

THE BULLETIN

Belterra Community News

July 2010 Volume 4, Issue 7

News for the Residents of Belterra

STRATEGIES FOR A POSSIBLE LAYOFF



A family's most important financial strategies include defensive ones. What if you or your spouse might get laid off in the near future? But you might not get laid off too, so what types of things should a family do? The challenge is to protect your family's assets while staying on-plan to secure your future finances.

First, stay with your retirement savings plan. Keep on contributing because it reduces your taxes and your company may make matching contributions. Combined, these will do you more good than paying off consumer debt. And avoid borrowing against a retirement plan or worse, withdrawing funds early.

The taxes and penalties for this are severe.

Next reduce your spending, say, by 10%. This is a good idea regardless of your situation and the upside is you might reconnect with what is important. Distinguish between wants versus needs. Include the kids on the family decisions. Now that you have more money, it's time to boost your emergency fund. Everyone needs 3 to 6 months of expenses in a readily accessible account. This helps you avoid going into debt when emergencies arise.

Secure your life insurance. This protects your income stream. If you have a group life plan, it will disappear with a job loss. And group plans often have steep increases when you hit those magic milestones every 5 years after 40. Buying a policy outside the company is called portable insurance, and it's smart.

Next knock down your consumer debt. By that I mean anything with a "minimum payment" box – that's bad debt. Use debt-stacking techniques to get out of debt quicker while paying no more on a monthly basis. It's smart to open a home equity line of credit now but don't borrow against it. Think of it as a safety net.

Lastly, secure your home by refinancing while interest rates are low. While you could get a 15-year note, it's smart to get a 30-year loan and pay it off as though it were a 15-year note using higher payments. In this way if you get laid off you can always revert to the lower payments required by the 30-year note.

- Submitted by Rich Keith

OPPORTUNITY TO HOST

An International Exchange Student!
2010/2011

Have you ever been interested in hosting a foreign student in your home? Does the idea of making a difference in a child's life sound appealing? Then you and I need to talk!! I am one of the local representatives of International Student Exchange, an organization dedicated to finding host homes/parents/families for foreign students who want to study in America for 5-10 months. I'm a former missionary who has traveled extensively and lived abroad myself, in about 11 different countries. I can't begin to tell you how much getting to know other cultures, unlike my own, first hand, has benefited me both personally and professionally along with sharpening my humanitarian world view and knowledge.

That said, in some small way, I'd like to give back by supporting the hopes and dreams of others, and namely, teens 15-17, who want to travel and experience American life and culture first hand. I think you would agree, that at that age, to have vision and family support to leave their friends and family behind to pursue the unknown of another education system and family is a pretty incredible aspiration!

(Continued on Page 2)

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 Ambulance / Fire..... 911

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 Walnut Springs Elementary 512-858-3800
 Rooster Springs Elementary..... 512-465-6200
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 Dripping Springs High School 512-858-3100

UTILITIES

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 Gas – Texas Community Propane..... 512-272-5503
 Electricity – Pedernales Electric 512-858-5611

OTHER

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 Animal Control..... 512-393-7896

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Exchange Student- (Continued from Cover Page)

The children we have high hopes of placing are in High School, they speak English, and come from a variety of International backgrounds and cultures. We've been told that our exchange students are well-behaved, disciplined, and eager to learn (smile). Some of the proof is in the extensive paperwork process and screening they have advanced through. Our commitment to them is to find a compatible host home.

Finally, hosting a student is not as expensive as one might think. Many of the student's expenses, including medical insurance are paid by their parents and they are required to have \$300 spending money each month. We simply ask that the host provide 3 meals a day with your family, a room/bed and safe environment, where the student can be comfortable while they are away from their native country. This is a wonderful opportunity to experience a new culture and support a charitable cause.

If this sounds like something you might be interested in, please contact me today! Host homes can be single parent, married or same gender couples. - **Submitted by Janice Johnson**

Don't want to wait for the mail?

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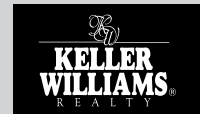
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SUMMER HEAT CAUTIONS

Stay Safe This Summer

How dangerous is overheating in the summer months? According to the Centers for Disease Control and Prevention, from 1973 – 2003, excessive heat exposure caused 8,015 deaths in the United States. “Heat-related deaths and illness are preventable, yet annually many people succumb to extreme heat,” says Dr. George Luber, extreme heat expert for the Centers for Disease Control and Prevention in Atlanta.

Summertime activity, whether on the playing field, running, boating, or just enjoying the great outdoors, must be balanced with measures that aid the body’s cooling mechanisms and prevent heat-related illness. Know the symptoms of heat disorders and overexposure to the sun, and be ready to give first aid treatment.

Heat Cramps- are strong muscle contractions and usually affect the abdomen and legs. The condition usually improves with rest, water and cooler conditions.

Heat Exhaustion- caused by heat and dehydration but the effects are more serious than cramps. Symptoms may include paleness, dizziness or fainting, nausea or vomiting, and an increase

in body temperature. Rest, water and cool compresses (ice water on the back of the neck, etc) can help. For more severe heat exhaustion, IV fluids may be required.

Heat Stroke- The most serious of the heat related conditions. Heat stroke is most commonly brought on by strenuous exercise in hot conditions. However, it can also affect non-active individuals if the temperature is high enough. Visual signs include flushed, red look to the skin, the person often stops sweating**. This is one key sign that an individual is in an over heated condition. Also, a person with heat stroke might become delirious, unconscious, or have seizures. Lowering the body temperature and getting fluids into the person as quickly as possible is imperative.

Don’t get caught off guard this summer drink plenty of water, wear plenty of sun-screen, and exercise early in the morning. Enjoy the summer season and stay safe.

- Submitted by Valerie Salinas



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FINANCIAL FOCUS

If you're a member of Generation X — the age group born between 1963 and 1981 — you may well be in the busiest time of your life. You're probably in the early to middle stages of your career, for one thing, and if you have children, they're likely still at home. Yet despite the hectic nature of your days, you still have to look after the financial concerns of your children, yourself and possibly even your parents. This three-generational effort may seem challenging, but with some planning and persistence, you can help your family make progress toward a variety of goals.

To begin with, let's consider the needs of your children. Obviously, you're already providing for their living expenses, so from an investment point of view, your biggest concern may be how you'll help them pay for college. Here's a suggestion: Put time on your side and start saving as soon as possible. You might want to consider opening a 529 college savings plan, which offers potential tax advantages. Saving for college is important — but so is saving for your own retirement. Consequently, you'll have to find the right balance of resources to devote to these two goals. To avoid shortchanging yourself, take full advantage of your 401(k) or similar employer-sponsored retirement plan. Contribute as much as you can afford right now, and whenever you get a raise, increase your contributions. At the very least, put in enough to earn your employer's matching contribution, if one is offered. Your 401(k)

accumulates on a tax-deferred basis, and your contributions are generally made with pretax dollars, so the more you put in, the lower your taxable income. You aren't confined to investing in a 401(k), either, because you can also put money into a traditional IRA, which accumulates tax deferred, or a Roth IRA, which accumulates tax free, provided you're at least age 59½ when you start making withdrawals and you've held your account at least five years.

Once you've started saving for college for your kids and investing for your own retirement, you've got one more generation to consider — the older one. For example, you'll need to make sure your parents have adequate financial protection for their health care expenses. If your parents have saved and invested throughout their lives, they may not need any financial help from you — but that doesn't mean you'll never be called upon to straighten out their affairs. That's why now is the perfect time to ask your parents some key questions: Where are your assets located? Do you have a will? How about a durable power of attorney? You might think these inquiries will make you sound "selfish," but the opposite is true: The more you know about your parents' financial situation and estate plans, the bigger help you'll be to them, and to other members of your family, if the day arrives when your parents need some assistance. It may not always be easy to act on behalf of three generations — but it's worth the effort.

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GET YOUR GRILL ON

Summer Is Here!

HEALTHIER RECIPES TIPS

Summer is here. That means summer Barbecue in the great outdoors and enjoying the company of family and friends. There are all kinds of tasty foods to grill up, plus those sides, desserts and drinks that round out the meal. Unfortunately, this leads to an influx of excess calories and weight gain. There goes your beach body that you worked so hard for. Here are some simple barbecue alternative recipes that can help keep you lean and healthy through the summer season when grilling.

- Green leaf lettuce
- 4 Whole grain hamburger buns
- 2 Grilled medium onion, sliced

GRILLED SOY HOT DOGS

- 4 Yves meatless hot dogs
- 1 Bottle of mustard and/or ketchup * use sparingly
- 1 Can of Amy's vegetarian chili
- ½ Cup of dill pickle chopped
- 4 Whole or sprouted grain hot dog buns
- 1 Medium red vine tomato, diced
- 1 Medium sweet onion, diced

Cut bell peppers, onions, and zucchini into uniform pieces. Thread the vegetables onto the skewers. Optionally brush with oil and vinegar and then place on grill until vegetables are tender and slightly brown.

Optional side dishes: Grilled corn on the cob, baked BBQ chips, watermelon, or fresh fruit mixture.

- **BY VALERIE SALINAS, M.S.**

GRILLED VEGGIE BURGER

- 4 Garden Veggie burger patties
- 2 Medium red vine tomatoes, sliced
- 2 Dill pickles, sliced
- 1 Bottle of mustard, ketchup, and/or light mayonnaise * use sparingly

GRILLED VEGETABLE KABOBS

- 2 zucchini
- 1 red and 1 yellow bell pepper
- 1 onion
- 12 oz halved mushrooms
- 4 skewers



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FACTS YOU NEED TO KNOW ABOUT DROWNING

Drowning is the leading cause of unintentional injury-related death in children ages 1-4

DROWNING WILL AFFECT YOU OR SOMEONE YOU KNOW



Drowning is the 2nd leading cause of unintentional injury-related death ages 1-14.

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

DROWNING CAN STILL OCCUR EVEN IF YOU KNOW HOW TO SWIM

NO ONE is "drown proof" – no matter their level of swimming ability.

Falls, entrapments, and injuries lead to drowning regardless of swimming level.

A majority of people overestimate their own and their child's ability to swim, especially in a panic event.

DROWNING IS QUICK AND SILENT



Drowning occurs in as little as 2 minutes.



Irreversible brain damage occurs in as little as 4 minutes.



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

Recipe of the Month

MEXICAN LASAGNE

INGREDIENTS

- 1 ½ pounds ground beef, browned
- 1 (16 oz) can refried beans
- ½ tsp dried oregano
- 2 tsp ground cumin
- ¾ tsp garlic powder
- 12 uncooked lasagna noodles
- 2 ½ cup water
- 2 ½ cup salsa
- 2 cups sour cream
- ¾ cup sliced green onions
- 1 (2 ¼ oz) can sliced black olives
- ½ cup shredded pepper jack or Mexican blend cheese

DIRECTIONS

Preheat oven to 350. Lightly spray a 13x9" baking dish with non-stick cooking spray. Combine browned beef, oregano, cumin, and garlic powder. Place 4 lasagne noodles in bottom of baking dish. Spread ½ the beef mixture over noodles. Top with 4 more noodles and remaining beef mixture. Cover with remaining noodles. Combine water and salsa and pour over noodles. Cover with foil and back 1 ½ hours or until noodles are tender. Spread refried beans over top. Combine sour cream, onions and olives. Spoon over casserole and top with grated

cheese. Bake, uncovered until cheese melts. Remove and let stand 10 minutes before serving.



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COMPUTING 101

How's Your Memory?

I run into this bit of confusion almost every day – people deleting files to give them more “memory”. Deleting files may give you more hard drive space, but it won't give you more memory.

Let's start with the hard drive. The hard drive in your computer is your filing cabinet. This is where Windows and all your programs are installed. ALSO, this is where ALL your documents, music, photos and movies are stored. Your hard drive is your storage in the same way that you may have music CD's or DVD's stored on a shelf, or your important papers in a filing cabinet. Getting a bigger hard drive simply gives you more storage. A Terabyte hard drive can hold the equivalent of 1,000 copies of the Encyclopedia Britannica. No one listens to all their music at the same time, or looks at all their photos or movies at the same time – we take what we want from “storage” and use the particular item at the time we want to. That takes us to memory.

Memory is made up of small chips inside your computer. They work kind of like an old calculator. Turn off the power and it goes blank. Turn on the power and you start filling it all over again. Memory is what your computer uses when it's actually working on something. The processor inside your computer (probably by AMD

or Intel) is what actually does the thinking. Because memory chips are MUCH faster than your hard drive, the computer pulls what it needs at the time into memory FROM the hard drive.

Let me put it into non-computer terms. You have a wall in your office filled with filing cabinets filled with papers; this is your hard drive. You have a desk that you work at that's 3 feet wide and 2 feet deep; this is your memory. YOU are doing the thinking and working with the papers; this is your processor. What happens when you have more papers to work with than desk space? You start shuffling papers around, maybe putting them into stacks and moving stacks around – this slows getting your actual task done. If you had a bigger desk, you wouldn't waste time shuffling papers. This is where more memory comes into play.

So deleting files from your hard drive doesn't speed up your computer any more than throwing away papers in your filing cabinet helps you get the task at your desk done.

When your computer wants to use more memory than it actually has, it does what we do when we get more information than we can remember – write it down! We use paper; the computer uses the

(Continued on Page 11)

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Don't Waste Your Money - (Continued from Page 10)

hard drive. To “add” to its memory, the computer uses unused space on the hard drive to “extend” its memory. The problem with this is writing to the hard drive is MUCH slower, your computer slows down. The solution, close programs that are running you don't need OR buy more memory. The good news? Memory is cheap! Sites like www.crucial.com will peek inside your computer, tell you what you have inside and what you can upgrade with. The Windows Task Manager will tell you how much of your memory you're using. If you're using 80% or more, you'll be noticing a dramatic decrease in speed. Installing memory isn't hard in most computers, but if you're not comfortable call a professional.

Goodbye Windows 2,000! On July 13th, 2010, all versions of Windows 2000 and Windows XP RUNNING SERVICE PACK 2 will reach the end of support. Microsoft will no longer be updating these products. If you have a system running Windows 2000, it's time to move that machine up to XP. If you're still running Service Pack 2 in XP, you need to download Service Pack 3 to continue getting updates. Go to <http://www.update.microsoft.com/microsoftupdate> to get Service Pack 3, or consider upgrading to Windows 7. Windows XP with Service Pack 3 will continue to be supported by Microsoft through April 8, 2014.

- Submitted by Laurie Scott

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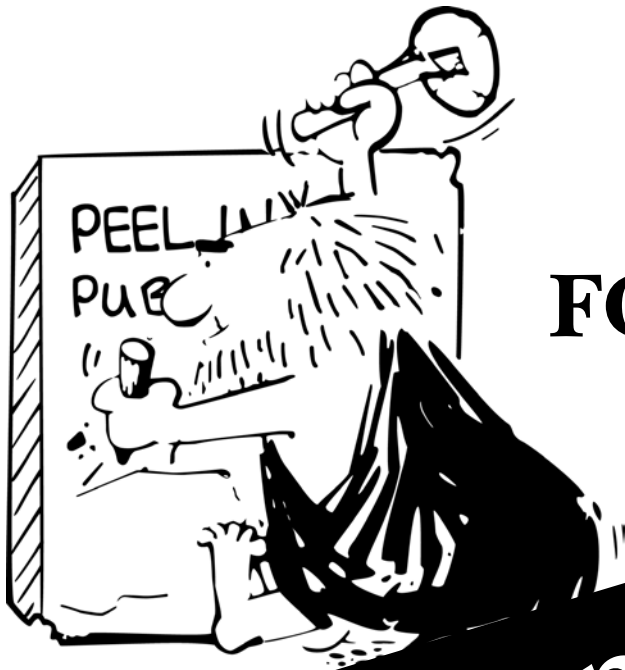
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