

News For The Residents of Summerwood

Summerwood

Volume 11, Issue 11, November 2009

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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.steiner ranchhoa.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.

SUMMERWOOD

IMPORTANT NUMBERS

EMERGENCY NUMBERS

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
Dead Animal Pick-Up (Precinct 1) 281-820-5151
Animal Control 281-999-3191
After Hours 281-221-5000

UTILITY SERVICE NUMBERS

Public Utility Commission Consumer Hotline 888-782-8477
Summerwood Technologies 281-225-1000
(Telephone, Cable, Alarm Monitoring)
AT&T 800-288-2020
CenterPoint 713-659-2111
Reliant Energy 713-207-7777
Municipal Utility District (MUD #342) 713-983-3602
24 Hour Service Number 713-983-3604
Garbage Pick-Up (Republic Waste) 281-446-2030
(Pick up on Mon. & Thurs - Garbage must be out by 7 a.m.)

SUMMERWOOD MARKETING

Summerwood New Home Center 281-225-1111
14111 Summerwood Lakes Drive; Houston, TX 77044

SCHOOLS

Summerwood Elementary 281-641-3000

POST OFFICE

Post Office 713-631-2098
9604 Mesa Drive; Houston, TX 77078

NEWSLETTER INFO

NEWSLETTER PUBLISHER

Peel, Inc. 888-687-6444
Article Submissions articles@PEELinc.com
Advertising advertising@PEELinc.com, 888-687-6444

Submission Information

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

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The Holidays are here, bringing with them traditional holiday gatherings. Need more space to accommodate your growing family and expanding circle of friends? Call me, and I'll help you find the perfect home to meet your needs!

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.

Now anyone who is buying or selling real estate? Please pass my name on to friends, family, and co-workers, and I will use my skills, knowledge, and background in the real estate industry to help them with their sale or purchase.



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

Health & Safety Holiday Pet Pointers



Although winter holiday celebrations are joyous events, we need to be aware of seasonal trappings that can be hazardous to the health and safety of our pets. Keep the following tips in mind to ensure happy holidays:

- Keep your pet on its regular diet. Rich, fatty or inappropriate foods can cause significant gastrointestinal upset in animals, and some foods can be toxic, even in small quantities (e.g., chocolate, coffee, macadamia nuts, grapes, raisins, onions and alcoholic beverages).
- When pets see water, they drink it. This includes the water in the Christmas tree stand. Avoid adding chemicals to the water that could sicken your pets.
- Refrain from decorating with tinsel, which can cause intestinal obstruction if ingested by a pet.
- Tape down cords or run them under the rug to avoid shock hazards.
- Candles may add a certain ambiance to the holidays, but extra caution should be used in a house with pets. Candles can be easily knocked over by an excited pet, creating a fire hazard.

Two important numbers to keep at your fingertips during the holidays are those for your vet and the Animal Poison Control Center (888-426-4435), a unique hotline which provides 24/7 assistance to vets and pet owners.

Helpful Hints

Gratuuity Guidelines

Traveling over the holidays? Follow these guidelines to ensure that you're tipping appropriately in the United States. If you're traveling to a foreign country, consult a travel guide on tipping practices at your destination.

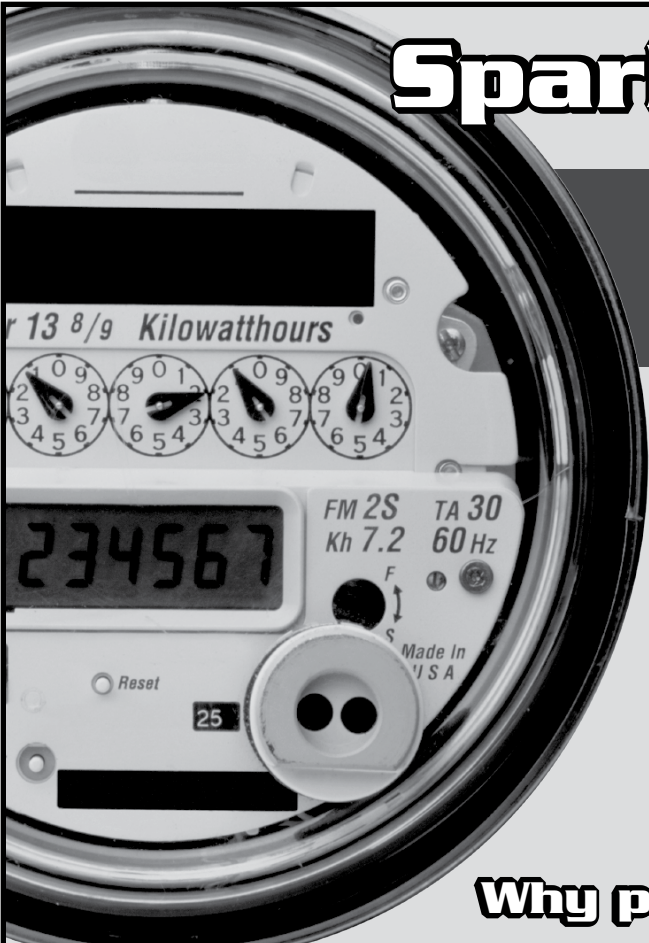
- Server (full-service restaurant) – 15% to 20% of your total bill.
- Bartender – 10% to 15% of your total drink bill.
- Valet Parking – \$1 to \$2, given when the car is returned to you.
- Taxi – 10% to 15% of the total fare.
- Airport Skycaps – \$1 to \$2 per bag.
- Hotel Maid – \$1 to \$10 per night; varies with room rate and the amount of work you leave for them.
- Bell Desk – \$2 to \$3 per bag for room delivery; \$1 to \$2 per bag for storage retrieval.

Keep in mind that you should always feel free to adjust your tip based on the level of service received.



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Roth IRA Income Limits Lifted

Submitted by Rich Keith

Did you know that in retirement, taxes are second only to housing as the biggest cost? When you reduce tax expense, you reduce retirement risk. Roth IRAs offer tax-free withdrawals in retirement, and new Roth IRA changes could really benefit people now out of work who find themselves in a much lower tax bracket. This is because the tax on Roth assets is paid upfront. That's how Roth IRAs create a tax-free income stream when the investor retires. Paying in post-tax dollars today, the saver gambles that income taxes will be higher in the future, which would make paying taxes on the assets now a smart thing to do. Do you think taxes are going to go up?

Traditional IRAs work in the opposite way—investors pay in pretax dollars now, paying income tax on withdrawals when they retire, a strategy that can pay off if an investor requires a smaller annual income in retirement, putting them in a lower tax bracket.

But as of Jan. 1, for the first time, people earning a modified adjusted gross income of over \$100,000 will be able to convert any amount of assets in their traditional IRAs to Roth IRAs. For higher wage earners,



this is a prime opportunity to convert money into the Roth IRA to allow your money to have tax-free growth at retirement. For 2010 only, investors will also be able to spread those upfront tax payments over two years.

And you don't have to wait until 2010. For wage earners that make less than \$100,000 adjusted gross income, you can actually convert now. Converting now when the market remains at low levels means your tax bill may be reduced.

Now is the time to prepare. If you know that you are going to convert in 2010, begin accumulating the tax money now. You can estimate what the tax bill will actually be at the time of conversion, so why not add a little extra to your emergency fund to insure that you have enough to pay the tax bill for this exciting event?

The IRS' 2010 conversion "gift" is not limited to just your traditional IRA. If you have any old 401(k)s or any other retirement plans from a previous employer, those will also be allowed to convert as well. Now might be a good idea to convert them all. There are several restrictions; check with your tax advisor and your financial coach before to get all the details before making any decisions.

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Recipe of the Month String Bean Casserole

- 4 cans French style green beans, drained
- 1 lb. Velveeta cheese
- 1 medium jar pimentos
- 1 large can mushrooms
- ¼ lb. butter or margarine
- 1 large green pepper, chopped
- Ritz crackers or sliced almonds



Melt butter. Saute green peppers. Add cheese to melt. Add beans, mushrooms, and pimentos. Put into baking dish and sprinkle with Ritz cracker crumbs or sliced almonds. Bake at 350° for 25 minutes.

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

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Free Stuff for Your Computer (*And Cell Phone*)

Submitted by Laurie Scott

As holiday spending approaches, here are some free programs to make your computing easier and more fun with zero impact on your budget.

Everybody hates dealing with usernames and passwords at login screens, and as a result I see a LOT of people who have very easy passwords (like the name of their dog) not only for their computer but even for their online banking! Well, here's LastPass to the rescue (download from <https://lastpass.com>) with a password manager that works with Windows, Mac OSX and even Linux. With LastPass you can have strong passwords that are hard to impossible to remember, but don't have to remember because LastPass will remember for you. Your passwords are encrypted using a master password that only you will know, so your private information is always safe. LastPass will work across all your browsers and computers. You can even retrieve your passwords online from another computer on their web site (where no one but you can access them.)

How about free music, legally! Amazon has over 1,000 songs in all styles from Blues to Folk to Rock to Opera. Many of these are new groups getting their music out, but I've seen everything from Alice Cooper to Andres Segovia to Jeff Beck to the Boston Pops. If you use iTunes, Amazon's download manager will seamlessly add

your songs to iTunes for you. So load up your iPod and Zune with all this free music. This abbreviated link will take you to Amazon's free music page: <http://tinyurl.com/TekChicFreeMusic>

How does a free secretary sound? TimeCave.com will any message you create back to you or anyone you want at ANYTIME you want within 3 years. Do you keep a perfect calendar but your best friend is, shall we say "challenged" when keeping her calendar organized? Have a lunch date next week? Go to Time Cave and enter your message "don't forget about our lunch tomorrow", enter her email address and the day and time you would like it delivered. Now, even if YOU forget to remind her, Time Cave will.

Cell phone users, you're not left out. Wouldn't it be nice to be able to call 411 from your cell phone without having to pay a dollar or more for each call? Thanks to Google you can now get information for any city in the country by simply dialing 800-466-4411 (that's 800-GOOG-411). They have a voice recognition system that lets you tell it what you're looking for and it's amazingly accurate. So program that number into your phone and say goodbye to excessive 411 charges from your carrier.

Next month look for my annual "Geeky Gifts for the Techie in Your Life" Christmas article.

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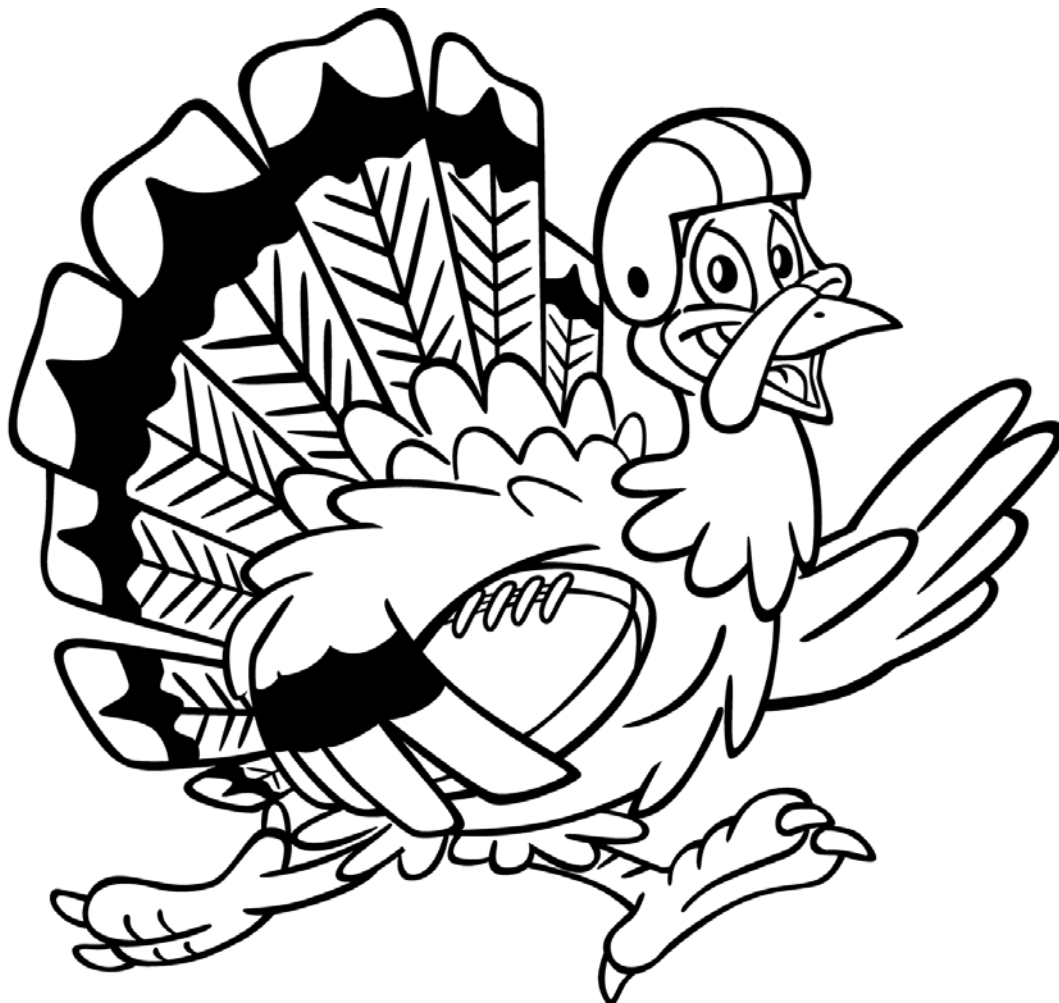
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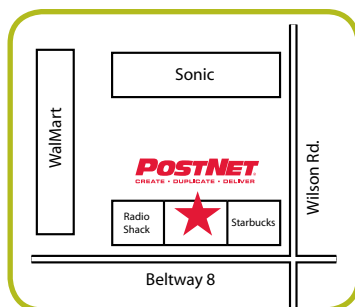
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TOTAL	15	12	17	12	17	11
New Construction	6	2	5	2	3	1
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