

Woodland Hills



The Official Publication of the Woodland Hills Homeowner's Association

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Neighbor Bio

Jim, his wife Jessica, and their three year old daughter Reagan moved to Woodland Hills in the summer of 2012. Although new to the neighborhood, the Jacksons are long time residents of the mid-cities area, and are active in various civic and community organizations. Additionally, the Jacksons are active members of First Baptist Church of Euless, where they have served in leadership roles in both the children's ministry and young married adult ministry. Jim and Jessica are both proud graduates of Baylor University and the entire family enjoys rooting the Bears to victory.

Professionally, Jim serves as Vice President and Associate General Counsel for USHEALTH Group, Inc., a leading insurance holding company focused on meeting the life, health and accident insurance needs of individuals, sole-proprietors and small businesses. In this capacity, he provides legal advice, counsel and representation in diverse areas such as litigation, compliance, market conduct and regulatory affairs, governmental relations, labor and employment, distribution, reinsurance, corporate governance, risk management and anti-fraud programs. Additionally, he is a partner in O'Neill & Jackson, where he focuses on litigation of complex insurance, commercial and consumer matters, as well as transactional and business matters. Jim graduated with honors from Baylor University and earned his Juris Doctor from Southern Methodist University School of Law.

Jim is a proactive consensus builder and servant leader, looks forward to serving the entirety of the Woodland Hills HOA, and working to ensure that Woodland Hills remains the premier community not only in Colleyville, but in the great state of Texas.



Woodland Hills

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NEWSLETTER INFO

PUBLISHER

Peel, Inc. www.PEELinc.com, 888-687-6444
Advertising.....advertising@PEELinc.com, 888-687-6444

ADVERTISING INFORMATION

Please support the businesses that advertise in the Woodland Hills Community Newsletter. Their advertising dollars make it possible for all Woodland Hills residents to receive the monthly newsletter at no charge. No homeowners association funds are used to produce or mail the newsletters. 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.

CLASSIFIED ADS

Personal classifieds (one time sell items, such as a used bike...) run at no charge to Woodland Hills residents, limit 30 words, please e-mail Tiki100@verizon.net

Business classifieds (offering a service or product line for profit) are \$50, limit 40 words, please contact Peel, Inc. Sales Office at 888-687-6444 or advertising@PEELinc.com.

Social Calendar

Submitted by Terri Anderson

SATURDAY, APRIL 20, 2013

Annual spring garage sale from 8 a.m. – 12 noon

THURSDAY, JULY 4, 2013

*Annual Fourth of July parade (at 10 a.m.) and picnic (at 11 a.m.)
Brisket and hotdogs, water slide, bounce house,
balloon clown, face painting*

SATURDAY, SEPTEMBER 21, 2013

Annual fall garage sale from 8 a.m. – 12 noon

SATURDAY, OCTOBER 12, 2013

Move in The Park on 20' screen, hotdogs, hamburgers, popcorn

SATURDAY, DECEMBER 7, 2013

Holiday in the Park - Hot chocolate, sleigh rides and more!



Getting the Most Money from Your Garage Sale

- Price items to sell, but make sure they are high enough to give yourself room to bargain
- When you don't know the value of something--- don't guess. Search EBay, CraigLook.com and thrift and consignment stores
- Beware of early birds. Often they are pros looking for vintage, collectable or re-sellable items. Consider being ready to go earlier or charging them a \$5-10.00 attendance fee
- Pay attention to every item shoppers look at and consider. It will help you choose something appropriate to toss in at half price
- Most people have \$30-50.00 cash in their pockets. Don't be afraid to cut deals or toss in freebies on slow movers to get them to buy more

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What's Happening in Woodland Hills?

★ 3 Properties Currently Listed For Sale	★ 2 Properties Currently Under Contract	★ 12 Properties Sold in the Last 6 Months
Average List Price - \$535,967	Average List Price - \$341,940	Average List Price - \$368,733
Average Price Per Sq.Ft. - \$122.26	Average Price Per Sq.Ft. - \$1121.65	Average Price Per Sq.Ft. - \$112.92
Average Days on Market - 133	Average Days on Market - 38	Average Days on Market - 97

(As of 3/20/13)

Your Neighborhood Expert,
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Update on the Access Ramp:

The Martin Parkway Bear Creek access ramp has been placed upon an indefinite hold. The project, which was in partnership with the City of Colleyville, was intended in the aid of removing debris from the creek at Martin Parkway. The original estimated cost for this project was \$26,095; however, bids were around \$65,000 and unfortunately the City does not have enough additional funding to address the shortfall between the available funding and project cost.

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LONG TERM CARE INSURANCE

Do you really need it?

Submitted by Kay Allen

What is Long Term Care Insurance?

This type of care is for those who need help with bathing, eating, dressing, toileting, and transferring. This insurance is for the cost of long-term care arrangements that many need in their later years of life. It can include either in-home care, care in an assisted living facility, or nursing home care.

Doesn't my health insurance or Medicare cover these costs?

A common misconception is that health insurance or Medicare will cover these costs. Unfortunately, this is not true. Medicaid will cover some of the costs but you must qualify first.

But what are my chances of needing this type of care?

The Department of Health and Human Services estimates that 70% of those greater than 65 will require some Long Term Care in their lifetime. Over 40% will need nursing home care. Men over 65 have a 58% chance of LTC need. Women over 65 have a 79% chance of LTC need. The average stay in a nursing home is 2 ½ years.

So what does Long Term Care cost?

According to the 2012 MetLife Market Survey, the annual national average cost for a private room at a nursing home was \$90,250. In an assisted living community, the annual national average cost for an individual was \$42,600.

Are there any guidelines to purchasing LTC insurance?

The first step in thinking about long term care planning is to consider the purchase of long term care insurance. Long term care insurance is not an inexpensive proposition, but it can help ensure that one doesn't spend their last months in an underfunded, overcrowded, Medicaid-funded nursing home. The optimal time to look at long term care insurance is in your late 50's or early 60's when costs are lower and you're healthy enough to qualify. Long term care insurance accomplishes several goals: it reduces the need to spend down the family estate, gives greater care options, including staying at home if desired, and it helps prevent people from being a burden on their children or other family members.

Those who come into retirement with less than \$250,000 in assets may find LTC premiums too expensive and find better uses for that money. Those who have greater than \$2 million in assets may be able to self-insure. A portfolio that falls in-between these numbers, may find it helpful to transfer their risk of LTC to an insurance company.

There are many considerations and these should be discussed with family and a trusted advisor.

PROPERTY TAX INCREASE

Hospital Board members approved an increased tax rate on property owners for 2013. Robert Earley, President and CEO of JPS Hospital in Fort Worth, cited the rising cost of health care and his concerns over 1) the number of illegal immigrants that will not qualify for healthcare under the Affordable Healthcare Act (known as "Obamacare") and 2) the number of people that will refuse to buy health insurance and pay a fine instead. The hospital will still have to treat these two groups of individuals and most likely will not receive full compensation for their services provided. County Commissioners as well as the Hospital Board will be keeping a close eye on finances once the Affordable Healthcare Act is fully implemented to see if there is a way for them to reduce taxes or if it ends up costing the hospital more money, they may have to raise taxes. It will be a "wait and see" how it plays out before any decisions will be made.

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 Woodland Hills Newsletter.

E-mail your pictures to tiki100@verizon.net by the 8th of the month.



Woodland Hills

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View answers online at www.peelinc.com

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The goal is to fill in the grid so that every row, every column, and every 3x3 box contains the digits 1 through 9. Each digit may appear only once in each row, each column, and each 3x3 box.

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A black and white photograph of a woman from behind, wearing a cowboy hat, a plaid shirt, and jeans, looking out a large window. The text is overlaid on the right side of the image.

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