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Official Newsletter of the Legend Oaks II Homeowners Association

OVERCOMING BARRIERS TO EXERCISE

Enjoyment, Time, & Know How

By Sarah S. Jordan, MS

We live in a busy world where creating and sticking with a regular exercise routine can be challenging. Many obstacles can stand in the way of our routine, including the enjoyment factor, time, and exercise know-how. But with a little creativity, planning, and dedication, the rewards can be oh so sweet! (Not to mention life changing.)

1st Barrier

I don't enjoy exercise.

For some people, exercise is simply not enjoyable. Think about what you did as a child as "play." Most likely, you enjoyed doing it. See if you can weave that into your workouts to make them more fun. Or make it social by exercising with a workout buddy or in a group setting.

Whenever I have people tell me that they just don't find exercise enjoyable, I work hard to find a mode of exercise that they do enjoy in order to get them started. Once they are moving more, eating smarter, and feel their hard work and activity paying off, it is much easier to find other modes of exercise to challenge them and help them see results. And I love watching exercise become fun for them and the thing that they look forward to in their day!

2nd Barrier

I just can't find the time.

If there is one thing that I have learned about my workouts since becoming a mother, it is that they will not happen if I wait for the time to open up in my day. I have to create, devote, and stick to the time I make for them. Here are some tips for making more time for exercise:

- ANY exercise is better than none. Even if you just have 15 minutes, take it. Your body and mind will be glad you did, and 15 minutes a day can add up to great things over time!
- Put exercise on your calendar and treat it like you would a mandatory meeting.
- Find a reliable workout partner. This not only makes workouts more fun, but it holds you accountable to show up.
- Invest in a personal trainer. They can create an individualized workout plan that fits your lifestyle and goals, and equip you with an incredible amount of education on healthy living.
- Make use of the early hours. Getting workouts in before the busy day kicks off

ensures that they happen, and the entire day will be so much better because of it!

- Make it a family tradition. What a cool thing to expose our kids to - families moving together!
- Find what works for YOU. For some people, joining a gym is the most convenient option. If that is not realistic for you, find other activities, classes, and opportunities in your area.
- Don't give up. If you are not reaching your goals, determine what is not working and create a roadmap to resolve it. Remember that fitness is a lifestyle and it goes through ups and downs, but always benefits us if we persevere.

The other important thing is to make the time we do have count in the biggest ways possible. If we have just thirty minutes three days a week to exercise, it is essential that we step up the intensity of those workouts to get the most we can for our time. If duration is short, we need to increase intensity. Add intervals and hills to your routine, or find a fitness class or DVD that offers a combination of cardio and strength training.

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View the current issue of the Legendary Times on the 1st day of each month at www.PEELinc.com

Overcoming Barriers - (Continued from Cover Page)

3rd Barrier

I don't know how to exercise.

In today's world, exercise videos and how-to's are literally at our fingertips online. We also have options for FitTV, DVDs, and opportunities at gyms, studios, and parks around town. Finding what works for your schedule and lifestyle is essential, so test a few things out before you commit.

Here are some options for gaining exercise know-how:

- Talk to your doctor to get recommendations and approval when starting an exercise program.
- Use credible online resources. One that I use often is the "ACE Get Fit™" section at www.acefitness.org.
- Put it in the hands of a professional and take out the guesswork by hiring an experienced personal trainer, or get involved in some group fitness classes.
- If you have a friend that is very fit and knows a lot about exercise, ask him/her if you can join them for their next exercise session.

We all know that it is not easy to make time to exercise. But we have the power to make choices that can shape our future based on how much we move now. Sometimes all it takes is one step in the right direction.



FINANCIAL FOCUS

"Munis" Can Still Work for You — Even in Tough Times

No matter where you live, the chances are good that a state or local government near you may be having some difficulty in balancing its budget. As a citizen, you're probably concerned about how this situation will affect your life and your community. But as an investor, you may also wonder how this might affect any municipal bonds you own. Fortunately, the outlook might be brighter than you think.



Of course, taken to the extreme, the financial challenges of some state and local governments could conceivably affect their ability to fulfill the payment obligations on their municipal bonds. But investment-grade quality municipal bond default rates historically have been very low, especially when compared to those of corporate bonds. And municipalities are cutting spending, eliminating nonessential programs and, in some cases, raising taxes or fees. In short, they are taking steps that, while potentially painful to residents, are likely to help them continue making timely payments of interest and principal on their municipal bond obligations. Furthermore,

municipalities must still fund various projects, and even one bond payment default could impact their future ability to borrow money in the form of new municipal bonds.

So are munis right for you? The answer depends on your situation — your goals, need for investment income, current investment mix, risk tolerance and so on. But if you want to receive interest payments that are exempt from federal taxes, you may well be interested

in exploring municipal bonds. Keep in mind, though, that municipal bonds may be subject to state and local taxes and the alternative minimum tax (AMT).

In addition, you'll want to be familiar with "taxable-equivalent yield." Typically, municipal bonds pay an interest rate that's lower than those paid by taxable bonds. Since this interest is free from federal taxes, however, the rate may not be as low as it appears. The taxable-equivalent yield measures the rate you'd have to earn on a taxable bond to match the income from a tax-exempt municipal

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Financial Focus - (Continued from Page 3)

bond. And the higher your tax bracket, the higher your taxable-equivalent yield.

Suppose that you're in the 35% marginal tax bracket, and you are considering a tax-exempt municipal bond with a 3.33% yield. You simply divide 3.33% (0.0333 in decimal form) by 1 minus 0.35 (your tax bracket), which would give you 0.0512, or 5.12%. In this tax bracket, a muni with a 3.33% yield is equivalent to a taxable bond with a 5.12% yield. (This example is for illustration purposes only.)

Keep in mind that, before investing in bonds, you should understand the risks involved, including interest rate risk, credit risk and market risk. Bond investments are subject to interest rate risk such that when interest rates rise, the prices of bonds can decrease, and you can lose principal value if the investment is sold prior to maturity. So it's best to discuss municipal bonds with your financial and tax advisors.

By adding quality municipal bonds to your portfolio, you can show faith in your municipality, your investment dollars can help support worthwhile projects in your area, and you receive a steady source of tax-exempt income.

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NatureWatch

by Jim and Lynne Weber



Avian Aerobats

Small to medium-sized songbirds with long, pointed wings, forked or squared tails, and inconspicuous legs and feet, swallows are characterized by their adaptation to aerial feeding. Unlike other groups of birds, swallows have a streamlined body shape that has evolved to efficiently hunt insects on the wing, allowing for great maneuverability, endurance, and frequent periods of gliding. When not performing their avian acrobatics, swallows are often seen perching in long rows on branches and wires.

Spending most of their waking hours hunting for flying insects, swallows have short bills, strong jaws, and a wide gape. They feed at speeds up to 25 miles per hour and are selective about their prey, tending to choose the larger insects rather than scooping up every insect around them. Swallows also use aerial flights to attract a mate, and are monogamous breeders. While they can be territorial, most form at least loosely aggregated colonies with both the male and female jointly constructing their nests, made primarily with mud and sometimes added bits of dried vegetation.

Swallows migrate to Central and South America for the winter and three species of swallows return to the Austin area in late March and April, with breeding occurring soon after. The most common is the Barn Swallow (*Hirundo rustica*), with a dark slate blue back, reddish brown throat, cinnamon or buffy chest, and deeply forked tail. They prefer to nest in suburban areas, often building their mud structures under the eaves of porches and overhangs. Males have 18% longer tails than females, and females generally choose a mate by the length of its tail. Barn swallows begin hawking for insects an hour or so before dawn, accompanied by their liquid, energetic chattering.

Found mostly flying around overpasses and bridges where they prefer to build large mud nest colonies, Cliff Swallows (*Petrochelidon pyrrhonota*) have a squarish tail, buffy rump, dark chestnut throat, and a pale forehead. Normal flights follow a rollercoaster path, with rapid ascents on quick wingbeats, followed by downward glides. Courtship flights in the spring are followed by copulation on the ground.

Cave Swallows (*Petrochelidon fulva*) look quite similar to Cliff
(Continued on Page 6)



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Nature Watch- *(Continued from Page 5)*

Swallows, and are distinguished by their buffy throat and cinnamon forehead. Locally common and increasing their range to the north and east, Cave Swallows historically occurred only in dimly lit interiors of caves or sinkholes, but over the past few decades have begun utilizing man-made structures such as low bridges and culverts. When returning to the location of their mud nests, they fold their wings and plunge in at a high speed, then circle around inside the cave/structure to lose momentum before landing.

Adept aerialists, swallows do many things on the wing, including drinking and bathing. The next time you witness their swooping flight and distinctive chattering, take a moment to appreciate these avian acrobats!

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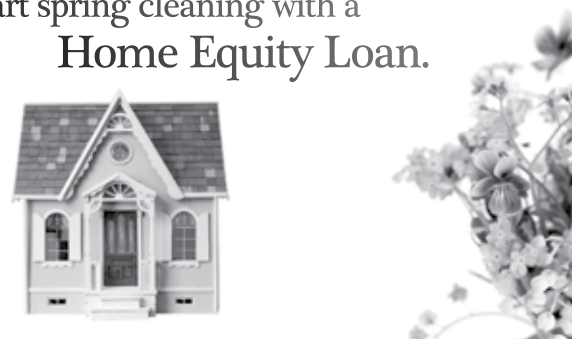
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