

# SUMMERWOOD LIFE

OFFICIAL NEWSLETTER OF THE SUMMERWOOD COMMUNITY ASSOCIATION, INC.

## *Congratulations Winners!* June 2010 Yard of the Month

*Submitted by: Celine Wilson*



- Jan Simpson of  
Country Haven -



- Charlie Bollom of  
Mopan Springs -

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

**Jan Simpson of Country Haven  
Charlie Bollom of Mopan Springs**

Both Winners will have a "Yard of the Month" sign displayed in their yards for the month of June. 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](mailto: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 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
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
-----------------------------	--------------

### 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  
Advertising.....advertising@PEELinc.com, 888-687-6444

## DON'T WANT TO WAIT FOR THE MAIL

View the *Summerwood Life* online  
at [www.PEELinc.com](http://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 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

## EAST POOL

*Closed on Mondays during May*

*Closed on Tuesdays during June - Sept*

*Open 10:00am – 9:00pm, see schedule*

### 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



TRACY MONTGOMERY



tracy@tracysoldit.com  
Mobile: (713) 825-5905

# Between FRIENDS



Making Dreams Come True....One home At A Time!

Website: [www.tracysoldit.com](http://www.tracysoldit.com)

**W**hen you understand the process of buying or selling a home, you will be able to make the best decisions. My goal is to provide you with that information. Call me today and I will assist you every step of the way.

**A**s a REALTOR, I know the stress that a home system or appliance breakdown can create for a home seller during the listing period or for the buyer after close of sale. Fortunately, you can prevent that stress with a Home Warranty Plan that provides coverage for both the seller and the buyer!

A Home Warranty Plan is a service contract that protects your home's major systems and appliances for a specified term of coverage. Should a failure occur during the term of the Plan, a qualified contractor is dispatched to repair or replace the covered item for a nominal service call fee. Help is only a phone call away, 24 hours a day, 365 days a year!

For complete peace of mind, I recommend an Old Republic Home Protection Plan for all of my clients. Call me today for more information on how a home warranty can benefit you.

**A**ccessibility and good follow-through: these qualities are instrumental in providing clients with the best in customer care. If you know someone who is selling or buying a home, please refer him or her to me for the best real estate transaction ever.



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

## Health & Safety

### Summer Water Safety

**T**he summer season is upon us, and with it comes a new safety concern: water safety. Here are a few tips from the American Red Cross to help you safely enjoy the water this summer:

- Swim in a supervised, marked area with a lifeguard present.
- Never swim alone. Even at a public pool or a lifeguarded beach, use the buddy system!
- Never leave a child unattended in the water. Stay within an arm's length of young children and weak swimmers while they are in or around the water.
- Take frequent rest breaks where everyone gets out of the water, drinks water, and reapplies sunscreen.
- If a child is missing, check the pool first. Scan the entire surface, bottom, and surrounding area.
- Post CPR instructions and directions to call 9-1-1 or your local emergency number in the pool area.
- Keep toys away from the pool while not in use.
- Always enter the water feet first.
- If you go boating, wear a life jacket! Most boating fatalities are from drowning.



## Helpful Hints

### Helpful Garbage Disposal Tips

**K**ee your garbage disposal clean and running smoothly with these simple maintenance tips:

1. Never allow grease and greasy or fatty foods to go down the disposal or drain. Grease will build up on the interior walls of the pipes, resulting in slow drains and clogs.
2. Feed food scraps into the disposal a few at a time with lots of running water to flush them through the system.
3. Fill the disposal with ice and run a dry cycle once a month to sharpen the blades and chip away stubborn deposits.
4. Don't put anything inside the garbage disposal and let it sit. Acid from the food will cause corrosion inside the unit and damage the flywheel and blades.



Copyright © 2010



## Have You Visited [www.SummerwoodLife.com](http://www.SummerwoodLife.com) Lately?

*Submitted by: Angela Douglas*

The website is chock full of information that is useful to all residents. Everything from when is the next garage sale to how to contact the Board of Directors or the property management company. It's a great way to "meet" some new neighbors or reconnect with some old ones. You can join the bunco group or find out if there is a scout troop for your little ones.

Everyone needs to register on the website, even if you registered a long time ago when you first moved in, and it's easy to do. Just click on the register tab at the top right hand side of the homepage. Choose your user name and password. When you get to the email part of the questionnaire, be sure to put the email address that you check the most frequently. This is an easy, efficient and cost effective way for your board and property management to communicate with you. Now I know, if you're like me you are saying to yourself "Is she crazy? Does she realize how many emails I get a day and she wants me to sign up for more?" While the HOA Board and the property management company do use email as a communication tool we do so sparingly. We will use it to send committee meeting reminders, event reminders, and important information that needs to be distributed quickly. We make every effort to limit the e-blasts to one or two per month.

### HERE ARE THE QUESTIONS THAT I AM ASKED MOST ABOUT THE WEBSITE:

- Q: I registered a long time ago and can't remember my user name and password.
- Q: I have this email that gives me a user name and password, but they don't work, Why?
- A: The answer to both of these questions is... If you haven't visited the website since August of 2009 you will need to re-register. If you can't remember the last time you visited, then it's a good bet you need to re-register.
- Q: How long does it take to get approved?
- A: An administrator goes through the requests on a daily basis, so it should be within a day or two. Unless there are some extenuating circumstances, then an email will be sent to you asking for more information.
- Q: Extenuating circumstances?? How hard can it be...it's just my name and address.
- A: The administrator uses the HOA database along with the county tax database to verify residency status on all requests. If the address is a new construction, then most likely it is still listed

*(Continued on Page 5)*



**Choose from our list of services or  
Bundle & Save!**  
**Internet, Digital TV, Alarm & Phone  
starting at \$78.10/mo!\* for all 4!**

**Plus Take Advantage of our  
Wholesale Based Electricity Rates!**



### Why Choose En-Touch

Fastest, Most Reliable Internet Services!  
SAME DAY TECHNICIAN SUPPORT!  
Dedicated to Your Community!

**Discount Rates Available at  
[www.EnTouch.net](http://www.EnTouch.net)  
(281) 225-1000**

### En-Touch Systems

- ♦ High Speed Internet - *Fastest Speeds in Houston!*
- ♦ Digital Television
- ♦ Telephone
- ♦ Alarm Monitoring
- ♦ Electricity
- ♦ Home Integration

\*\$78.10/mo includes up to 1 Mbps Internet speeds, Standard Digital TV, a 3 year alarm agreement, and local phone. Rates may vary depending on area and do not include taxes, regulatory fees, equipment fees, or installation. Other restrictions may apply and prices are subject to change. License #B10029. En-Touch Systems, Inc. d/b/a En-Touch Energy 11011 Richmond Ave. Ste. 400 PUCT #10144.

## Have You Visited - (Continued from Page 4)

to the builder. In either case a new construction or new resale, it can take up to 6 weeks before the title companies complete all their paperwork. Also, if the property was purchased under only one person's name then we do need to verify the additional person or if the names do not match.

Once you get logged on there are many places to explore. Check out the groups available by clicking on the "groups" tab at the top of the page. The Document Library is a great source of information. Here you can find all of the deed restriction guidelines, architectural guidelines and request forms for that play set you want to put in the back yard. In the months to come we will explore more of the website and the important benefits for you, the residents.

If you have questions about the website or an area of the site you would like to see explored here, email [angela.douglas@summerwoodlife.com](mailto:angela.douglas@summerwoodlife.com).

## 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](mailto:summerwoodnewsletter@gmail.com). Please  
include your name and  
address, along with the  
announcement details.

**Summerwood  
Communications  
Committee**

## Precious Baby Protectors

★ **Baby Proofing** ★

Our Commitment is to make sure that  
your home is safe for your child!

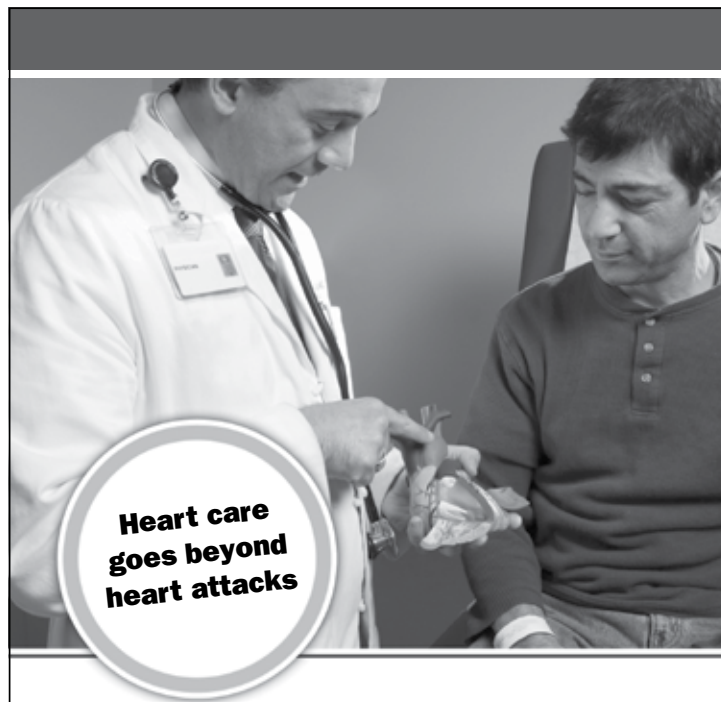
**Removable Pool Safety Fences**

Houston's Baby Proofing Experts

**281-438-4670**

[www.preciousbabyprotectors.com](http://www.preciousbabyprotectors.com)

Protecting Infants  
for over a decade



## Discover advanced cardiac care at Memorial Hermann Northeast Hospital.

We've answered the call for more comprehensive heart care. Our services have been vastly expanded to include specialties such as electrophysiology and angioplasty, and our new, state-of-the-art cath labs allow us to perform a unique array of advanced diagnostic and invasive procedures, including heart catheterizations, invasive cardiology, cardioversions and transesophageal echocardiograms. Plus, as an Accredited Chest Pain Center, we've been recognized for delivering life-saving heart attack care. And with direct access to the expertise at the Memorial Hermann Heart & Vascular Institute—Texas Medical Center, you can turn to us no matter what kind of cardiac care you need.

For more information or a physician referral,  
call 713.222.CARE.

**MEMORIAL  
HERMANN**  
Northeast  
Breakthroughs every day

18951 Memorial N.  
Humble, TX 77338  
[memorialhermann.org](http://memorialhermann.org)

## Lone Star College - Atascocita Center

*Ground Breaking Ceremony*  
by Barbara Probandt



The construction is scheduled for completion in the spring of 2011. It will be a two-story 62,000-square-foot facility on a 13.25 acre site with 16 classrooms, five computer labs, two science labs, art classrooms, a library, multipurpose room, bookstore, administrative/faculty offices, tutoring, testing and counseling areas, and an area for registration and cashiers.

*(Continued on Page 7)*

The ground breaking ceremony for construction of the Lone Star College- Atascocita Center campus was held at 10:00 AM on Friday, April 30, 2010.

The LSC-Atascocita Center will be a stand-alone campus that will provide a variety of services for traditional and nontraditional students who are looking to pursue a higher education degree, acquire training for their jobs, or participate in leisure learning. Courses to be offered include English, math, social science, ESOL, general biology, anatomy, and physiology. This campus will be located just north of Summerwood near the entrance to the Lakeshore subdivision.



### Active minds, healthy bodies and happy hearts.

At Primrose, we believe that with the right foundation anything is possible. That's why we offer a complete approach to early childhood education. Our proprietary, accredited curriculum nurtures emotionally, physically and intellectually.

Limited Spaces. Enroll Now!

**Primrose School at Summerwood**  
14002 W. Lake Houston Pkwy. | Houston, TX 77044 | 281.454.6000  
[www.primrosesummerwood.com](http://www.primrosesummerwood.com)



The Leader in Educational Child Care™  
**Primrose Schools**

[www.primroseschools.com](http://www.primroseschools.com)

Educational Child Care For Infants through Private Kindergarten and After School

Each Primrose School is privately owned and operated. Primrose Schools and The Leader in Educational Child Care are trademarks of Primrose School Franchising Company. ©2008 PSFC. All rights reserved.

**Mulch • Compost • Soil Mixes**  
**Natural Stone • Sand & Gravel**  
*We've Got You Covered!*



**Look for us  
in Your Neighborhood!**  
For Pick-up or Delivery, we're open to the public.

[www.livingearth.net](http://www.livingearth.net)



**20611 US Highway 59**  
**(281) 689-6083**  
**New Caney, TX**

Northbound frontage between FM1314 & FM1485



US COMPOSTING  
COUNCIL



## Lone Star College - (Continued from Page 6)

The center will accommodate student needs for admission into both transfer credit courses and continuing education courses. Besides serving the educational needs of Atascocita residents, this Center will also house the Quest Early College High School Program.

LSC-Atascocita Center will provide a convenient way for students of all ages to attend an educational program for a variety of goals including initiating a higher education degree, training for a skill that is required by an employer, upgrading an employee ranking level, and continuing education and leisure learning. This facility will mainly serve as an academic building for students who are seeking to transfer to a four-year college program and to improve their technology workforce skills. The assistance and tutoring received at this center will strengthen students' learning skills so that they can successfully compete at the next level. Also high school students will be able to earn credit at a college or university for courses completed at the center.

The Lone Star College System is the second largest and the fastest-growing community college system in Texas and is the largest institution of higher education in the Houston area. To learn more visit [www.LoneStar.edu](http://www.LoneStar.edu)

## Teenage Job Seekers

NAME	AGE	BABYHOUSE PET			YARD	WORK	PHONE
		SIT	SIT	SIT			
Doe, Jane .....	15	✓	✓	✓	✓	✓	.111-1111
Doe, John .....	13	✓	✓	✓	✓	✓	.111-1111

+ 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](mailto:summerwoodnewsletter@gmail.com) by the 8th of the month!

*Do You Have Reason  
to Celebrate?*

We want to hear from you! Email [summerwoodnewsletter@gmail.com](mailto:summerwoodnewsletter@gmail.com) to let the community know!

chalk art  
from the heart



Participate this June 12th - 20th in *Chalk Art from the Heart* and help us promote water safety. Drowning is Preventable!

Check out our website for details, contest rules and PRIZES!

[WWW.COLINSHOPE.ORG](http://WWW.COLINSHOPE.ORG)



  
COLIN'S HOPE

## Summerwood Daisy Troop in Full Bloom!

*By Jennifer Coenen*

Residents visiting Club Central's Clubhouse & pool may notice a charming new addition to the outside landscaping. Summerwood's own Daisy Girl Scout Troop 9499 recently planted a lovely magnolia tree in appreciation of our community's support and hospitality. The planting was also a service project, so the Daisies were able to earn an official badge for their participation. A commemorative plaque will be added to the tree base by the girls. TruGreen LandCare generously donated the tree to the Troop, and even assisted the girls in the planting of the tree.

Comprised primarily of kindergarten students attending both Summerwood Elementary and Lakeshore Elementary, Daisy Troop 9499 is comprised of 14 dynamic little girls. Each girl brings something unique and special to the Troop.

Over the past school year, the Troop has participated in several exciting community outreach projects, including making Health Kits to aid earthquake victims in Haiti. The girls also choose to participate in selling Girl Scout cookies, and did so well that Troop goals were surpassed. Great job, Daisies!

Upcoming Troop activities include a Manner Matter Workshop and day of pampering at Sweet & Sassy Boutique in The Woodlands, as well as picking up trash around Lake Anne and Lake Meredith in



Summerwood. The girls are also looking forward to their end-of-year picnic at Deussen Park.

Daisy Troop 9499, and Troop Leaders Jennifer Coenen and Debbie Maloy would like to extend deepest appreciation to the entire staff at TruGreen LandCare, particularly Carla Sebesta and Jose Udave, for their generous support and donation, as well as Newland Communities and Summerwood Community Association.

For more information on local Girl Scout opportunities, please visit [www.gssjc.org](http://www.gssjc.org).

## 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](http://www.StarTexPower.com)

**Sign Up Today Online: [www.StarTexPower.com](http://www.StarTexPower.com) or call 866-917-8271**

**PLEASE USE "NEIGHBORHOOD NEWSLETTER" as your referral!**



*"Highest in Residential Customer Satisfaction  
with Retail Electric Service"*  
... J.D. Power and Associates



StarTex Power received the highest numerical score among residential electric service providers in Texas in the proprietary J.D. Power and Associates 2009 Texas Residential Retail Electric Service Satisfaction Study™. Study based on responses from 6,890 consumers measuring 15 providers and measures opinions of consumers with their electric service provider. Proprietary study results are based on experiences and perceptions of consumers surveyed between October 2008 and June 2009. Your experiences may vary. Visit [jdpower.com](http://jdpower.com).



# Whatever you find yourself doing today...



**We can help. PostNet.**  
Your Neighborhood Business Center.

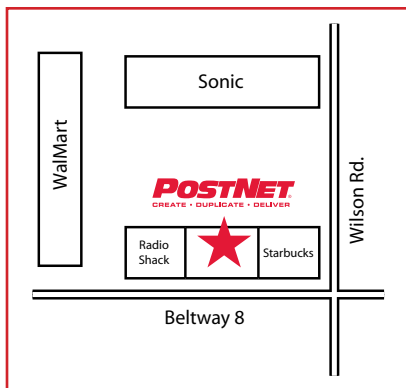
## \$50 OFF

**YOUR PURCHASE OF \$300 OR MORE.**

Design, Print, Copy or Ship! USPS Products and services excluded.  
Some restrictions may apply. Expires 7/15/2010.

## 20% OFF BINDING SERVICES

Some restrictions may apply. See store for details.  
Expires 7/15/2010.



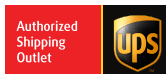
**BELTWAY 8 & WILSON ROAD**

**4830 Wilson Road, Ste 300 • Humble, TX 77396**

**Store hours: Mon-Fri: 8:30am-6:30pm, Sat: 9am-2pm**

**Track a package | Get a quote | Print online at:**  
**[www.postnet.com/tx203](http://www.postnet.com/tx203)**

**FedEx** Authorized ShipCenter®



**Tel: 281-441-7638 • Email: [TX203@postnet.com](mailto:TX203@postnet.com)**

**DESIGN • PRINT • COPY • SHIP**

**POSTNET®**  
CREATE • DUPLICATE • DELIVER

## SUMMERWOOD ELEMENTARY

### *5th Grade News*



The Fifth Graders at Summerwood Elementary will be embarking on an exciting adventure at Junior Achievement's Biz Town on May 25. Students have been working hard to prepare for this opportunity to experience real-world situations in the business world. JA Biz Town encompasses important elements of work readiness, entrepreneurship, financial literacy, citizenship, and government in the business world.

In preparation for this exciting day, the students have learned how to make deposits, write checks and balance a checking account. They have also had the opportunity to interview for specific jobs and a few even chose to run for judge or mayor of Biz Town.

When the students go to Biz Town, they will spend the day learning the lessons of the modern economy and business world. The students will apply for a business loan, produce, advertise and sell products, and hopefully meet the repayment conditions of their loan, including interest, with the net profits of their businesses.

Pictured is 5th grade student Maddie Bordner and Summerwood Elementary teacher, Catherine Olano.

### We Make Swimming Pools Safe for Kids!

Call for  
Info or a  
FREE  
Estimate!



- Easily removed by an adult
- Available in 12 decorator colors
- The Invisible Fence
- Made in the USA

• Strongest product on the market  
backed by a Lifetime Warranty

**Texas' Most Experienced Since 1989**

**POOL GUARD** 281-495-8800  
REMOVABLE POOL FENCES [www.PoolGuardTexas.com](http://www.PoolGuardTexas.com)

## Bashans Painting & Home Repair

Commercial/Residential  
Free Estimates

**281-347-6702**



**281-731-3383 cell**



- Interior & Exterior Painting
- Hardi Plank Installation
- Wood Replacement
- Sheetrock Repair
- Interior Carpentry
- Cabinet Painting
- Wallpaper Removal and Texturizing
- Pressure Washing
- Fence Repair/Replacement
- Garage Floor Epoxy
- Custom Staining
- Roofing
- Gutter Repair/Replacement
- Faux Painting

**References Available • Fully Insured**  
**NO PAYMENT UNTIL COMPLETION**  
[bashanspainting@earthlink.net](mailto:bashanspainting@earthlink.net)

## SUMMERWOOD

### *Photo Contest*



Have you recently taken a great photo of your family enjoying the outdoors in Summerwood? Or a photo of our amenities or landscaping that you enjoy?

We'd love to see your favorite Summerwood photo! Please email it to: [summerwood.newsletter@gmail.com](mailto:summerwood.newsletter@gmail.com). Please include your name and address and a short paragraph about why the photo is your favorite. The winner will have his/her photo in next month's newsletter!

## 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.

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

\*Solution at [www.PEELinc.com](http://www.PEELinc.com)

© 2007. Feature Exchange

## *Birth....*

Natural. Life Changing. Joyful.

## *Midwives....*

Experts in Natural Birth



# REUNION

*Women's Health & Birth Center*

201 Kingwood Medical Drive, Suite B300  
located behind Kingwood Medical Center

(281)359-BABY

[www.reunionmidwives.com](http://www.reunionmidwives.com)





## FINANCIAL FOCUS

In life, you can't avoid all risks — and you shouldn't try, because endeavors that carry risk also bring the prospect of reward. And it's certainly the same in the investment world. So instead of trying to invest risk-free, which is impossible, learn to recognize the different types of investment risk while becoming familiar with your own risk tolerance.

To start with, let's quickly look at some of the most common forms of investment risk:

- **Risk of losing principal** — This is the type of risk most commonly associated with investing. You could lose some, or even all, of your principal if you sell an investment, such as a stock, whose value has dropped lower than the purchase price. You can't eliminate the risk of losing principal, but you may be able to reduce it by buying quality stocks and holding them long enough to overcome short-term market drops.
- **Inflation risk** — With an investment that pays a fixed rate of return, such as a certificate of deposit (CD), you run the risk of not keeping up with inflation, which means you could lose purchasing power over time. Consequently, it's a good idea not to "overload" on these types of investments.

• **Interest-rate risk** — When you own a bond, your investment is somewhat at the mercy of changing market interest rates. For example, if you buy a bond that pays four percent interest, and market rates rise so that newly issued bonds pay five percent, the relative value of your bond will go down; no one will pay you face value of your bond when they can get new ones that pay higher rates. Of course, if you hold your bonds until maturity, which is often a good idea, you can avoid being victimized by interest-rate risk.

• **Concentration risk** — This type of risk occurs when you have too much of your money concentrated in one area, such as in a particular stock or in one industry. If a downturn strikes that stock or industry, your portfolio could take a big hit. To combat this type of risk, you need to diversify your holdings among stocks, bonds, government securities and other investments. While diversification, by itself, cannot guarantee a profit or protect against a loss, it can help reduce the effect of volatility.

In addition to understanding the above types of risk, you also need to be familiar with your own risk tolerance and how it affects

*(Continued on Page 13)*

## PROMOTE YOUR BUSINESS *in Style!*

- BUSINESS CARDS / BUSINESS CARD MAGNETS / MAGNETS
- POST-IT® NOTES / CUBES & MEMO PADS / DECALS
- BUMPER STICKERS / MEMBERSHIP CARDS & ID BADGES
- PERSONALIZED WRITING INSTRUMENTS / CALENDARS
- HEALTHCARE PROMOTIONS / DRINKWARE & KOOZIES®
- NEWSLETTERS / BOOKLETS / FLYERS
- ENVELOPES / LETTERHEADS / RUBBER STAMPS
- BUSINESS FORMS / AND MUCH MORE....

**NEED AN ADVERTISING SPECIALITY ITEM?**

**1-888-687-6444 ext. 24**

*Quality*  
PRINTING COMPANY

*Experience Matters*  
Doing business for  
30+ years.



## Financial Focus - (Continued from Page 12)

your investment strategy. If you are constantly worried about “the market,” you’ve probably got too many investments that are at risk of losing principal. At the other end of the spectrum, if you’re always concerned that your portfolio won’t grow enough to generate the income you’ll eventually need for retirement, you may be investing too conservatively — and, as a result, you’re inviting inflation risk.

Ultimately, you need to match your own risk tolerance with a strategy that allows you to achieve your goals. This will require self-awareness, patience, discipline — and, at times, a willingness to move outside your own “comfort zone.”

By learning to balance and manage risk, you can ultimately put yourself in a position to pursue your investment strategy.



At no time will any source be allowed to use the Summerwood Life's contents, or loan said contents, to others in anyway, shape or form, nor in any media, website, print, film, e-mail, electrostatic copy, fax, or etc. for the purpose of solicitation, commercial use, or any use for profit, political campaigns, or other self amplification, under penalty of law without written or expressed permission from Peel, Inc. The information in the Summerwood Life is exclusively for the private use of the Summerwood HOA and Peel, Inc.

**DISCLAIMER:** Articles and ads in this newsletter express the opinions of their authors and do not necessarily reflect the opinions of Peel, Inc. or its employees. Peel, Inc. is not responsible for the accuracy of any facts stated in articles submitted by others. The publisher also assumes no responsibility for the advertising content with this publication. All warranties and representations made in the advertising content are solely that of the advertiser and any such claims regarding its content should be taken up with the advertiser.

\* The publisher assumes no liability with regard to its advertisers for misprints or failure to place advertising in this publication except for the actual cost of such advertising.

\* Although every effort is taken to avoid mistakes and/or misprints, the publisher assumes no responsibility for any errors of information or typographical mistakes, except as limited to the cost of advertising as stated above or in the case of misinformation, a printed retraction/correction.

\* Under no circumstances shall the publisher be held liable for incidental or consequential damages, inconvenience, loss of business or services, or any other liabilities from failure to publish, or from failure to publish in a timely manner, except as limited to liabilities stated above.

## Peel, Inc.

### Printing & Publishing

Publishing community newsletters since 1991

## Support Your Neighborhood Newsletter.

**Kari Harrison**

Sales Representative

713-855-1731

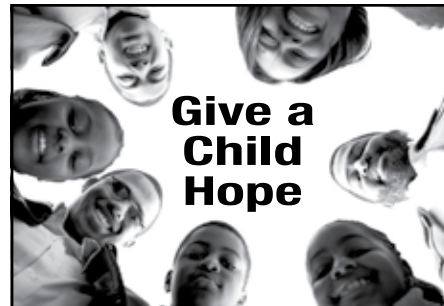
kari@peelinc.com



*Advertise your business  
to your neighbors.*

1-888-687-6444

www.PEELinc.com



**Give a  
Child  
Hope**

## BECOME A FOSTER PARENT

Discover the rewards of becoming a Foster Parent! Open your heart and your home and help give these children a brighter future. If you want to make a difference, please call now for more information.

**Two offices to serve you better:**

**North (281) 359-1200/(281)224-5541**

**South (713) 995-5118**

**BENCHMARK**

**FAMILY SERVICES**

License# 860008-3570

**Monthly Mileage Reimbursement**

**Free training**

**Premium Financial Compensation**

**Christian based therapeutic foster care**

[www.benchmarkfamilyservices.org](http://www.benchmarkfamilyservices.org)

# Everybody In the Family Wants A Pool!



Kathy Best, President  
281.433.7429  
www.BestBackyardPools.com

**BEST  
BACKYARD  
POOLS**

Everyone in the Family wants a Pool!

Kathy@BestBackyardPools.com

**Custom Designed Swimming Pools, Spas & Water Features**

**Several Under Construction Now in Summerwood**

**Swim When You Want, Day or Night, 365 Days per Year**



www.BestBackyardPools.com

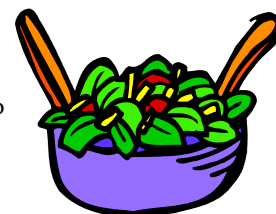
**281-433-7429**

Kathy@BestBackyardPools.com

## Recipe of the Month

### Black Bean Shrimp Salad

- 1 pound cooked medium shrimp, peeled and deveined
- 1 can (15 ounces) black beans, rinsed and drained
- 1 small green pepper, julienned
- 1 small onion, thinly sliced
- 1/2 cup chopped celery
- 2/3 cup picante sauce
- 2 tablespoons minced fresh cilantro
- 2 tablespoons lime juice
- 2 tablespoons olive oil
- 2 tablespoons honey
- 1/2 teaspoon salt
- 1/8 teaspoon grated lime peel, optional
- 6 lettuce leaves
- 1 cup halved cherry tomatoes



In a large bowl, combine the first five ingredients. In a small bowl, whisk the picante sauce, cilantro, lime juice, oil, honey, salt and lime peel if desired. Pour over shrimp mixture and toss to coat. Cover and refrigerate for at least 2 hours. Using a slotted spoon, spoon onto a lettuce-lined serving platter or salad plates. Garnish with tomatoes. Yield: 6 servings.

Nutrition Facts: 3/4 cup equals 224 calories, 6 g fat (1 g saturated fat), 115 mg cholesterol, 571 mg sodium, 22 g carbohydrate, 4 g fiber, 19 g protein. Diabetic Exchanges: 2 very lean meat, 1 starch, 1 vegetable, 1 fat.

**AUTUMNGROVE**  
*Cottage*

### UNIQUE ALZHEIMER'S CARE

*Our purpose is to honor our residents and those who love and care for them.*

**832-367-0313 OR 713-870-1393**

**Atascocita**  
Lic. # 104020

**Champions**  
Lic. #103059

**Copperfield**  
Lic. #102347

**Heights**  
License pending

**Katy**  
Lic. #102463

**Kingwood**  
License pending

**Pearland**  
Lic. #104029

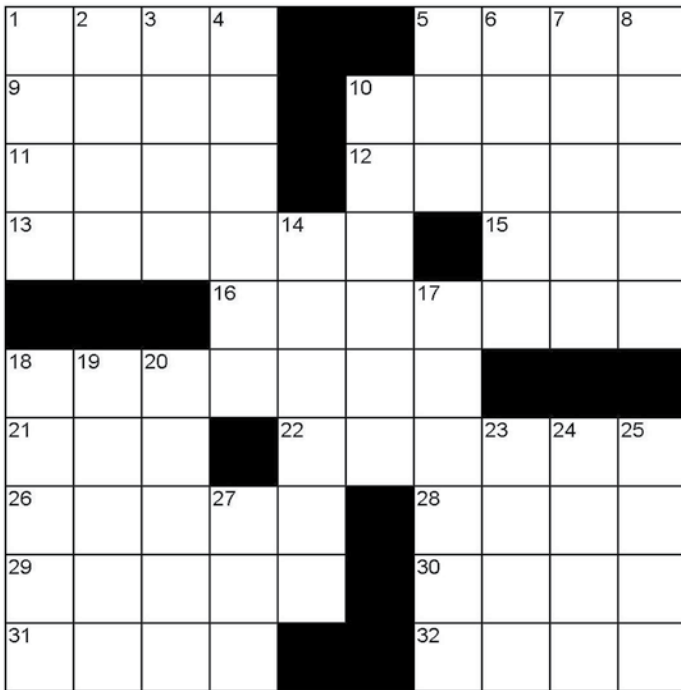
**The Woodlands**  
Lic. #103125

**www.AutumnGroveCottage.com**





## Crossword Puzzle



### ACROSS

1. Among
5. Cubby
9. Santa call (2 wds.)
10. British princess
11. Absent
12. Praise
13. Her former last name
15. Ball holder
16. Surpasses
18. Bar enforcer
21. Trail
22. Humorous
26. Bets
28. Information
29. Vista
30. Paradise
31. Animal group
32. Lady

### DOWN

1. Hit
2. State
3. Tai
4. Saucy Girl
5. Tyrannosaurus
6. Speak
7. Eyed
8. Tiny insects
10. Wears mesh mask to fight
14. Tax
17. Worn
18. Cheeky
19. Small measurement 1/16 of a pound
20. Whoop
23. Cipher
24. Object
25. Walking stick
27. The \_\_\_ (final word)

© 2007, Feature Exchange

\*Solution at [www.PEELinc.com](http://www.PEELinc.com)

Advertise **YOUR** business  
to **YOUR** neighbors for  
less than 6¢ per home.

*Effective Advertising, Done Right.*

*Call today to Reserve your space.*

**Peel, Inc.**  
COMMUNITY NEWSLETTERS

**512-263-9181**

**[www.PEELinc.com](http://www.PEELinc.com)**

SW



**Peel, Inc.**

311 Ranch Road 620 S. Ste 200  
Lakeway, TX 78734-4775  
www.PEELinc.com

PRSR STD  
U.S. POSTAGE  
PAID  
PEEL, INC.

SW

# ADVERTISE HERE



CALL  
**512.263.9181**  
FOR MORE INFO

[www.peelinc.com](http://www.peelinc.com)