

Windermere Lakes



H O M E O W N E R S A S S O C I A T I O N

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www.windermerylakes.net

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FINANCIAL FOCUS

Are Your Investments Getting Enough Exercise?

Now that spring is here, you may find it easier to get outside to run, bike or take part in other physical pursuits that you enjoy. As you know, the more active you are, the more efficiently your body will work. And the same can hold true for your investments — the more exercise they get, the more potential to work on your behalf.

Just how do investments get “exercise”? Through lots of activity. And you can keep your investments active in at least two ways: through systematic investing and through dividend reinvestment. Let’s take a look at both these techniques.

When you engage in systematic investing, commonly called “dollar cost averaging,” you are continuously putting your money “in motion.” Essentially, you put the same amount of money into the same investments at regular intervals. So, for example, you might decide to invest \$100 per month, in Company ABC stock. To impose this investment discipline on yourself, you could even have the money sent directly from your checking or savings account.

Of course, since the price of ABC stock, like that of all stocks, is constantly changing, your \$100 investment will buy different numbers of shares each month. This can work to your advantage, because when the stock price of ABC goes down, your \$100 will buy more shares. When the price goes up, you’ll automatically be a smart enough “shopper” to buy fewer shares, just as you’d typically buy less of something when its price goes up.

Over time, systematic investing typically results in an average cost per share that’s lower than it would be if you were to make sporadic lump sum investments. If you can lower the cost of investing, this may help boost your investment returns. This also can be an effective way to fund your retirement account(s) each year. (Keep in mind, though, that even systematic investing can’t guarantee a profit or prevent a loss in declining markets. Also, you’ll need to have the financial resources available to keep investing through up and down markets.)

Dividend reinvestment is similar to systematic investing in that it allows you to build more shares of an investment. But when you

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YARD OF THE MONTH

And the winner is... 11915 Sunset Lake



Colors of spring radiate from the gorgeous landscape created by these homeowners. Red, white, yellow and purple flowers and plants really stand out and provide a picture perfect yard. Bright green rye grass and a variety of elegant trees and shrubs complete the beautiful and inviting setting. The committee also noticed the same attention to detail in the back yard, which is visible from a nearby community dock.

If you would like to participate on the yard of the month selection committee or nominate a residence for yard of the month, please let us know by visiting our website at www.windermerylakes.net.

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* We are establishing our Committees for 2010 and need resident volunteers! If you are interested in participating with us, please contact us at www.windmerelakes.net for more details. This is a great way to meet your fellow neighbors and to help make our Windermere Lakes community a better place to live.

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Financial Focus- (Continued from Cover page)

reinvest dividends, you don't even have to take money from other sources to increase your shares — you simply have to request that a stock or a mutual fund, instead of paying you a dividend in cash, reinvest the dividend right back into that same stock or mutual fund. It's an effortless way of adding shares. Similar to dollar-cost averaging, dividend reinvestment imposes an investment discipline on you — you automatically keep putting money in the market during up and down periods. (Keep in mind that dividends can be increased, decreased or totally eliminated)

Exercising your investment dollars in these ways can help you go a long way toward keeping your portfolio in good shape — enabling you to make healthy progress toward your important long-term goals.

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Tips for Mastering the Farmers' Market

By Melanie Dragger, M.Com.

Many people are taking steps to improve their health and the environment by eating organically grown and raised foods. While some people are selecting organic items at their local grocery store, farmers' markets are becoming increasingly popular. Over the past year, according to the Department of Agriculture, the number of farmers' markets in the U.S. increased by 858, or 16 percent, from 5,274 in 2009 to 6,132 in 2010. When the USDA first began tracking farmers' markets in 1994, there were only 1,755 markets.

Outside of growing your own produce and raising your own livestock, shopping at a farmers' market is the best way to obtain fresh, local, and seasonal fruits, vegetables, and herbs, as well as farm-fresh eggs, meat, poultry, and dairy products. Many farmers' markets also offer artisan breads, honey, and seasonal jams, jellies, and preserves.

Below are tips to help you master your local farmers' market:

1. Do Your Research – Before heading to the market, research what produce is in season in your area. Since all products sold at a farmer's market may not be organic, and some organic products sold may not be certified, familiarize yourself with the organic certification process and product labeling. Information on the USDA's National Organic Program can be found at <http://www.ams.usda.gov/nop>.
2. Bring Your Own Containers – While some

vendors have bags and boxes available for customers, bringing your own containers is the best way to ensure you will be able to transport and protect your purchases properly. Additionally, recycling containers helps the environment by reducing the number of natural resources used to produce new ones.

3. Bring Cash – Swing by your bank or ATM before hitting the farmers' market. Most vendors do not accept checks or credit cards. Bring small bills, since it may be difficult for some vendors to make change.
4. Go Early or Go Late – The best items usually go first, so try to get to the market early. However, before making a purchase, take a quick trip down the aisles, since prices can vary greatly among vendors. If you can't make it to the market when it first opens, go at the end of the market day to catch deals from vendors trying to unload their remaining products.
5. Speak with Vendors – Shopping at a farmers' market allows you an opportunity to speak directly with growers and farmers. Not familiar with Swiss chard? Looking for a new way to prepare eggplant? Most vendors love to share their knowledge, including discussing their production methods, providing storage and transportation advice, and sharing recipes and cooking tips.

Buying organic products at your local farmers' market offers numerous benefits, including boosting the local economy, reducing the amount

of toxic chemicals that enter your body and the environment, and decreasing the amount of fossil fuels used to transport products to consumers. However, organic products can be more expensive than conventionally grown and raised products, and some organic products may be difficult to find in some areas. If going 100% organic is not feasible, use the following list as a guide. According to the 2010 report of the Environmental Working Group, a non-profit organization specializing in research and advocacy related to public health and the environment, these 12 fruits and vegetables consistently contained the highest amount of pesticides when conventionally grown, and should be consumed in organic form when possible:

1. Celery
2. Peaches
3. Strawberries
4. Apples
5. Blueberries (domestic)
6. Nectarines
7. Sweet Bell Peppers
8. Spinach
9. Cherries
10. Kale/Collard Greens
11. Potatoes
12. Grapes (imported)

The EWG's annual ranking of produce pesticide contamination is based on its analysis of tests conducted by the USDA and the federal Food and Drug Administration. More information on the EWG, as well as the full list of fruits and vegetables ranked, can be found at <http://www.ewg.org>.

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Cardiovascular Disease and Women *Think Red Heart*

Do you know the number one killer of women in the United States? It's not breast cancer. Try again. It's heart disease. 489,000 women die from heart disease annually, not breast cancer, according to the Centers for Disease Control and Prevention. In a research study, the American Heart Association reported only 13 percent of all women in the United States are aware that heart disease can kill them or play a major threat in their lives. Women are bombarded with advertisements, news media, and commercials about how breast cancer can kill them. Yet, cardiovascular disease is playing a lethal role in women's health today, more so than cancer.

Cancer is the second killer of women. Though it's not breast cancer, but rather lung cancer. 73,000 women die annually of cigarette related lung cancer. In the United States 202,964 women were diagnosed with breast cancer in 2007, and 40,598 women died from this disease. Receiving regular mammograms and doing daily breast self-checking examinations are crucial for survival. Along with great surveillance, research, and early detection fewer women are succumbing to this disease. Colorectal cancer is the third leading cancer killer in women.

The fact is heart disease is the number one killer in women. Women need to think more Red, along with Pink. Heart disease is a preventable disease and can be controlled. Yes, many contributing factors, such as genetics, gender, and ethnicity, do play a role. However, lifestyle is a major culprit in heart disease. Adopting a healthy lifestyle, which includes the following factors, can reduce the risk of contracting heart disease:

- Exercise regularly.
- Control other contributing factors such as blood pressure, diabetes, hypertension, and cholesterol.
- Maintain a well-balanced nutritional menu that is rich in fruits and vegetables, whole grains, and lean meats.
- Eat high fat foods sparingly.
- Reduce the amount of sodium, sugar, and alcohol.
- Maintain a health body weight.
- Cook meals more frequently.
- Limit pre-packaged foods.

*Article by,
Valerie Salinas, MS*

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Tips to Turn Your Walk Into a Workout

By Sarah S. Jordan, MS

Walking is a great mode of exercise because it requires no equipment, it is low-impact, and something that many people can do regardless of their fitness level or experience.

Benefits of Walking

Any movement is good movement and the same is true for walking. Like other forms of exercise, walking can help you improve cholesterol levels, lower blood pressure, control weight, improve mood, decrease stress, and it also provides numerous other health benefits. Here are some tips to turning your walk into a workout.

Get the Goods

Proper footwear is essential for any kind of exercise. It is important to select shoes with good arch support and soles that absorb shock and provide cushioning. If you are unsure about fit, Austin has several local shoe stores that will personally fit you to a new pair of sneakers.

Choose clothing that is comfortable to move in and that you feel good wearing. Dress in layers if the weather is cool so that you can adjust as needed during your workout. And take a bottle of water along so that you can hydrate along the way. You may find that taking an iPod along will help keep you motivated.

Walking for Fitness: Proper Speed and Technique

Although the act of walking is simple, walking for fitness takes more effort, attention to speed, and technique. In order to get the most out of your walking

workout, the speed should be brisk and above your "stroll in the park" comfort level. Also, your heart rate should be elevated. A good estimate: 10 - 15 heartbeats in a 6-second pulse count. (Multiply that number by 10 to get heartbeats per minute.) Strike the ground with the heel and drive off from heel-to-toe in order to effectively engage the muscles of your lower-body.

A few minutes after starting your walking workout, take a moment to stretch the calves, quadriceps, and hamstrings. Hold stretches for several seconds (with no bouncing) on each side. After your workout, reward your muscles and improve flexibility by taking a few minutes to stretch. Hold stretches longer here because muscles are warm and can make gains in flexibility at this point.

Just Getting Started?

If you are new to exercise, it is important to check with your doctor before starting an exercise program. Start slowly and gain confidence before adding distance. For

example, you might try walking 10 minutes in one direction and 10 minutes back. Slowly build up to 15 minutes in one direction and 15 minutes back. Over time, build up to 2-3 miles or 40-60 minutes of walking at a brisk pace most days of the week.

A Seasoned Walker?

If you have been walking for quite some time, you may be looking for something new to add to your walking workout. With a few quick additions, you can further challenge and tone muscles and increase the intensity of your workouts.

Add speed. Turn your walk into a speed walk. Engage the arms and the core muscles.

Incorporate intervals. Walk for five minutes. Do an interval for two minutes. Repeat. Intervals can include things like walking lunges, moving side squats, push-ups, and jogging.

Hit the hills. Adding an incline will increase intensity in a hurry!

Add resistance. Use a weighted backpack or vest. Or push your child in the stroller. I did not realize just how much weight I was pushing when I exercise with my son until I did the math recently. He is 25 pounds, and the stroller is 15. That extra 40 pounds adds great intensity (and a whole lot of cuteness) to my workouts!

If this is the year that you have devoted to improving health, walking is a great way to start! Remember... "The journey of a thousand miles begins with a single step."



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Align Your Work Values with Your Career

By Amy Wolfgang, M.Ed.

What is your ideal job? How do you make that determination? Many people are unhappy with their current career but are unsure what will make them happy. When individuals want to understand why they are unhappy in their current career the first area to examine is their work values.

Work values are characteristics of the activities and opportunities in a job that help make performing the job a satisfying experience. Examples of work values include: variety in work tasks, job security, ability to travel, recognition, etc. When you are evaluating your own career or making a decision on a new career, it is important for you to assess how your work values align with the career you are considering.

Action Steps

Identify Your Work Values

Before you can begin evaluating your work values, first you must identify them. What are the top 5 – 10 work values that are important to your career satisfaction? Sometimes it is hard to think of what we need, although it can be easy to identify what we do not like in a career. Think back to those times that you may have been upset

about your career situation. For example, the time when you did a lot of work on a project and no one recognized it. This could mean that recognition is an important work value to you. What if you are unhappy in your current career because every day you complete the same tasks as you did the week before? This could mean that variety is an important work value for you.

To get you started, here are samples of some work values that might be important to you:

- Variety of Work
- Autonomy
- Flexible Hours
- Education/Training Opportunities
- Workplace Environment
- Status of Job
- Pay/Salary
- Recognition/Praise
- Opportunities for Advancement
- Socialization/Interaction

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Align Your Work Values with Your Career -

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Rank Your Work Values

Now that you have identified the items that are important to you in a career, you will need to rank them in order of importance. No one job may be able to meet all of your work values, however, a job that is a good match for you should be able to meet your most important ones.

Evaluate Your Current Job

Now that you know which values are the most important, ask yourself this question: Is your current job meeting your work values? If it's not, don't worry. It does not mean that this isn't the right career for you. It does mean that some things need to change in your job for you to achieve greater satisfaction. This may provide a great opportunity for you to speak with your supervisor about ways some of your work values can be met.

For example, if you value creativity, but always seem to be completing the tasks rather than helping to develop the solutions, talk to your supervisor about potential projects you can assist with on the creative side. If you value learning, then identify areas that seem interesting to you and ask your supervisor about helping in those areas so you can learn new skills. These tactics are also a great way to show your company that you are committed and capable.

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