

THE BULLETIN

Belterra Community News

April 2011 Volume 5, Issue 4

News for the Residents of Belterra

FINANCIAL FOCUS

Sandwich Generation Needs “Stress Busters”

You may be too busy to realize it, but April is Stress Awareness Month. Sponsored by the Health Resource Network, a non-profit health education group, Stress Awareness Month is designed to promote awareness about ways to reduce stress in our lives. And if you're a member of the so-called “Sandwich Generation,” you may well have plenty of stress to deal with — especially financial stress. And that's why you may want to look at this month as an opportunity to explore ways of “de-stressing” yourself.

To understand the scope of the problem facing people in your situation, consider this: One out of every eight Americans aged 40 to 60 is both raising a child and caring for an aging parent, according to the Pew Research Center. The definition of “caring” for an elderly parent can range from actually having the parent living in one's home to helping pay for the parent's stay in an assisted living or nursing home facility. When you consider the costs involved in this type of care, added to the expenses of raising your children, and possibly even providing some financial support to them as young adults, it's easy to see that you could potentially face enormous strains, both emotionally and financially.

To help ease this burden, consider these suggestions:

- **Save.** As a Sandwich Generation member, you're probably within shouting distance of your own retirement — so you need to be saving for it. This may not be easy. You don't know how much financial support you may someday have to provide your

elderly parents — and even after your children are grown, they may need some help from you. Unfortunately, in helping these “boomerang” children, many people have to disrupt their day-to-day cash flow and raid their savings. That's why it's important to try to “pay yourself first” by deferring part of each paycheck into your 401(k) and by automatically moving money, each month, from your checking or savings account into your IRA.

- **Talk.** Many people in the “Greatest Generation” (over age 80) have not even prepared a will, so, if your parents are in that group, you may want to talk to them about taking action. Also, find out whom, if anyone, is handling their investments. And ask if your parents understand how Medicare works and if they need to add supplemental health insurance, such as Medigap. Plus, you need to find out if your parents have created a power of attorney or health care directive. It's best to have these conversations sooner, rather than later.
- **Delegate.** You eventually may have to take some responsibility for your parents' care — but you don't have to do it alone. You could, for example, work with a financial services provider that offers trust services, which can be invaluable if your parents are incapacitated, but which are useful even if they aren't. A professional trust officer can, among other duties, help manage your parents' investments, pay their bills, keep their records and supervise distribution of their assets to beneficiaries. In short, a qualified trust officer can make life a lot easier for you.



Stress Awareness Month only lasts 30 days, but by taking the right steps, you can de-stress yourself for many years to come. After all, just because you're in the Sandwich Generation, it doesn't mean you have to be “squished.”

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Walnut Springs Elementary 512-858-3800
Rooster Springs Elementary 512-465-6200
Dripping Springs Middle School 512-858-3400
Dripping Springs High School 512-858-3100

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Trash – Texas Disposal 512-246-0498
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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SAVE THE DATE!

Mills Elementary Annual Spring Festival
April 30th Saturday, 2:00 - 6:00 p.m.

- Giant Rock Wall - Inflatables - Life Size Maze - Games - Petting Zoo - Face Painting Artist - Cake Walk - Silent Auction - Doc Munchies Donut Trailer & Food Trucks - And Much Much More!
- The cost of a wristband allows unlimited access to all areas. For more information, visit www.millspta.org
- We hope to see you there! Kids & Adults of all ages welcome!
- Local Businesses: If you would like to sponsor a festival booth or donate an item for the Silent Auction in exchange for acknowledgement at the festival, in the Mills newsletter, and the Mills website, please email Michelle Hubbard at: mkhubbard@sbcglobal.net



Not Available Online

Meet Treyvon

Every day across Texas, thousands of children like 11 year old Treyvon wonder where today will lead them. Having been removed from their families due to abuse and or neglect, these children are looking for stable, loving family relationships that will allow them to feel safe and secure. Often these children are moved from one foster home to another as they experience difficulty adjusting to new rules, roles and expectations they have never experienced before and are ill prepared to meet. They face a never ending stream of changes in care givers, schools, caseworkers and foster siblings that often results in a sense of hopelessness and a lack of investment in relationships because they have found that caring leads to loss.

Despite these challenges, these children can be resilient. They bring strengths to their situation that can help to overcome the obvious challenges they face. Take Treyvon, for example. He is anything but an average child! In fact, he is an extremely bright child, who excels in all subjects at school. His future is hopeful as he desires to become an architect, engineer or author. Treyvon is a well rounded child who enjoys outdoor activities like football, swimming and riding horses. Like most boys his age, he loves to eat, with his favorite foods being pepperoni pizza and spaghetti with meatballs.

Treyvon needs a structured family that will provide him the love, encouragement and discipline that he needs while understanding the challenges he faces in adapting to a world much different from his early life experiences. He has a great mind that needs stimulation and direction to help him accomplish his goals. Adopting a child like Treyvon from the foster care system is not difficult or expensive. Perhaps you and your family would be a good place for Treyvon to learn and grow.



For more information, please contact Stephanie Berka, Wendy's Wonderful Kids Recruiter, Adoption Coalition of Texas at 512-450-8750 or email at stephanieberka@adopttexas.org

To learn more about the Adoption Coalition of Texas, please call Bruce Thompson at 512-301-2825 or visit our website at <http://www.adoptioncoalitiontx.org>



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Autism Robs You Of Your Child!

By Connie Ripley



Light It Up Blue in April. April is Autism Awareness Month. Autism Speaks is asking buildings around the world to turn their lights blue and people to wear blue on April 1 & 2.

One out of 110 children is diagnosed with autism (1 out of 70 boys). More children will be diagnosed with autism this year than with AIDS, diabetes and cancer combined.

Autism is a complex neurobiological disorder that impacts communication, behavior and social relationships. Currently no effective means to prevent autism, no fully effective treatments and no cure exists for this disorder that robs families and children of

smiles, eye contact, communication, hugs and even the ability to eat in a restaurant.

Know the Signs. These “absolute indicators” or “red flags” indicate your child should be evaluated.

- No big smiles or other warm, joyful expressions by 6 months.
- No back-and-forth sharing of sounds, smiles, or other facial expressions by 9 months.
- No babbling by 12 months.
- No back-and-forth gestures, such as pointing, showing, reaching or waving by 12 months.
- No words by 16 months.
- No two-word meaningful phrases (without imitating or repeating) by 24 months.
- Any loss of speech or babbling or social skills at any age.

Does your child make eye contact with you? Does he/she enter into meaningful exchanges? Does he/she “tantrum” in the grocery store or when transitioning from one thing to another? Instead of “racing” toy cars, does your child flip them over and roll the wheels

(Continued on Page 5)

A large graphic featuring three interlocking puzzle pieces on a dark background. The left piece is light gray and contains the word 'concept' in a serif font. The middle piece is white and contains the word 'design' in a cursive script font. The right piece is light gray and contains the word 'print' in a serif font.

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Autism Robs You of Your Child! - (Continued from Page 4)

or stack them in a line? If any of these things exist, insist on an immediate evaluation. Early intervention may be your child's best hope. Since this disease has accelerated so much recently, many pediatricians just do not recognize the signs.

The prevalence of the disorder rose 57% between 2002 and 2005. In 1975, autism effected 1 in 5,000. Today it affects 1 in 110 children. Autism is the fastest-growing serious development disability in the U.S. It costs the nation \$35 billion a year, and that figure is sure to rise.

In order to raise awareness of this escalating disorder, landmarks, iconic buildings, schools, universities, hospitals, airports, businesses and people in Australia, Bahrain, Belgium, Brazil, Canada, Cypress, Denmark, France, Hungary, Ireland, Kenya, Netherlands, New Zealand, Romania, Sri Lanka and the United States from Los Angeles to Savannah and from Minneapolis to Houston will be changing their light bulbs, clothing themselves, and eating and drinking blue for the month of April.

Texas State Senator Florence Shapiro will read a proclamation of Autism Awareness Month on the Texas State Senate floor on April 4th.

To commemorate the fourth annual United Nations World Autism Awareness Day and Autism Awareness Month, change your light bulbs to blue and wear blue on April 1 and 2.

It's easy! Just change your light bulbs from white to blue! To make things even easier, Home Depot will carry a complete supply of blue blubs for the event.

Toys R Us has a month long Autism Speaks campaign. Pump It Up has scheduled The Great Jump for April 7.

Even as autism escalates at alarming rates, it receives only 0.5% of the National Institutes of Health funding. Autism Speaks is North America's largest autism science and advocacy organization.

Autism Speaks is funded primarily by local walks. The Greater Austin Walk Now for Autism Speaks committees are being formed for the fall walk. Your help is needed! Please contact Walk Manager Traci Whitney at traci.whitney@autismspeaks.org

Watch for the 12 diagnostic markers and the possible causes of autism in the following issues of your neighborhood newsletter.



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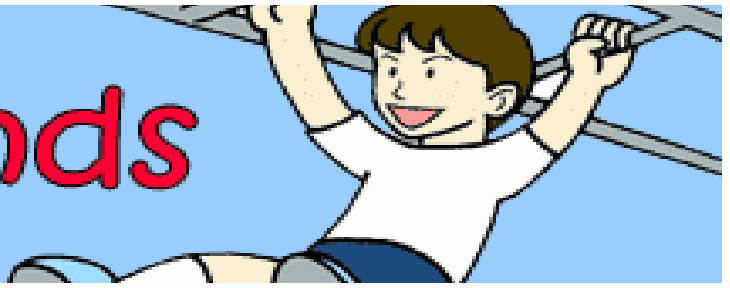
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Playgrounds



What's a Sprayground?

More and more cities are opening spraygrounds, which are water playgrounds. At a sprayground, kids can shoot each other with water cannons and get sprayed by dozens of water jets that squirt from different colored nozzles and hoses.



Do you have a favorite playground? Maybe it's a new wooden one that has lots of tall towers and passageways. Or maybe your favorite is an old-fashioned playground with swings and a seesaw. Playgrounds are fun places for kids because there's so much to do and other kids to have fun with.

But sometimes kids get hurt at playgrounds. That's no fun, so here are 10 ways to keep safe:

1. Take a grown-up. As kids get bigger, they like doing things on their own. Going to the playground

shouldn't be one of them, though. Grown-ups come in handy because they might spot problems at the playground, they can help you down if you get in a tight spot, and they can help if you happen to get hurt.

2. Take a good look around. If the playground has lots of trash, such as broken glass, or the equipment looks broken, don't play there.

3. Keep your size in mind. Many playgrounds have some equipment that's for little kids (like 2- to 5-year-olds) and other equipment that's meant for older kids. Use the equipment that's right for your age. If you squeeze yourself onto a swing for toddlers, you might get stuck. Likewise, if your little brother or sister starts climbing something meant for older kids, guide him or her to the little kid stuff.

4. Don't go too high. Many playgrounds have tall stuff to play on, such as towers or open passageways between equipment. Don't climb higher than you feel comfortable, and feel free to ask your grown-up if you need help getting down. Never climb up the outside of equipment, or hoist yourself up on the roof. The view might be cool, but it's a long way down.

5. Look out below. The best playgrounds put down special surfacing material, such as mulch, wood chips, sand, gravel, or rubber matting. These surfaces can help soften a fall, but that doesn't mean you won't get hurt, especially if you tumble from a high spot.

6. Swing safely. Kids often get hurt at the playground because they get hit by someone on a swing. If you're swinging, watch out for people who might be getting too close. And if you're walking around the playground, don't get too close to the swingers.

7. Use your head. Sometimes you'll see kids going headfirst down the slide or maybe two or three kids will get on a piece of equipment that's only meant for one. Or some kids might start goofing around and trying to push each other off a swing or off of a high spot. If your grown-up sees you doing this, he or she will probably say, "Knock it off. Someone's going to get hurt." It's true, so try to use the playground equipment properly. And if you get stuck, or don't know how to get down from something, call your grown-up over so he or she can help you down.

8. Report problems. If you see graffiti (when people write or paint on stuff), a broken swing, or find any other problems while you're playing, tell your grown-up. He or she can report the problem so it can be fixed.

9. Clean up. If you bring a drink or snack to the playground, clean up your trash before you leave. When you do, the park will look nice when the next kid comes along to play and you will have shown that you're a good playground citizen.

10. Have a great time! How can you make a good time at the playground even better? Bring a friend and only complain a little when it's time to leave.

Reviewed by: Steven Dowshen, MD

Date reviewed: May 2008

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Recipe of the Month

Bread Pudding

- 5 baked biscuits, crumbled
- 1 C. sugar
- 2 C. milk
- ¼ C. margarine, melted
- 2 eggs, well beaten
- 1 tsp. vanilla

Combine all ingredients, stir well. Pour in 1½ quart casserole. Pour ½-inch water in baking pan and place casserole in pan. Bake at 350° for 1 hour, or until knife inserted in center comes out clean.

TOPPING

- ¼ C. sugar
- 1½ T. cornstarch
- 1¼ C. milk

Cook on low heat until thick, stirring constantly. After removing from heat, add ½ tsp. vanilla. Pour over pudding. May sprinkle nutmeg on top.



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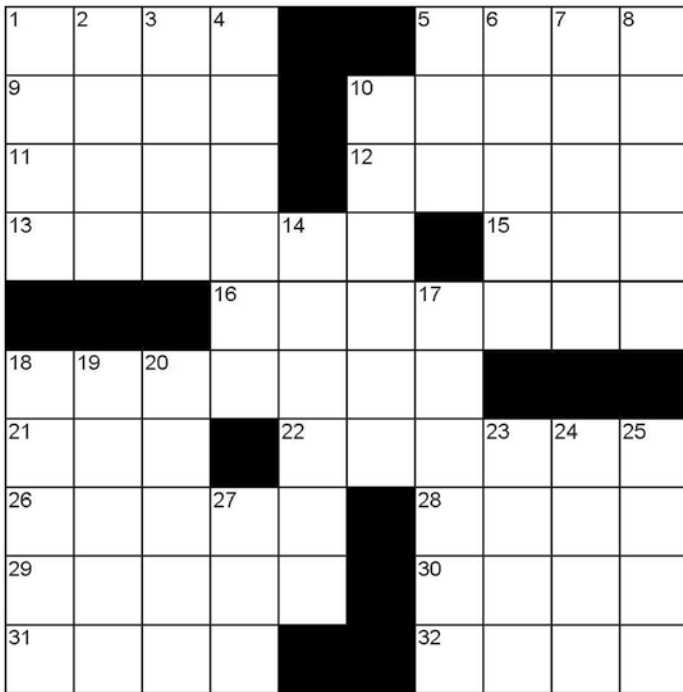
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1. Brush's partner
5. Father
9. Like a wing
10. Boss
11. Roman emperor
12. Slow
13. Japanese cars
15. Directory (abbr.)
16. Lands of an estate
18. "War and Peace" author
21. Copy
22. Potato brand
26. Seafood
28. Asian country
29. Roof overhang
30. Connection
31. Molt
32. Chew

DOWN

1. Can not
2. Margarine
3. Christ's mother
4. Animal families
5. Expression of surprise
6. Flying animals
7. Start
8. Before
10. Protest
14. "Grand" mountains
17. Looking at
18. Music cassettes
19. Ms. Winfrey
20. Part
23. Smooth
24. Male parent
25. Fresh
27. Newly ___, Nearly Dead

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Long Canyon
Lost Creek
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**Colin's Hope Community Water Safety Splash and Walk
Saturday, April 30th 10AM-3PM**

The whole family can splash into our Water Safety Challenge and Life jacket Swim or try out a Stand Up Paddle Board at The Expedition School Lagoon (On Lady Bird Lake in East Austin next to Fiesta Gardens.) Volunteers are also needed to pick up and distribute water safety packets to homes in zip codes that have high incidences of drowning. This is a great family or group volunteer activity. Email alissa.magrum@colinshope.org to volunteer. Together, we can prevent drowning and save lives.

**Colin's Hope Night at Eastside Movies in the Park
Tuesday, May 3rd, Doors open at 6PM, Movie at sundown**

Join us at The Expedition School Lagoon (On Lady Bird Lake in East Austin next to Fiesta Gardens) for a screening of Whale Rider. Bring your family and friends to enjoy the movie under the stars.

**Colin's Hope Day at Schlitterbahn-New Braunfels
Saturday, May 21st**

Join us for a day to promote Water Safety and Drowning Prevention at Schlitterbahn-New Braunfels! Special tickets are available from Colin's Hope. Email alissa.magrum@colinshope.org for more information.

For more information, visit our website at www.colinshope.org