

GIRL SCOUT *Cookie Program*

Girl Scout cookies are a familiar part of American culture. For more than 80 years, Girl Scouts, with the enthusiastic support of their families, have participated in the country's premier entrepreneurial and economic literacy program. Cookies will be sold January 9 through March 28, 2010. In February, troops will begin selling cookies at "Cookie Booths" outside neighborhood grocery stores.

WHY BUY GIRL SCOUT COOKIES? BECAUSE YOUR SUPPORT:

- Helps girls develop courage, confidence and character
- Teaches girls about teamwork, goal-setting and fiscal responsibility
- Helps troops raise funds for community service projects, troop activities and more

Next time you hear, "Would you like to buy some Girl Scout cookies?" know that your support is developing future leaders who will make the world a better place!

PURCHASING GIRL SCOUT COOKIES

Enjoy delicious Girl Scout Cookies and support a worthy cause! If you've been unable to purchase cookies from a Girl Scout in your area, call 1-888-GS-COOKIE to find a troop near you. Also, visit Cookie Finder to locate a "Cookie Booth" in your neighborhood.

WHERE DOES THE MONEY GO?

All of the revenue earned through the Girl Scout cookie program benefits our community and Girl Scouts in San Jacinto Council. The volunteer board of directors determines how the Council's share of the proceeds is spent. Among other things, at the Council level, proceeds are used to:

- maintain campsites
- provide financial assistance to girls
- offer training for adult volunteers
- keep camp and program fees at a minimum
- support special initiatives, such as offering Girl Scout programs in underprivileged communities like public housing facilities and detention centers

(Continued on Page 2)

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..... 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
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UTILITY SERVICE NUMBERS

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Summerwood Technologies 281-225-1000
(Telephone, Cable, Alarm Monitoring)
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CenterPoint 713-659-2111
Reliant Energy 713-207-7777
Municipal Utility District (MUD #342) 713-983-3602
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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 8th of the month.)

Girl Scout Cookie Program - (Continued from Cover Page)

Less than a third of the selling price of a package of Girl Scout cookies goes toward the actual cost of the cookies. This means that more than two thirds of every Girl Scout cookie purchase goes toward programs and services to benefit girls. A portion of that goes directly to the troop/group selling the cookies.

Each Girl Scout council's volunteer board of directors determines the baker, the price per package of cookies, how revenue will be used to provide vital services in the community and how much money will be returned to troops/groups selling cookies for their projects and activities.

Within our Council, approximately half of the operating budget is funded by the Cookie Sale. The price for a package of cookies is \$3.50. Troops receive 56 to 63 cents of every cookie package they sell. Service units receive 3 cents per package. Troops/Groups and Service Units decide how they want to spend their bonus money. The national organization receives no funding from the cookie sale.



*Michelle Xu, Rachal Pastrano, Layla Jones, Tabatha Calvit
Brooklyn House, Isabel Mujica, Grace Schlafer,
Ali Morgan, Nichole Riso*

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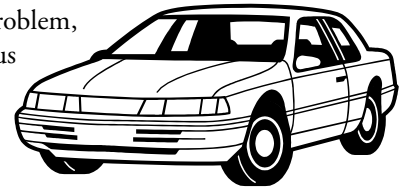
Written by Chris Yarger

There are more benefits to maintaining a regular schedule of preventative maintenance than just a longer car life. A well serviced vehicle will not only perform as it should but will run more efficiently, saving its owner money and avoid unplanned or potentially unsafe situations. Following these simple steps provide cost-saving benefits to protect your vehicle life-span:

- CHANGE ENGINE OIL AT REGULAR INTERVALS – Engine oil will clean, lubricate and cool your engine properly. When oil levels are inadequate or not changed with its filter as recommended, your vehicle consumes more gas to compensate for increased heat and friction among the engines moving parts.
- CHECK FLUIDS MONTHLY – Your engines vital fluids including antifreeze, transmission and brake fluids must be kept at their proper levels to prevent rust and dirt build-up which can ultimately clog or restrict the flow of fluids and damage internal parts. An engine deprived of clean fluids will struggle to operate efficiently and ultimately burn more fuel.

- CHECK TIRE PRESSURE WEEKLY FOR MAXIMUM FUEL EFFICIENCY AND SAFETY -- Properly inflated tire pressure is key for fuel efficiency. An under inflated tire causes increased road resistance which makes the vehicles computer to allocate more fuel to the engine. Tires should also be rotated every 5,000 miles to prevent uneven wear and prevent a potential blowout and hazardous situation on the road.

- SERVICE YOUR VEHICLE REGULARLY BY A TRUSTED AUTOMOTIVE EXPERT – Regular preventative maintenance rather than costly repairs keeps you driving efficiently and safely while protecting resale values and warranties. Follow the maintenance schedule per your owner's manual and do not neglect even a small problem, as they can lead to dangerous situations and costly repairs.



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MEET NICHOLAS

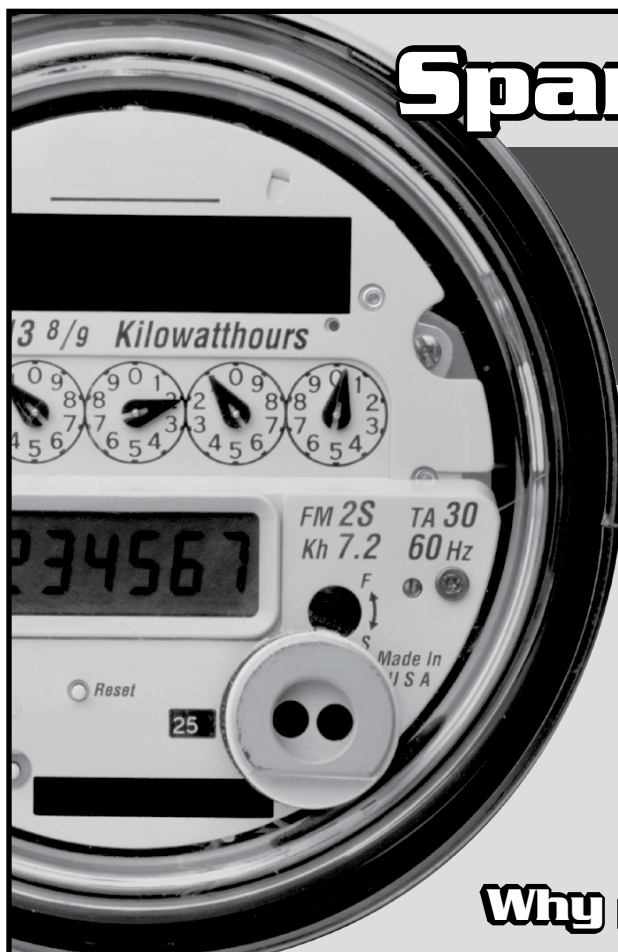
DOB: 02/1996

Nick is a friendly and sweet child, although he is shy when meeting new people. Nick enjoys interacting with other children in his class and in his home. He also likes to please others and enjoys helping when he can. Nick is all boy and enjoys throwing a football, playing outdoors, video games & board games. He also likes to draw and play with various action figures. Nick is also interested in collecting cars. Nick performs well in school and receives good reports from his teachers. Nick is most proud when he is reported for doing things well. His foster parent notes that he can be a very sweet and helpful child. He befriends other children easily. He catches on to various activities quickly and likes to figure things out, such as how to take things apart and put them back together. Nick's caseworker notes that he's competitive when playing games and is a natural "practical joker" as he enjoys making people laugh.

If you would like more information about Nick, or the adoption process, contact the Adoption Coalition of Texas at info@adopttexas.org.

Remember - There are no fees to adopt from the foster care system, regardless of what agency you work with!

The Adoption Coalition of Texas is a nonprofit organization (operating under the Austin Community Foundation), created in 2003 to focus on finding forever families for children languishing in the foster care system. Adoption Coalition of Texas partner agencies include Arrow Child and Family Ministries, Child Protective Services, Lutheran Social Services of the South, Marywood Children and Family Services, and Pathways Youth and Family Services.



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THE GIVER BY LOIS LOWRY

"A Perfect World?"

The Giver by Lois Lowry won the 1994 Newbery Medal. Considered a young adult book, I purchased it for my nephew, but wanted to preview it before giving it to him. While I thoroughly enjoyed the book (it is intensely deep and invited more thought and examination than any other book I've read in a long time), I don't think the content is appropriate for young adults. I'll explain this in more detail, but in preparation for writing this review, I noticed that The Giver is on many middle school reading lists, but it is also on many banned book lists and appeared on the American Library Association's list of the most challenged books of the 1990's.

Although I didn't give the book to my nephew, I think it is an excellent adult read. This book makes you really think. It describes a community that lives in what the author describes as a "perfect" world—one without pain, emotion (including love), color, decisions, surprises, memories, inconvenience and even temperature variations. While this is definitely not my idea of a perfect world, the people of this community of people live their daily lives in a very robotic and extremely organized way.

Each member of this community is assigned a specific role at the age of 12 and the main character, Jonas, is given the role of Giver. He is given all the memories of past generations where there was pain, love, hunger, the brilliance of color and he is responsible for holding all of these memories so no one else has to live through them. The way the Receiver transfers these memories to Jonas and the horrifically hard life that awaits Jonas is extremely interesting and creative.

When Jonas questions things—which he has never been permitted to do—he understands the very hard, but accepted way of life in his community. In particular, the "releasing" of the rule breakers, elders and anyone else who stands out or is an inconvenience to the group is heart wrenching—this is the part that is not for young adults.

The book is extremely creative; from the way the community and each family are structured to the unique role each person is assigned. It begs the question, "What would you give up to live in a more secure world?" and on the other hand, "What would you sacrifice to live life to the fullest?"

I definitely have Gathering Blue and Messenger on my reading list, two other books that are companion reads to The Giver.

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BAYLOR COLLEGE OF MEDICINE

Looks Can Be Deceiving; Read Labels For Accurate Food Facts

When reaching for a healthy food option at the grocery store, do you ever wonder if your selection will live up to its label? According to an expert at Baylor College of Medicine, you might not be choosing the best option.

"You still have to look at the food labels to ensure that you are choosing the right foods," said Dr. Rebecca Reeves, assistant professor of medicine at BCM.

Reeves said that many people consider butter to be the healthier option because it does not contain trans fats. However, it does contain saturated fat and cholesterol, both known to increase LDL cholesterol, the "bad" cholesterol in the blood. LDL is linked to increased risk of heart disease. A much better choice is a margarine produced with no trans fat. Several types of margarine are now made with plant sterols and no trans fat which make them a healthier choice.

Many people believe that artificial sweeteners are not a healthy option. However, if used in moderation, they are safe for daily use. Another misconception is that sherbet is a healthy substitute for ice cream, but sherbet can contain a large amount of sugar. "Look at the label to see if the calorie and fat levels are actually lower than regular ice cream," said Reeves, also a registered dietitian at BCM. "Even low-fat ice creams have high amounts of sugar and fat in them."


When selecting a frozen dessert, compare various products to see which ones actually contain less sugar and fat. Many times, whole fruit popsicles may be the best option.

In the bread aisle, look for options with 100 percent whole wheat flour or whole grains in them, said Reeves. Read the food label to be sure that whole wheat flour is listed as the first ingredient on the ingredient list

When it comes to energy bars, the most important thing to check for is how many calories they contain, said Reeves. Some energy bars can contain many more calories than you can actually burn during a workout. Reeves recommends purchasing popcorn kernels and a popcorn popper rather than purchasing microwaveable options that are high in fat.

"Popcorn is a whole grain, so it's really a healthy snack option. If you prefer the microwaveable brands, then choose one that lists fat-free on the label," said Reeves. Also, be sure to use salt sparingly when making your own popcorn.

Anytime a food is labeled as "fat free," be cautious of how much sugar is included and whether the calories per serving are actually different from the regular option. Remember that fat free does not mean sugar free, and even 'light' options may have a large amount of calories.



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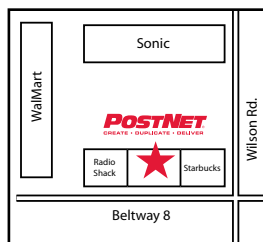
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BAYLOR COLLEGE OF MEDICINE - HEALTH BRIEFS

Work Stress Can Impact The Whole Family

Work-related stress can have serious physical and psychological consequences on an individual and his or her family, said Dr. Catherine Barber, assistant professor of psychiatry and behavioral sciences at Baylor College of Medicine.

"If people do not have the appropriate coping skills, they may take this stress out on their family," said Barber.

The first task is to take care of yourself. Barber recommends sports or community activities or the use of relaxation techniques to help cope. She said having a friend or counselor to whom you can talk about work-related stress can also help. Proper diet and exercise also help in lowering stress levels.

Barber also advises taking a small amount of time at work each day that is just for you. This can be arriving five minutes early or doing something positive for yourself during your lunch break. It is also important to avoid office conflicts, if possible, and resolve any that do arise promptly.

Although some may consider work-related stress inconsequential, cumulative stress can lead to heart disease, depression and anxiety disorders, she said. Knowing the warning signs of depression, such as poor sleep, appetite changes and feelings of guilt or worthlessness, is important when dealing with stress.

Product Labels Help Consumers Cut Trans Fat

Checking the labels of food products is the easiest way to cut down on trans fat in your diet. Trans fat raises bad cholesterol, LDL (low-density lipoproteins), and lowers good cholesterol, HDL (high-density lipoprotein), elevating the risk of developing heart disease.

"You want to consume as little trans fat as possible," said Dr. Rebecca Reeves, a registered dietitian and assistant professor of medicine at Baylor College of Medicine. "Avoid processed foods like cookies and crackers and eat more whole grains such as oats and brown rice."

Reeves advises avoiding regular margarine because it contains trans fat. She said products that contain sterols and stanols, substances that occur naturally and have powerful cholesterol-lowering properties, are a better choice that have been shown to reduce the risk of heart disease. When reading the product labels, Reeves said it is important to understand that a product that advertises "Zero Trans Fat" could still contain some – less than 0.5 grams of trans fat per serving. Checking the nutrition facts panel is important. Remember that even though a product may have little trans fat, it could still be high calorie. She recommends checking the levels of saturated fat and cholesterol per serving when choosing foods.

Herbal Medications Pose Risk To Elderly Population

Older people, who are more likely to take prescription medications and suffer from chronic diseases, face increased risks when taking herbal or dietary supplements, said an expert at Baylor College of Medicine.

"Older people tend to take multiple medications," said Dr. Donald M. Marcus, professor emeritus of medicine – immunology, allergy and rheumatology at BCM. "This could make them more vulnerable to drug interactions and the toxicities of herbal medicines."

Many times the composition of herbal medications is unknown, as is the amount that equals an effective dose, said Marcus. There is also a lack of governmental oversight on the contents, effectiveness and safety of herbal medicines.

National surveys show that 8 percent of American over the age of 65 use herbal medications. However, nearly half of them do not tell their doctors about that use. Without that information, their physicians cannot make informed decisions about which medicines they should prescribe.

Physicians should also educate their patients about the use of herbal medications, such as potential side effects and drug interactions.

(Continued on Page 10)

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Baylor College of Medicine - (Continued from Page 9)

Personalized Cosmetic Procedures Provide Best Results

If a cosmetic procedure is in the budget for the new year doctors at Baylor College of Medicine advise keeping skin tone and texture in mind when making decisions.

"Various skin types scar differently, so talking to your doctor about your concerns is important," said Dr. Anthony Brissett, assistant professor of otolaryngology and director of the Baylor Facial Plastic Surgery Center at Baylor College of Medicine.

People with darker skin tones often have hyperpigmentation, or skin discoloration. Some patients have worries about exuberant scarring like keloids, an overgrowth of tissue at the site of a healed skin injury. They can be treated with steroid injections, creams and radiation or removal with an incision but patients should talk with their doctor about the potential outcome of a cosmetic procedure.

Others may opt against plastic surgery but still want to keep their skin looking healthy and youthful. They should talk with a doctor about other options, such as office-based treatments like injectable fillers or even over-the-counter skin regimens.

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.

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

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PERSONAL FINANCE

Debt Stacking - Get Out of Debt!

By Rich Keith

Modern financial planning has to address consumer debt to be realistic. Debt is the biggest blocker to financial success that I know of. And getting out of debt seems to be something most Americans want to do these days. This discussion will focus only on what is known as “bad debt” which includes credit cards and revolving charge accounts. If you would truly like to get out of debt, the first thing you need to do is stop incurring more debt on your credit cards. Pay cash for a month and track your “latte factor.” There are several strategies to use from this point. You can transfer your balance to a lower rate card, but beware of the fees associated with transferring the balance. As I am fond of saying, the large print giveth and the fine print taketh away. You can also ask your lender or credit card company to lower your interest rate, but it has become tougher to achieve this.

Many clients benefit from doing a debt consolidation loan which can free up hundreds of dollars a month in cash flow. A powerful method which I recommend is called “Debt Stacking”. Debt stacking allows you to use less money to pay off the same amount of debt more quickly. The method of Debt Stacking states that you pay off the highest interest rate debt first, while making just the minimum payments on all the other credit cards. When you pay off that high interest rate credit card, you then transfer the amount that you were paying monthly on that card to the next highest interest rate credit card. Let’s look at an example. First, arrange your credit cards in order of highest to lowest interest rate:

- Revolving Charge Card A: \$4,000 at 24% APR, minimum payment \$100
- Credit Card B: \$5,000 at 18% APR, minimum payment \$100
- Credit Card C: \$3,000 at 12% APR, minimum payment \$100

Assuming that you are able to pay \$400 per month towards all credit cards, use the Debt Stacking method to pay \$200 towards Revolving Charge Card A until it is paid off. Then you would add that \$200 to the \$100 equaling \$300 that you would pay on Credit card B until it was paid off. Finally you would add the \$300 you were paying on Credit Card B to Credit Card C for a total of \$400 dollars until the last one is paid off. In a comparatively short time you are out of debt. You will have paid less interest and gotten out of debt more quickly than if you had you paid the same amount of money spread equally over the three credit cards.

In conclusion, your steps to get out of debt are to stop incurring more debt, pay less interest on the debt you do have, spend smarter, and use the Debt Stacking Method. You’ll be debt free much faster, and you will save a lot of money!



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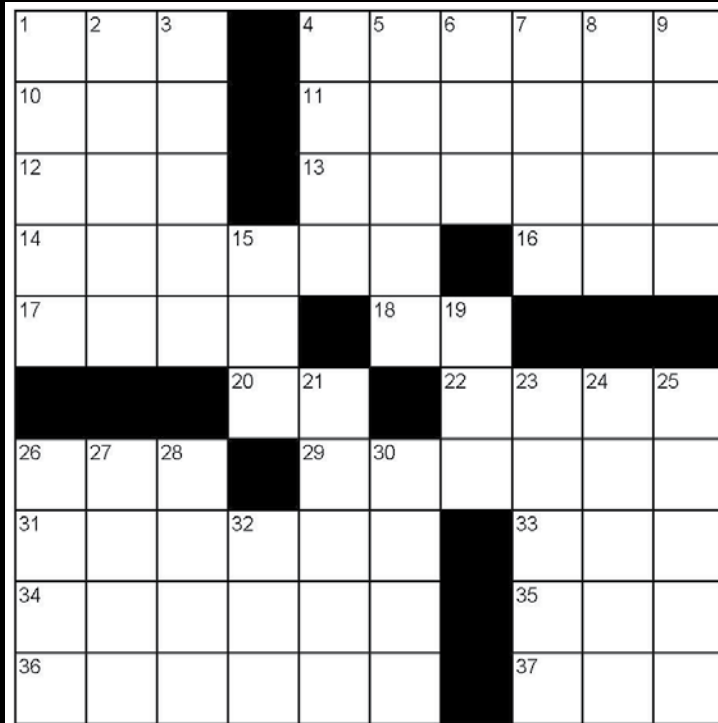
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Crossword Puzzle



ACROSS

1. Kimono sash
4. Hype
10. Really cool
11. Hateful
12. Sailor's yes
13. Dissolved substance
14. Replacement car
16. British drink
17. Flower start
18. Book of Samuel abbr.
20. Arkansas
22. Fish lifting hood
26. Popular president's initials
29. Portugal's peninsula
31. Elicit
33. Titan
34. Destroyer
35. Single
36. Stretched circle
37. Little bit

DOWN

1. Toothbrush brand
2. Marsh
3. Utopian
4. Tights
5. Bad smells
6. Lube
7. Mope
8. Stringed instrument
9. At sea
15. BB association
19. Stage of life
21. Got up
23. Jargon
24. Female singer ____ Apple
25. Colorless
26. Gambling game
27. Beat severely
28. Churn
30. Floating ice
32. Card game

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SW

Baylor College of Medicine *Keeping Winter Skin At Bay*

Just because the temperatures are dropping doesn't mean you should drop your skin care routine. Dermatologists at Baylor College of Medicine say continuing to wear sun block and moisturizers during the colder months is important for healthy skin year round. "It's very common to have dry skin during winter due to the colder, drier weather and the use of heaters," said Dr. John Wolf, professor and chair of dermatology at BCM. "Going untreated, dry skin could lead to discomfort or even an itchy, painful rash known as winter itch."

The key to prevention is moisturizing the skin. Wolf recommends starting with a lukewarm shower using a mild soap for sensitive skin. Before completely drying off, apply lotion or hand cream to damp skin. "This traps moisture onto your skin," Wolf said. "If you are adding lotion or hand cream to dry skin there will be some relief but you aren't hydrating the skin as well as you could be."

Wolf said the type of lotion isn't as important as when you put the moisturizer on. As long as you like the brand and it doesn't irritate your skin then it will work. For dry skin that needs extra help, Wolf suggests using a lotion or cream that contains petroleum jelly. "For your face, make sure to find a lotion that includes some type of sun block (SPF) protection," Wolf added. "The sun's rays can still be harmful during the winter."

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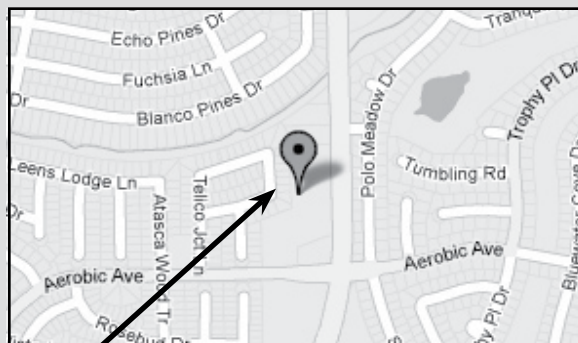


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\$170 - 199,999	3	4	4	4	3	2
Under \$170,000	4	5	1	1	1	3
TOTAL	12	17	11	18	6	8
New Construction	2	3	1	4	2	2
Resales	10	14	10	14	4	6
Avg \$/Sq Ft	77.50	76.14	75.32	79.51	76.42	69.88
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