

# Fairwood

OFFICIAL NEWSLETTER OF THE FAIRWOOD HOMEOWNER'S ASSOCIATION

MAY 2012

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## 18 Benefits of Playing a Musical Instrument

Submitted by Rich Keith

Jeremy Spicer, Vandegrift High School Director of Bands, is dedicated to teaching music. He says, "Music is a part of everyone's life in some form. The study of music and all of the arts is critical to the complete education of society...it allows humans the tools to stir feelings and create emotion." This article will provide you with 18 benefits of playing an instrument and will hopefully give you a better sense of appreciation and pride for music.

### 1. INCREASES THE CAPACITY OF YOUR MEMORY

Research has shown that both listening to music and playing a musical instrument stimulate your brain and can increase your memory: Preschoolers who had weekly keyboard lessons improved their spatial-temporal skills 34 percent more than the other children. Not only that, but researchers said that the effect lasted long-term. If you learn how to play an instrument, the parts of your brain that control motor skills (ex: using your hands, running, swimming, balancing, etc.), hearing, storing audio information, and memory actually grow and become more active.

### 2. REFINES YOUR TIME MANAGEMENT & ORGANIZATIONAL SKILLS

Learning how to play an instrument requires you to really learn how to be organized and to manage your time wisely. A good musician knows that the quality of practice time is more valuable than the quantity.



### 3. BOOSTS YOUR TEAM SKILLS

Team skills are a very important aspect of being successful in life. Playing an instrument requires you to work with others to make music. In band and orchestra settings you must learn how to cooperate with the people around you.

### 4. TEACHES YOU PERSEVERANCE

Learning to play an instrument takes time and effort, which really teaches you patience and perseverance.

### 5. ENHANCES YOUR COORDINATION

The art of playing an instrument requires a lot of hand-eye coordination. By reading musical notes on a page, your brain subconsciously must convert that note into specific motor patterns while also adding breathing and rhythm to the mix.

### 6. BETTERS YOUR MATHEMATICAL ABILITY

Reading music requires counting notes and rhythms and can help your math skills.

Studies have shown that students who play instruments or study the arts are often better in math and achieve higher grades in school than students who don't.

### 7. IMPROVES YOUR READING & COMPREHENSION SKILLS

Research shows that children exposed to a multi-year program of music tuition involving training in increasingly complex rhythmic, tonal, and practical skills display superior cognitive performance in reading skills compared with their non-musically trained peers.

### 8. INCREASES YOUR RESPONSIBILITY

Playing an instrument comes with its responsibilities. Students must maintain their instrument and must remember music events (like rehearsals and performances) and making time to practice.

### 9. EXPOSES YOU TO CULTURAL HISTORY

Students learn a variety of music types such as classical traditions, folk music, medieval, and other genres. Music itself is history.

### 10. SHARPENS YOUR CONCENTRATION

Playing music by yourself requires you to concentrate on things like pitch, rhythm, tempo, note duration, and quality of sound. Playing music in a group involves even more concentration.

*(Continued on Page 3)*

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Streetlight outages may be reported at: [www.centerpointenergy.com/services/electricity/residential/reportastreetlightoutage](http://www.centerpointenergy.com/services/electricity/residential/reportastreetlightoutage)

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**18 Benefits of Playing...- (Continued from Cover Page)**

**11. FOSTERS YOUR SELF-EXPRESSION  
& RELIEVES STRESS**

It's your instrument, so you can play whatever you want on it! The more advanced you become on an instrument, the greater you'll be able to play what you want and how you want.

**12. CREATES A SENSE OF ACHIEVEMENT**

Overcoming musical challenges that you thought you'd never quite master can give you a great sense of pride about yourself.

**13. PROMOTES YOUR SOCIAL SKILLS**

Playing an instrument can be a great way to enhance your social skills. Some of the best people join bands and orchestras, and many times the lifelong friends you make here become like family.

**14. BOOSTS YOUR LISTENING SKILLS**

Although it's pretty obvious, playing an instrument requires you to listen very carefully to things. Examples are learning how to hear when you're playing a wrong note in order to correct yourself, tuning your instrument, and playing with ensemble group.

**15. TEACHES YOU DISCIPLINE**

Practicing often and working on the hard parts of music and not just the easy and fun stuff requires discipline.

**16. ELEVATES YOUR PERFORMANCE SKILLS  
& REDUCES STAGE FRIGHT**

One of the goals of practicing so much on your instrument is so that you can perform for others. The more you get up in front of people and perform, the more you'll reduce any stage fright.

**17. ENHANCES YOUR RESPIRATORY SYSTEM  
(WIND INSTRUMENTS ONLY)**

If you have a good music director/tutor, you should hear them tell you quite often to "use more air!" Breathing exercises are highly recommended for musicians, and they can really strengthen your respiratory system.

**18. PROMOTES HAPPINESS IN YOUR LIFE  
& THOSE AROUND YOU**

Playing a musical instrument can be very fun and exciting. Not only is it fun to play music that you enjoy, but it feels wonderful to hear an audience applaud you for giving a great performance.

Mr Spicer adds, "I cannot imagine my life, or society, without music...it has defined me in nearly every way possible." Adapted from an article by Michael Matthews. For the full article and sources visit <http://www.effectivemusicteaching.com/articles/directors/18-benefits-of-playing-a-musical-instrument/>

**PICKING UP AFTER  
YOUR PET**

When you take your pet for walks in the neighborhood, please remember to carry waste bags with you so that you can pick up after your pet. An easy way to do this is to bring along a plastic bag tied to the leash. No one likes to pick up after someone else's dog, so please be considerate of your neighbors and help to keep the neighborhood clean.

**PETS ON LEASHES  
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This is a reminder to all residents to please keep dogs on leashes at all times when outside of private fenced areas. This is the law. Another reminder is to please scoop up after your dog.

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### HELPFUL HINTS

- It is helpful if you have a recent photo of your pet
- Expired rabies tags sometimes can prevent veterinarians from tracing the tags to the owner
- If you found a lost pet, Glenwood Falls Animal Hospital can perform a free ID microchip scan. Glenwood Falls is located at 12850 Grant Rd, 281-320-9339.



*Thanks!*  
*Susan Moss,*  
713-416-2998

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Personal classifieds (one time sell items, such as a used bike...) run at no charge to Fairwood residents, limit 30 words, please e-mail [davidconway@fairwoodweb.org](mailto:davidconway@fairwoodweb.org). Business classifieds (offering a service or product line for profit) are \$50, limit 40 words, please contact Peel, Inc. Sales Office @ 512-263-9181 or [advertising@PEELinc.com](mailto:advertising@PEELinc.com).



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## Celebrate Cinco de Mayo at Spring Festival

On Saturday, May 5th, Boys and Girls Country of Houston will host their annual Spring Festival on their campus in Hockley, Texas. Located 35 miles northwest of downtown Houston, Spring Festival is a great way for families to spend the day.

Spring Festival promises to be a huge celebration for community and family with a lively Cinco de Mayo theme. Admission and parking are free, and children's all-day event passes are only \$15 each. Booths will include a number of inflatable rides like King of the Mountain, Shark Slide, and Water Balls; a Slime Machine booth where you can slime your favorite person, and crafting booths for the little ones. There will be three stages with a variety of live entertainment, including Spanish musicians, Gospel singers, and solo artists.

"All of the proceeds of Spring Festival go directly to helping us provide a Home for our

children," said George O'Neal, Director of Spring Festival and Community Relations. "This is going to be our largest and most exciting Spring Festival ever with many new additions that add fun and excitement."

*For 41 years, Boys and Girls Country has provided a Home for children from families in crisis. They raise 88 children at their main campus and provide support to 55 young adults in their College and Career program. Boys and Girls Country is not a United Way member agency and does not rely on federal or state funding.*



### DATE

Saturday, May 5, 10 a.m. – 5 p.m.

### TIMES

**Live Auction:** 1:15 p.m.

**Silent Auction:** 10 a.m. to 3 p.m.

**Lunch:** Served 11 a.m. - 3 p.m.

Barbecue, Chicken Burrito, or Hamburger/Hot Dog (Adult Plate: \$8.00, Kid's Plate: \$6:00)

### ACTIVITIES

All-Day Kids' Activity Passes: \$15.00 (individual activity tickets also available starting at \$0.25 each.)

### LOCATION

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## Financial Focus

# The 5 Biggest Threats to Your Retirement Nest Egg

*Submitted by Rich Keith*

It's tough for financial planners to get clients motivated enough to make the sacrifices and investment decisions that are necessary to ensure a comfortable retirement. In fact, according to a recent ING Retirement Research Institute study, 71% of Americans – regardless of age – still lack a formal investment plan to help them reach their retirement goals. But what about those clients who have done everything right? They've been working with a financial planner, contributing to their 401(k)s, maybe have a pension in the offing, are saving money at a decent clip and are following the sound investment advice offered by the professionals but, according to Fidelity Investments, there's still a good chance they might not have enough put aside to live out their golden years in style. Fidelity Investments has described five of the biggest threats to even the most well-prepared investor's retirement plan.

1. Failing to prepare for spiraling health care costs. With longer life spans, medical costs that are rising faster than general inflation, declining retiree medical coverage by private employers, and possible funding shortfalls ahead for Medicare and Medicaid, managing health care costs can be a critical challenge for retirees. According to Fidelity's annual Retiree Health Care Costs Estimate, a 65-year-old couple retiring in 2011 will need more than \$235,000 to cover health care costs during their retirement. And that is just using life expectancy data – many people will live longer and have higher costs. Since Fidelity started the annual estimate in 2002, estimated costs have increased by 6% a year. That cost doesn't include possible long term care (LTC) expenses. About 70% of those over age 65 will require some type of LTC services – either at home, or else, in adult day care, an assisted living facility, or a traditional nursing home. The average private-pay cost of a nursing home is about \$70,000 per year and exceeds \$100,000 in some states. Assisted living facilities average \$34,000 per



year. Hourly home care agency rates average \$46 for a Medicare-certified home health aide and \$19 for a licensed non-Medicare-certified home health aide.

2. Underestimating how long you will live. As medical advances continue, it's quite likely that today's healthy 65-year-olds will live well into their 80s or even 90s. This means there's a real possibility that you may need 30 or more years of retirement income. An American man who's reached age 65 in good health has a 50% chance of living 20 more years to age 85, and a 25% chance of living to 92. For a 65-year-old woman, those odds rise to a 50% chance of living to age 88 and a one in four chance of living to 94. The odds that at least one member of a 65-year-old couple will live to 92 are 50% and there's a 25% chance at least one of them will reach age 97. Without some thoughtful planning, you could easily outlive your savings and have to rely solely on Social Security for your income. Chances are, like many people, you don't have a company pension to rely on – only 30% of Americans today have one. And with the average Social Security benefit of just over \$1,000 a month, it likely won't cover all your needs.

3. Being caught unawares by inflation. Inflation can eat away at the purchasing power of your money over time. This affects your retirement income by increasing the future costs of goods and services, thereby reducing the purchasing power of your income. Even a relatively low inflation rate can have a significant impact on a retiree's purchasing power. For example, \$50,000

today would be worth only \$30,477 in 25 years, even with a relatively low 2% inflation. Some retirement income sources, such as Social Security, can help you keep pace with inflation automatically through annual cost-of-living adjustments. But most others don't.

4. Failing to position investments for growth. A too-conservative investment strategy can be just as dangerous as a too-aggressive one. It exposes your portfolio to the erosive effects of inflation and limits the long-term upside potential that diversified investments can offer. On the other hand, being too aggressive can mean undue risk in down or volatile markets. What can help: a strategy that seeks to keep the growth potential for your investments without too much risk. Consider creating a diversified portfolio according to your risk tolerance, overall financial situation, and investment time horizon. Doing so may help you seek the growth you need in a way that lets you sleep at night. But remember that diversification/asset allocation does not ensure a profit or guarantee against a loss.

5. Withdrawing too much from savings. Drawing down your savings too rapidly can also put your retirement plan at risk. This risk can be magnified further if a sustained market downturn—similar to the one in 2007-09—occurs early in retirement. Retirees should consider using conservative withdrawal rates, particularly for any assets needed for essential expenses. Fortunately, you have control over how much you withdraw and can adjust it based on circumstances. Consider keeping your withdrawals as conservative as you can. Later on, if your expenses drop or your investment portfolio grows, you may be able to raise that rate. For financial peace of mind, work with your financial coach to make sure your family is taken care of. Source: adapted from an article in Financial Planning magazine citing Fidelity Investments research.



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