in tax, or \$5,000 for two collegians, and a refund of \$1,000, if you satisfy certain rules.

Remember that you can't claim the American Opportunity credit for expenses paid with withdrawals from a 529 plan. So you may wish to limit 529 withdrawals so some college expenses are paid with other money, to allow the use of the new tax credit. Some students won't qualify for the American Opportunity credit. Fortunately, a Lifetime Learning tax credit provides a maximum annual credit of \$2,000 for tuition and fees, subject to rules.

The tax advantages of 529 plans are many. A down year for stock funds, combined with a poor year for many bond funds, has driven down the value of many folks' 529 accounts. People with younger children can keep contributing and look to a rebound. Parents of college and pre-college students, though,

(Continued on Page 2)

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A Sensible Plan for College - (Continued from Cover Page)

may have few options other than using 529 plan withdrawals to pay for higher education. Having said that, it may be better to pay for college from cash flow or from cash reserves. This delays liquidation of 529 assets as long as possible, allowing for a recovery. Remember to reimburse yourself from your 529 plan before the end of the calendar year in which the expenses were incurred.

If the market does not come back in time for your needs, you still have options. If you have other funds that can cover college bills without disrupting your financial plan, keep the money in the 529 as long as feasible, in hopes of future tax-free growth. Of course, if a child is finishing school and there is no younger sibling who could use the funds in the future, then you should spend down your 529 funds. Tax tip: parents of college-bound children should realize net losses in their taxable accounts to lock in tax benefits. The proceeds can be reinvested in 529 accounts so that any future gains from today's low levels can be withdrawn, tax-free, to pay for college later on; perhaps in graduate school. Check with your financial coach and tax advisor for full details.

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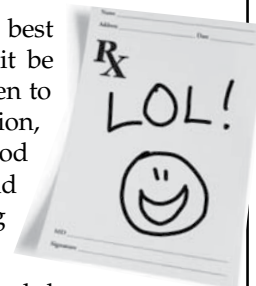
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Health & Safety

Laugh More, Live Healthier

The best prescription for a healthy life is to eat a good nutritious diet, exercise on a regular basis and add in a few good belly laughs every day. In fact, it has been estimated that we need a minimum of 12 laughs a day in order to maintain optimal health!

It seems that the old adage is true – laughter really is the best medicine. Laughing a mere 15 minutes a day – whether it be giggling, chuckling or roaring with laughter - has been proven to effectively lower your blood pressure, decrease stress and tension, boost your energy, elevate your mood and rev up your blood flow. If you need a little stress relief or a quick energy boost, find something to give you a little chuckle – or better yet, a strong bout of laughter. After all, it's good for your health!



Laughter also creates joyful and happy feelings. When we feel down and frustrated because of problems, laughing allows us to pull ourselves up by the bootstraps, get back on solid ground, and gain some new insights or find a solution to our problem. Remember to LOL (laugh out loud) frequently to stay on track both physically and emotionally!

Household Tips

Create an Indoor Herb Garden

Did you know that most herbs are perennials and can be grown year round? If you love cooking with fresh herbs from the garden in summer, you can grow an indoor winter herb garden to add fresh, flavorful accents to your winter recipes! It's fairly easy to grow a winter herb garden when you have a south-facing windowsill that receives at least five hours of sunlight daily. If your plants will receive less than five hours of sunlight, install grow lights to ensure that your herbs thrive.

Toward the end of the summer, dig the herbs from the garden and transplant into pots to acclimate them to their winter home. Use a mixture of coarse sand and compost-rich soil to ensure good drainage, and move them inside before the first frost. You can also start your winter herb garden from seed or an herb garden kit.

Some herbs which grow well in pots or small containers are thyme, rosemary, mint, basil, oregano and sage.

Water your herb plants thoroughly when the soil is dry, and you can continue to enjoy the pungent, flavorful herbs from your indoor garden all winter.



The leaves are changing color and the air is getting brisk – autumn is definitely here! If you would like a free market evaluation of your home, give me a call. Have a spooky (but safe) Halloween!



Some people don't realize the benefits of a Home Protection Plan. However, as an experienced Real Estate Professional, I would like to explain how a quality Home Protection Plan can benefit you, whether you are selling or buying a home. A good Home Protection Plan ensures the repair or replacement of major 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 home. I advise all my clients to include a Home Protection Plan with their 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.

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Get Ready for Windows 7 *For Lovers of XP and Haters of Vista*

Submitted by Laurie Scott

Users of Microsoft Windows have been waiting a long time for a great upgrade from Windows XP. Well, I have good news - Windows 7 is coming.

On October 22nd, the successor to the less than popular Windows Vista will begin to ship with new PC's and be available in stores and online. If you bought a new PC with Vista Home Premium installed in the last 3 months, you're probably going to get a free upgrade disk from the manufacturer.

Should you upgrade your current PC? There are some very compelling reasons to do so. In almost every area Windows 7 outperforms Vista and even XP in the time it takes to install, copy files on the hard drive or move files over a network. It also doesn't need quite as much memory to run well. It has MUCH better security than XP and is less annoying than Vista. Vista users know about the constant pop-ups of the UAC (User Account Control) every time you make the slightest change to the system, encouraging many to disable it altogether. Windows 7 has modified it so that it can be adjusted to be less intrusive while still protecting you from unwanted program installations. This makes it much easier to run as a regular

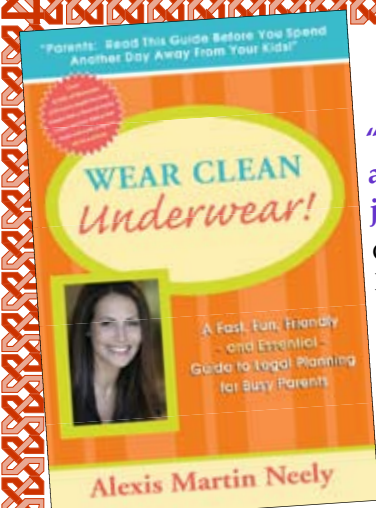
user rather than an administrator (an almost impossible task in XP), providing better protection from viruses and trojans.

The Media Center provides support for playing Blu-Ray discs (if you have a drive that can play them), and the Home Group feature makes sharing files and printers between computer really simple.

Windows Live is a separate but I think important product from Microsoft that works well with Windows 7. It's a set of free online products that features SkyDrive, offering 25 gigabytes of online storage, and Family Safety, that in conjunction with your Windows user accounts provides access control to web content, and provides activity reports as well as administrator access (i.e. the parent) from any computer, anywhere.

The Professional version of Windows 7 includes the ability to run Windows XP as a "Virtual Machine" in a window, so if you have programs that need XP to run, you can run them in the virtual machine while continuing to run everything else in the Windows 7 environment (I know, that was geeky and your eyes probably started to glaze over, but it's a great feature none the less.)

(Continued on Page 5)



FREE BOOK OFFER

"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 **lawyer-family 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.**

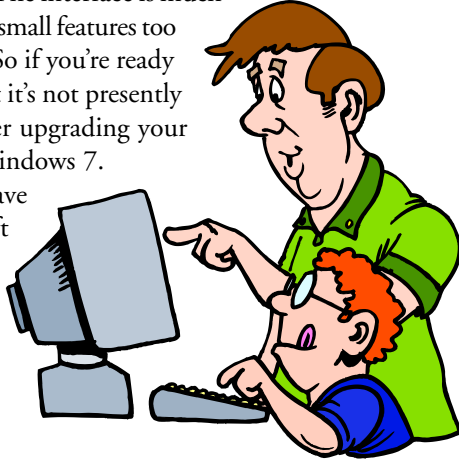
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Or call us at **713-429-0218** and mention offer **WCU-02. Do it now!**

Get Ready for Windows 7 - (Continued from Page 4)

System requirements for Windows 7 are a 1GHz or faster processor and at least 1GB of memory. You can perform a check of your computer by downloading the Windows 7 Upgrade Advisor from microsoft.com. The upgrade for Windows 7 Home Premium will be \$119, but Microsoft will also be making a "Family Pack" available, giving you 3 licenses for \$149.

I've been using Windows 7 since the Beta version was released in January, having it on 3 systems without problems, including 2 desktops and 1 laptop. The interface is much cleaner with lots of great small features too numerous to list here. So if you're ready for a new computer, but it's not presently in your budget, consider upgrading your current computer to Windows 7.

The only regret you'll have is that it took Microsoft so long to finally get it right.



Recipe of the Month Chicken Spaghetti

Stew chicken. I season water with salt, pepper, and 2 or 3 bay leaves. About half-way through cooking time, add chopped onion and celery. When chicken is done, measure about 2 cups of broth and place in another pan. To this broth, add 1 can of tomatoes and one can of Cream of Mushroom Soup. Heat this mixture. Cook spaghetti in water in which chicken was cooked.

Place spaghetti in large baking dish, then boned chicken. Season with salt and pepper. Then pour broth mixture over spaghetti. Bake at 350° until heated throughout. Sprinkle with grated cheese about 10 minutes before removing from oven.

If you would like to submit YOUR recipe email it to articles@peelinc.com.

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SUMMERWOOD

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

Benefiting Pediatric Brain Tumor Research
Sunday, November 8, 2009 @ Alexander Deussen Park
(in Summerwood) 12303 Sonnier ~ Houston ~ 77044

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

First Name _____

Last Name _____

Gender: ☐ Male ☐ Female Date of birth _____ Age on race date _____

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SUMMERWOOD

Hispanic Heritage Month Fiesta at Fairbanks Library

The Fairbanks Branch of Harris County Public Library invites you to celebrate Hispanic Heritage Month at our fiesta on Saturday, October 10, from 11:00 am – 3:00 pm. The library will have various craft activities for children, face painting, music, refreshments, door prizes, and a piñata for our celebration. The Fairbanks Library is located at 7122 N. Gessner, inside the William “Bill” Bane Park. For more information, call the library at (713) 466-4438.

Who: Harris County Public Library -
Fairbanks Branch
What: Hispanic Heritage Month Fiesta
When: Saturday, October 10, 2009
11:00 am – 3:00 pm
Where: Fairbanks Branch
Harris County Public Library
7122 N. Gessner (at Little York)
Houston TX 77040
(713) 466-4438

New Cell Phone Law *“I’ll Have to Call You Back; I’m in a School Zone.”*

THE LAST SESSION OF THE TEXAS LEGISLATURE
PASSED A NEW LAW MAKING IT ILLEGAL TO USE
YOUR CELL PHONE IN A SCHOOL ZONE. THE
EXCEPTIONS ARE:

- if you are using a hands free device
- if your vehicle is stopped
- if you are calling 911 for an emergency.

The law took effect September 1, 2009. Soon you can expect to see new signage in school zones reminding drivers to hang up or face a fine of up to \$200.



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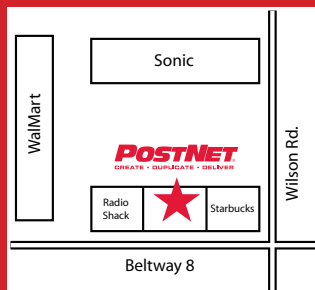


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FROM THE AMERICAN COUNCIL ON EXERCISE®

THE BEST TIME TO EXERCISE

Contrary to popular belief, women aren't the only ones with biological clocks. We all have them, and heed their ticking on a daily basis. If you are a regular exerciser, you may have already determined your most productive time to exercise and follow a routine that works best for you. On the other hand, if your exercise time varies from day to day, and it's wearing you out instead of pumping you up, you may be interested in the work of scientists who are studying the proverbial internal clock and how to best determine what time of day you should schedule your workouts.

RHYTHM: IT'S NOT JUST FOR DANCING

The secret appears to lie in circadian rhythms, the daily cycles that our bodies follow. These rhythms originate in the hypothalamus and regulate everything from body temperature and metabolism to blood pressure. The rhythms result from the firing rate of neurons. They have conformed to our 24-hour light-to-dark cycle, and may be regulated and reregulated each day according to the environment.

WARM IS BETTER

It is the influence of circadian rhythms on body temperature that seems to yield the most control over the quality of a workout. When body temperature is at its highest, your workouts will likely be more productive; when your temperature is low, chances are your exercise session may be less than optimal. Body temperature is at its lowest about one to three hours before most of

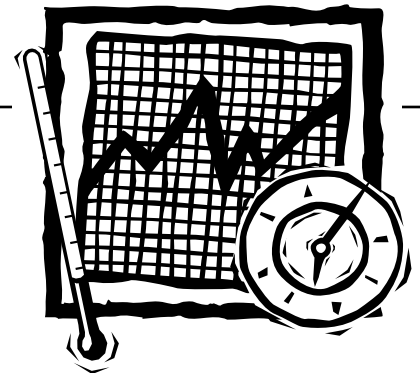
us wake up in the morning, in contrast to late afternoon when body temperature reaches its peak. (To determine your own circadian peak, refer to the box to the right.) Studies have consistently shown that exercise during these late-in-the-day hours produces better performance and more power. Muscles are warm and more flexible, perceived exertion is low, reaction time is quicker, strength is at its peak, and resting heart rate and blood pressure are low.

DON'T FIX IT IF IT'S NOT BROKEN

First of all, don't change your schedule if you feel good beginning your day with exercise. Everyone agrees that exercise at any time is better than no exercise at all. In fact, people who exercise in the morning are more successful at making it a habit. And though it has been suggested that morning exercise may put some people at higher risk for heart attack, further research indicates that there is simply a generalized increased risk of heart attacks in the morning. If your schedule favors an early workout, emphasize stretching and a good warm-up to insure that your body is ready for action.

OTHER CONSIDERATIONS

If stress relief is your goal, exercise always works, all the time. And if you're wondering when it's best to train for an upcoming event, it all depends on what time you'll actually be competing. If an upcoming marathon begins at 7:00 a.m., try training at that time of day. Though training at any time of day will raise performance levels, research has shown that the ability to maintain sustained



Find Your Peak

To determine your own circadian peak in body temperature, record your temperature every couple of hours for five to six consecutive days. Body temperature usually fluctuates by plus or minus 1.5 degrees throughout the day. Try exercising during the period three hours before and after your highest temperature. If you are an early bird or a night owl, you may notice that your temperature peaks one to two hours before or after the norm (between 4 p.m. and 6 p.m.); you can adjust your exercise time accordingly.

exercise is adaptive to circadian rhythms. In other words, consistently training in the morning will allow you to sustain exercise during a morning marathon longer than if you train in the evening.

ACE
AMERICAN COUNCIL ON EXERCISE

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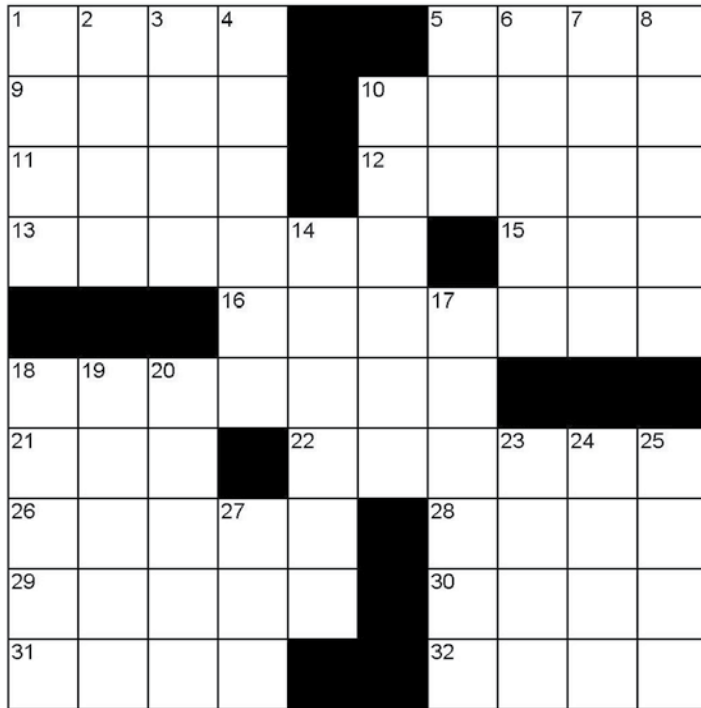
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Have A
Safe &
Happy
Halloween!

SW

Crossword Puzzle



ACROSS

1. Syllables used in songs (2 wds.)
5. Swiss mountains
9. Waterless
10. Expression
11. Unwanted plant
12. Striped animal
13. Seasickness symptom
15. Affirmative
16. Set loose
18. Pups
21. Epoch
22. Vapors
26. Vapor
28. Singing voice
29. Japanese city
30. Not mine
31. In ___ (together)
32. Skewer

DOWN

1. Worship
2. Domain
3. In ___ of (instead of)
4. Totals (2 wds.)
5. Wood chopper
6. African country
7. Tiny skin holes
8. Hit
10. Rhododendron
14. Mystery
17. School writings
18. Spanish coins
19. Salaam
20. Encomium
23. Pig food
24. Decorative needle case
25. Classify
27. American Kennel Club (abbr.)

*Solution at www.PEELinc.com

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SW



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	Mar 09	Apr 09	May 09	June 09	July 09	Aug 09
\$300,000+	4	5	0	2	2	2
\$250 - 299,999	1	1	1	2	3	2
\$200 - 249,999	1	4	4	6	0	4
\$170 - 199,999	3	5	4	4	3	4
Under \$170,000	1	0	3	3	4	5
TOTAL	10	15	12	17	12	17
New Construction	5	6	2	5	2	3
Resales	5	9	10	12	10	14
Avg \$/Sq Ft	80.46	78.32	78.81	76.60	77.50	76.14
Avg Days on Mkt	158	116	68	100	80	83



Shalene Fox
Summerwood Resident
Broker

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

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* All figures based off MLS data 9/9/09 **For communities 2500 acres