

Willowlake Community Newsletter

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Talking to your Kids about Money

Submitted by Rich Keith

The condition known as “affluenza” is contagious and rapidly spreading throughout our youth. Do you find your kids are disconnected from the concept of cash and its true value? Do you believe they are lacking in knowledge about how credit cards and debt really work? Results show that the 18-25 age group is now the largest demographic filing for bankruptcy. What’s the solution?

While children listen to their parents they don’t always do what their parents say they should do. They will, however, absorb their parent’s values. So the answer is to first examine your own attitudes about money. Learn and then live the principles daily that will keep you and your family healthy financially. And communicate with your kids about your process and the decisions you are making.

For example, in our home we no longer say, “We can’t afford that.” When we examined that statement we found it was weak and powerless. Instead we now say, “We are choosing not to afford that at this time.” This holds power and promise because: We choose. We prioritize. We can change if we want to, and it can lead to a discussion about life priorities. You can make a big difference in your kids’ lives regarding their attitudes toward money.

Attend some free educational workshops for teens and parents this month. Workshop attendees will receive a free copy of the book, “The ABCs of Making Money 4 Teens.” It is a groundbreaking book based on the acclaimed international Best Seller, The ABCs of Making Money. Written specifically for teens, this book covers all the basics of making money, how to hang on to it and how to make it grow while having fun.

This common sense approach contains lots of simple, self-directed exercises and is loaded with inspirational teen success stories. The book follows the same successful formula as its predecessor, which stressed the importance of Attitude and Goal setting as the building blocks for success in any endeavor. This inspiring book gives teenagers the motivation and tools to achieve their dreams.

For 90% of the population, the best way for someone to learn something is to take a hands-on approach. In the ABC’s of Making

Money 4 Teens, young people get the chance to write their thoughts and ideas all over their book. For example, there is space provided for you state your goals or your very own business ideas. This aspect makes this book a winner for young people.

So what is the ABC’s of Making Money 4 Teens all about? This book has three sections and each is very relevant to teens. The first section talks about ATTITUDES and how they are the key to either your success or failure. Attitudes are everything! The book reminds us that if you think you can’t do something, you won’t be able to! But if you believe that you can achieve a goal, even though it may be tough, you will succeed. So set your goals and change negative attitudes about money into positive ones!

The second deals with the “HOW TO’s” of money- in other words, the basics of saving and investing. It talks about the time value of money. The time value of money basically says that the more time you have to save and invest, the more money you will make with compound interest. That means that young people that start saving their money early will become financially wealthy sooner! This section tells personal stories of successful and well-known investors such as the man who started Kinko’s.

The third chapter deals with CREATING WEALTH through entrepreneurial ideas. There are loads of young and old entrepreneurs that are featured in this section. There are entrepreneurial ideas, direction on how to start a business, and other useful small business tips. This was a very creative chapter in that it asks teens to draw out some entrepreneurial ideas that you have. It encourages you to bring those ideas to light!

The ABC’s of Making Money 4 Teens is filled with a number of stories about teens that have made a difference. Teens get to hear what successful teens their own age think and are doing to secure their financial freedom.



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Service Manager	
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Deed Restriction Coordinator	
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Don't Forget!

If you are planning any home improvements, addition or exterior change, please contact SCS for an Architectural Review application.

Upon receipt of your form, the association will respond as quickly as possible. Compliance with our community guidelines is greatly appreciated.

To obtain an application:

call 281-463-1777 or log on to the SCS website at scsmgmt.com

June Landscaping

Submitted by Ron Kerwin

It is getting hotter out; plan your lawn/garden work for early morning or evening to avoid the heat of the day. Make sure you drink plenty of non-alcoholic fluids, preferably water, to keep from becoming dehydrated.

Plan your mowing schedule around the growth of your lawn. You should not mow more than 1/3 of the blade length off at a time. If you water or fertilize too much, you will generate excessive growth. This will require more frequent mowing to avoid cutting off more than 1/3. If you postpone mowing, you will be damaging your lawn, generating excess clippings which will require more of your time to mow over them multiple times, and you will do your small mower engine harm by trying to mow too much grass with its smaller horsepower. With proper fertilization and watering, weekly mowing should be adequate; there will be exceptions however.

You can fertilize again this month with a 3-1-2-ratio fertilizer or 4-1-2; try to get it with a minimum of 50 % slow release nitrogen to stretch out its benefits. Water the granular fertilizer in soon after application. You can water your patio plants and hanging baskets with a diluted 20-20-20 water-soluble fertilizer. Try to use filtered or distilled water for these plants and baskets

to reduce the chlorine getting to the plants.

Canopy your trees to allow more sunlight to get to the lawn grasses underneath. Low tree canopies will not allow grass to survive. You want the lower branches removed anyway for safety reasons while mowing. You don't want to get poked in the eye.

On Red-tip Photinia and Indian Hawthorne's watch for maroon colored spots on the leaves. This indicates a fungal leaf spot and could be fatal to the shrubs if left unattended.

Apply a fungicide, Banner or Daconil as soon as you can. Powdery mildew on roses, crape myrtles, eunonymus and zinnias in late spring can be treated with a funginex spray weekly.

Trim your spring flowering shrubs now and then leave them alone. Your Indian Hawthornes and other spring flowering shrubs are done blooming. Now is the time to trim them back. After you do this, do not trim them again until after they bloom next spring. Trimming them later in the year may result in your removing the flower bud heads for next year. June bugs DO NOT mean to treat for their larva, grub worms. Treatment is only effective in late July/early August IF you have grubs. Spider mites can be treated with miticides, insecticidal soaps or just a blast of water from your hose.



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Regular Checkups Big Part of Staying Healthy

Regular screenings are an important part of staying healthy, but it's hard to remember what tests are needed at what age. Baylor College of Medicine doctors offer guidelines to help maintain good health through the ages.

"It is very important at any age to have regular health screenings," said Dr. Steve Rosenbaum, assistant professor of medicine at BCM and section chief of general internal medicine at Baylor Clinic. "It allows us to appreciate our good fortune for good health, and regular exams can detect problems early, so they can be treated and dealt with more expeditiously."

As we age, it is even more important to have regular screenings, kind of like having a favorite old car that we have to "baby" along, Rosenbaum said. He recommends people come in during their birth month. That way it's very easy to remember.

Just how often people should visit their doctor for regular checkups and screenings is a common question. **For people with no chronic health issues, Rosenbaum suggests:**

- People in their 30s should have checkups every two to three years
- By 40, checkups are recommended every 12 to 18 months
- Annual checkups starting by 50

RECOMMENDED SCREENINGS INCLUDE:

CHILDREN

-Hearing, Vision, Height/weight/Body mass index, Blood pressure, Speech and motor skills development, and Social/behavioral skills

TEENS

-Pap smear, Sexually transmitted infection screening if sexually active, and Vision

20S

-Vision, Pap smear, and Lipid test

30S

-Baseline mammogram at 35, Vision, and Pap smear

40S

-Mammogram, Pap smear, Vision, Prostate, and Heart stress test

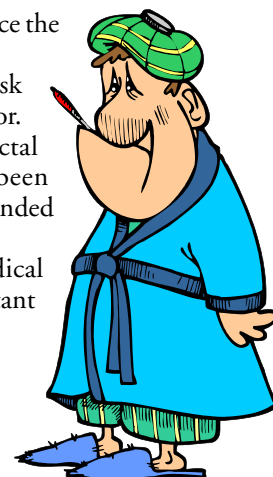
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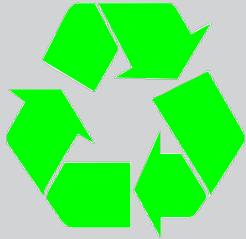
-Colonoscopy, Glaucoma/vision, Prostate screening, Skin cancer, Stress test, and Hearing

There are many factors that could influence the frequency of screenings.

Family history of certain illness and risk factors should be discussed with your doctor. For some illnesses, like skin or colorectal cancer, if a first degree relative has been diagnosed, screening could be recommended to begin in the early 20s.

Remember, talking about family medical history with your doctor is just as important as staying up to date on your checkups.





Trash Recycling

Recycling is a service offered to the community at no charge by Royal Disposal. Pick up days are the first and Third Fridays of each month. If for any reason your recycling is missed please just put it back until the next recycling day. Royal Disposal makes every effort to pick up the recycling but may at times, due to cost constraints, miss a pick up day. Thank you for your cooperation and patience in this matter!

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Dog Walking

Walking your dog is a great way to exercise for both you and your pet and it's also an opportunity to get out and enjoy the neighborhood. For those of you who walk your pets, please remember to keep your animal on a leash and to clean up after them. Your neighbors will appreciate your consideration!



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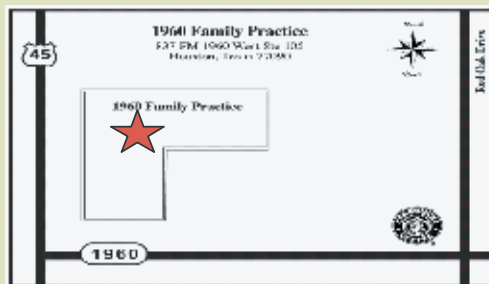
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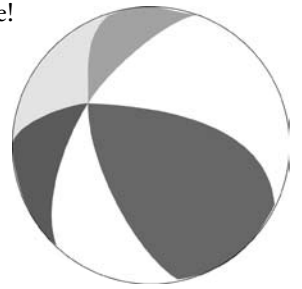
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Eight Water Safety Rules for a Safe Summer

Submitted by Lynn Neillie

1. Always have a pool gate around home pools. This includes having a locked and securely fastened gate that is not accessible to little ones.
 2. Continuously educate children on water safety. This is a great thing to do at home, on the boat, at the pool, wherever there is water. Each time you are getting your little one ready for a swim session or water play, go over the rules of water safety. Repetition is key with small children. Make sure your swim instructor incorporates a "Safety Lesson of the Week" into its lesson curriculum. This includes questions about water safety and how to avoid dangerous situations.
 3. Designate a "Water Watcher." This is a responsible adult who sticks to alcohol-free beverages during swim time and who is in charge of keeping both eyes on the pool while it is in use. Or, better yet: consider renting a Lifeguard for your party or group event.
 4. Remove all pool toys, floaters, ring buoys and other child-enticing items from the pool area when it is not in use. One wrong reach for that floating rubber ducky could be disaster.
 5. Clear homes of common household items that can be dangerous to a curious toddler. It takes just 2 inches of water for a child to drown in a bucket. Put all mop buckets, dog dishes and coolers out of children's reach.
 6. Never leave a young child in the pool or bathtub--even "just to get the phone."
 7. Enroll your child in swim classes. Start lessons early. The longer a child has lessons the more they understand water safety. A great time to do this is in the spring! This way your kids are already prepped and ready to roll for the summer swim season. You'll want to find an inside heated pool and lesson times geared towards working families.
 8. Supervise, Supervise, Supervise! Try to have your eyes on your children in and around the pool at all times. Adults should always be present when any child is in the pool area.
- Let's help our kids love the water while also respecting it by being safe and well-trained at all levels.



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Healthier Homes

By: Michelle and Charlie Bubnis

Non-toxic Relief from Mosquitoes

That high pitch hum in your ear...summer is here and the mosquitoes have arrived. It's time to take action but let's keep the family protected and safe.

Don't use any mosquito spray that contains DEET (diethyl toluamide). DEET is a very effective insect repellent but not the best choice for the families' health.

DEET is a known neurotoxin, causes kidney and liver damage and has been implicated in birth and developmental defects. "Children in particular are at risk for subtle brain changes caused by chemicals in the environment, because their skin more readily absorbs them, and the chemicals more potently affect their developing nervous systems." ¹ The World Health Organization (WHO) states that over 30% of the global burden of disease in children can be attributed to environmental factors, including pesticides.²

If the bottle of repellent you are planning to purchase contains DEET the label will say: may damage furniture finishes, watch crystals, leather, painted or varnished surfaces. This is a very harsh chemical that shouldn't be sprayed on the skin.

So what are some other options? Vinegar, either white or apple cider will work. Put it in a salad dressing bottle and sprinkle it on exposed skin. There are also herbal oils that are recommended such as tea tree, cedar, peppermint, citronella, eucalyptus and lemongrass. Mix these oils with cooking oil to dilute prior to putting on the skin.

If you wish to purchase insect repellent BUG OFF ³ from Dr. Mercola is a healthier option. It contains several of the essential oils listed above.

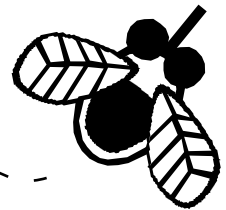
Mosquitoes are attracted to light colored clothing especially yellow. They zero in on fragrances from scented body care products, laundry detergents and scented fabric softeners. The use of unscented fragrance free products decreases the families' neurotoxic exposure but also keeps mosquitoes searching for another meal. Mosquitoes do not like the smell of garlic so by using a product called Mosquito Barrier (a very potent garlic solution) on the lawn, this will repel mosquitoes from the yard.

Check the external home environment. Be sure to empty any standing water around the home because this will provide the mosquitoes with a breeding ground. Consider putting up a bat house. A bat can eat approximately 600 mosquito sized insects an hour.

With these measures in place your family will probably not hear a high pitch hum in the ear this summer. The mosquitoes will find a better location than your home for their next meal.

For more learning and resources:

- 1 Duke University Medical Center (2002, May 2) DEET Brain Effects in Animals , Warrant Caution
- 2 Beyond Pesticides Fact Sheet: Children and Pesticides Don't Mix, Debra Lyn Dadd: About Natural Mosquito Relief, www.1001nets.net, cotton mosquito nets from Australia
- 3 Bug Off Toll free number to order: 877-985-2695



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\$160,000 - 179,999	0	1	0	0	1	0
\$140,000 - 159,999	0	2	0	0	0	1
\$120,000 - 139,999	0	0	0	1	0	0
\$120,000 -	0	0	0	0	0	0
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