



The Harbour

COMMUNITY • CONNECTION • CULTURE

June 2011

Official Newsletter of the Chelsea Harbour Homeowners Association

Volume 2, Issue 5

Recipe of the Month **CHILI CON QUESO**

INGREDIENTS

- 2 lbs. Velveeta cheese, cubed
- 1 - 13 oz. can evaporated milk
- ¼ lb. margarine
- 2 onions, chopped fine
- 2 or 3 garlic buds, minced
- 12 or 14 whole green chilies, seeded & mashed
- 1 large jar pimentos, chopped
- 1 large can taco sauce

-Melt cheese in double boiler with milk. Saute onions, garlic in margarine until soft but not brown.
-Add green chilies, pimentos and taco sauce.
-Cook about 10 minutes covered.
-Add cheese mixture.
-Blend well, but do not boil. Serve hot or cold. -
Keeps well in a glass jar in refrigerator.
-Reheat in double boiler or microwave.
-Can be used as a dip, or a sauce on broccoli, cauliflower, or green beans; or a spread for toast or stuffing for celery. All 1 T to scrambled egg for "eggs Espanole".

Congrats High School & College Graduates!

We would like to recognize all the seniors in Chelsea Harbour for 2011! Proud parents and students can share a photo and bio to be published in the Voice by submitting them to secretary@chelseaharbourhoa.com. by the 8th. Tell us about your accomplishments and future plans so your neighbors can celebrate this important milestone!



Class of 2011

COMMUNITY CONTACTS

BOARD OF DIRECTORS

President, William Lee president@chelseaharbourhoa.com
Vice President, Anil Nair vp@chelseaharbourhoa.com
Treasurer, Mark Owczarczak... treasurer@chelseaharbourhoa.com
Secretary, John Rushing secretary@chelseaharbourhoa.com
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*To email all board members -
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Community Manager: Kelli Hernandez

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Members (2) VACANT

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Email all members - Beautiful@chelseaharbourhoa.com

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Members Dan Charly, Seun Mabadeje, Dhiren Desai

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NEWSLETTER PUBLISHER

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SHOW OFF YOUR SUPERHERO

Parents this is your chance to brag on your kiddos. We want pictures of your kids doing everyday things, school events, plays, sports, etc. Send in your pictures to be featured in The Harbour.

E-mail your pictures to secretary@chelseaharbourhoa.com by the 8th of the month.

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MEET NATHAN

What is life like today for a typical ten year old boy? Skateboards, bicycles, computer games, school with kids he has known since he started kinder garden, neighborhood friends to hang out with, parents that make him clean his room and take a bath on a regular basis, but are always there for him; grandparents that spoil him? For a child in the foster care system, many of these things are missing. And those are the most important, namely the relationships with family and long term friends that tend to build trust and security that help the child develop a strong sense of self and build on self-esteem.

Meet Nathan, an active 10 year old child in foster care. He loves the Texas Longhorns and is a talented football and basketball player. He enjoys school, has lots of friends and is always respectful to his teacher. Nathan has so much potential for the future and in finding his forever home, he is destined to reach all of it!!

Stability of loving relationships and predictability in a safe environment are essential elements to help each child reach their potential. Finding a "Forever Family" for a child like Nathan is critical to his continued growth and development. As long as kids like Nathan remain in the foster care system, they always have the mindset that tomorrow may mean another foster home, another school, another set of parents to adjust to. Could you help Nathan or other children like him to gain the trust and security that comes with having a permanent family?

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.

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 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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COMMUNITY CHANGES LIVES

By Sarah S. Jordan, MS

In late April, I was fortunate enough to be a small part of an incredible event in my neighborhood called "BBQ4JD." The theme on the back of the event t-shirts read "Community Changes Lives," and I don't think any other words could have summed it up better than those three words did.

What I witnessed was a large community coming together to support a child and family with love, donations, many hugs, and ongoing prayers. I could not believe how many people, children, volunteers, and businesses came out to contribute their time, energy, and love to the event. It definitely showed the true colors and generosity of the neighborhood and the wonderful people that live there.

We moved there almost two years ago, and I have to say that I feel very fortunate to be part of such a great community. Through family time at the pool on weekends, attending business networking meetings, offering free women and stroller fitness classes, attending

holiday events, and volunteering at a few things, great connections have been made and a large community feels much smaller to me.

This got me thinking... what are some ways that we can all get more plugged into our own neighborhoods? Here are some great ways to do just that.

VOLUNTEER

Communities put on so many great events throughout the year, and there are always volunteer opportunities and ways to get more involved.

DONATE

If you own a business or have a product that could be helpful to an event or silent auction, donate your time and/or an auction item. As they say, you have to give in order to receive, and there is so much to be gained in the spirit of giving to others. I cannot tell you how many incredible people I have

been fortunate enough to meet through the giving of my time and services.

READ THE COMMUNITY NEWSLETTER EACH MONTH

A great deal of time and energy is spent in creating those newsletters, and they are a great way to stay updated on what is happening around you and to connect with the members, events, and local businesses in your community.

GET MOVING TOGETHER

Start a running or walking group. Plan a fun run/walk for parents and their children in your area to promote being active.

FIND PEOPLE WITH SIMILAR INTERESTS,

and join or form a group, whether that is a book club, moms group, or business-networking group. So much is gained from partnerships and networking.

(Continued on Page 5)

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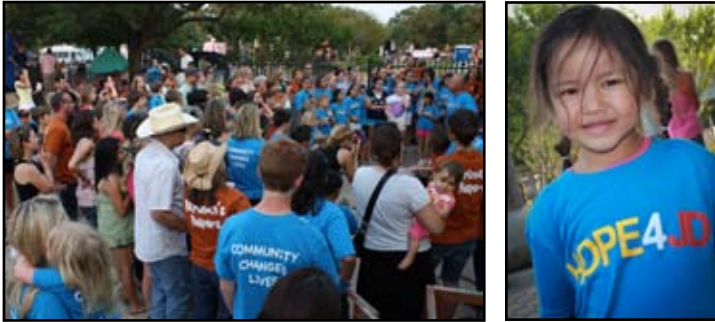
Community Changes Lives - (Continued from Page 4)

WELCOME NEWCOMERS

Within a day or two of moving in, one of my neighbors had already showered us with free ice cream coupons to his shop. And other neighbors had already given us their cell phone numbers in case we needed anything. A little bit goes a long ways in making people feel welcome.

PLAN A POTLUCK FOR YOUR NEIGHBORS ON YOUR STREET ONCE A YEAR Food + Families = Fun!

What ever you find to work for you and your family in getting involved, may you find immeasurable enjoyment from your efforts. Community really does change lives.



*Photos courtesy of Sarah and Jessica from
MilesOfSmilesPhotography.com.*

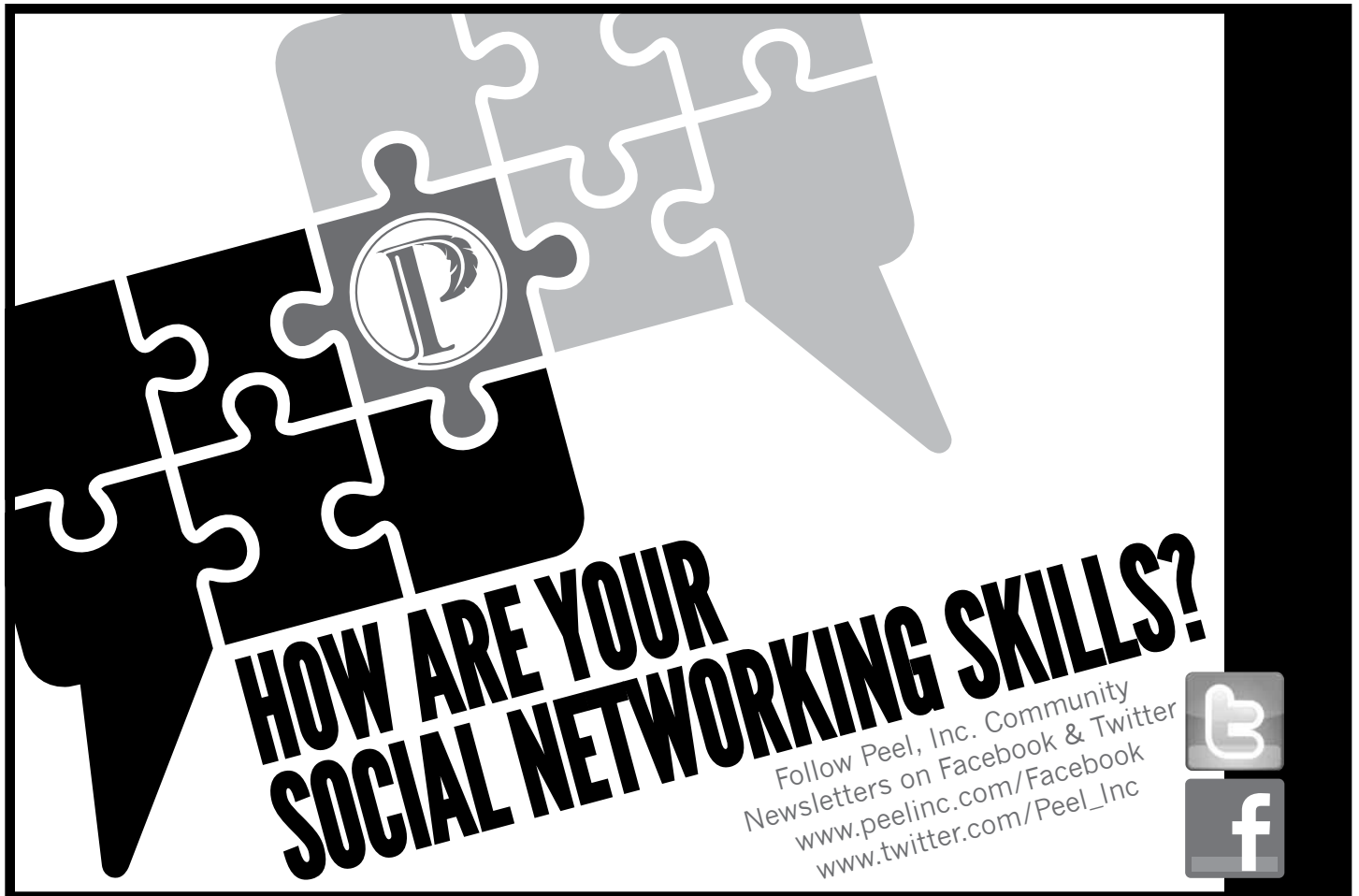
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FINANCIAL FOCUS

Know Your Investment Risks — and How to Respond

When you invest, you take some risks. While you can't totally avoid these risks, you can take steps to help reduce their impact and increase your comfort level. And the more comfortable you are with your investments, the easier it will be to follow a long-term strategy that can help you meet your goals.

Let's look at the most common types of risk related to investing, along with some suggestions on helping to reduce these risks:

Losing principal — This type of risk is most closely associated with investing. For example, when you purchase a stock, you know that its value could go up or down. If it drops below your purchase price, and you then sell your shares, you will lose some of your principal.

Your response — You can't eliminate the risk of losing principal, but by owning a mix of stocks, bonds, government securities and other types of investments, you can help reduce the impact of volatility on your portfolio. Keep in mind, though, that diversification, by itself, can't guarantee a profit or protect against loss.

Losing value when interest rates change — This type of risk primarily affects fixed-income investments, such as bonds. If you purchase a bond that pays, say, a 4% interest rate, and the market rate goes up to 5%, then the value of your bond will drop because no one will be willing to pay you the full price for it when newer, higher-yielding bonds are available.

Your response — You can combat, or even ignore, interest rate risk by holding your bonds until they mature. By doing so, you'll get your full principal back, provided the issuer doesn't default, and you'll continue to receive regular interest payments unless the bonds are "called," or repurchased

by the issuer. (You can help protect against this by purchasing bonds that have some degree of "call protection" and by owning bonds with different maturities.)

Losing purchasing power — This risk largely applies to fixed-rate investments such as certificates of deposit (CDs). To illustrate: If you purchase a CD that pays 2%, and the inflation rate is 3%, you are actually losing purchasing power.

Your response — Despite their vulnerability to inflation, CDs can offer you some valuable benefits, such as preservation of principal. Yet if you are concerned about fighting inflation, you may want to look for investments that have the potential to offer rising income, such as dividend-paying stocks. In fact, you can find stocks that have increased their dividends for many consecutive years. (Be aware, though, that companies can reduce or eliminate dividends at any time. Also, an investment in stocks fluctuates, and you could lose your principal.)

Apart from these individual techniques to reduce investment-related risk, you should also save early and save often — because the more money you accumulate, the greater your ability to follow a long-term strategy that reflects your personal risk tolerance. That's why it's a good idea to contribute as much as possible over the years to your IRA and 401(k) or other employer-sponsored retirement plan.

By understanding the different types of investment risk, and by acting to help lessen them, you can reduce much of the stress sometimes associated with investing — while you increase your prospects for achieving your objectives.



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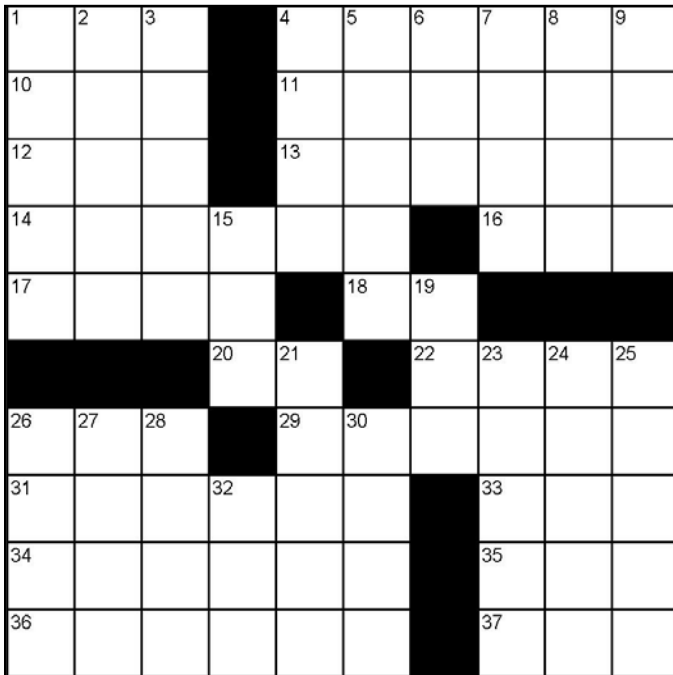


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ACROSS

1. Beg
4. Lizard
10. Licensed practical nurse
11. Uneven
12. Lavatory
13. No longer asea
14. Downright
16. Not (refix)
17. Possessive pronoun
18. Beast of burden
20. Gym
22. Small particle
26. Tear
29. National capital
31. Refrigerator
33. Abdominal muscles (abbr.)
34. Ring around the sun
35. Downwind
36. Pseudonym
37. Undergarment

DOWN

1. Muslim's God
2. Fern seed
3. Seasoner makers
4. Persia
5. Enthusiasm
6. Expression
7. Competition at the Greek games
8. Roman emperor
9. City in Yemen
15. Viper
19. Roman twelve
21. Type of wood
23. Toothbrush brand
24. Stem
25. Afloat (2 wds.)
26. Costa ____
27. Computer "button"
28. Brand of coffee alternative
30. Student's dread
32. ____ voyage

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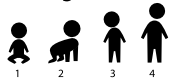


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Join Colin's Hope as we partner with Schlitterbahn to try and break the world record for the World's Largest Swim Lesson on Tuesday, June 14th. Visit www.Schlitterbahn.com for more information.

June 26th Open Water Swim benefits Colin's Hope

Splash into Lake Travis for the Red Licorice Events Open Water Swim at the Mansfield Dam on June 26. The swim benefits Colin's Hope and you can choose from 800m, 1.2 mile or 2.4 mile options. Visit www.redlicoriceevents.com for more information.

August 27th & 28th 3rd Annual Colin's Hope Kids Triathlon

Athletes ages 5-15, mark your calendars for August 27th & 28th. Our Kids Triathlon will once again take place in the Lake Pointe neighborhood. Registration opens in early June and will fill up very quickly! www.colinshope.org



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