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FAIR OAKS

GAZETTE

July 2011

Newsletter for the Residents of Fair Oaks Ranch

Volume 1, Issue 3

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.



*Work Toward
Your Own
Financial
Independence
Day!*

FAIR OAKS RANCH

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FAIR OAKS RANCH

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 5)

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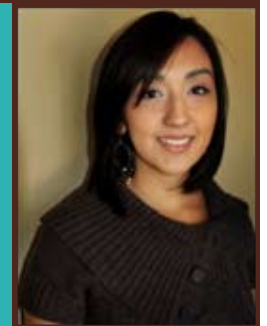
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FAIR OAKS RANCH

Tips for a Healthy Summer - (Continued from Page 3)

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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- 
LEARN TO SWIM
- 
WEAR LIFE JACKETS
- 
MULTIPLE BARRIERS ON ALL POOLS & HOTTUBS
- 
KEEP BACKYARDS & BATHROOMS SAFE
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ALWAYS CHECK POOL/HOTTUB FIRST FOR MISSING CHILD
- 
LEARN CPR



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DROWNING ALERT!!!



In recent years, more Central Texas children have drowned in JULY than in any other month!

JOIN US IN HAVING A SAFE SUMMER IN THE WATER!



July – August 2011 The Hospital at Westlake Medical Center Flamingo Sale to Benefit Colin's Hope!
When the beloved garden center, Pots & Plants closed its doors- several flamingos were injured in the move. You can help them return for the best care in town at The Hospital at Westlake by donating \$15. ALL profit in June, July and August benefits Colin's Hope. You can add to The Hospital at Westlake's flock, or start your own flock at home. Visit www.westlakemedical.com for more details or stop in The Hospital's Waterfall Café, 5656 Bee Caves Road, Building L, level 3 to sponsor your flamingo. Spread the word on Facebook and raise even more funds for Colin's Hope.

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August 28th 3rd Annual Colin's Hope Kids Triathlon
Athletes ages 5-15, mark your calendars for August 28th. Our Kids Triathlon will once again take place in the Lake Pointe neighborhood. NEW this year are athlete training clinics sponsored by Austin Cycle Camp, Jack & Adams and Nitro Swimming. Go online to register at www.colinshope.org.

For more information, check out our website at www.colinshope.org



Children who drown often do not **scream, splash, or struggle**. They can silently slip beneath the water, even with adults & lifeguards present.

FAIR OAKS RANCH

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TEXAS EVENTS

July 2011

- 1-2, 8-9, 15-16, 22-23, 29-30—SAN ANTONIO:** Fiesta Noche del Rio The longest-running outdoor musical revue of its kind in the U.S. features seven acts of songs and dances from Mexico, Spain, Argentina and Texas. Presented by the Alamo Kiwanis Club, with proceeds going to children's charities. River Walk's Arneson River Theatre. www.fiestanochedelrio.com 210/226-4651
- 1-29—SAN ANTONIO:** Texas Tales and Trails See June 20 listing for more information.
- 1-Aug. 14—MCALLEN:** "You Are Not Here" by Ron English See June 1 listing for more information.
- 1-Aug. 14—SAN ANTONIO:** All-School Exhibition at the Southwest School of Art See June 2 listing for more information.
- 1-Aug. 14—SAN ANTONIO:** Cecilia Hancock: Solo Exhibition See June 2 listing for more information.
- 1-Aug. 28—SAN ANTONIO:** Burgoyne Diller: Abstract Pioneer See June 15 listing for more information.
- 1-Sep. 5—SAN ANTONIO:** Amazon Voyage: Vicious Fishes and Other Riches See June 1 listing for more information.
- 1-Sep. 11—SAN ANTONIO:** George Nelson: Architect, Writer, Designer, Teacher See June 8 listing for more information.
- 1-Sep. 18—SAN ANTONIO:** A Fine Line: The Woodcuts of John Lee See June 15 listing for more information.
- 1-Sep. 18—SAN ANTONIO:** Football: The Exhibit See June 1 listing for more information.
- 2, 9, 16, 23, 30—MISSION:** Creature Feature Enjoy a fun-filled morning with family activities that focus on a different topic each week. Possibilities include hands-on activities, nature adventures, puppet shows, crafts and games to discover the creatures that live in the park. Begins at 11 a.m. Bentsen Rio Grande Valley State Park—World Birding Center. 956/584-9156
- 2-Oct. 30—SAN ANTONIO:** Texas Contemporary Artists Series: Rex Hausmann Institute of Texan Cultures, 801 E. Durango. www.texancultures.com 210/458-2300
- 8, 15, 22, 29—SAN ANTONIO:** Balcones Heights Jazz Festival Free, live concert series features well-known smooth jazz artists. Hours are 7-10:30 p.m. Wonderland Mall Amphitheatre, 4522 Fredericksburg Road. www.sanantoniocentral.org 210/732-0055
- 16-17—WESLACO:** Family Campout Enjoy a night under the stars, learn to make a campfire, tell ghost stories and search for creatures in the night with a park ranger. Camping gear is provided. In the morning, go on a hike to look for alligators and other creatures in the park. Reservations required. Estero Llano Grande State Park—World Birding Center. 956/565-3919

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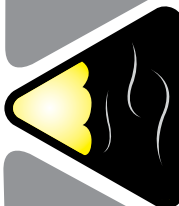
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