

FINANCIAL FOCUS

Sandwich Generation Needs "Stress Busters"

You may be too busy to realize it, but April is Stress Awareness Month. Sponsored by the Health Resource Network, a non-profit health education group, Stress Awareness Month is designed to promote awareness about ways to reduce stress in our lives. And if you're a member of the so-called "Sandwich Generation," you may well have plenty of stress to deal with — especially financial stress. And that's why you may want to look at this month as an opportunity to explore ways of "de-stressing" yourself.

To understand the scope of the problem facing people in your situation, consider this: One out of every eight Americans aged 40 to 60 is both raising a child and caring for an aging parent, according to the Pew Research Center. The definition of "caring" for an elderly parent can range from actually having the parent living in one's home to helping pay for the parent's stay in an assisted living or nursing home facility. When you consider the costs involved in this type of care, added to the expenses of raising your children, and possibly even providing some financial support to them as young adults, it's easy to see that you could potentially face enormous strains, both emotionally and financially.

To help ease this burden, consider these suggestions: • Save. As a Sandwich Generation

- member, you're probably within shouting distance of your own retirement — so you need to be saving for it. This may not be easy. You don't know how much financial support you may someday have to provide your elderly parents — and even after your children are grown, they may need some help from you. Unfortunately, in helping these "boomerang" children, many people have to disrupt their day-to-day cash flow and raid their savings. That's why it's important to try to "pay yourself first" by deferring part of each paycheck into your 401(k) and by automatically moving money, each month, from your checking or savings account into your IRA.
- Talk. Many people in the "Greatest Generation" (over age 80) have not even prepared



a will, so, if your parents are in that group, you may want to talk to them about taking action. Also, find out whom, if anyone, is handling their investments. And ask if your parents understand how Medicare works and if they need to add supplemental health insurance, such as Medigap. Plus, you need to find out if your parents have

- created a power of attorney or health care directive. It's best to have these conversations sooner, rather than later.
- Delegate. You eventually may have to take some responsibility for your parents' care — but you don't have to do it alone. You could, for example, work with a financial services

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Financial Focus - (Continued from Cover Page)

provider that offers trust services, which can be invaluable if your parents are incapacitated, but which are useful even if they aren't. A professional trust officer can, among other duties, help manage your parents' investments, pay their bills, keep their records and supervise distribution of their assets to beneficiaries. In short, a qualified trust officer can make life a lot easier for you.

Stress Awareness Month only lasts 30 days, but by taking the right steps, you can de-stress yourself for many years to come. After all, just because you're in the Sandwich Generation, it doesn't mean you have to be "squished."

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Spring Landscaping & Gardening Tips

Here in Houston it's time to start planning for the soon to come spring garden activities. For those of you who need a little guidance on what your landscape needs will be and some helpful hints to properly prepare we have outlined some of the most commonly asked questions. The following suggestions can help yield the desired results for you and your neighbors.

Before the weather starts to warm up have a plan to keep your landscape properly watered, this is very important. Those of you that have an automatic irrigation system can take advantage of this time to check it and make sure all repairs have been made prior to the extreme conditions we will face in the summer. Remember to set your irrigation controller to water between the hours of 2:00am and 6:30am. For those of you that do not have the benefit of an automatic irrigation system you will need to come up with a way to water with hoses and portable sprinklers. We suggest trying to use more than one sprinkler at a time if possible, this will save you some time. Set a schedule that will allow you to water in the early evening, when the sun is starting to set. Even though the best time to water is early in the morning this watering time may fit better in your daily schedule while still allowing you to help prevent the loss of water due to evaporation. Also make sure your hoses are in good condition and have no leaks. Don't over water and make sure your sprinklers are adjusted; this will help conserve water. The most important thing to consider is to evaluate the needs of your landscape and water accordingly.

Another item that many people have questions about is the type of fertilizer they should use and when to apply it. In our opinion, the most beneficial formulation for a spring lawn fertilizer with a post emergent, to take care of broadleaf weeds, would be the Scott's 29-3-4 blend with Atrizene. Another formulation we would recommend that is a well balanced

lawn fertilizer without any post emergent would be a 15-5-10 blend. Both of these fertilizers will promote a healthy green lawn. There are also special formulated fertilizers for your hibiscus, azaleas, camellias, bougainvilleas and other plant material that have special needs. All or most of these fertilizers can be found at your local lawn and garden centers as well as the Home Depot. Fertilizer needs to be applied at the rate recommended on the label, using the recommended spreader. Please remember one thing, "more is not better", especially when comes to fertilizers blended to control weeds with herbicides. Fertilizers should be applied during the first two weeks in March. After the fertilizer is applied make sure to wash down or sweep off concrete walks and driveways, this will help prevent discoloration caused from iron.

If you have any perennial plant material, such as ornamental grasses, groundcover or other such plants, cut back these plants to a one inch stub after the last chance of freezing temperatures. Other plants that have been damaged from the cold weather may need to be trimmed instead of cut back. The trimming required for these plants may be minor; this will be up to you. Crepe myrtles will also need to be trimmed not cut back. When trimming your crepe myrtles remove any rubbing branches and deadwood then trim only the tips that are no larger than approximately ½ of an inch.

We recommend mulching all beds and tree wells, doing this protects your plant's root system as well as adds a rich clean look to your landscaped beds. Apply the mulch after you have completed all of your trimming and cutting back any of your perennials. Try not to apply more than two inches of mulch at one time. Spring is a great time to start enjoying your lawn and all of your hard work; however this is just the beginning of our growing season and all of the work it takes to have a beautifully landscaped yard. *Enjoy your spring garden work!*



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The MOMS Club® of Cypress / NW-Fairfield

Moms Offering Moms Support Welcomes all Stay-At-Home Moms in Fairfield and Lakes of Fairhaven

MOMS Club® is an international organization with a neighborhood feel! We are teachers, business women, counselors, chefs, CPA's and artists who have put those careers on hold and have made the choice to stay home with our kids.

MOMS Club® is a place to find friendship, support, playmates and sisterhood!

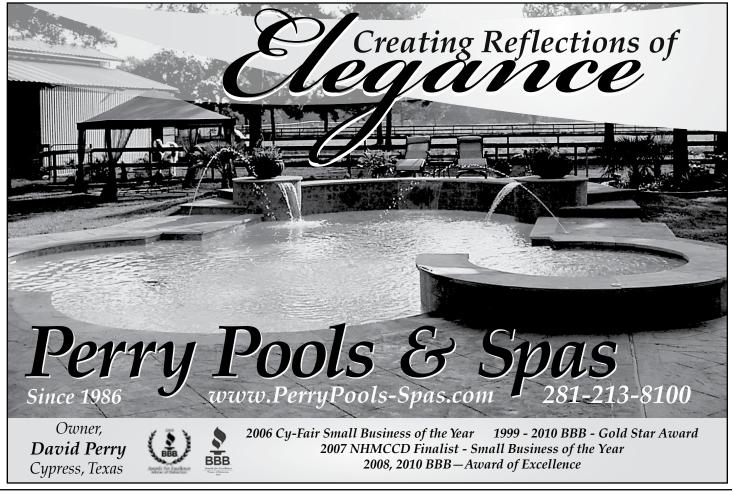
ALL events include our children and we believe there is something for every mom out there! Are you looking for park days, coffee breaks, lunch outings, (free) babysitting co-op, craft projects, time to sit and chat, cooking club, book club or someone to share dinner with when your husband is traveling or working late? We even find the time to meet once a month for a mom's night

out for a great time to unwind. Or are you interested in helping within the community with service projects? We have that! (And a whole lot more!)

Spring is finally here! The MOMS Club has some fun and exciting activities planned for the outdoors, and you are welcome to join us! Do you have young children and are looking for some fun things to do? Come join other moms and kids in many great outdoor and indoor activities. Are you new to the area or a new mom and need a friend or support; we are here for you. Don't let yourself feel isolated being a stay at home mom. You can attend two events before joining. Our membership fee is only \$20 a year. The MOMS Club is a great

opportunity for you and your kids to make new friends in our area. Come visit our next all-member meeting and see for yourself! There is a lot of fun and support just waiting for you! Our next meeting is Tuesday, May 10th at 10AM at Fairfield Baptist Church, Room 208, located at 27240 Highway 290 in the front of Fairfield. We provide snacks and toys, and often have a guest speaker at our meetings discussing topics like finance, health, organization and other popular topics. As always, children welcomed!

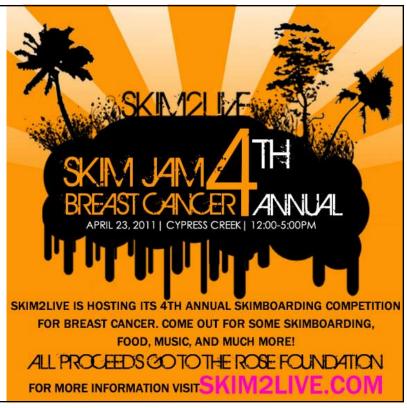
For more information please contact Kathy Benevento, Membership VP at 832-220-6138, misskat78@yahoo.com or Lisa Rhody, President at 281-746-7607, trvlinsider@yahoo.com



Skim Jam

Skim Jam is an annual Flatland Skimboarding competition hosted by Skim 2 Live in the spring of each year in Cypress, Texas. This year the competition will be on April 23rd from noon till 3 in the back of Ravensway Neighborhood (Jarvis Rd. & Timberlake Dr.). The unique thing about the competition and Skim 2 Live is that everything is done in efforts of FIGHTING BREAST CANCER. The past 3 years have shown enormous growth as the 2008 competition raised \$250 and this past year, in 2010, more than \$6,000 in funds were raised with a crowd of about 600 people throughout the day. This year is looking bigger than ever with expanding support. All profits benefit The Rose: a non-profit breast cancer organization based in Houston (www.the-rose.org). The group promotes living healthy, active lifestyles to prevent breast cancer. We are also a very environmentally conscious group with goals to keep Cypress Creek clean for the animals and for the skimboarders.

Visit www.Skim2Live.com for more info and to see what Skim 2 Live is all about! Get out there and Skim 2 Live... Literally!







The Beacon

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Meet Treyvon

Every day across Texas, thousands of children like 11 year old Treyvon wonder where today will lead them. Having been removed from their families due to abuse and or neglect, these children are looking for stable, loving family relationships that will allow them to feel safe and secure. Often these children are moved from one foster home to another as they experience difficulty adjusting to new rules, roles and expectations they



have never experienced before and are ill prepared to meet. They face a never ending stream of changes in care givers, schools, caseworkers and foster siblings that often results in a sense of hopelessness and a lack of investment in relationships because they have found that caring leads to loss.

Despite these challenges, these children can be resilient. They bring strengths to their situation that can help to overcome the obvious challenges they face. Take Treyvon, for example. He is anything but an average child! In fact, he is an extremely bright child, who excels in all subjects at school. His future is hopeful as he desires to become an architect, engineer or author. Treyvon is a well rounded child who enjoys outdoor activities like football, swimming and riding horses. Like most boys his age, he loves to eat, with his favorite foods being pepperoni pizza and spaghetti with meatballs.

Treyvon needs a structured family that will provide him the love, encouragement and discipline that he needs while understanding the challenges he faces in adapting to a world much different from his early life experiences. He has a great mind that needs stimulation and direction to help him accomplish his goals. Adopting a child like Treyvon from the foster care system is not difficult or expensive. Perhaps you and your family would be a good place for Treyvon to learn and grow.

For more information, please contact Stephanie Berka, Wendy's Wonderful Kids Recruiter, Adoption Coalition of Texas at 512-450-8750 or email at stephanieberka@adopttexas.org

To learn more about the Adoption Coalition of Texas, please call Bruce Thompson at 512-301-2825 or visit our website at http://www.adoptioncoalitiontx.org

Cy-Fair Women's Expo

Event: Cy-Fair Women's Expo When: April 28, 2011 Time: 11:00am – 2:00pm Where: Sterling Country Club

at Houston National

16500 Houston National Blvd

Houston, TX 77095

The 2011 Cy-Fair Women's Expo sponsored by North Cypress Medical Center and hosted by the Cy-Fair Express Network of ABWA is Thursday, April 28, 2011, from 11am-2pm, at Sterling Country Club at Houston National. Browse over 70 area businesses, enjoy lunch (\$15), and win door prizes! Free entry to first 200 attendees. More information is available @ www.cyfen.org or by emailing expo@cyfen.org.





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Northwest Flyers Youth Track Club Information Sessions

THURSDAY EVENING, APRIL 7TH, 2011 AND FRIDAY EVENING, APRIL 22ND, 2011

The Northwest Flyers Track Club will host 2 open house/ registration sessions for all middle and high school athletes and their parents interested in joining for the 2011 season. The events will be held on Thursday, April 7, and Friday, April 22, from 7:00 - 8:30 PM in the Cypress Room at the Methodist Willowbrook Hospital, 18220 Tomball Parkway, Houston, at the corner of FM 1960 and Highway 249. The sessions will begin with a very important program overview/orientation at 7:00 PM. All interested athletes and parents should report on time.

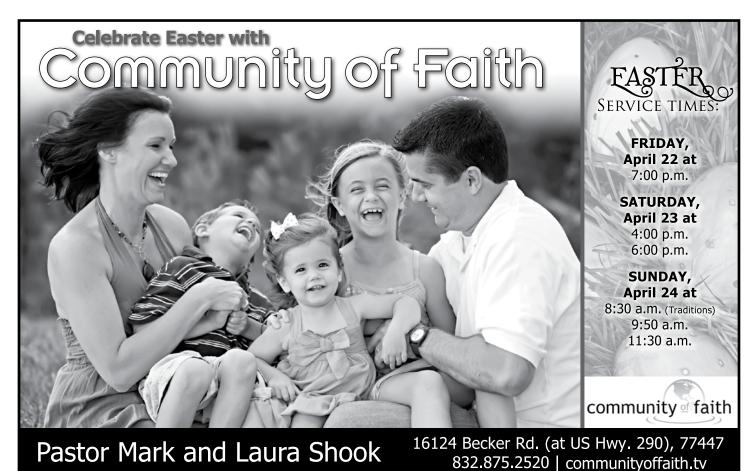
The Northwest Flyers is a youth (ages 6 -18) track organization, affiliated with USA Track & Field. The club provides a full program of "track" events such as sprints, hurdles, middle distance, distance, relays and "field" events such as long jump, triple jump, high jump, pole vault, discus, shot put and javelin. It is an excellent "offseason" program for young athletes who currently compete on their middle school or high school varsity track teams.

The club was founded 24 years ago by Olympic gold medalist Fred Newhouse to foster the development of youth track & field in the Northwest Houston area. Last year the Northwest Flyers qualified 36 young athletes to compete at the US Junior Olympics National Championships in Sacramento, California.

Visit the team website at http://www.northwestflyers.org for registration forms and information prior











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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.

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| \$500,000 and above | 1 | 1 | 1 | 0 | 0 | 0 | 1 | 1 | 1 | 0 | |
| \$451,000\$499,999 | 1 | 3 | 0 | 1 | 0 | 1 | 0 | 2 | 0 | 2 | |
| \$351,000\$450,999 | 2 | 2 | 2 | 2 | 2 | 2 | 0 | 1 | 2 | 2 | |
| \$276,000\$350,999 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | |
| \$231,000\$275,999 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| \$201,000\$230,999 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| \$200,999 and below | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Total | 4 | 6 | 3 | 3 | 2 | 3 | 1 | 5 | 3 | 4 | |
| Highest \$/sq ft | \$97.68 | \$111.26 | \$117.47 | \$116.95 | \$100.45 | \$109.93 | \$124.86 | \$111.86 | \$112.37 | \$115.80 | |

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