

Wortham Villages

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Wortham Villages

June 2010

www.worthamweb.org

SUMMER HEAT CAUTIONS

Stay Safe This Summer



How dangerous is overheating in the summer months? According to the Centers for Disease Control and Prevention, from 1973 – 2003, excessive heat exposure caused 8,015 deaths in the United States. “Heat-related deaths and illness are preventable, yet annually many people succumb to extreme heat,” says Dr. George Luber, extreme heat expert for the Centers for Disease Control and Prevention in Atlanta.

Summertime activity, whether on the playing field, running, boating, or just enjoying the great outdoors, must be balanced with measures that aid the body’s cooling mechanisms and prevent heat-related illness. Know the symptoms of heat disorders and overexposure to the sun, and be ready to give first aid treatment.

Heat Cramps- are strong muscle contractions and usually affect the abdomen and legs. The condition usually improves with rest, water and cooler conditions.

Heat Exhaustion- caused by heat and dehydration but the effects are more serious than cramps. Symptoms may include paleness, dizziness or fainting, nausea or vomiting, and an increase in body temperature. Rest, water and cool compresses (ice water on the back of the neck, etc) can help. For more severe heat exhaustion, IV fluids may be required.

Heat Stroke- The most serious of the heat related conditions. Heat stroke is most commonly brought on by strenuous exercise in hot conditions. However, it can also affect non-active individuals if the temperature is high enough. Visual signs include flushed, red look to the skin, the person often stops sweating**. This is one key sign that an individual is in an over heated condition. Also, a person with heat stroke might become delirious, unconscious, or have seizures. Lowering the body temperature and getting fluids into the person as quickly as possible is imperative.

Don’t get caught off guard this summer drink plenty of water, wear plenty of sun-screen, and exercise early in the morning. Enjoy the summer season and stay safe.

- Submitted by Valerie Salinas

RETIREMENT CHALLENGES

For Today's Families

I recently had the pleasure of hearing David Walker, the former Comptroller of the United States, speak to my company at a training session. Mr. Walker, who made the famous movie “I.O.U.S.A.” is an expert at knowing how the country can reverse the trends of increasing government debt and seemingly unlimited entitlement spending. Now the President of the Peter G Peterson Foundation (www.pgpf.org) he paints a scary picture of what our future can hold if we don’t act. In “I.O.U.S.A.” he forecasts that without intervention, by 2035 the government will spend so much on defense, social security, Medicare and interest on debt that there won’t be enough money to pave a street. But it doesn’t have to be this way.

He believes that the American people are more knowledgeable now than at any time in history about how our government spends money. This is the key to action. Mr. Walker is not a man prone to exaggeration – he is a factual man. And he showed us how various arms of the government can be reformed

(Continued on Page 3)

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If you have some news or fun activities happening in your life, please let us hear from you! We'd like to share the news in our future newsletters. Are you or someone in your family running a marathon? Do you



have a new member of your family? Any children accomplishments to brag about? Please share with your neighbors! Send your info and pictures to lorabergeon@gmail.com.

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Retirement - (Continued from Cover)

in a sensible, step-wise manner, starting with a rethinking of tax and entitlement policy. Sure, he expects our taxes to rise in the future but there is really good hope that our taxes will be used more sensibly. This is real stuff, not a fantasy. In fact in May 2010 he led a by-invitation only summit of the best thinkers on both sides of the political scene to create solutions.

How will your family navigate these waters? Creating a financial strategy for living in this new world of retirement is vitally important. Find out what it takes now to plan for rising inflation and taxes, future college costs, and changes to social security. Learn how to protect your assets from these headwinds and accumulate what you need for the future.

- Submitted by Rich Keith

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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

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Financial Focus - (Continued from Page 4)

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.



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HEALTH BRIEFS

Active summers can lead to healthy lifestyles

A balance of indoor and outdoor activities help children maintain a healthy weight during the summer.

"Some research has shown that kids gain the most weight during summer vacation, so it's important that parents take an active role in providing opportunities for their children to be physically active," said Dr. Jason Mendoza, assistant professor of pediatrics at the USDA/ARS Children's Nutrition Research Center at Baylor College of Medicine.

Children should have at least one hour of physical activity per day, the type of activities that raise their breathing and heart rate. Media time should also be limited – no more than two hours a day for kids ages 2 and up and none at all for those under 2. Media content should be age-appropriate and educational.

Parents should avoid letting their children snack in front of the television and offer other indoor activities besides television or

computer games, such as reading and crafting.

For older children, parents can arrange summer camps through the school or YMCA and plan simple family activities like preparing meals or taking evening walks. Getting children involved in chores is another way to keep them active, said Mendoza.

When headed outdoors, Mendoza stresses the importance of using sunscreen, drinking plenty of water and wearing proper safety gear. Parents should set an example for their children by staying active and eating healthy. Summer is a great time to explore different activities, enjoy seasonal fruits and vegetables and take advantage of opportunities as a family, he said.

Little league health risks anything but minor

Before letting young athletes play like the pros, know the risks – both physical and mental – of putting undeveloped muscles and bones to the test.

(Continued on Page 7)

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Health Briefs - (Continued from Page 6)

Dr. Joseph Chorley, assistant professor of pediatrics at Baylor College of Medicine, suggests parents wait for indicators of physical maturity before allowing their children to engage in intense, physically demanding activities and year-round sports. Indicators for boys include needing to shave and for girls, the beginning of menstruation, said Chorley, who is also a sports medicine specialist at Texas Children's Hospital.

Exposing a body too soon to intense physical strains can lead to serious injury such as shin splints, stress fractures and knee pain from running cross country; ankle sprains and low back pain from soccer; shoulder strains and bursitis in swimmers; jumper's knee and shoulder pain from volleyball and little league elbow and shoulder pain from pitching in baseball.

Children and adolescents should also be emotionally prepared for year-round sports.

"Sports are a great way to enhance childhood, but they shouldn't take away from it," said Chorley. "Often parents lose perspective. We shouldn't have an all-or-nothing attitude of either belonging to the physically elite or being a couch potato."

Chorley advises parents to watch out for psychological burnout, which can take the form of flu-like symptoms and less enjoyment of the activity.

Consequences of sleep deprivation can add up

Think you can get by on a few hours of sleep each night without any serious consequences? Think again. Depriving yourself of sleep can have a detrimental effect on your overall health, said Dr. Shyam Subramanian, assistant professor of medicine at Baylor College of Medicine and a sleep expert.

"Research shows that several body functions are disturbed when you're not getting enough sleep," he said. Sleep deprivation can disrupt normal brain function and lead to short term memory loss, anxiety and even depression, said Subramanian. For someone who already suffers from a mood disorder, a lack of sleep can trigger more severe symptoms of the disorder.

Lack of sleep also affects how well the body functions. While you sleep, heart rate, blood pressure, adrenaline and platelet function slow down. Disrupting this slowdown can increase the risk of heart attack, stroke or blood clots, said Subramanian. Some research shows that sleep deprivation increases the risk of obesity and insulin resistance, a precursor to diabetes.

Signs of sleep deprivation include fatigue, falling asleep involuntarily throughout the day and constantly waking up at night, among others. Adults between the ages of 18 and 60 should get about seven and a half

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Health Briefs - (Continued from Page 7)

to eight hours of sleep each night. Children under the age of 5 years should get 11 to 12 hours of sleep each night. For each year after the age of 5, the number of hours of sleep needed will decrease by one.

Every hour of sleep you lose watching late night television or chatting on the phone will have an effect the next morning and perhaps over your lifetime as well, experts say.

Allergies: Nothing to sneeze about

Most people suffer from some type of allergy, whether it's mold, grass, ragweed or pollen. Some seasonal allergy sufferers experience more severe symptoms than others. If you are one of the extreme cases, experts at Baylor College of Medicine suggest: Staying indoors in the morning during peak pollination, Staying in air conditioning as much as possible, Drying clothes in the dryer rather than outside, Showering after being outdoors

There are several prescription and nonprescription medications that can help moderate to severe allergies, and more than one medication may be required. These include nasal topical corticosteroid sprays that reduce sneezing, itching, runny nose and congestion when used regularly during allergy season; oral and nasal antihistamines taken; which reduce the sneezing and itching acutely; eye drops; and saline washes for the nose and eyes.

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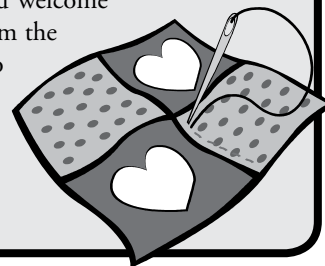
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What do these programs do? They do what you can easily do for free. Mostly they delete temp files, cookies and unnecessary registry entries. Deleting temp files and cookies won't have any noticeable impact on speed, but if you want to you can easily do both yourself. To delete your temp files, click on the "Computer" icon on your desktop or "Computer" in your "Start" menu. Right click on your C: drive and choose "Properties". Right there you'll see a button that says "Disk Cleanup". Click the button, check the boxes, click on "OK" and you're done. Cookies can be deleted in the Tools/Options menus of your web browser (personally, I don't spend time worrying about cookies.)

I don't recommend you mess around trying to clean-up your registry (the registry is a VERY LONG list of settings telling your computer what programs are installed, where you like your icons, the color of your background, etc.) If you know what you're doing and know how to back-up the registry before making changes, then you probably stopped reading long before now. If you don't know how, then just leave it alone. Using a registry cleaner MIGHT make your computer start 1/2 a second faster, but you risk making a change that can make your computer impossible to boot, in other words "don't try this at home."

So what is REALLY slowing down your computer? After years of

use, your Windows machine starts to use more and more memory. There are things like neat little tools that give you the weather or news on your desktop, printer software, camera software, instant messaging programs, etc. In addition, there are programs that came with your computer when you bought it that you may not even use. Programs like AOL, Quicken or Microsoft Money, the manufacturers "support" program, trial software and others. Many of these have small parts of them that start up each time you start your computer. With enough of these little "starter" files running in the background, the memory (not your hard drive) runs out and soon your computer starts slowing down.

The best thing you can do (and those paid software programs can't) is remove the programs you don't need and/or use. If you use Windows XP, go to your Control Panel and look for the "Add/Remove Programs" icon. This will show you a list of all the programs installed on your computer. For Windows Vista and Windows 7, the Control Panel now calls it "Programs and Features". You need to be careful to remove only programs you're SURE you're not using – don't go crazy with it.

The two biggest things that make a difference are best left to a professional. There are entries in the registry that can be manually deleted to stop programs from starting up with your computer. Also, adding memory is easy and cheap, but you need to be sure you're putting in the right type for your computer.

Speeding up your computer doesn't have to be expensive. If you are going to spend your money, spend it on the right things, you can take care of the easy stuff yourself for free.

Next month we'll cover the basics of your computer's memory and hard drive (how they affect the speed of your computer) and we'll say goodbye to Windows 2000.

- Submitted by Laurie Scott

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Lone Star College-CyFair Perspective

New Student Orientations Available

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Just for Teens: Dual Credit, Driver's Education, Discovery College, Library Programs

Lone Star College offers several summer programs for teens. Earn high school and college credit simultaneously while experience college life with Dual Credit classes starting June 7 and July 15 held at LSC-CyFair. Go to LoneStar.edu/jumpstart-cyfair. Summer driver's education courses for teens ages 15 to 17 are available starting June 7, July 6 and again Aug. 2. Go to LoneStar.edu/drivers-ed-ce. Discovery College summer camp for ages 6 to 14 is available June 7 through Aug. 6. Go to LoneStar.edu/youth-classes-cyfair. To find out about book clubs, SAT practice exams, Wii, baseball carnival and more library programs, call the teen librarian at 281.290.5248.

Cool off at the gallery, library and summer camp

Check out "Wabi-sabi" Objects by Chuck Schwarz, a visiting artist exhibition on display June 15 through July 8. An artist reception is set 1:30 p.m. to 3:30 p.m. June 16. Go to LoneStar.edu/bosquegallery. The Harris County Public Library Lone Star College-CyFair Branch offers a Summer Reading Program for children and adults. Call 281.290.3211. Discovery College summer camp (week-long sessions June 7 through Aug. 6) for ages 6 to 14 is under way. Go to LoneStar.edu/youth-classes-cyfair.

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Lone Star College -

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L.I.F.E. Lessons in June

The Learning, Inspiration, Fellowship and Enrichment (L.I.F.E.) programs are free and held Wednesdays at 10 a.m. in the Lone Star College-CyFair Branch Library (Room 131.) Programs in June include "How Roads are Changing the World" with Harris County Judge Ed Emmett June 2; "Organic Sustainable Gardening" June 9; "Savvy Signing with Professor Leyel Hudson" June 16; "Watercolor in Spite of Yourself" with artist Tony Kram June 23 and "Fast for the Cure" with Chinese medical doctor, Dr. Mary Chen June 30. Call the library at 281.290.3214 for L.I.F.E. program information or go online to LoneStar.edu.

Recipe of the Month

Black Bean Shrimp Salad

INGREDIENTS

- 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

DIRECTIONS

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.

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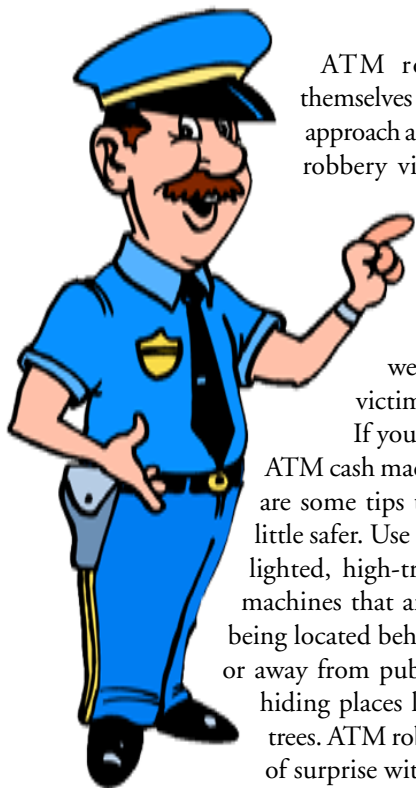
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ATM Machines Safety Tips:



ATM robbers usually position themselves nearby waiting for a victim to approach and withdraw cash. Most ATM robbery victims are women and were alone when robbed. Most claim that they never saw the robber coming. Most ATM robbers used a gun or claimed to have a concealed weapon when confronting the victim and demanding their cash.

If you or your family members use ATM cash machines on a regular basis, here are some tips that can make the process a little safer. Use only ATM machines in well-lit, high-traffic areas. Don't use ATM machines that are remote or hidden such as being located behind buildings, behind pillars or away from public view. Beware of obvious hiding places like shrubbery or overgrown trees. ATM robbers like to have the element of surprise with no witnesses.

Get a list of ATM locations from your bank and keep it in your car. Choose an ATM that looks and 'feels' safer, even if it is a couple of miles out of the way. Try and limit your use to daylight hours. When you drive up to an ATM location, scan the area for any suspicious persons. If you see anyone suspicious standing nearby or sitting alone in a car, don't hesitate to drive away. Listen to your 'gut' instinct. When you approach an bank ATM on foot be prepared and have your access card ready. After inserting your card and your PIN number keep an eye out behind you. If anyone suspicious or seemingly dangerous approaches terminate your transaction and leave immediately, even if it means leaving your ATM card in the machine. When you receive cash from the machine don't openly count it...put it away immediately, extract your card, and walk away.

If you use your car at a bank drive-thru ATM machine the same rules apply. Make sure there are no obvious hiding places or suspicious persons loitering in the area. If there are, listen to your gut instinct and drive away. Keep the car in gear, doors locked, with your foot firmly on the brake, while using the ATM machine. Keep a close eye on your rear and side view mirrors during the transaction. Robbers almost always approach from the rear on the drivers' side. If you see

(Continued on Page 13)

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ATM Machines - (Continued from Page 12)

anyone approaching, drive off even if it means leaving your ATM card behind. You can always retrieve it later or cancel the card. If you are confronted by an armed robber, just give up your money without argument. The cash is not worth serious injury or death.

- Only use ATM machines in a well-lighted, open, high-traffic area during the daytime
- ATM machines in supermarkets are safer for nighttime use
- Avoid ATM machines adjacent to obvious hiding places
- When you approach an ATM scan the area first for loiterers
- Have your card ready and leave quickly, not counting your cash in public
- Walk or drive away immediately if your instincts tell you so
- Don't argue with a robber, if confronted, and give up the cash
- Don't fight with or attempt to follow the robber
- Drive to a safe place and immediately call the police

- Submitted by Deputy James Kitchens, Travis County Sheriff's Office

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 |

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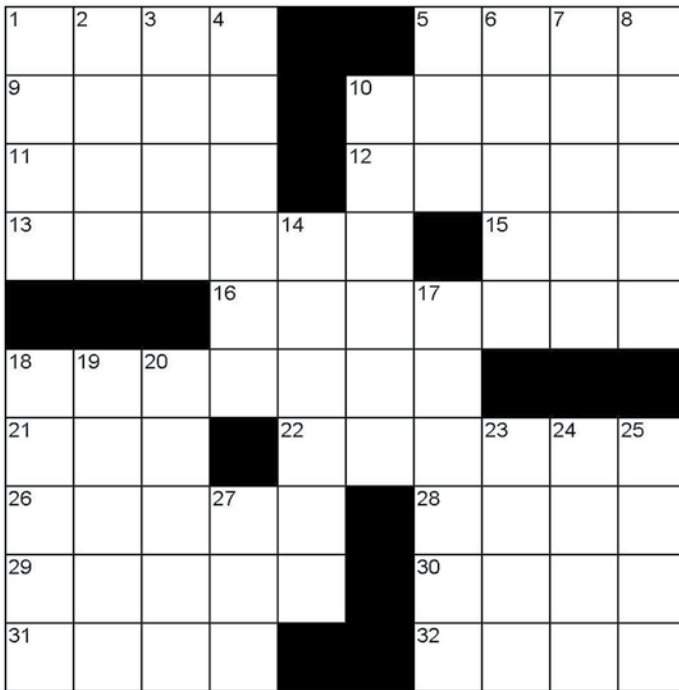
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Crossword Puzzle



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)

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