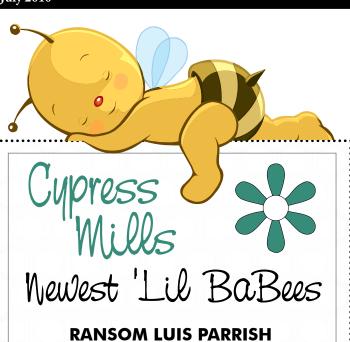


July 2010 Volume 10, Issue 7



Born: 6/18/10, 21 ins, 8lbs 10.5 oz Proud Parents: Diana& Joe Parrish of Autumn Glen Court

AYDEN ANDRES GARCIA

Born: 5/20/10, 8 lbs,

6 oz 20.5 ins

Proud Parents:

Jose, Nancy Garcia of Cypress Mill Estates.

Proud Big Brother:

Andre



Congrats Parents!

Submit your information on the arrival of your little one to cypressmill@peelinc.com

Children Leading 1,000-Stuffed-Backpack Campaign this July

Children love to help other children – even when the project price tag is over \$20,000. The kids' pastor at Metropolitan Baptist Church is up for the challenge to assist the youngsters



attending Vacation Bible School July 19-23 in helping fund 1,000 backpacks stuffed with school supplies – and says this year the students are inviting the community to help them get there.

"Last summer some 1000 toddlers through preteens attending our July Vacation Bible School raised \$5,000 for the 2009 school supply drive, so we will consider that a warm-up exercise for this summer's expanded campaign that includes providing supplies and backpacks," says Kids' Pastor Kris Harrison. "It is surprising to learn about the high degree of poverty impacting children in our upscale neighborhoods. Our children are eager to help these economically disadvantaged students in 10 nearby campuses in an even bigger way this year," adds Kris. "It is so rewarding each year to see the VBS attendees of all ages bringing their allowance and donations from family and neighbors to help provide a good education to their schoolmates."

In 2007, Metropolitan Baptist Church donated 225 school supply kits, over 600 in 2008, and this year hopes to provide 1,000 supply kits along with 1,000 backpacks to be used by ten CyFair elementary schools.

"A tax deductible donation of just \$25 will provide a backpack full of school supplies that will give one elementary student a stronger chance of escaping the cycle of poverty via a good

(Continued on Page 2)

Important Numbers

Cy-Woods High School......281-213-1919

Cypress Lakes Golf Club281-304-8515
Cypress Mill M.U.D. #1, (24 Hour Emergency) 281-374-8989
Constable Ron Hickman, (24 Hour Emergency) 281-376-3472
DPS Sex Offenders website http://records.txdps.state.tx.us/
Centerpoint Energy Gas713-659-2111
Centerpoint Energy Gas-Emergency Gas Leaks. 713-659-3552
CenterPoint Energy713-207-2222
Irrigation Leaks/Common Area Repairs - Principal
Management
Poison Control Center800-764-7661
Principal Management713-329-7100
Robison Elementary281-213-1700
AT&T Repair Center800-246-8464
Spillane Middle School281-213-1645
Street Light Outages713-207-2222
Comcast Cable713-462-9000
Waste Corporation of America (WCA) Recycling
281-368-8397
Pipeline Company – Exxon Mobil
281-925-3816
Mowing of Pipeline easement; Standing water; Smells or leaks
Street Lights – Center Point Energy
713-207-2222
Damaged or Burned Out Street Lights
They will need 6-digit pole number when calling
Constable Ron Hickman (24 Hour Emergency)
281-376-3472
Harris County Road and Bridge
281-463-6300

Newsletter Deadline

street flooding, or missing/damaged street signs.

Newsletter Publisher

The deadline for the newsletters is the 10th of each month. Please email articles to: <u>cypressmill@peelinc.com</u>

To request street signs and to report street damage, curb damage,

Articles cypressmill@peelinc.com Peel, Inc.advertising@PEELinc.com, 888-687-6444

Remember: The Speed Limit throughout Cypress Mill is 30 MPH! Children Leading Campaign - (Continued from Cover Page)

education," adds MET Missions Coordinator Robin Tanner. The MET is partnering with Reach Unlimited (http://reachunlimited. org) to fill the backpacks. Last year the San Jacinto chapter of the Daughters of the American Revolution learned of the MET's donation and presented the church with a certificate of appreciation for promoting literacy.

To contribute: drop off or send a check to Metropolitan Baptist Church Backpack Drive, 13000 Jones Road, Houston, TX 77070, or donate online at TheMETonline.org/backpack. The campaign will continue until the end of July.

(VBS registration information is available at TheMETonline.org/ vbs) For more information, call Robin Tanner at 281.890.1900.

MUD Board of Directors

The District is governed by the Board of Directors, consisting of five directors, who have control over and management supervision of all affairs of the District. All of the Directors reside in the District.

Mr. Ronald S. ("Ronnie") Koehn, President

Mr. Bob Henry, Vice President

Mr. Tim Halloran, Secretary

Ms. Angell Swedlund, Treasurer

Mr. Jerry Bryant, Assistant Secretary

http://www.cypresshillmud1.com/contact/index.html

👺 Just a Reminder 📽

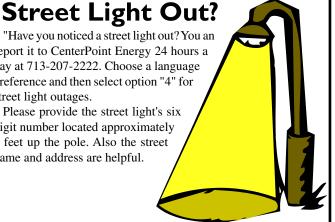


Please be considerate and pick up after your dog when you are out for a walk including the walking trails by the retention ponds.

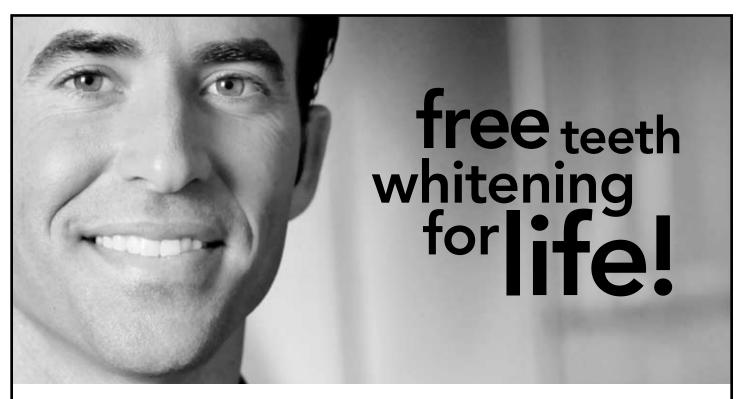
It is illegal to sweep grass clippings and trash into the drains. Please report violators at 713-525-2525.

"Have you noticed a street light out? You an report it to CenterPoint Energy 24 hours a day at 713-207-2222. Choose a language preference and then select option "4" for street light outages.

Please provide the street light's six digit number located approximately 5 feet up the pole. Also the street name and address are helpful.



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There's a new way of caring for you and your teeth.

Come in for your initial exam, cleaning and x-rays (services covered by most insurance companies) and you'll get FREE custom take-home whitening trays and gel* (\$399 value). As long as you keep up with your recommended cleaning visits, you'll get 2 FREE tubes of whitening gel, twice per year, for the rest of your life.

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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 5)





We Provide Expert Care STAT!

Did you know that in many hospital emergency rooms, you could spend up to 10 hours in the waiting room while your condition possibly worsens? If you are experiencing a true medical emergency, minutes can be critical. That's why it's important to see an expert as quickly as possible.

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CYPRESS

17255 Spring Cypress Road, Suite A Spring Cypress at Skinner Road 281-304-9113

You Can Help Bring A Dog Park - (Continued from Page 4)

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.

BYTIFFANY 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.





Mike Hicks, DVM Sandra Harris, DVM

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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 commerative 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.kiwanishoustonsunrise.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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& Dr. Cassandra Knight
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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 Crowl (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.

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.

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

Sign Up Today Online: www. StarTexPower.com or call 866-917-8271 PLEASE USE "NEIGHBORHOOD NEWSLETTER" as your referral!



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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 Study⁴⁸. 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.

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 buy Alexandria Morgan, Isabel Mujica and Nicole Riso, Girl Scouts of San Jacinto Council, Houston, Texas

- SUBMITTED BY MELINDA RISO



RESOURCES:

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



Increasing water safety awareness and standards

FACTS YOU NEED TO KNOW ABOUT DROWNING

Drowning is the leading cause of unintentional injury-related death in children ages 1-4



DROWNING WILL AFFECT YOU

OR SOMEONE YOU KNOW

Drowning is the 2nd leading cause of unintentional injury-related death ages 1-14.

For more information, check out our website at

www.colinshope.org

DROWNING CAN STILL OCCUR EVEN IF YOU KNOW HOW TO SWIM

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

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

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

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.

Cypress Mill Chronicle - July 2010

Not Available Online

Classified Ads

Personal classifieds (one time sell items, such as a used bike...) run at no charge to Cypress Mill residents, limit 30 words, please e-mail cypressmill@PEELinc.com.

Business classifieds (offering a service or product line for profit) are \$50, limit 40 words, please contact Peel, Inc. Sales Office @ 888-687-6444 or advertising@PEELinc.com.

BUSINESS CLASSIFIEDS

NEW PRE-K MATH PROGRAM! Have a child going to Kindergarten in 2010 or 2011? Want to give them a solid math foundation? Math 4 Munchkins is a Pre-K math program that explores math through literature, art and music. Register online today at www.Math4Munchkins.com

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CYPRESS HOME. For a free first lesson or consultation, call Belinda at 281-773-0545 or email me at belinda110@ gmail.com. Flexible summer hours available - also taking pre-registrations for the fall of 2010. I am a graduate of the Cincinnati Conservatory of Music with 35 years teaching experience.

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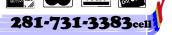
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FAIRFIELD SPORTS ASSOCIATION

Baseball and Softball is wrapping its season up but we have others around the corner. Summer Basketball is getting underway and we have Soccer and Volleyball in the Fall. We are making changes in two important areas. We have a new website so check it out. This is more user friendly especially for you MAC folks. We also have a new registration website. This one will allow your family to create a family account. Your contact info is retained as your children play in Fairfield Sports. No more entering in the same information for each sport and each year. Also its one stop checkout with one payment.

- Login is through the Fairfield Sports Website. http://www.fairfieldsports.net
- All families will be required to create an account the first time logging into our system. Please add all family members, players and parents by choosing the add children or add adult options (alternate contact information such as phone numbers and emails can be added when another adult is added to the account).
- This system will keep track of your account information for all sports that your children want to participate in. No more re-entering contact and address information each time you want to register.

- When each sport has its standard registration process usually 2-4 weeks before tryouts, you will be able to register and make payments for any of the available programs. Through the registration system you will have access to all account information, including payments due, payments received, due dates, outstanding balances, etc.
- If you have multiple players, please register them all at the same time. To do this after completing one registration click the continue shopping button to register another player.
- The entire registration process occurs over a secure server using the highest security currently available.

FAIRFIELD SOCCER

Fairfield Soccer offers a fun and competitive program for 4-13 year olds (boys and girls). Soccer registration for another exciting year has begun. Our registration will go from June 19, 2010 to July 18, 2010. The fees for the 2010 season will be \$115 for 4-6 year olds and \$125 for 7-13 year olds, and individual sponsorship fees are \$15 per player. As teams have successfully done in the past, we recommend that you speak to local businesses and ask them for sponsorships (they will receive a plaque in recognition of their generosity). Player assesments for 7 - 13 year olds begin July 27-29th.

Sports Quest is also offering a Soccer Camp here in Fairfield July 19-23rd. See www. sportsquesttraining.org for more details.

NEW FOR THIS SEASON

We upgraded the uniforms (images will be posed to the Fairfield Sports Association Facebook page.) In the spirit of the World Cup this summer, all uniforms will be part of an International Series from Xara Sports. We are very happy with the improved quality and look of the jerseys, and think you will agree. Also, this year we are including the jersey, socks, AND SHORTS, AND A SOCCER BALL with your fee. New, better quality jerseys, a complete uniform that includes socks and shorts, and a soccer ball; we hope you're as excited about the improvements in the uniforms as we are. The changes we've implemented also include a new training package for coaches. This package is optional to use, free, and will be included with your team uniforms when you pick them up.

START OF THE SEASON

The start of the season depends on the ability to have the fields ready on schedule. Three years ago, 10 people worked to prepare the fields and the work was complete in 4

(Continued on Page 12)





Cypress Assistance Ministries

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Monday-Wednesday 10-6 Thursday-Saturday 10-3

- Clothing
- Furniture
- Toys
- New Jewelry
- Housewares



11202 Huffmeister **Donations Welcome** Tax Receipts Given

Real Estate Market Report

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	ACTIVE	PENDING	SOLD Last 6 Mos			
# of Listings	22	8	38			
Price Range:	\$119,900 \$195,000	\$122,000 \$222,000	\$86,900 \$190,000			
Average Price	\$151,267	\$165,300	\$139,523			
Avg Price/sq.ft.	\$65.23	\$73.14	\$63.48			
Avg DOM	67	82	53			
High Price/sq.ft.			\$77.72			
Low Price/sq.ft.			\$49.04			



Direct line: 281-477-0345

WWW.SUPERDAVE.COM

*According to information taken from the HAR MLS Computer

**Realtor Teams per Remax 9/2008, 3/2009

CYPRESS MILL

Fairfield Sports Association - (Continued from Page 10)

hours. Two years ago we had 6 people and it took a day and a half. Last year only 3 people set up all of the fields and it took 4 days to complete. We are seeing negative participation in this effort, and I believe it is largely due to poor communication on our part, and your concern about the commitment when asked to volunteer. Therefore, this year I am scheduling Saturday, July 17th as the official field set up day, and I need 40 people to volunteer for only 1 hour. Just 60 minutes, and we'll have everything done... if we get enough people. I'm asking you to make this minimum commitment to make sure we can start the season on time (again, the committee will be short staffed this vear). We will meet at the Schiel Road fields (Weaver Complex) at 9:00am (and you'll be done by 10:00am).

Fall Soccer Schedule Summary

Registration opens June 19 Field Maintenance - July 17 Registration closes July 18 Coaches Meetings 4/5 boys/girls July 20 7:00pm 6 boys/girls July 21 7:00pm 7/8 boys/girls July 22 6:30pm 9/13 boys/girls July 22 7:30pm Player Assessments will be conducted July 26-30 6:30pm Team selections will be August 1 Practices can start August 2 First weekend of games August 28 Final week of season October 30, 2010 Tournament November 1 -14, 2010 Soccer Day SATURDAY NOV 20, 2010

VOLLEYBALL

Volleyball Registration will begin June 1st through August 1st.

Cy-Fair Republican Women

Come join us this summer and see what we're all about! CFRW meets the second Tuesday of every month at Carraba's Italian Grill on Hwy 6 near Copperfield at 10:30 a.m. Check our website CFRW.net for the latest information. There is always something to learn from our diverse and interesting speakers. CFRW members are also volunteers that try to make a difference in our community, state and nation. Get involved a little or alot, it is up to you. Come hear what's going on with the Jim Murphy Campaign July 13 as he tries to reclaim his Texas Representative seat in the upcoming election. Our August meeting will be very exciting as we welcome Texas Secretary of State Roger Williams to speak at our August Social (held at night). Mr. Williams is running for the U.S. Senate in 2012 (seat of Sen. Kay Baily Hutchinson). Check website to RSVP. Hope to see you there!



30+ years.

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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





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 listen's 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 15)

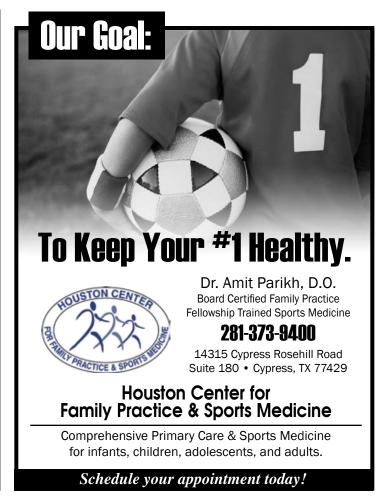


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Don't Waste Your Money - (Continued from Page 14)

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

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	Feb '10	Mar '10	Apr '10	May '10	Jun '10	Jul '10	Aug '10	Sep '10	Oct '10	Nov '10	
\$500,000 and above	0	0	0	0	0	0	0	0	0	0	
\$176,000\$200,000	0	0	0	1	0	0	0	0	0	0	
\$151,00\$175,000	2	1	1	3	0	0	0	0	0	0	
\$141,000\$150,000	2	2	2	2	0	0	0	0	0	0	
\$121,000\$140,000	3	3	2	3	0	0	0	0	0	0	
\$101,000\$120,000	0	1	0	2	0	0	0	0	0	0	
\$100,000 and below	1	0	0	0	0	0	0	0	0	0	
Total	8	7	5	11	0	0	0	0	0	0	
Highest \$/sq ft	\$70.57	\$77.72	\$75.74	\$77.09	-	-	-	-	-	-	

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