

The Coles CONNECTION

Volume 4, Issue 7

NEWS FOR THE RESIDENTS OF COLES CROSSING

July 2010

KRONE EARNS EAGLE SCOUT AWARD

Indianapolis Native Joins Father as Eagle Scout



Joining Eagle Scout Patrick Krone, from left, are sister Amanda Krone, Patrick, mother Nancy Krone, and father and Eagle Scout Jeff Krone following Patrick's Eagle Court of Honor at Good Shepherd United Methodist Church in Cypress, Texas.

Patrick A. Krone, a Cypress resident and Indianapolis, Ind., native, has joined his father in earning the Eagle Scout Award, the Boy Scouts of America's highest honor.

A graduating senior at Cypress Woods High School, Patrick was awarded the Eagle Scout Award during Troop 533's Eagle Scout Court of Honor at Good Shepherd United Methodist Church in Cypress. He was joined by his parents, Nancy and Jeff Krone and sister, Amanda.

Patrick joins his father, Jeff, as an Eagle Scout. Two Eagles in a family are a rarity. Only 3 in 100 that begin in Boy Scouts complete the rigorous requirements for Eagle Scout, making this accomplishment the more remarkable. Patrick is the 36th Eagle Scout in Troop 533, and has earned his Brotherhood in the BSA Order of the Arrow honor society.

To become an Eagle Scout, a Scout must earn a minimum of 21 merit badges, including 12 of which are required. He must serve actively in a troop leadership position for a period of six months after achieving the rank of Life Scout. While a Life Scout, he must plan, develop, and carry out a service

project helpful to a religious institution, school, or community in a manner worthy of an Eagle Scout. He must demonstrate, through the testimony of character references and otherwise, that he lives by the principles of the Scout Oath and Law in his daily life. He must participate in a Scoutmaster Conference. Finally, he must appear before a Board of Review.

Patrick has been in Troop 533 for 5½ years and in Troop 894 in West Newton, Indiana for 3½ years before that. He has earned 25 merit badges and has served as Patrol Leader, Assistant Patrol Leader, Chaplain's Aid twice, Troop Guide, Assistant Senior Patrol Leader twice, Senior Patrol Leader, and Jr. Assistant Scoutmaster.

Patrick's Eagle Project was building a Storage and Equipment Room for SIRE of Hockley, Texas. He managed the project from inception through completion, developing and managing the project's budget, construction, team safety, and completion.

For More Information, Contact:

Jeff Krone, Troop 533, 713-365-2061

THE COLES CONNECTION

IMPORTANT NUMBERS

EMERGENCY NUMBERS

EMERGENCY	911
Fire.....	911
Ambulance.....	911
Constable	281-376-3472
Sheriff - Non-emergency	713-221-6000
- Burglary & Theft	713-967-5770
- Auto Theft	281-550-0458
- Homicide/Assault	713-967-5810
- Child Abuse.....	713-529-4216
- Sexual Assault/Domestic Violence.....	713-967-5743
- Runaway Unit	713-755-7427
Poison Control.....	800-764-7661
Traffic Light Issues	713-881-3210

SCHOOLS

Cypress Fairbanks ISD Administration	281-897-4000
Cypress Fairbanks ISD Transportation	281-897-4380
Cypress Fairbanks Senior High.....	281-897-4600
Cy-Woods High School.....	281-213-1727
Goodson Middle School	281-373-2350
Sampson Elementary.....	281-213-1600
Splane Middle School.....	281-213-1645

OTHER NUMBERS

Animal Control.....	281-999-3191
Cypress Fairbanks Medical Center.....	281-890-4285
Harris County Health Department	713-439-6260
Post Office Box Assignment – Cypress.....	1-800-275-8777
Street Lights - CenterPoint Energy	713-207-2222
- not working (Report Number on Pole)	
Trash Removal	281-4462030

UTILITIES

Electricity - HL&P Customer Service	713-207-7777
Gas - Entex	713-659-2111
Water and Sewer – Eco Resources	281-275-1761

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You can get information about your service or products to every home in Coles Crossing, by running a business classified in the Coles Connection. It is a great way to get your name and contact information to many potential customers in your neighborhood. The cost is \$50 for up to 40 words. Display ads are also available. For more information, please contact Peel, Inc. at 888-687-6444 or advertising@PEELinc.com. The deadline is the 8th of each month for the upcoming month's newsletter.

CFISD PROJECTED TO RECEIVE

*Recognized Academic Rating
For 2010*

Preliminary 2010 TAKS results indicate that Cypress-Fairbanks ISD will retain its status as the largest Recognized district in Texas for the third consecutive year.

Based on TAKS performance, 74 of CFISD's 76 campuses (97 percent) are Recognized or Exemplary using the standard accountability system—an increase from 85 percent in 2009.

The district achieved Exemplary status in 24 of the TEA's 25 TAKS indicators, while the other indicator is at the Recognized level. This is an increase from 18 of 25 indicators in 2009.

The district's TAKS results are even more impressive considering that CFISD's 2010 testing population includes 2,850 more students taking TAKS or TAKS-A over 2009.

"We are tremendously pleased with our students' TAKS gains across the board—namely increasing the number of indicators reaching the Exemplary level. Ninety-six percent of the 25 areas measured were at or above the Exemplary threshold," said Roy Garcia, associate superintendent for curriculum and instruction and school administration. "We credit our students for their dedication to personal academic achievement, as well as our teachers and administrators who were committed to making these advancements."

The official 2010 Accountability Ratings will be released on July 30, 2010.

GOOD SHEPHERD UMC

Gift Market

The 17th Annual Gift Market is scheduled for October 9, 2010. This is our Women's Ministry sole fundraiser benefiting local missions, some of which include Boys and Girls Country and CareNet Pregnancy Center. One of our vendors is a declared winner for the best decorated booth at the Nutcracker Market, sponsored by the Junior League. Please come see us!

*Patty Bird, Women's Ministry
Good Shepherd UMC*

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THE COLES CONNECTION

GIRL SCOUTS EARTH SAVER MESSAGE

The United States is the world's largest consumer of bottled water, purchasing 37 billion bottles in 2005. Bottled water produces up to 1.5 million tons of plastic waste per year. As much as 40 percent of bottled water comes from the tap. According to Food and Water Watch, "plastic requires up to 47 million gallons of oil per year to produce. Producing plastic bottles uses energy and emits toxic chemicals." While the plastic used to bottle beverages is of high quality and in demand by recyclers, over 86 percent of plastic bottles are simply thrown away. Plastic waste is now at such high volume that vast amounts of current-bound plastic trash is now spinning endlessly in the world's major oceans. This represents a great risk to marine life, killing birds and fish which mistake our garbage for food. Thanks to its slow decay rate, the vast majority of all plastics ever produced still exist somewhere. Breaking down these plastics can take thousands of years.

There's a simple alternative to bottled water: buy a stainless steel thermos, or a reusable water bottle and use it. If you don't like the way your local tap water tastes, inexpensive carbon filters will turn most tap water sparkling fresh at a fraction of bottled water's cost. This message is brought to you by Alexandria Morgan, Isabel Mujica and Nicole Riso, Girl Scouts of San Jacinto Council, Houston, Texas



RESOURCES:

Olson, Erik D. et al., Bottled Water: Pure Drink or Pure Hype?
Natural Resources Defense Council.

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Please join the Fairfield Women's Club at



Join us for an evening of creativity
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Tuesday, July 20 from 7-9 p.m.

They'll provide our paint, canvas, brushes and guidance and we'll have a fun evening with FWC. At the end of the evening, everyone will have a 16x20 one-of-a-kind creation!



Fairfield Women's Club members and guests pay a special, one-time-only Fairfield price of \$25 per person. BYOB however food will be provided!

Painting With a Twist is located at
12344 Barker Cypress Rd. Suite 200
Cypress, TX 77429

(Hwy. 290 @ Barker Cypress Rd.--Randall's side)

RSVP required at fairfieldwomensclub@gmail.com
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CY-FAIR KIWANIS CLUB

The 25th anniversary of the establishment of the Cy-Fair Kiwanis Club was held on May 11! Four founding members were recognized: John Carroll, Dr. Larry Zarker, Dr. Vernon Jones; and Dr. Jim Ramsey. District Lt. Governor, John Sheridan commended the club for giving twenty-five years of outstanding service to the Cy-Fair community. He presented the club with a commemorative patch for our banner. John Carroll gave a brief history of the club, beginning with its founding on April 30, 1985.

David Paul, John Carroll, Larry Zarker, Vernon Jones, and James Ramsey were recognized as 25 year Legion of Merit awardees. Recognized as earning 30 year Legion of Merit Awards were Dr. John Overton, George Crowl, E. J. Messara, and Jim Meadows. Larry Zarker was recognized for having 25 years of perfect attendance.

Scholarships for outstanding Key Club members were awarded to Madhumita Govindu and Deana Ortiz of the Cy-Fair High School Key Club; to Usama Khan of Mayde-Creek High School; and to Andres Ramirez of Cy-Falls Key Club by Peggy Presnell, Scholarship Committee Chair. Kathy Kiklas, advisor of the Cy-Falls Key Club, introduced the winners of \$1000 Scholarships from the Texas-Oklahoma District: Deahna Ortiz, Andres Ramirez, and Lauren Miller, Cy-Woods High School. Jessica Dodd from Cy-falls High School received the T-O district Sophomore of the Year Award.

The Cy-Fair Kiwanis Club sponsors nine Key Clubs in the Cy-Fair Independent School District. As you can see from the many scholarships earned, the members are outstanding students in service and academic achievement. We are proud of our Key Club members and commend them for the many service hours they contribute to the community.

Fairfield residents, Louis Islein and Tasmina Quddus, and Mike Larrivee, Hearthstone resident, were welcomed as new members by Steve Caton, President.

On May 22, the first of the season's Kiwanis Kids Triathlon series, was held at the Langham Creek YMCA. Kids ages 7 through 12 participated in swimming, bicycling, and running. More than 100 kids from the area participated. Cy-Fair Kiwanians prepared the courses for the events, supervised the races, and presented awards to the winners. All participants received medals and tee shirts for participation. Other Kiwanis Clubs in the Houston area will be sponsoring Triathlons throughout the summer. For information, visit the www.kiwanishouston.sunrise.org.

Come join us at the CY-FAIR KIWANIS CLUB, enjoy fellowship with members, hear informative speakers, and be a part of sponsoring children and youth activities in our community. Membership

(Continued on Page 7)

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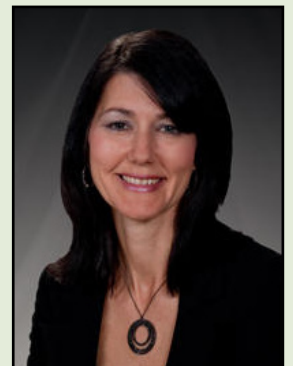
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Cy-Fair Kiwanis - (Continued from Page 6)

is open to persons of good character who adhere to the standards of good conduct in their community and believe in and subscribe to the objects of Kiwanis International. If you would like to know more about Kiwanis and the programs it promotes, we invite you to be our guest at one of our monthly meetings. The Cy-Fair Kiwanis Club meets at Hearthstone Country Club on the first, second, and third Tuesday of each month at 12:15 for lunch and informative programs. For more information, call John Carroll (Copperfield and Hearthstone areas) at 281-463-0373; George Cowl (Jersey Village area) at 832-467-1998; or Peggy Presnell (Fairfield and CyRanch) at 281-304-7127. If you live anywhere in the Cy-Fair Communities, you may call any one of the above for information. COME, BE A PART OF OUR FELLOWSHIP. Visit our website at www.kiwanishoustoncyfair.com for more information.

Recipe of the Month

MEXICAN LASAGNE

INGREDIENTS

- 1 ½ pounds ground beef, browned
- 1 (16 oz) can refried beans
- ½ tsp dried oregano
- 2 tsp ground cumin
- ¾ tsp garlic powder
- 12 uncooked lasagna noodles
- 2 ½ cup water
- 2 ½ cup salsa
- 2 cups sour cream
- ¾ cup sliced green onions
- 1 (2 ¼ oz) can sliced black olives
- ½ cup shredded pepper jack or Mexican blend cheese

DIRECTIONS

Preheat oven to 350. Lightly spray a 13x9" baking dish with non-stick cooking spray. Combine browned beef, oregano, cumin, and garlic powder. Place 4 lasagne noodles in bottom of baking dish. Spread ½ the beef mixture over noodles. Top with 4 more noodles and remaining beef mixture. Cover with remaining noodles. Combine water and salsa and pour over noodles. Cover with foil and back 1 ½ hours or until noodles are tender. Spread refried beans over top. Combine sour cream, onions and olives. Spoon over casserole and top with grated cheese. Bake, uncovered until cheese melts. Remove and let stand 10 minutes before serving.

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THE COLES CONNECTION

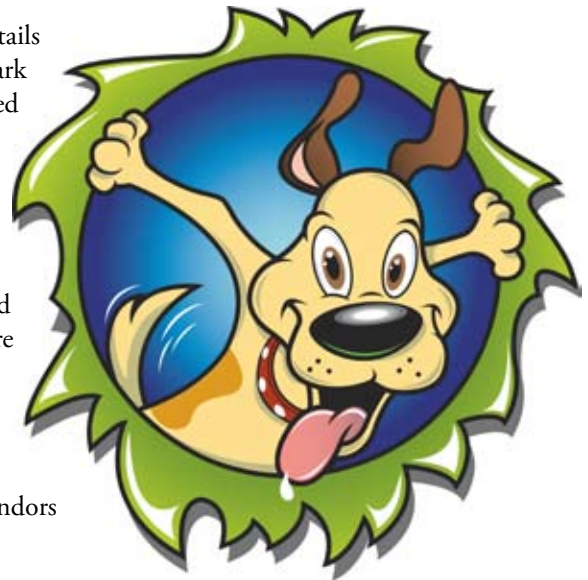
You Can Help Bring A Dog Park To 1960/Willowbrook Area

If you have ever taken your dog to a dog park you know how much fun they are for people and dogs too. You probably also know there is not one in our neck of the woods if you live in far NW Houston. The nearest off leash public dog park is Bill Archer Park in the Bearcreek Park area on Hwy 6 near I-10. If you have not ever been to a dog park you may soon get a chance to do so here in our own back yard. The Houston Dog Park Association (HDPA) is proud to be partnering with sponsor Barks 5th Avenue to bring a public dog park to far NW Houston. Land next to the Barks 5th Avenue facility on 1960 near Jones Rd. will be donated by the land owner to HDPA to build a public dog park on. HDPA will design, construct and manage the dog park. The plan is in preliminary stages now and more details will

be shared at the Kick Off and Fund Raising event to be held October 2nd in the parking lot of Barks 5th Avenue at 10620 FM 1960 West, Houston, TX 77070.

We will be announcing the event details on our web site soon but you can mark your calendar for Oct. 2nd now. Leashed pets will be invited to the event and we'll have lots of fun for people and doggies including a dog and car wash, frisbee dog demonstrations, doggie costume contest, and lots of local vendor tables with freebies and goodies to give away and win. We are seeking vendors and will also need volunteers to help setup and work at the event from washing cars and dogs to entertainment and set up/clean up. HDPA is also seeking sponsors and vendors

as well as entertainment for the event, contact HDPA to offer your services or reserve your space.
(Continued on Page 9)

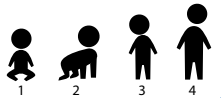


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DROWNING IS QUICK AND SILENT



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 minutes.

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

THE COLES CONNECTION

You Can Help Bring A Dog Park - (Continued from Page 8)

You can donate to the NW area dog park construction fund right now on our web site under Programs via Paypal or you can donate at the event. Dog park donations are tax deductible. HDPa has already raised over \$1000 for the NW area dog park. HDPa will be forming a "Friends of the NW Area Dog Park Committee" to help us plan and develop this new dog park and the event and we need volunteers. If you'd like to help us make this dream a reality for NW Houston dog owners email tiffany@houstondogpark.org to learn how you can help. HDPa is a 501c3 non-profit volunteer organization that advocates for dog parks and supports dog park patrons through education. Learn more about HDPa, how you can help, and what HDPa is doing to support dog parks all around Houston on our web site. For a map of all the dog parks around Houston visit www.HoustonDogPark.org. See you at the dog park!

Author Tiffany Moore is President of the Houston Dog Park Association and an Advisory Board Member on the Gragg Park Animal Campus project for BARC. www.animalcampus.org.

BY TIFFANY MOORE

Cy-Woods Crimson Cadettes Drill Team

The Cy-Woods Crimson Cadettes Drill Team will host their 5th annual dance clinic for K-12 from 8:30 a.m. to 11:30 a.m. on August 11-13, 2010. This is a major fund-raiser for the team and enables them to participate in activities throughout the 2010 - 2011 school year. The fee is \$55 and includes dance technique, specially choreographed routines for each age group, t-shirt, drinks and snacks each day and a picture for each participant. Showoffs will held the last day at 11:30am. For more information email pjbassine@aol.com or check out our website at www.crimsoncadettes.com. On the website, you will find a sign-up form and a link to PayPal for payment.



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July Texas Events

- 3-4, 10-11, 17-18, 24-25, 31—HOUSTON:** Free Summer Concert Series Concerts begin at noon in the new gray expo building at Traders Village. www.tradersvillage.com 281/890-5500
- 5-25—HOUSTON:** Ringling Bros. and Barnum & Bailey Circus Reliant Park. www.reliantpark.com 832/667-1743
- 6, 13, 20, 27—KEMAH:** Christian Concert — Boomin' on the Bay Kemah Boardwalk, Kipp Avenue. www.kemahboardwalk.com 281/334-9880
- 8-11—PORT ARANSAS:** 75th Annual Deep Sea Roundup Includes fly fishing, surf fishing, offshore and bay fishing, and junior divisions. Robert's Point Park. www.paboatmen.org 361/749-6600
- 9-11—BEAUMONT:** Peddler & Outdoor Expo The Southeast Texas Great Outdoors Expo partners with The Peddler Show. Features boats, RVs, cars, motorcycles, fashions, accessories, candles, metalwork, stonework, woodwork, home decor and more. Ford Park. 409/951-5400
- 9, 16, 23, 30—PEARLAND:** Summerfest Relax to the tunes of a live band July 16 and 30, or enjoy a movie July 9 and 23. Hours are 7 to 9 p.m. Independence Park. www.pearlandparks.com 281/652-1673
- 9, 16, 23, 30—ROSENBERG:** Hot Summer Concerts Includes The Level One Band July 9, Third Coast Swing July 23 and Sugar Land Brass Company July 30. Begins at 7 p.m. Third Street Park www.rosenbergevents.com 832/595-3525
- 9, 23—HOUSTON:** Bats on the Bayou Boat Tours Enjoy an amazing view of the bats' dusk emergence and learn more about these magnificent flying mammals that share the city. www.buffalobayou.org 713/752-0314
- 10, 24—ARANSAS PASS:** Farmers' Market/Trade Day Includes vegetables, arts & crafts, and animals. Hours are 9 a.m. to 2 p.m. 130 W. Goodnight, off Hwy. 361 in the parking lot of the Chamber of Commerce/Visitors Center. www.aransaspas.org 361/332-6574
- 15—ORANGE:** Charlie Russell's Yarns Performed by Raphael Cristy Award-winning historian provides special insights about the American West through storytelling and the writings of famous cowboy artist Charles Russell. Lutch Theater for Performing Arts. www.starkmuseum.org 409/886-2787
- 16—VICTORIA:** Victoria Country Opry Barbecue is served from 6 to 7:30 p.m. Hours are 7 to 10 p.m. Jaycee Hall. 361/552-9347
- 16-17—ORANGE:** Sheriff's Posse Rodeo Includes riding, roping, bronco busting and rodeo bonanza. Hwy. 105 at Sheriff Posse Arena. www.orangecountysheriffposse.com
- 16-18—PORT ARANSAS:** Outboard Fishing Tournament Offers a tournament for vessels powered exclusively by outboard motors. Registration is Friday, and fishing days are Saturday and Sunday. Robert's Point Park. www.outboardfishingtournament.org 361/749-4923
- 16-Aug. 29—VICTORIA:** Exhibition: John Palmer & Chris Silkwood Nave Museum. www.victoriaregionalmuseum.com 361/575-8227
- 17—GALVESTON:** Artwalk Galleries, restaurants and other businesses host artists from 6 to 9 p.m. Galveston Historic Downtown District. www.galvestonartscenter.org 409/763-2403
- 17—HOUSTON:** Wings & Wheels See vintage aircraft and automobiles. Fly-ins welcome. Hours are 10 a.m. to 5 p.m. The 1940 Air Terminal Museum, 8325 Travelair Road. www.1940airterminal.org 713/454-1940
- 21-25—ROCKPORT:** Rockport Offshore Challenge Fishing tournament. www.rockportoffshore.com 361/729-8264
- 22-24—GALVESTON:** Texas Race Week in Galveston More than 50 sail boats race on the waters of the Gulf of Mexico. Race begins between 10 a.m. and noon daily. Recommended places to watch are East Beach, Stewart Beach or a few miles down the Seawall. 888/425-4753
- 22-25—HOUSTON:** 33rd Annual Reliant Park World Series of Dog Show This is a family-friendly event with a student art show, information about pet health, "Meet the Breed," Best Puppy Competition and pet-related trade show. Reliant Center. www.reliantdogshows.com
- 23-24—PORT ARANSAS:** Blue Wave Owners Tournament Fishing tournament is held for owners of boats manufactured by Blue Wave. Robert's Point Park. www.bluewaveboats.com 800/432-6768
- 23-25, 29-31—VICTORIA:** Summer Musical Begins at 7:30 p.m. Sunday matinee is 2 p.m. Leo J. Welder Center for the Performing

(Continued on Page 13)



AGAINST THE *Wind-Scaping* NATURE'S FURY

Did you ever wish you could start a day over? The kind of day where it starts out like a light rain shower with the sun peeking through, and ends with a dark, heavy flood?

When I first heard the sound, I was searching in the dark for matches to light a candle. Our power had gone out due to the storm raging that night. The sound startled me and I jumped as I heard it a second time. This time, I knew exactly what that sound was. It was the sound of my only shade tree falling over. It landed on my deck and filled the whole back yard. My heart sank. This could not be happening to ME!. As I opened the door, there it lay, completely uprooted. I had refused to greatly thin the canopy of this top heavy tree because it had provided many a play day in the shade for my children, and kept the swing set cool during even the hottest months. It was still storming for two days following, so with our emergency jobs I did not have a chance to remove it until 4 days later. While I was cleaning up debris of the tree and carrying a large branch to the truck, I knew what I had done. If I had only thinned out this tree, it would have had a much greater chance of withstanding that storm. Sometimes, we overlook things that are precious to us until it is too late, even when we have the knowledge to prevent it from happening.

Early June is the time to trim trees in your yard before storms threaten our area. We should make our trees more wind resistant by removing diseased and damaged limbs, and strategically remove limbs throughout the canopy. This provides less wind resistance in a storm when the wind can blow through the tree. Keep overhanging branches on homes to a minimum, and check for trees entangled in power lines.

Native trees such as Live Oak, Cypress, and Red Maple do survive hurricanes better than Non-natives. In high winds, Palms will bend, but not always break. Since they originated in the tropics and sub-tropics, their trunks have adapted to hurricanes. Although fronds will be damaged in a storm, most Palms including Chinese Fan, Majesty, and Pygmy Dates will recover. Queen Palms are the exception due to very low wind tolerance.

We all live extremely busy lives out here, and when storms approach it could be too late to thin out or take care of that dead tree that has been there for a while take some time to care for your trees and they will thank you in many ways.

Warmly, Laura Lamar
"The Tree Lady"

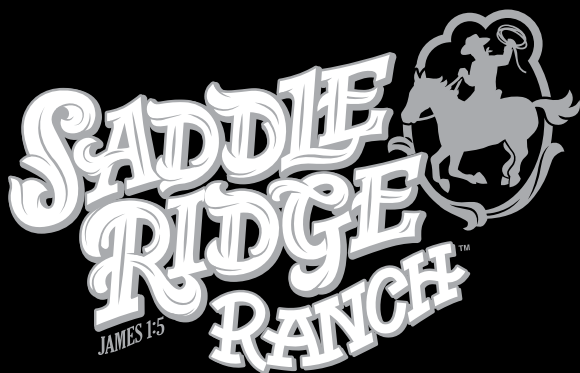


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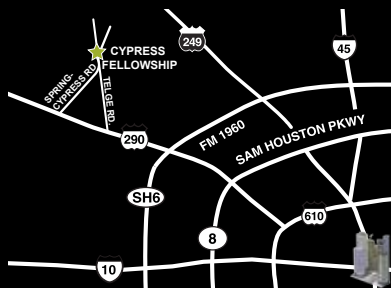


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Worship Service Times:

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THE COLES CONNECTION

Texas Events - (Continued from Page 10)

- Arts. www.theatrevictoria.org 361/576-6277
- 24-Sep. 26—BEAUMONT:** George Wentz Exhibition: A Retrospective Features the colorful and joyful paintings and collages of Beaumont artist and lifelong resident George Wentz. Art Museum of Southeast Texas. www.amset.org
- 25—BROWNSVILLE:** Kids Appreciation Day On a scavenger hunt around the zoo, kids can visit themed activity stations focusing on health and wellness, safety, animal conservation and enrichment. Gladys Porter Zoo. www.gpz.org 956/546-7187
- 25—HOUSTON:** Houston Culinary Tour: Grocery Stores & Ethnic Markets Join Houston Chefs Chris Shepherd (Catalan) and Randy Evans (Haven) to discover the hidden gems offering up live abalone, frozen mochi and pungent durian. www.houstonculinarytours.com 713/527-4454
- 27—HOUSTON:** 2010 MLS All-Star Game Reliant Park. www.reliantpark.com 832/667-1743
- 27-Aug. 1—SOUTH PADRE ISLAND:** Texas International Fishing Tournament This is the largest bay and offshore fishing tournament in South Texas. South Padre Island and Port Isabel waters. www.tift.org 956/943-8438

- 29—BEAUMONT:** South West Dairy Farmers Association: Elsie The Cow Offers great activities that teach children about cows and other farm animals, the cattle industry, cotton growers, cheese-making and a lot more. www.campjunction.com
- 29-31—CLUTE:** Great Texas Mosquito Festival Enjoy entertainment, carnival, food, crafts and more. Clute Municipal Park. www.mosquitofestival.com 979/265-8392
- 29-Aug. 3—BAY CITY:** 2010 Babe Ruth Southwest Regional Tournament Championship teams from Texas, Louisiana, Mississippi, Arkansas and Oklahoma compete for a bid to the Babe Ruth 14-Year Old World Series in Leesburg, Va. E-mail: k_thiemer@yahoo.com

Texas Events has been published with the permission of the Texas Department of Transportation. All events are taken in part from the Texas Events Calendar. All dates for events were correct at the time of publication and are subject to change.

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Team Tiara, a non-profit foundation dedicated to raising money to fund research and education for breast cancer. Each member of our team is committed to raising \$2300 to walk the Susan G. Komen 3-Day for a Cure. In addition to walking in the 3-Day, we provide direct assistance to men and women whose lives have been touched by breast cancer. To continue our efforts Team Tiara will be hosting Passionately Pink for the Cure, a gala benefiting Team Tiara & Susan G. Komen 3-Day

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information:**

www.teamtiara.net/gala or mail in form

PASSIONATELY PINK FOR THE CURE ORDER FORM

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City: _____ State: _____ Zip: _____
Email: _____
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STRATEGIES FOR A POSSIBLE LAYOFF



A family's most important financial strategies include defensive ones. What if you or your spouse might get laid off in the near future? But you might not get laid off too, so what types of things should a family do? The challenge is to protect your family's assets while staying on-plan to secure your future finances.

First, stay with your retirement savings plan. Keep on contributing because it reduces your taxes and your company may make matching contributions. Combined, these will do you more good than paying off consumer debt. And avoid borrowing against a retirement plan or worse, withdrawing funds early. The taxes and penalties for this are severe.

Next reduce your spending, say, by 10%. This is a good idea

regardless of your situation and the upside is you might reconnect with what is important. Distinguish between wants versus needs. Include the kids on the family decisions. Now that you have more money, it's time to boost your emergency fund. Everyone needs 3 to 6 months of expenses in a readily accessible account. This helps you avoid going into debt when emergencies arise.

Secure your life insurance. This protects your income stream. If you have a group life plan, it will disappear with a job loss. And group plans often have steep increases when you hit those magic milestones every 5 years after 40. Buying a policy outside the company is called portable insurance, and it's smart.

Next knock down your consumer debt. By that I mean anything with a "minimum payment" box – that's bad debt. Use debt-stacking techniques to get out of debt quicker while paying no more on a monthly basis. It's smart to open a home equity line of credit now but don't borrow against it. Think of it as a safety net.

Lastly, secure your home by refinancing while interest rates are low. While you could get a 15-year note, it's smart to get a 30-year loan and pay it off as though it were a 15-year note using higher payments. In this way if you get laid off you can always revert to the lower payments required by the 30-year note.

- Submitted by Rich Keith

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COMPUTING 101

How's Your Memory?

I run into this bit of confusion almost every day – people deleting files to give them more “memory”. Deleting files may give you more hard drive space, but it won't give you more memory.

Let's start with the hard drive. The hard drive in your computer is your filing cabinet. This is where Windows and all your programs are installed. ALSO, this is where ALL your documents, music, photos and movies are stored. Your hard drive is your storage in the same way that you may have music CD's or DVD's stored on a shelf, or your important papers in a filing cabinet. Getting a bigger hard drive simply gives you more storage. A Terabyte hard drive can hold the equivalent of 1,000 copies of the Encyclopedia Britannica. No one listens to all their music at the same time, or looks at all their photos or movies at the same time – we take what we want from “storage” and use the particular item at the time we want to. That takes us to memory.

Memory is made up of small chips inside your computer. They work kind of like an old calculator. Turn off the power and it goes blank. Turn on the power and you start filling it all over again. Memory is what your computer uses when it's actually working on something. The processor inside your computer (probably by AMD

or Intel) is what actually does the thinking. Because memory chips are MUCH faster than your hard drive, the computer pulls what it needs at the time into memory FROM the hard drive.

Let me put it into non-computer terms. You have a wall in your office filled with filing cabinets filled with papers; this is your hard drive. You have a desk that you work at that's 3 feet wide and 2 feet deep; this is your memory. YOU are doing the thinking and working with the papers; this is your processor. What happens when you have more papers to work with than desk space? You start shuffling papers around, maybe putting them into stacks and moving stacks around – this slows getting your actual task done. If you had a bigger desk, you wouldn't waste time shuffling papers. This is where more memory comes into play.

So deleting files from your hard drive doesn't speed up your computer any more than throwing away papers in your filing cabinet helps you get the task at your desk done.

When your computer wants to use more memory than it actually has, it does what we do when we get more information than we can remember – write it down! We use paper; the computer uses the

(Continued on Page 17)

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THE COLES CONNECTION

Don't Waste Your Money - (Continued from Page 16)

hard drive. To "add" to its memory, the computer uses unused space on the hard drive to "extend" its memory. The problem with this is writing to the hard drive is MUCH slower, your computer slows down. The solution, close programs that are running you don't need OR buy more memory. The good news? Memory is cheap! Sites like www.crucial.com will peek inside your computer, tell you what you have inside and what you can upgrade with. The Windows Task Manager will tell you how much of your memory you're using. If you're using 80% or more, you'll be noticing a dramatic decrease in speed. Installing memory isn't hard in most computers, but if you're not comfortable call a professional.

Goodbye Windows 2,000! On July 13th, 2010, all versions of Windows 2000 and Windows XP RUNNING SERVICE PACK 2 will reach the end of support. Microsoft will no longer be updating these products. If you have a system running Windows 2000, it's time to move that machine up to XP. If you're still running Service Pack 2 in XP, you need to download Service Pack 3 to continue getting updates. Go to <http://www.update.microsoft.com/microsoftupdate> to get Service Pack 3, or consider upgrading to Windows 7. Windows XP with Service Pack 3 will continue to be supported by Microsoft through April 8, 2014.

- Submitted by Laurie Scott

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.

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

*Solution at www.PEELinc.com

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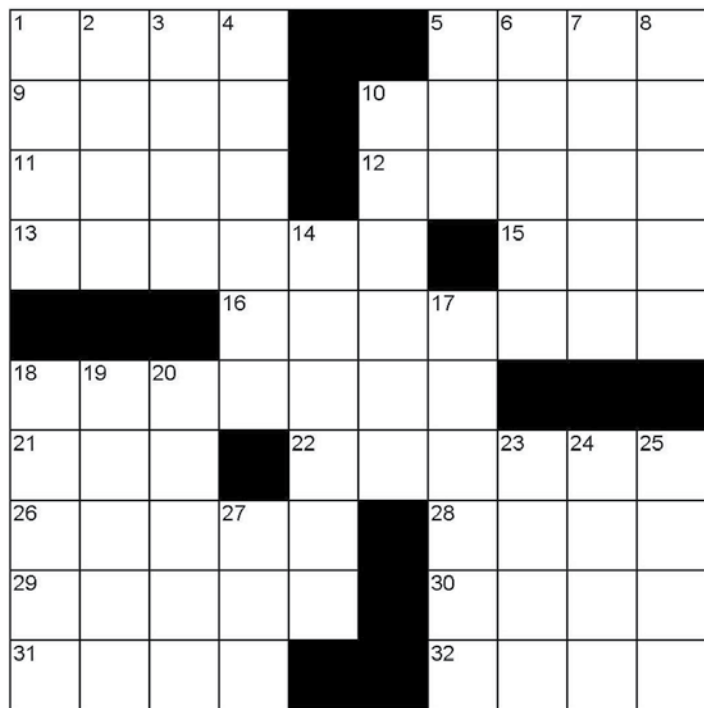
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Contemporary Services: 9:20 a.m., 10:40 a.m.

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Crossword Puzzle



ACROSS

1. Chances of winning
5. Association (abbr.)
9. Rise (2 wds.)
10. Horse-like animal
11. Eye
12. Foreign
13. Substitute
15. What a nurse gives
16. Heavy
18. Luau guitar
21. Moved quickly
22. Despot
26. Filth
28. Water (Spanish)
29. Devourer
30. Quieted
31. Brood
32. Glen

DOWN

1. Stare at
2. One who gets things done
3. Fees
4. Spread out on the couch
5. Entire
6. Quoth
7. Melt ore
8. Girl detective Drew
10. Idly
14. ___-totter
17. President Ford
18. Goads
19. Gold weight
20. Marry
23. Accent mark
24. Void
25. Leggy
27. Kitten's cry

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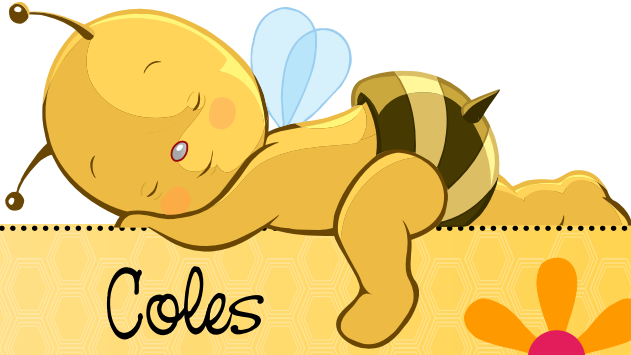
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Coles Crossing Year-to-Date Sales Report

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\$351,000 and above	2	3	0	2	2	1	0	2	2	2
\$301,000--\$350,000	2	3	1	1	0	0	1	1	2	2
\$276,000--\$300,000	1	2	1	1	4	2	0	2	2	2
\$251,000--\$275,000	4	2	1	2	0	0	3	1	3	2
\$201,000--\$250,000	1	3	4	4	2	2	1	3	3	7
\$200,000 and below	3	0	1	2	2	3	0	3	1	5
Total	13	13	8	12	10	8	5	12	13	19
Highest \$/sq ft	\$125.00	\$107.87	\$101.03	\$119.86	\$95.14	\$89.83	\$91.36	\$97.23	\$115.00	\$130.44

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