

THE

NEWS FOR THE
RESIDENTS OF
TIMARRON

Talk

July 2011

Volume 5, Issue 7

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!*

Newsletter Information

Publisher

Peel, Inc. 888-687-6444
Articles..... timarron@peelinc.com
Advertising..... advertising@PEELinc.com

Article Submissions

Interested in submitting an article? You can do so by emailing timarron@PEELinc.com or by going to <http://www.peelinc.com/articleSubmit.php>. All news must be received by the 15th of the month prior to the issue. So if you are involved with a school group, scouts, sports etc – please submit your articles for *The Talk*. Personal news for the Stork Report, Teenage Job Seekers, special celebrations and military service are also welcome.

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Please support the businesses that advertise in the *The Talk*. If you would like to support the newsletter by advertising, please contact our sales office at 888-687-6444 or advertising@PEELinc.com. The advertising deadline is the 20th of each month for the following month's newsletter.

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Congratulations!

Hannah Dotson Named Carroll ISD Valedictorian of Class

Hannah was born in San Diego, California. She moved to Texas when she was 4th grade. She had a great experience in Carroll ISD.

She was a member of Carroll Medical Academy at Carroll ISD. She has been involved in Animal Science, Computer Science, Robotics, Latin Club, National Honor Society and was a Green Jacket as a senior. She also played flute in concert and marching band, played softball up until her junior year.

Next year, she will attend California Institute of Technology to study Biomedical Engineering and Biology.

After her bachelor's degree, Hannah plans to either go to medical school become a researcher or a doctor. She is also considering MD PhD degree possibilities, knowing she would like to find a career path in science.



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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 5)

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Tips for a Healthy Summer - (Continued from Page 4)

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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Drowning can
occur in less
than 2 minutes.



Irreversible brain
damage can
occur in 4
minutes or less.



Most children are out of sight
or missing for less than 5
minutes and usually in the
presence of 1 or both parents.



Most children die
who are submerged
for as little as 6-10
minutes.

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

THE TALK

TEXAS EVENTS

July 2011

15-17—IRVING: North Texas Gun Show
Irving Convention Center at Las Colinas,
500 W. Irving Blvd. www.classicshows.com 972/252-7476

15-17—MCKINNEY: Third Monday Trade
Days One of the largest flea markets in
North Texas, featuring more than 900
vendors. Hours are 8 a.m. to 5 p.m. 4550 W.
University. www.tmttd.com 972/562-5466

15-24—DALLAS: Dallas Summer
Boat Show Expo Dallas Market
Center, 2200 Stemmons Freeway.
[http://dallasmarketcenter.com/public/
eventcalendar.aspx](http://dallasmarketcenter.com/public/eventcalendar.aspx) 214/655-6181

16—BELTON: Market Days Shop with
a variety of vendors offering antiques,
handmade jewelry, clothing, Texas barbecue
and more. Downtown, Central Avenue at
Penelope. www.downtownbelton.com
254/939-2661

16-17—GRAPEVINE: Heirloom's Grapevine

Rubber Stamp and Paper Arts Festival
Features exhibitors and vendors offering
products for stamping, scrap-booking and
many other forms of paper arts. Grapevine
Convention Center, 1209 S. Main St. [www.
heirloompro.com](http://www.heirloompro.com) 541/574-8000

16-30—COLLEGE STATION: Brazos
Valley Art League Members' Themed
Show and Art Class Exhibit Spirit of Texas
Bank Gallery at the Arts Council of Brazos
Valley, 2275 Dartmouth St. www.acbv.org
979/696-2787

17—DALLAS: Discovery in the Garden
Lecture Series Begins at 7 p.m. Texas
Discovery Gardens, 3601 Martin Luther
King Jr. Blvd. [www.texasdiscoverygardens.
org](http://www.texasdiscoverygardens.org) 214/428-7476

18—LA GRANGE: Fayette County
Country Music Show Begins at 7:30 p.m.
La Grange Knights of Columbus Hall, 109
S. Brown St. 979/966-3568

21—CUERO: Cuero Country Opry Dinner
is served at 5:30 p.m., with music starting
at 7 p.m. VFW Hall, 934 U.S. 183 N.
361/275-3009 or 361/275-6334

22-23—GATESVILLE: Coryell Creek
Critters BBQ Cook-Off and Festival
Enjoy barbecue cook-offs for adults and
children, arts and crafts, kids' activities,
live music, dancing and more. Benefits the
American Cancer Society. Faunt Le Roy
Park. E-mail: nlmitchell2003@aol.com
254/405-5722 or 254/865-7126

22-24—FAIRFIELD: Trade Days Moody
Reunion Fairgrounds, 839 E. Commerce
St. www.fairfieldtexas.com 903/389-2816

23—GLEN ROSE: Trackmakers Come
to the amphitheater to learn about the
environment and the dinosaurs that
walked through it and left their footprints
millions of years ago. Begins at 9 p.m.

(Continued on Page 7)



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(Continued on Page X)



PEEL, INC.
community newsletters

TEXAS EVENTS

CONTINUED

Texas Events - (Continued from Page 6)

Dinosaur Valley State Park. 254/897-4588

23—GRAPEVINE: Grapevine Opry: Country Music Showcase
Palace Theater, 300 S. Main St., www.gvopry.com 817/481-8733

23-24, 30-31—BRENHAM: Crush for Fun Stomp some grapes and get purple feet, a T-shirt and a photo. Includes tours, tastings, food and other activities. Hours are 11 a.m. to 6 p.m. Saturday and noon to 5 p.m. Sunday. Pleasant Hill Winery, 1441 Salem Road. www.pleasanthillwinery.com 979/830-8463

23, 30—SALADO: Salado Legends Enjoy this outdoor musical drama with dinner. Dinner is at 7:15 p.m., with the show starting at 8:15. Reservations required. Tablerock Amphitheater. www.tablerock.org 254/947-9205

Texas Events has been published with the permission of the Texas Department of Transportation. All events are taken in part from the Texas Events Calendar. All dates for events were correct at the time of publication and are subject to change.

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1712 Byron Nelson Pkwy	\$2,190,000	7300 Thames Trail	\$769,900	1417 Monarch Way	\$625,000	601 Parkwood Drive	\$489,900
1708 Byron Nelson Pkwy	\$1,875,000	1312 Byron Nelson Pkwy	\$769,000	1808 Caspian Lane	\$620,000	712 Inwood Drive	\$489,000
1430 Byron Nelson Pkwy	\$1,700,000	7206 Brooke Drive	\$759,900	1613 Byron Nelson Pkwy	\$620,000	706 Longford Drive	\$485,000
1436 Eagle Bend	\$1,695,000	1319 Regency Court	\$755,000	526 Queensbury Turn	\$615,000	1475 Bent Trail Circle	\$478,800
1208 Chadwick Crossing	\$1,650,000	1310 Province Lane	\$750,000	612 Aberdeen Way	\$609,900	604 Rustic Ridge Court	\$475,000
1600 Byron Nelson Pkwy	\$1,598,800	1907 Caspian	\$748,000	1365 Bent Creek Drive	\$600,000	604 Heatherglen Dr.	\$468,500
1715 Byron Nelson Pkwy	\$1,550,000	7204 Majestic Manor	\$739,900	1495 Bent Trail Circle	\$600,000	721 Bryson Way	\$468,000
1632 Byron Nelson Pkwy	\$1,499,065	1415 Bentley Court	\$735,000	1404 Kensington Court	\$599,000	1410 Montgomery Lane	\$459,900
1409 Eagle Bend	\$1,499,000	1455 Bent Creek Drive	\$729,000	1201 Sarah Park Trail	\$599,000	718 Bryson Way	\$459,000
1204 Strathmore Drive	\$1,300,000	1208 Champions Way	\$725,000	1315 Avon Terrace	\$585,000	700 Ashleigh Lane	\$450,000
1426 Eagle Bend	\$1,295,000	1205 Lansdowne Court	\$720,000	640 Chandon Court	\$559,900	709 Ashleigh Lane	\$450,000
402 Bryn Meadow	\$1,250,000	1206 Champions Way	\$715,000	908 Wentwood Drive	\$559,900	712 Heatherglen Drive	\$449,900
1321 Province Lane	\$1,199,000	7203 Stilton Court	\$699,950	1320 Regency Court	\$550,000	714 Longford Drive	\$449,900
413 Bryn Meadows	\$1,149,500	603 Aberdeen Way	\$699,900	2213 Collins Path	\$539,900	704 Bryson Way	\$449,000
402 Atherton Circle	\$1,149,000	1507 Byron Nelson Pkwy	\$699,000	808 Longford Drive	\$530,000	727 Inwood Drive	\$445,000
413 Borders Court	\$995,000	607 Aberdeen Way	\$679,900	710 Aberdeen Way	\$529,900	720 Nettleton Drive	\$439,900
1205 Province Lane	\$932,000	1203 Strathmore Drive	\$674,900	805 Longford Drive	\$525,000	808 Saxon Trail	\$439,000
1329 Province Lane	\$925,000	165 Creekway Bend	\$669,000	365 Silverwood Circle	\$525,000	713 Saxon Trail	\$435,680
2102 Conner	\$899,900	800 Aberdeen Way	\$659,000	804 Wentwood Drive	\$519,800	804 Oakcrest Court	\$429,900
1670 Bent Creek Drive	\$849,900	517 Villa Crossing	\$645,000	1122 Longford Circle	\$518,800	709 Bryson Way	\$429,000
804 Aberdeen Way	\$800,000	515 Regency Crossing	\$640,000	800 Oakcrest Court	\$515,000	923 Midland Creek Drive	\$385,000
1909 Thames Trail	\$795,000	704 Aberdeen Way	\$639,900	1713 Prince Meadow Dr	\$499,000	1155 Highland Oaks Drive	\$330,000
604 Fairway View Terrace	\$785,000	1308 Montgomery Lane	\$635,000	518 Villa Crossing	\$495,000		
1321 Saint Albans Path	\$775,000	125 Creekway Bend	\$625,000	503 Northwood Trail	\$490,000		

Statistics as reported by NTREIS as of April 20, 2011

May 2011 Solds

901 Jenny Terrace	\$ 580,000	804 Durham Court	\$ 445,000
716 Wentwood Drive	\$ 559,900	614 Heatherglen Drive	\$ 420,000
335 Highland Oaks Circle	\$ 450,000	706 Heatherglen Drive	\$ 409,500



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