

SUMMERWOOD LIFE

OFFICIAL NEWSLETTER OF THE SUMMERWOOD COMMUNITY ASSOCIATION, INC.

Congratulations Winners! May 2010 Yard of the Month

Submitted by: Celine Wilson



- Renee Corbett of Summer
Villa Court -



- Gerard Probandt of
Summerwood Lakes Drive -

The Beautification Committee would like to congratulate the May 2010 Summerwood Yard of the Month Winners!

Renee Corbett of Summer Villa Court
Gerard Probandt of Summerwood Lakes Drive

Both Winners will have a "Yard of the Month" sign displayed in their yards for the month of May. Each winner will also receive

a \$50 gift card to Lowe's!

Summerwood is full of homeowners who take pride in their yards! Would you like to nominate one of them? Send us an email at summerwood.newsletter@gmail.com!

We look forward to hearing from you!

The Summerwood Beautification Committee

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 W. Lake Houston PkwyHouston, 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
Entouch Systems	281-225-1000
(Telephone, Cable, Alarm Monitoring)	
AT&T.....	800-288-2020
CenterPoint.....	713-659-2111
Reliant Energy.....	713-207-7777
South West Water Company (MUD #342, #344, and #361) Customer Service	713-405-1750
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	281-225-0025
16402 Boulder Field Lane; Houston, TX 77044	

SCHOOLS

Summerwood Elementary	281-641-3000
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POST OFFICE

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

NEWSLETTER INFO

EDITOR

Article Submissions.....summerwoodnewsletter@gmail.com

PUBLISHER

Peel, Inc.www.PEELinc.com
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DON'T WANT TO WAIT FOR THE MAIL

View the *Summerwood Life* online
at www.PEELinc.com.

CENTRAL POOL

Open 4:30am – 9:00pm, March through October only.

See schedule below

Closed on Mondays (except Memorial Day and Labor Day)

No one allowed in pool or pool area between 9:00pm – 4:30am

May 1 – May 30, 2010

Swim Schedule:

- Tues – Sun : 4:30am – 10:00am adult lap swim only
- Tues – Fri : 10:00am – 4:00pm swim at your own risk
- Tues – Fri : 7:30 pm – 9:00 pm swim at your own risk
- Sat – Sun : 10:00am – 9:00pm swim with lifeguards

Events:

- May 1 “Pool Committee Kickoff Event”- check announcement!
Swim with lifeguard
- May 12 & May 13 – 7:30 – 8:15 Swim Team clinic, partial lanes open
- May 26 & May 27 – 7:30 – 8:15 Swim Team clinic, partial lanes open

Pool Closed for Swim Team:

- Practice: (May 1 – 30) Tues - Fri : 4:00pm – 7:30pm
- Time Trial: Saturday, May 8 : 4:30am – 3:00pm
- Meet: Saturday, May 15 : 4:30am – 3:00pm

May 31 – Aug 22, 2010:

Swim Schedule:

- Tues – Sun : 4:30am – 10:00am adult lap swim only
- Tues – Sun : 10:00am – 9:00pm swim with lifeguards

Events:

- May 31 -Open Memorial Day: 10:00am – 9:00pm lifeguards
- June 9 & June 10 – 7:30 – 8:15 Swim Team clinic, partial lanes open
- June 16 & June 17 – 7:30 – 8:15 Swim Team clinic, partial lanes open
- July 3 – “4th of July Celebration” – check announcement!
lifeguards

Pool Closed for Swim Team:

- Practice: Tues – Fri: (June 1 -2) 4:00pm – 7:30pm
- Practice: Tues – Fri: (June 3 -25) 7:00am – 10:30am
- Meet: Saturday, June 5 : 4:30am – 3:00pm

Aug 23 –Sept 26, 2010

Swim Schedule:

- Tues – Sun : 4:30am – 10:00am adult lap swim only
- Tues – Fri : 10:00am – 9:00pm swim at your own risk
- Sat – Sun : 10:00am – 9:00pm swim with lifeguards

Events:

- Sept 6- Open Labor Day: 10:00am – 9:00pm swim w/ lifeguards
- Sept 27 –Oct 31, 2010

Swim Schedule:

- Tues – Sun : 4:30am – 10:00am adult lap swim only
- Tues – Sun : 10:00am – 9:00pm swim at your own risk

(Continued from Page 4)



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Between FRIENDS



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April showers bring May flowers – and a beautiful yard to entice eager buyers! Do you need assistance with the sale of your home? I am waiting for your call!



Do you know the difference between a Home Warranty Plan and Homeowner's Insurance? Home Warranties are service contracts that cover the failure of home systems and appliances due to normal wear and usage during the term of the Plan. Homeowner's insurance indemnifies the homeowner against damage or liability which might arise from some unknown or contingent event. Both offer valuable budget protection for the homeowner, and they can work in conjunction with one another. For example, if a water heater leaks and floods the home, the home warranty will replace the water heater, while homeowner's insurance may cover the resulting secondary water damage to the structure and/or its contents.

For complete budget protection, I recommend that all my clients include an Old Republic Home Protection Plan in their home transaction. Call me today for more information about how a home warranty can benefit you.

I give my best to my clients because I want their home sale or purchase experience to be as smooth and stress-free as possible. If you have real estate needs, or know someone who does, call me today!



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

Health & Safety

Battle the Bulge with Fruits and Vegetables

Adding more fruits and vegetables to a healthy diet is a smart way to help maintain a healthy weight. In addition to providing the body with essential vitamins, minerals and fiber, eating more fruits and veggies may also reduce the risk of cancer and other chronic diseases.

To lose weight, you must eat fewer calories than your body uses. Try creating "skinnier" versions of some of your favorite dishes by substituting low-calorie fruits and vegetables in place of higher-calorie ingredients. Also, the water and fiber in fruits and veggies will add volume to your dishes, so you can eat the same amount of food with fewer calories.



Although fruits and vegetables are lower in calories than many other foods, remember that substitution is the key. A snack-sized bag of corn chips (1 ounce) has the same number of calories as a small apple, 1 cup of strawberries, AND 1 cup of carrots with 1/4 cup of low-cal dip. Try substituting high-calorie processed snacks with these healthy fruit and veggie snacks: a medium size apple (72 calories), 1 cup of green beans (100 calories), 1 cup of carrots (45 calories) or 1 cup of broccoli (30 calories).

Helpful Hints

An "Energy Diet" for Your Home

The "physical fitness" of your home can make the difference between soaring energy bills or welcome savings. Put your home on an "energy diet" by cutting wasteful energy use, and you'll help decrease your home's energy bills and increase your comfort.

- **First, plug air leaks.** Seal air leaks around windows, doors, and electrical outlets with sealant or caulking and weather stripping.
- **Then, "insulate" yourself from energy bill shocks.** Install appropriate insulation for your climate based on "R-values." Start with attic insulation, followed by exterior and basement walls, floors, and crawl spaces.
- **Properly maintain your HVAC system.** Just as a tune-up for your car can improve your gas mileage, a semi-annual or yearly tune-up of your heating and cooling system can improve efficiency and comfort.



- **Keep furnace filters clean.** A dirty filter will slow down air flow and make the system work harder to keep you warm – wasting energy.

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Pool News - (Continued from Page 2)

EAST POOL

*Closed on Mondays during May
Closed on Tuesdays during June - Sept
Open 10:00am – 9:00pm, see schedule*

May 1 – May 30, 2010

Swim Schedule:

- Tues – Fri : 4:00pm – 8:00pm swim with lifeguards
- Sat – Sun : 10:00am – 9:00pm swim with lifeguards

May 31 – Aug 22, 2010:

Swim Schedule:

- Wed – Mon : 10:00am – 9:00pm swim with lifeguards

Events:

- May 31 - Memorial Day: 10:00am – 9:00pm lifeguards
- July 3 – “4th of July Celebration” – check announcement! Swim with lifeguards

Aug 23 – Sept 26, 2010

Swim Schedule:

- Sat – Sun : 10:00am – 9:00pm swim with lifeguards

Events:

- Sept 6- Open Labor Day: 10:00am – 9:00pm swim w/ lifeguards

Summerwood Pool Committee

Submitted by John Hernandez

We hope we find you reading this article relaxing by the pool and soaking up the sun, which we have all been talking about during the cold winter months. You will see several changes this season --- evidence that your Summerwood Pool Committee (SPC) has been hard at work since last swim season! Pivotal to enjoying all the changes is acquiring this year's wrist bands! If you were unable to come to the Kick-Off Party hosted by the SPC and CIA Services, please contact CIA Services to acquire this year's wrist bands. If you have acquired your wristbands then hopefully you have noticed all the new furniture at both the Central and East pool that have been purchased this winter. This new furniture is a direct reflection of your input to the SPC and all the hard work of the SPC.

Other improvements on the schedule to complete by the opening of the new season are the resurfacing of the East Pool, additional lighting added to the Central Pool, as well as bollards to the entrance of the community center for added security. As the pool season rolls on, your SPC wants to hear from you so we can continue to enhance your time at the pools. Use the suggestion boxes, contact via the Summerwood Life website, the new communication boards that will be posted at each pool, or feel free to talk to us when you see us at the pools. Enjoy and have a safe summer.



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Block Captains are the Heart Of the Crime Watch Committee!

Summerwood resident Darlene Henson is pictured here modeling a block captain crime watch committee vest. She is an active member of the Summerwood Crime Watch Committee and serves as block captain of her section of Kings Head. Darlene regularly attends the monthly meetings of the Crime Watch Committee, gathers information to share with those on her block, informs her neighbors when criminal activities occur in the area, and encourages her neighbors to protect their personal property and watch out for one another.



- Relay information to neighbors on his/her block.
- Report suspicious activity, solicitors, and crimes in the neighborhood so that the information will be dispatched to the authorities.

Darlene is one of 20 block captains who are active in Summerwood at this time. And with over 1800 homes in Summerwood, we definitely need more block captains in order to have an effective communication network. If you are interested in working as

a block captain please contact David Myrick at david.myrick@sbcglobal.net or Barbara Probandt at protexan@entouch.net for more information.

Crime Watch meetings are open to all residents and are held the 2nd Tuesday of each month at 7:00 at the community building on Summerwood Lakes Drive.

What are the responsibilities of a block captain?

- Attend the meetings whenever possible
- Help with special events that the CWC sponsors.
- Communicate with leadership and other block captains when criminal activity happens.

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Teenage Job Seekers

SAMPLE

NAME	AGE	BABYHOUSE PET YARD			PHONE
		SIT	SIT	SIT WORK	
Doe, Jane	15	✓	✓III-III
Doe, John	13	✓III-III

+ CPR TRAINING / FIRST AID TRAINING * HAS REFERENCES

ATTENTION TEENAGERS: The Teenage Job Seekers listing service is offered free of charge to all Summerwood teenagers seeking work. Submit your name and information to summerwoodnewsletter@gmail.com by the 8th of the month!

PETiquette Reminder!

With warmer months quickly approaching, it will be time for our 4-legged friends to enjoy the sunshine in Summerwood, too! Here are some reminders about rules and safety for the dogs that live in Summerwood!




1. Always keep your dog on a leash
2. Always carry a 'waste' bag and pick up after your dog
3. Always bring your pets indoors by 10pm- no barking allowed!
4. Remember to carry water and avoid walking during the middle of the day
5. Make sure your dog receives monthly flea, mosquito & heartworm medicine

Make sure your dog(s) enjoy Summerwood as much as you do!

*Do You Have Reason
to Celebrate?*

We want to hear from you! Email

summerwoodnewsletter@gmail.com to let the community know!



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Thanks to our Volunteer Crossing Guards!

Submitted by: Celine Wilson

As many of you drive to and from work throughout the year, you've probably noticed the crossing guards at West Lake Houston Parkway and Summerwood Lakes Drive. Our dedicated residents, Kathie Harris and Carmen Lopez have stationed themselves in the morning to make sure your children (on bikes or walking) are getting to school safely!

Kathie and Carmen, both of whom enjoy spending time with their own grandchildren, take great pride and caution to their work. They wear identifying vests and signal passing drivers if they are driving too fast in the school zone or talking on their cell phones.

Kathie says, "We need more parents or grandparents to volunteer next year. We especially need help with afternoon shift!" She also mentioned that parents are much safer drivers when they are not on their cell phones. "Making it illegal to talk on your cell phone in an active school zone has made it much safer for kids who walk to school."

Another important reminder from Kathie? "All kids who ride their bikes must wear helmets. It's the law!" The crossing guard group is also looking for substitute guards as well. It's only 30 minutes a day! If you are interested in volunteering for this month or for the next school year (even if it's only 1 day a week!), please email Kathie at mस्कathi1@aol.com.

Please show your appreciation to these volunteers next time you see them!



Electricity is **ON SALE** at StarTex Power!



Alan "Petrodamus" Lammey, host of 'Energy Week', can be heard every Sunday on 1070 KNTH in Houston.

I'm Texas Energy Analyst, Alan Lammey. In case you didn't know, electricity rates are currently at lows not seen in years, which means that NOW is the time to lock in a very low electricity rate with the provider that I highly recommend to all my radio show listeners: StarTex Power. StarTex Power is local and reputable, with some of the most competitive rates available in all of Texas. You can switch right online at www.StarTexPower.com

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Casino Night

Summerwood's One and only
"Adult Exclusive" Event!

Event Activities:

- ♠ Black Jack
- ♣ Craps
- ♦ Roulette
- ♥ Texas Hold 'em
- ♠ Food/Drinks
- ♥ Prizes

Event Information:

- ♠ May 15, 2010
- ♥ Resident's Club Central
- ♦ 8:00pm-11:00pm
- ♣ Dress: Business Casual
- ♠ \$10 per person or \$15 per couple.
- ♥ 10,000 in chips for each player with entry fee
- ♦ For each 5,000 in chips "cashed in" you will receive a ticket to place in any of the prize boxes for a chance to win that prize!
- ♣ Additional chips are available for purchase.

\$5 = 5,000 in chips
\$10 = 10,000 in chips

Event prizes change each year. Here are some of the items from last year. Check out SummerwoodLife.com for more details.

- ♣ Photo Basket
- ♠ Grill Basket
- ♦ GPS Basket
- ♥ Music Basket
- ♣ Summerwood Gear Package
- ♠ And More!

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for the entire month of May... It's our way of saying thanks for all you do!



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MAY Coupon - thru May 31st ONLY!

Estroplus

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Ibuprofen

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Meet Harris County Sheriff Officer *Deputy Mark White!*

Deputy Mark White helps provide Summerwood residents with protection and is highly appreciated in our community. He serves Summerwood as our evening shift Harris County Sheriff Deputy, one of three Summerwood contract deputies who patrol the area on a regular basis to keep our residents safe. He has thirteen years of experience with HCSO and works in conjunction with the day shift officer, Deputy King, and the night shift officer, Deputy Snyder, to keep crime to a minimum.

Deputy White has several hobbies; among them is riding motorcycles and playing basketball. Besides catching criminals, he enjoys meeting with citizens and helping people out. You will see him driving around the neighborhood, or you can meet him at the local crime watch committee meetings held at 7:00 PM on the second Tuesday of each month.



When asked what residents could do to help the deputies keep our community safe, Deputy White had several suggestions:

- Keep your garage door closed even when you are at home in order to prevent disreputable persons, who may drive through our neighborhood, from seeing what you have.
- As you work to keep your property safe, also watch out for your neighbors and their property. If you do see unusual or suspicious activity in the area, do contact the HCSO non emergency number which is 713-221-6000 and then press option 1. If you suspect that a crime is in progress ...call 911!
- Never leave anything of value in your automobiles, especially in a visible location. Be sure to lock automobiles left in your driveway at night.

(Continued on Page 11)



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Meet Harris County Sheriff Officer - (Continued from Page 10)

- Set your home alarms at night when your family is in bed and always when you leave your residence.
- When you are on vacation be sure to call in a "vacation watch" so that the deputies can keep an eye on your property while you are away. The number to call is 281-446-9155. The deputies will try to come by and check on your home once a shift. When calling in the vacation watch you will let the dispatcher know when you are leaving, when you are returning, what cars should be in your driveway while you are away, and telephone numbers of how you can be contacted if there is an incident. Deputy White advises that you also leave this same information with a trusted neighbor who can also keep an eye out for unusual activity.
- Do not open your door to anyone that you do not know.

The Summerwood Community Association, along with the strong support of MUD 342, MUD 344, and MUD 361, work to support our Harris County Sheriff Deputies who provide Summerwood residents with outstanding security service.

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Summerwood Special Delivery!

Have you recently had a baby or adopted a child? A new grandbaby? Or a new pet? We want to hear all about it!

Email us at summerwoodnewsletter@gmail.com. Please include your name and address, along with the announcement details.

**Summerwood
Communications
Committee**



CLUB SUMMERWOOD

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Spring Eggstravaganza

Saturday March 27th Summerwood Activities hosted its Annual Spring Eggstravaganza. The weather was absolutely beautiful as over 700 residents turned out to collect eggs, meet the Easter Bunny and have lots of fun. Over 7000 eggs were scattered for the children to collect in three age categories. A few lucky eggs were to be found. Twelve special eggs contained a voucher for a \$25 Toys R Us gift card...don't worry, they have all been claimed already, sorry. Then they enjoyed trackless train rides, rock wall climbing, jump house, games, and balloon artists. Chick-Fil-A was on hand to keep everyone's tummy filled with yummy breakfast treats. Summer Creek High School students were available at every station lending a hand to anyone who needed it. These students were volunteers and they did a fantastic job entertaining the crowd and helping the smaller children with all the fun to be had. Be sure to keep an eye out for the signs throughout the community next year so you can join us for a morning of fun!



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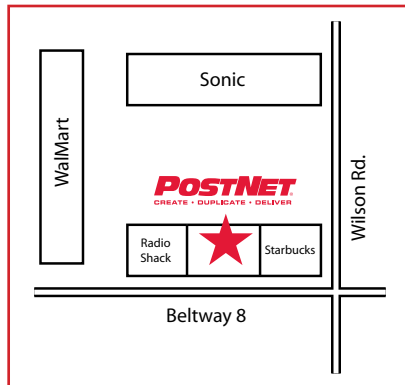
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Can the Weather Affect My Child's Asthma?

Weather and Asthma

The effect of weather on asthma symptoms isn't fully understood, but clearly there is a link. Numerous studies have shown a variety of connections, such as increases in asthma-related emergency department visits when certain weather conditions are present. Some people find that their asthma symptoms get worse at specific times of year. For others, a severe storm or sudden weather change may trigger an attack.

Exposure to cold, dry air is a common asthma trigger and can quickly cause severe symptoms. People with exercise-induced asthma who participate in winter sports are especially susceptible. Dry, windy weather can stir up pollen and mold in the air, leading to problems for some people.

Hot, humid air also can trigger asthma symptoms, and wet weather encourages the growth of mold spores, another asthma trigger. In certain areas, heat and sunlight combine with pollutants to create ground-level ozone, which is also an asthma trigger.

Studies have shown that thunderstorms can trigger asthma attacks. One study showed that during thunderstorms, the daily number of emergency department visits for asthma increased by 15%. The study concluded that the problem was caused by the number of fungal spores in the air, which almost doubled. It wasn't rain, but the wind, that caused this increase. Changes in barometric pressure may also be an asthma trigger.

Avoiding Allergy Triggers

If you suspect weather is playing a role in your child's asthma, keep a diary of asthma symptoms and possible triggers and talk to your child's doctor. Once you know what kind of weather triggers asthma symptoms, you can take steps to protect your child:

- Watch the forecast for pollen and mold counts as well as other conditions (extreme cold or heat) that might affect your child's asthma.

- Limit your child's outdoor activities on peak trigger days.
- Make sure your child wears a scarf over his or her mouth and nose outside during very cold weather.
- Keep windows closed at night to keep pollens and molds out. If it's hot, use air conditioning, which cleans, cools, and dries the air.
- Keep your child indoors early in the morning (before 10 AM) when pollen is at its highest levels.
- Your child shouldn't mow the lawn or rake leaves, and should be kept away from freshly cut grass and leaf piles.
- Dry clothes in the dryer (hanging clothes or sheets to dry can allow mold or pollen to collect on them).
- Make sure your child always has rescue medication on hand.

Your child's written asthma action plan should list weather triggers and ways to manage them, including any seasonal increases in medication. A child whose asthma seems to be allergy-related may also need to see an allergist for medication or allergy shots.

Reviewed by: Elana Pearl Ben-Joseph, MD

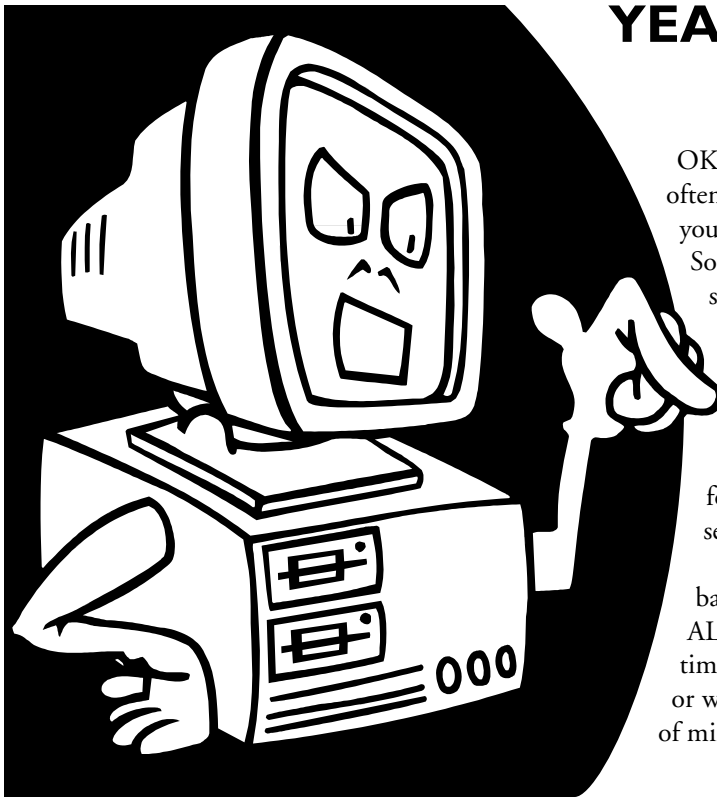
Date reviewed: June 2007

This information was provided by KidsHealth, one of the largest resources online for medically reviewed health information written for parents, kids, and teens. For more articles like this one, visit www.KidsHealth.org or www.TeensHealth.org. ©1995-2006. The Nemours Foundation

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YEAH YEAH, BACKUP BACKUP, *Nag Nag!*

OK, my clients are used to hearing it, “backup backup backup.” I can say it often but it’s never too often. Let me put it another way, how much pain are you willing to endure? The hard drive in your computer WILL fail someday. So WHEN it does, how are you going to feel? School’s almost out for the summer. How will you feel when that final paper or report disappears right before you’re ready to submit it to the teacher or professor?

Maybe you’re a young family, and you have thousands of digital photos and videos recording everything your babies have done their first few years. Their first haircut, first birthday, first Christmas, the first time they walk, their FIRST WORDS! All in a pristine, digital format that is very easy to duplicate, yet all GONE, possibly never to be seen by anyone again.

You use something like Quicken or Microsoft Money and keep your banking records on your computer, or you own your own business and ALL your financial records are stored on your hard drive. It’s almost tax time and the information can’t be retrieved. You now have to spend days or weeks recreating your records as best you can (this happened to a client of mine.) The “computer ate my homework” won’t fly with the IRS.

(Continued on Page 17)

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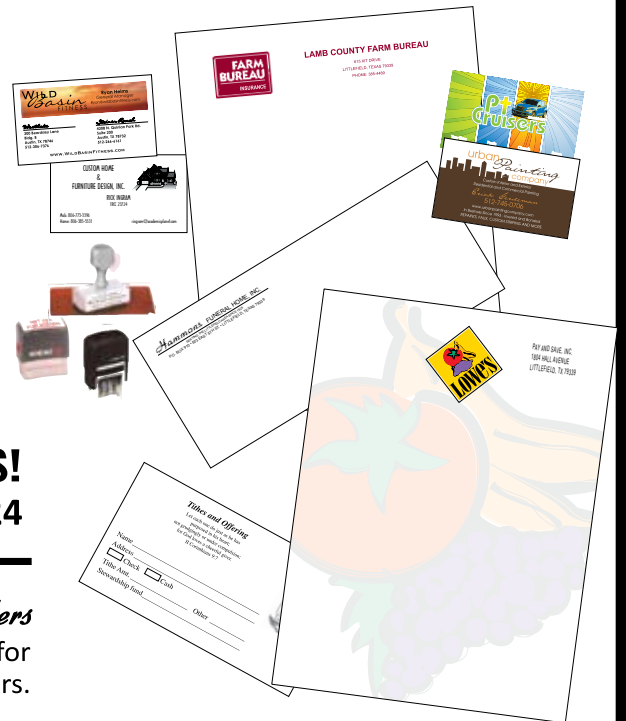
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Yeah Yeah, Backup Backup - (Continued from Page 16)

So I'll ask you again, how much pain are you willing to endure? You do have a few options to backing up your valuable data. One way is to do it yourself (I'll go into more detail later.) Another way to preserve your memories is to pay someone else to do it. Yet a third way is probably the most common way, intentional or not – prayer. No plan, no system, just the hope that nothing goes wrong with their computer. Since I'm not aware of a Patron Saint of the PC, I'll concentrate on the first two methods – you're on your own for the third option.

Want to do it yourself? Purchase an inexpensive external hard drive and plug it into your computer's USB port. You can pick up a 500GB (that's gigabyte) external hard drive at Best Buy for around \$80, and maybe a terabyte drive (that's 1,000 gigabytes) for \$100. If you like to shop around online you can probably find something even cheaper. Just about anything you buy will include backup software. If you don't like it, you can try downloading my favorite, SyncBack. Go to 2BrightSparks.com, click on "Downloads" and choose their freeware. Download SyncBack in whatever language you like and go at it.

Of course, if you're not inclined for any reason to do it yourself,

you can always pay someone to do the above for you. Also, you can keep the "upfront" cost to a minimum by going with an online solution. Two advantages are you don't have to spend very much up front, and the other is that even in the event of burglary, fire, etc. you can buy a new computer and download all your backed up files. The two most well known services are Mozy and Carbonite, they cost about the same (\$55 a year.) Mac users also have me.com as an option (though it is a little more expensive.)

Now, not all hope is lost if your hard drive should fail. There are services available that will take your hard drive, have employees in "bunny suits" take it into a "clean room" (much cleaner than an operating room), disassemble it, remove the platters (the parts with the information) and rebuild it with matching parts in an attempt to extract the data. IF they are successful, plan on spending approximately \$2,000 to get the data back. It that's a lot of money to you, then look at doing it yourself or hire an expert to do it for you. It's not hard at all to do – but you need to do it. If you don't, you're going to remember how you were "nagged" and didn't do anything when you could have, and there will be a geek waiting for your phone call.

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MANY WOMEN RISK RETIREMENT

To Fund College

Submitted by Rich Keith



A recent survey by Oppenheimer Funds reveals that women are highly committed to getting their kids to college and drive most households' college planning – but many take a back seat when it comes to college savings. Nearly three quarters – 74% -- of 1,099 women polled said it's very important for their children to obtain a college degree, compared with 66% of 559 men polled. However, in households that have begun planning financially for college, primary responsibility for this critical exercise most often belongs to men.

It's often true that women are keenly involved in making sure the kids are ready for higher education. But academic preparation is not enough – the financial side often is addressed too late in the game. The poll indicates about eight of 10 women agree that it's important to plan financially for retirement and college costs at the same time. But only 10% of women strongly agree that they have such plans in place.

It's important to not rob one's retirement savings to pay for college. And figures quickly show that borrowing for college costs a lot more than many people realize. The cost of borrowing really impacts the ability to save for retirement. And since women on average live longer than men, this reduced savings affects women more than men. Time is a powerful key to achieving financial security. *Source: Oppenheimer Funds 2010.*

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.

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

*Solution at www.PEELinc.com

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FACTS YOU NEED TO KNOW ABOUT DROWNING

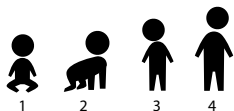
DROWNING CAN STILL OCCUR EVEN IF YOU KNOW HOW TO SWIM

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

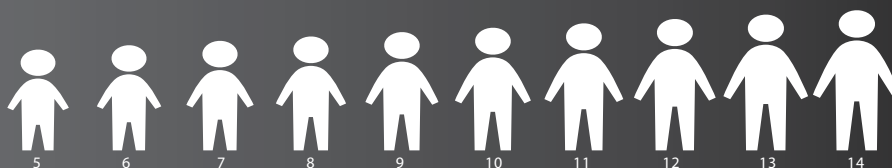
Falls, entrapments, and injuries lead to drowning regardless of swimming level.

NO ONE is "drown proof" – no matter their level of swimming ability.

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.

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

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