



LAKES

ON ELDRIDGE
NORTH

Volume 10, Issue 7

July 2011

Financial Focus

Submitted by Matt Smith, Edward Jones

On July 4, we shoot fireworks, attend picnics, watch parades and otherwise celebrate our nation's independence and the many freedoms we enjoy. But as you go through life, you'll find out how important it is to work towards another type of freedom — financial freedom. That's why you need to put strategies in place to help you work towards your own Financial Independence Day.

And there's no way to "sugar-coat" this task, because it will be challenging. In recent years, a combination of factors — including depressed housing prices, rising health care costs, frozen or eliminated pension plans and the financial market plunge of 2008 and early 2009 — has made it more difficult for many of us to accumulate the resources we'll need to enjoy the retirement lifestyle we've envisioned. In fact, the average American family faces a 37 percent shortfall in the income they will need in retirement, according to a recent report by consulting firm McKinsey & Company.

But now that we've gotten the "bad" stuff out of the way, let's turn to the good news: You can do a great deal to work towards financial freedom during your retirement years. Here are some suggestions that can help:

- **Save and invest more.** Obviously, the younger you are, the greater the benefit you'll get by increasing your savings and investments. But whatever your age, you'll find that it pays to save and invest more. During difficult economic times, of course, it's not always easy to boost your savings and investments, but try to find ways that are as "automatic" as possible. For example, whenever you get a raise, increase your 401(k) contributions, which come directly

from your paycheck. And whenever you get a "windfall," such as a tax refund, try to use part of it for your IRA or another investment account.

- **Rebalance your portfolio.** It's always a good idea to periodically rebalance your investments to make sure they are still aligned with your goals and risk tolerance. But it's especially important to rebalance as you get older and you near retirement. At this stage, you'll want to decrease the volatility in your portfolio and lock in what gains you've achieved, so you may want to move some (but certainly not all) of your more aggressive investments into less volatile ones.
- **Cut down on debts.** It's easier said than done, but anything you can do to reduce your debt load will free up money to invest for your retirement. Work diligently to pay off whatever debts you can and examine your lifestyle to find areas in which you can reduce spending.
- **Consider working part-time during retirement.** Many Americans are now living longer and enjoying happy, healthy retirements. In fact, the concept of "retirement" has changed so that it now includes any number of activities — including part-time work in a completely different area from one's previous career. If you are willing to do even a little part-time work during your retirement years, you can greatly reduce the financial pressures you may face during this time of your life.

The 4th of July comes and goes quickly. So put strategies in place now to help you work towards your own Financial Independence Day.

Lakes on Eldridge North

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Deadline for submitting articles for the Lakes On Eldridge North Newsletter is the 10th of each month. Submissions are subject to space limitations and editorial approval. Email Articles to loen@PEELinc.com.

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Please e-mail articles and/or photos to loen@peelinc.com.
Submissions must be received by the
10th of the month for the following month's issue.
(Advertising deadline is the 8th of the month.)

Recipe of the Month BROCCOLI CHEESE SOUP

Ingredients

3 T oil
1 C chopped onion
6 C water
6 cubes chicken bouillon cubes
8 ozs. fine egg noodles
2 - 10 oz. pkg. chopped broccoli
garlic powder
6 C milk
1 lb. shredded Velveeta cheese
opt. 2-3 T thickened cornstarch

Saute onion in oil. Add water and bouillon. Cook until dissolved. Add noodles. Cook uncovered 3 min. Add thawed broccoli and garlic. Cook 4 minutes. Add milk and cheese. Heat until cheese melts. Thicken, if desired.

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Lakes on Eldridge North



JULY 2011

HEALTH BRIEFS

Keep Up With Routine Eye Exams

Maintaining good vision should be a top health priority for you.

Many eye diseases, such as glaucoma and macular degeneration, can go undetected and destroy your eye sight later in life.

It is important to keep up with routine eye exams to detect early onset of these and other diseases, according to Dr. Douglas Koch, professor of ophthalmology at Baylor College of Medicine. Family history and secondary condition such as diabetes can also increase your risk of developing these conditions.

At Baylor's Alkek Eye Center, there are highly skilled ophthalmologists who can diagnose and treat eye diseases before the damage occurs. We also offer expert care and the latest technology in contact lens care and treatment of cataracts, ocular surface diseases, dry eye, disorders of the eyelids, and visual problems related to the nervous system to make an appointment at the Alkek Eye Center, please call 713-798-6100.

Antacids May Mask Serious Problem

Taking an over-the-counter antacid on a regular basis could be a sign of trouble, warns a Baylor College of Medicine physician.

"If you are taking an over-the-counter antacid on a daily basis, you have more than just occasional heartburn," said Dr. Waqar Qureshi, associate professor of medicine and chief of endoscopy at BCM. "If that is the case, you should see a doctor."

Heartburn can occur when certain foods cause the muscle controlling the barrier between the stomach and the esophagus to relax, allowing stomach acid to rise more easily into the chest and leaving a burning sensation and a sour taste in your mouth.

You can improve the symptoms by avoiding large meals, eating several hours before bedtime and reducing your weight if you are overweight. If these measures don't help, prescription medications may be necessary, said Qureshi.

Frequent heartburn could signal a chronic condition or gastroesophageal reflux disease (GERD), which afflicts more than 7 million Americans annually. Ignoring frequent symptoms could lead to complications such as strictures (a narrowing of the esophagus), ulcers, difficulty swallowing and even esophageal cancer.

"The bottom line is to not ignore heartburn," Qureshi said, "If you are having heartburn several times a week, especially if it interrupts your sleep, or notice difficulty swallowing, you should see a doctor."

Summer Treats Should Not Replace Healthy, Balanced Meals

When you hear the familiar sound of the ice cream truck coming down the street this summer, be sure to consider how a summer treat fits into a balanced diet, said an expert at Baylor College of Medicine.

"Any snack needs to be in proportion to a person's nutrient needs based on age, gender and activity level," said Dr. Karen Cullen, associate professor of pediatrics-nutrition at the USDA/ARS Children's Nutrition Research Center at BCM.

Consider the frequency and portion size of summer treats, and be sure not to let snacks replace or interrupt regular meals, she said.

Summertime is a great opportunity to discover new fruits that are in season, including watermelons, mangos and strawberries. Fresh vegetables are also available at reasonable prices. Taking children to a farmer's market can be a fun activity with great benefits for the whole family.

Too Much Sodium Can Harm Your Health

When your blood pressure goes up, your sodium intake must come down, said an expert at Baylor College of Medicine.

"There have been many studies that suggest that too much sodium

(Continued on Page 6)

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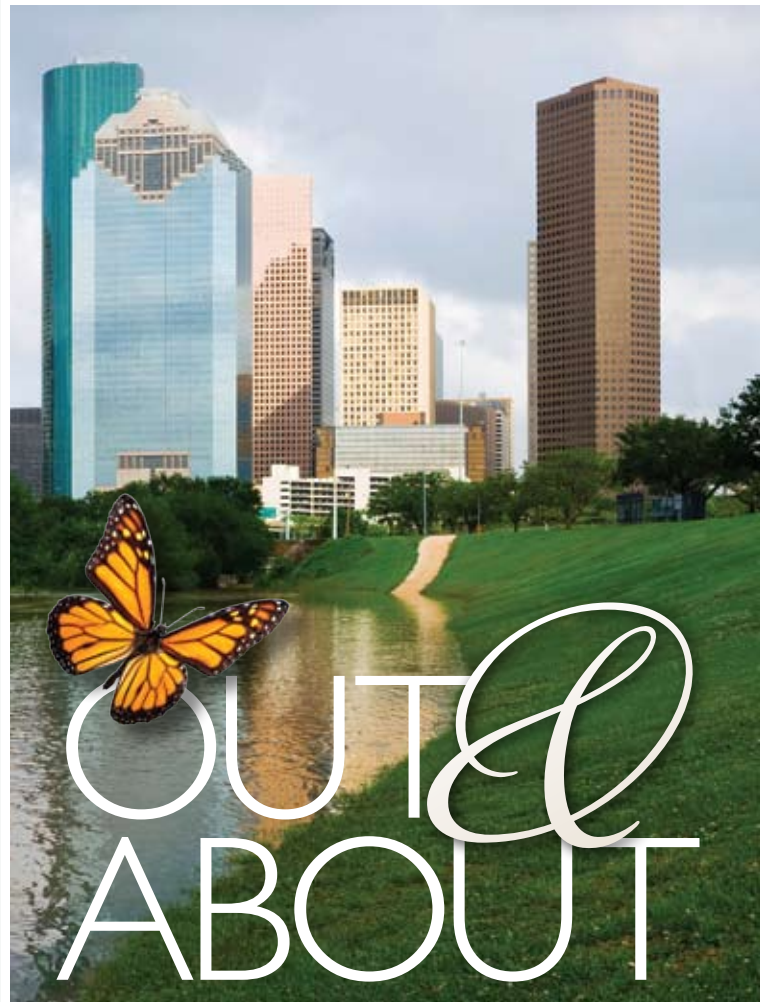
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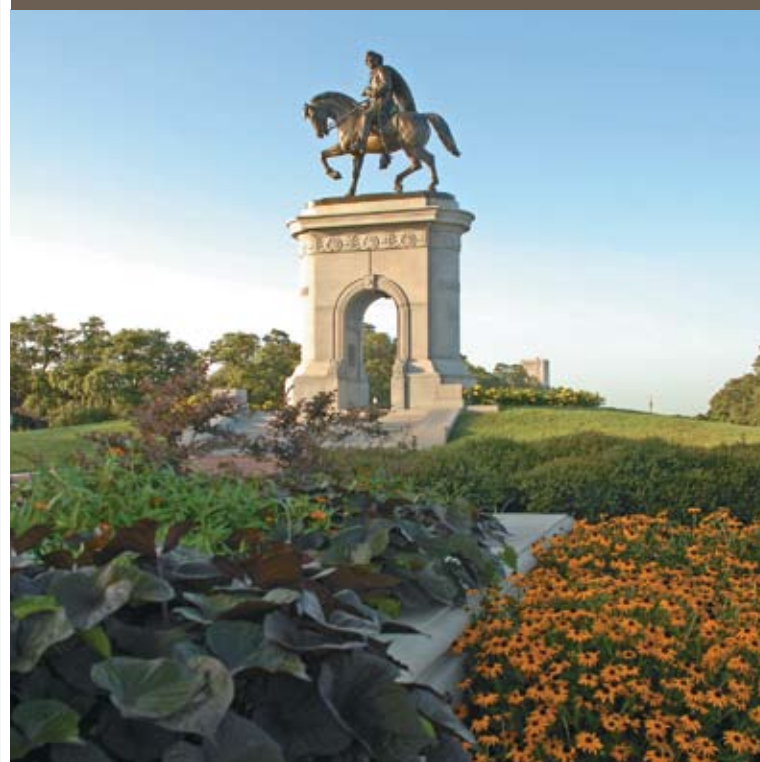
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Health Briefs - (Continued from Page 4)

impacts blood pressure, which increases the risk of cardiovascular disease and stroke," said Dr. Rebecca Reeves, assistant professor of medicine at BCM.

Studies show that Americans eat an average of 3,400 milligrams of sodium per day - that's 1,100 milligrams more than the recommended 2,300 milligrams per day, said Reeves.

Her tips on controlling sodium intake include:

- Eat more whole grains, fruits and vegetables and cut back on sweets and red meat.
- Read food labels for sodium levels per serving
- Replace salt with fresh herbs and spices when cooking
- Use low sodium products when available
- Rinse canned veggies and beans before cooking to reduce sodium levels
- Don't salt food at the dinner table

Foods high in salt and thus high in sodium include cured meats, pickled foods, many different snack foods and crackers and various types of seasonings.

Although medication also helps reduce high blood pressure, the results will be even better with dietary changes. Following a low sodium diet plus taking blood pressure medication daily will help lower and maintain blood pressure.

Elisha Roberts Chapter, NSDAR Cypress, Texas *Daughters of the American Revolution*

Cypress has a new chapter and we are currently looking for new members. We are a non-profit organization and our motto is God, Home, and Country. We promote patriotism, historic preservation, and education. To join you must have a patriot who fought or provided service in the American Revolution. If you are 18 years or older, we are looking for any ladies who might be interested. We are a friendly group of ladies and we meet every third Thursday of the month. If this sounds like you, please contact me: Laura Neal, Regent @ 281-256-3545 or lizardsareicky@sbcglobal.net

We the People of Cypress/ Waller 9/12 Project Group

MEETINGS: 7:00 P.M.

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than 2 minutes.



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Most children are out of sight
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presence of 1 or both parents.



Most children die
who are submerged
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READY MADE FAMILY?

Siblings can be a source of frustration, rivalry and competition as children learn some of the more important lessons in life like communication, negotiation, teamwork and forgiveness. Siblings can also be a source of support, friendship, security and loyalty as children learn to grow together and value the unique aspects of having a family.

Keeping a group of siblings together that have been waiting in the foster care system is a worthy and challenging objective. Finding a family that will take a group of siblings to be permanent family is an even more difficult task. However, the value of having a permanent family for a group of siblings is

immeasurable. Do you have the space in your home and in your heart to be the answered prayer for a sibling group looking for a home?

Maribel (15), Isabel (14), Noah (11), and Tereso (8) are a fabulous foursome looking forward to finding a forever family. As a group, they are smart, polite, engaging, active, and athletic. They hope to find a family that will allow them to stay together as well as encourage and support them in reaching their full potential.

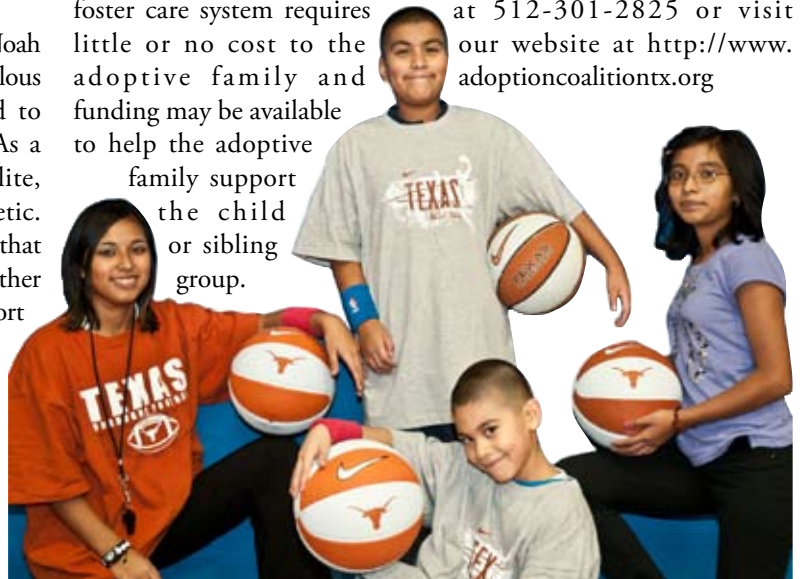
To find out more about this wonderful group please contact Grace Lindgren, LMSW, Wendy's Wonderful Kids Recruiter,

at the Adoption Coalition of Texas (512) 810-0813 or gracelindgren@adopttexas.org

Adopting a child from the foster care system requires little or no cost to the adoptive family and funding may be available to help the adoptive

family support the child or sibling group.

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



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TIPS FOR A HEALTHY SUMMER

Eat Smarter & Move More

Submitted by Sarah S. Jordan, MS

The 4th of July holiday is almost here, and along with it comes good food, parties, and great times with family and friends. These things pretty much go hand in hand with summer.

Summer is a very common time for people to fall off the "health wagon," but it doesn't have to be that way. Eating right and getting enough activity can certainly be a challenge, especially when holidays and travel are involved. But the keys are: being consistent, making good choices, eating in moderation, and purposely finding ways to move more. Here are some tips to make your summer a healthier one for your family and friends.



Small Changes = Big Results

Making small changes for your summer cookouts and potlucks can equal big nutritional improvements.

Traditional Summer Food

A More Healthy Alternative

Hot dogs	Turkey dogs
Hamburger	Turkey burger
Potato salad	Fruit salad
Chips and high fat dip	Assorted vegetables and hummus
Fried chicken	Grilled chicken kabobs with veggies
Pie	Fresh pineapple
Soda and sweet tea	Iced tea with lemon
Using high-fat mayonnaise in dishes	
..... Use low-fat mayo or the kind that has olive oil in it	

(Continued on Page 9)

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Tips for a Healthy Summer - (Continued from Page 8)

Healthy Recipe Swap

You can even request that guests bring a healthy dish and include the recipe along with the dish. After the event, the party host types up all of the recipes and emails them to party guests. Just like that - everyone is equipped with healthy things to try on their own!

Get Movin'!

Instead of a party revolving solely around the food involved, why not create a "buffet of games" and activity to center the event around instead? Here are some ideas for fun backyard games to try this summer with your family and friends. Just be sure to let your guests know the "active" theme ahead of time so they can dress accordingly and be prepared to move.

Host a miniature version of the Olympics.

This can consist of things like wheelbarrow races, three legged races, running, water balloon tosses, and team relays. Have prizes for the teams.

Create an art contest using chalk.

Have three judges and give out prizes for the most creative pieces of art. And maybe even to the adult with the most "artfully challenged" piece of "art."

Play a classic game of "Kick the Can."

Make sure you have at least 3-4 people playing this game. One person is "it" and guards the "can." (Can needs to be in an open

space.) Other players hide while the "it" person counts to 20 and then goes to find the other players. Captured (tagged) players go to "jail." Anyone not captured can kick the can, which sets all jailed players free. If the "it" person finds all players before the can is kicked, the "it" person wins the game.

Have a Hula-Hoop contest.

Crank up the fun music, and see who can twirl the longest!

Create a canvas.

Hang an old white sheet on your fence or clothesline and let the creativity flow while your guests create a beautiful work of art!

Send your guests on a scavenger hunt.

There are many ways to get creative with this, including giving the hunt a theme to match your party, having guests find things in nature and draw pictures of what they find, or having your guests do something (ex: 10 jumping jacks) every time they find something on the list.

Slip and Slide!

Give your party a water theme to beat the heat. Set up two identical slip and slides and see who slides the fastest and/or the farthest. Crown your champion. Test out other games like horseshoes, washers, Bocce ball, four-square, hopscotch, whiffle-ball, or kick ball.

*Here's to a healthy and active summer ahead.
Cheers!*

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Important Dates

Aug. 12-13	New Staff Orientation
Aug. 16-20	Professional Days
Aug. 23	.....	1st Day of School
Sept. 6	.....	Student Holiday
Oct. 11	.....	Professional Day /
		Elem. Parent Conferences
Nov. 24-26	.....	Student Holidays
Dec. 20, 21	.....	Inclement Weather Days/ Student/Staff Holidays
Dec. 22-31	.....	Student Holidays
Jan. 3-4	.....	Professional Days
Jan. 17	.....	Student/Staff Holiday
Feb. 21	.....	Professional Day /
		Inclement Weather Day
March 14-18	.....	Student/Staff Holidays
April 22	.....	Student/Staff Holiday
May 30	.....	Student/Staff Holiday
June 1	.....	Last Day of School
June 2	.....	Professional Day /
		Inclement Weather Day

ELEMENTARY SCHOOLS

1st 9 Weeks: Aug. 23-Oct. 22
2nd 9 Weeks: Oct. 25-Jan. 14
3rd 9 Weeks: Jan. 18-March 25
4th 9 Weeks: March 28-June 1

SECONDARY SCHOOLS

1st Semester

1st 6 Weeks: Aug. 23-Sept. 29
2nd 6 Weeks: Sept. 30-Nov. 5
3rd 6 Weeks: Nov. 8-Dec. 17

2nd Semester

4th 6 Weeks: Jan. 5-Feb. 18
5th 6 Weeks: Feb. 22-April 15
6th 6 Weeks: April 18-June 1

LEGEND



STUDENT/STAFF HOLIDAY



PROFESSIONAL DAY
(Student Holiday)



FIRST & LAST DAY OF SCHOOL



PARENT CONFERENCES/
HOLIDAY FOR ALL STUDENTS/
PROFESSIONAL DAY



INCLEMENT WEATHER DAY

2011

JANUARY

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12011 Bolero Point
12122 Summerland Ridge Ln
12302 Sienna Rosa
5810 Ballina Canyon
5907 Mesa Brook
12203 Cabo Blanco Ct.
5702 Sapphire Vista
5803 Santa Fe Springs
6203 Ballina Canyon
6019 Sandia Lake

5918 Solar Point
12206 Cabo Blanco
5934 Solar Point Ln
6006 Serrano Terrace
5811 Serrano Terrace
6226 Ballina Canyon
12419 Sonata Canyon Ln.
Saratoga Springs Ln.
12219 Laguna Terrace Dr.
5606 Heather Rup
12411 Aliso Bend Ln.
12015 Arcadia Bend Ln.
6106 Ballina Canyon
12111 Ember Isles
6319 Tierra Lake Ct.
12403 Sandia Cove
5927 Serrano Terrace

6003 Isla Vista Ct.
12450 Lago Bend Ln.
5911 Sandia Lake Ln.
5904 Solar Point
6518 Grand Flora
12019 Arcadia Bend
12210 Cabo Blanco
6134 Sienna Arbor Ln
12019 Terraza Cove
5418 Sterling Brook
12518 Aliso Bend
6206 Cibola Park
6203 Paloma Park Ct.
12414 Calico Falls Ln.
12710 Wilbury Park
5802 Ballina Canyon



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LONE STAR COLLEGE CYFAIR PERSPECTIVE

Free Business Success Seminars in July

The Small Business Development Center and the Lone Star College-CyFair Branch Library are sponsoring three free business success seminars. Topics include Twitter for marketing in "Trick or Tweet?" July 13, management tips for productivity and organization in "Time Flies When You're Having Fun" July 20 and free or low-cost online/mobile options in "Web Tools and Apps" July 27. All seminars are held Tuesdays from 7:45 a.m. to 8:45 a.m. in library room 215, on the campus at 9191 Barker Cypress. No sign up is required and there will be door prizes. For information, go to LoneStar.edu/library/business-seminars or call 281.290.3214 or 832.482.1057.

Bosque Gallery Summer Exhibition is Hot! Hot! Hot!

Stop in the Bosque Gallery, to see a unique encaustic exhibition titled "Hot! Hot! Hot!" curated by Gwen Plunkett and on display July 19 through Aug. 18. Encaustic is one of the oldest, time-tested methods of painting. It involves using a mixture of beeswax and damar resin and pigment to paint a variety of surfaces from wood to canvas and others. An artist reception is set for July 20. For gallery information, go to LoneStar.edu/bosquegallery.

Free New Student and Parent Orientations Continue

Multiple orientation dates and times are set through August for new students as well as separate orientations for parents and

family members. Students can take the campus tour, receive important academic information, get advised and register for summer and fall classes. Parents will also tour the campus as well as learn how to support their new college student with a few short presentations on academic life, student services and financial aid. All orientations are free but space is limited so pre-register online at LoneStar.edu/cyfair-orientation. Call 281.290.3430 or e-mail cfoutreach@LoneStar.edu for information.

Registration Under Way for Summer and Fall

Lone Star College-CyFair offers options and flexibility, so register now for Weekend College, Friday only courses, online courses, Dual Credit courses and more. Sign up for Summer Session II classes that start July 14. And it's never too early to register for fall classes which start Aug. 29. For information, go to LoneStar.edu/registration.

L.I.F.E. Lessons in July

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 July include "Secrets Behind Weight Loss" July 6; "Cake Balls" July 13; "Texas Republic Celebration" July 20 and "Flower Power" July 27. Call the library at 281.290.3214 for L.I.F.E. program information.

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Meeting Place: Fairfield Baptist Church

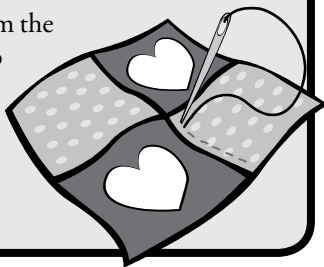
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Established 2005

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Please check out our website for more information.



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View answers online

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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.

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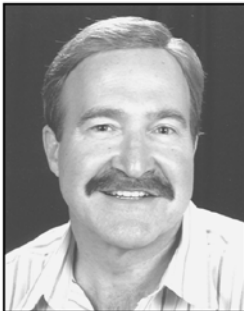
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