

LONG CANYON Gazette

June 2011

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A Newsletter for the Residents of the Long Canyon

FINANCIAL FOCUS

Know Your Investment Risks — and How to Respond

When you invest, you take some risks. While you can't totally avoid these risks, you can take steps to help reduce their impact and increase your comfort level. And the more comfortable you are with your investments, the easier it will be to follow a long-term strategy that can help you meet your goals.

Let's look at the most common types of risk related to investing, along with some suggestions on helping to reduce these risks:

Losing principal — This type of risk is most closely associated with investing. For example, when you purchase a stock, you know that its value could go up or down. If it drops below your purchase price, and you then sell your shares, you will lose some of your principal.

Your response — You can't eliminate the risk of losing principal, but by owning a mix of stocks, bonds, government securities and other types of investments, you can help reduce the impact of volatility on your portfolio. Keep in mind, though, that diversification, by itself, can't guarantee a profit or protect against loss.

Losing value when interest rates change — This type of risk primarily affects fixed-income investments, such as bonds. If you purchase a bond that pays, say, a 4% interest rate, and the market rate goes up to 5%, then the value of your bond will drop because no one will be willing to pay you the full price for it when newer, higher-yielding bonds are available.

Your response — You can combat, or even ignore, interest rate risk by holding your bonds until they mature. By doing so, you'll get your full principal back, provided the issuer doesn't default, and you'll continue to receive regular interest payments unless the bonds are "called," or repurchased

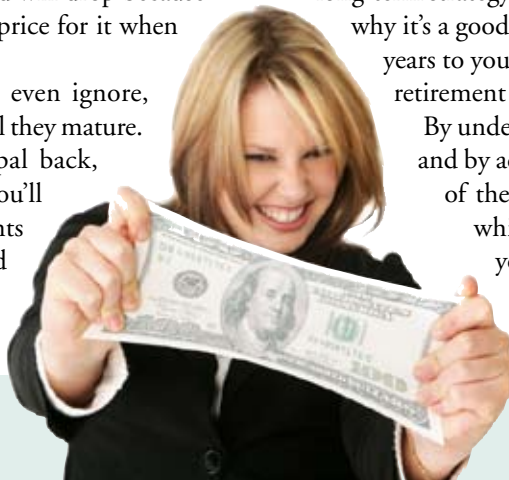
by the issuer. (You can help protect against this by purchasing bonds that have some degree of "call protection" and by owning bonds with different maturities.)

Losing purchasing power — This risk largely applies to fixed-rate investments such as certificates of deposit (CDs). To illustrate: If you purchase a CD that pays 2%, and the inflation rate is 3%, you are actually losing purchasing power.

Your response — Despite their vulnerability to inflation, CDs can offer you some valuable benefits, such as preservation of principal. Yet if you are concerned about fighting inflation, you may want to look for investments that have the potential to offer rising income, such as dividend-paying stocks. In fact, you can find stocks that have increased their dividends for many consecutive years. (Be aware, though, that companies can reduce or eliminate dividends at any time. Also, an investment in stocks fluctuates, and you could lose your principal.)

Apart from these individual techniques to reduce investment-related risk, you should also save early and save often — because the more money you accumulate, the greater your ability to follow a long-term strategy that reflects your personal risk tolerance. That's why it's a good idea to contribute as much as possible over the years to your IRA and 401(k) or other employer-sponsored retirement plan.

By understanding the different types of investment risk, and by acting to help lessen them, you can reduce much of the stress sometimes associated with investing — while you increase your prospects for achieving your objectives.



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Four Points Chamber of Commerce June Luncheon

Features Austin Better Business Bureau Speaker, Gabriel Perales On The Importance of Trust Recognition for your Business



Four Points Chamber of Commerce hosts Gabriel Perales, Trade Practices Manager at Austin Better Business Bureau as guest speaker for the Four Points Chamber's June Luncheon. Perales will be speaking about BBB Accreditation and what it means for businesses. Perales will talk about the impact of trust factors for your business and website and how trust factors promote conversion. Four Points Chamber luncheons provide stimulating discussions for local individuals, businesses and organizations to gain new insights

and foster business growth. Membership is not a requirement to come to the luncheon but you'll want to register online to ensure your seat and receive early-bird discount pricing!

Thursday, June 16, 2011

From 11:30 a.m. to 1p.m.

At River Place Country Club, 4207 River Place Boulevard.

You can find all the details and register on the Four Points Chamber of Commerce Web site www.fourpointschamber.com. While you are at the Chamber's Web site be sure to check out the other networking activities offered by the chamber, including the bi-monthly Connectors networking meetings at Concordia University and monthly Happy Hour. On Thursday, May 26th join us at Longhorn Village located at 12501 Longhorn Parkway in Steiner Ranch where we'll also be celebrating our monthly Happy Hour.

The Four Points Chamber of Commerce provides networking opportunities through social gatherings, luncheons and business network meetings. Now well over 100 members strong and growing, the Four Points Chamber of Commerce brings businesses together along Highway 620 from Hudson Bend and Mansfield Dam to Anderson Mill, and along Ranch Road 2222 from Jester to Volente, to support business growth in the community. For more information about upcoming events contact us at FourPointsChamber@gmail.com, visit www.fourpointschamber.com or call (512) 551-0390. Membership inquiries may also be sent directly to membership@FourPointsChamber.com.

Austin Newcomers Club April Luncheon

Austin Newcomers is a social organization dedicated to introducing residents to the Austin Community and giving them the opportunity to meet and make new friends. Join us at our monthly luncheon as well as take the opportunity to learn about and become involved in many varied fun Interest groups.

Time: 11:00 AM Social - 12 Noon Luncheon

Date: June 15, 2011

For Luncheon Reservations email:
LuncheonDirector@AustinNewcomers.com
or Diane Israelson 512-467-4979

For other Newcomers information
visit www.austinnewcomers.com or call 512-314-5100

Enhancing business while giving to the community

After experiencing some life changing events, Laurie Loew created a business model focused on helping others and giving back to the community.

She soon found out that she had created a “social” business, and was at the forefront of a new business model called “social entrepreneurship”.

She was now being consulted by business owners and organizations on how businesses could become more “socially responsible”. Helping others realize the benefits of giving – both personally and professionally – has become Laurie’s passion.

Starting a business during a poor economic climate was not easy. Then there was the perception that the industry is largely self-serving. Laurie chose to focus on the opportunities and embarked on a mission to create value beyond the bottom line. In doing so, she created a business, which gives back to the community, thereby enriching the lives of those who are helped and a sense of satisfaction for herself for the good that comes from it.

Since she started this business, she has been able to donate over \$110,000 to the nonprofit community in less than three years. She is also the proud recipient of the 2010 Ethics in Business Award.

Laurie will share how she came upon this idea, how she put it in practice and what she has learned from doing this.



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June 26 | 10:00 am

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8:30 & 11:30 am - Bible Life Groups (all ages)

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PRUNING GUIDELINES *for Prevention of Oak Wilt in Texas*

Oak wilt, caused by the fungus *Ceratocystis fagacearum*, is the most destructive disease affecting live oaks and red oaks in Central Texas. Most of the tree mortality results from tree-to-tree spread of the pathogen through interconnected or grafted root systems, once an oak wilt center becomes established. New infection centers begin when beetles carry oak wilt fungal spores from infected red oaks to fresh, open wounds on healthy oaks. Wounds include any damage caused by wind, hail, vehicles, construction, squirrels, birds or pruning. Research has shown that both oak wilt fungal mats on infected red oaks and insects that carry oak wilt spores are most prevalent in the spring. Below is a brief description of how you can reduce the risk of fungal spread when pruning.

- Always paint fresh wounds on oaks, including pruning cuts and stumps, with wound dressing or latex paint immediately after pruning or live tree removal at all times of the year.
- Clean all pruning tools with 10% bleach solution or Lysol™ between sites and/or trees.
- If possible avoid pruning or wounding of oaks during the spring (currently defined as February 1 through June 30). Reasons to prune in the spring include:
 - To accommodate public safety concerns such as hazardous limbs, traffic visibility or emergency utility line clearance.
 - To repair damaged limbs (from storms or other anomalies)
 - To remove limbs rubbing on a building or rubbing on other branches, and to raise low limbs over a street.
 - On sites where construction schedules take precedence, pruning any live tissue should only be done to accommodate required clearance.
 - Dead branch removal where live tissue is not exposed.

Pruning for other reasons (general tree health, non-safety related clearance or thinning, etc.) should be conducted before February 1 or after June 30.

Debris from diseased red oaks should be immediately chipped, burned or buried. Regardless of the reasons or time of year, proper pruning techniques should be used. These techniques include making proper pruning cuts and avoiding injurious practices such as topping or excessive crown thinning. If you are uncertain about any of this information, you should consult with a Texas Oak Wilt Certified arborist, ISA Certified Arborist, or an oak wilt specialist from a city, county or state government agency such as the Texas Forest Service or Texas AgriLife Extension Service.

References (available at <http://www.TexasOakWilt.org>):

Appel, D.N., and R.F. Billings (eds.). 1995. Oak wilt perspectives: Proceedings of the Nation Oak Wilt Symposium, June 22-25, 1992. Austin, TX. Information Development, Houston, TX. 217 p. Billings, R.F., and D.N. Appel (eds.). 2009. Proceedings of the National Oak Wilt Symposium. June 4-7, 2007, Austin, TX. Texas Forest Service Publication 166. 267p.

Prepared January 12th, 2011 in cooperation between Texas Forest Service, Texas AgriLife

Extension Service and
International Society of
Arboriculture Texas
Chapter.



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NATURE NIGHTS—BEES

Thursday, June 30, 6 to 9 p.m.

Thanks to the generosity of our sponsor, H-E-B, summer Nature Nights will be free to all and admission to the Wildflower Center on Nature Nights days will be free all day. Our first Nature Night is all about bees and why we need them in the ecosystem. Hands-on activities and family fun! Our media sponsor is KVUE.

JUNE EVENTS *at the Wildflower Center*

VIBRANT BLOOMS

Through August 21

Catherine Beatty Flowers' intricate, embellished painted silks combine brilliant color and meticulous handcraft. In the McDermott Learning Center.

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Through August 21

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www.childrenscenterofaustin.com

Meet Nathan

name Nathan
age 10 years

Personality

- an active child who wishes he could spend all of his time outside!
- loves to play basketball and football; is a huge Longhorns Fan
- can be shy when you first meet him but is learning how to open up to new people
- needs a loving, patient family that will provide a structured and nurturing home



nathan

Adoption Coalition of Texas
Finding Forever Families for Forgotten Children

Wendy's Wonderful Kids
A Signature Program of the Dave Thomas Foundation for Adoption

THE HEART GALLERY of central texas

contact Stephanie Berka
stephanieberka@adopttexas.org
(512) 450-8750

What is life like today for a typical ten year old boy? Skateboards, bicycles, computer games, school with kids he has known since he started kinder garden, neighborhood friends to hang out with, parents that make him clean his room and take a bath on a regular basis, but are always there for him; grandparents that spoil him? For a child in the foster care system, many of these things are missing. And those are the most important, namely the relationships with family and long term friends that tend to build trust and security that help the child develop a strong sense of self and build on self-esteem.

Meet Nathan, an active 10 year old child in foster care. He loves the Texas Longhorns and is a talented football

and basketball player. He enjoys school, has lots of friends and is always respectful to his teacher. Nathan has so much potential for the future and in finding his forever home, he is destined to reach all of it!!

Stability of loving relationships and predictability in a safe environment are essential elements to help each child reach their potential. Finding a "Forever Family" for a child like Nathan is critical to his continued growth and development. As long as kids like Nathan remain in the foster care system, they always have the mindset that tomorrow may mean another foster home, another school, another set of parents to adjust to. Could you help Nathan or other children like him to gain the trust and security that comes with having a permanent family?

Adopting a child from the foster care system requires little or no cost to the adoptive family and funding may be available to help the adoptive family support the child or sibling group.

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 process and 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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View answers online

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The challenge is to fill every row across, every column down, and every 3x3 box with the digits 1 through 9. Each 1 through 9 digit must appear only once in each row across, each column down, and each 3x3 box.



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Join Colin's Hope as we partner with Schlitterbahn to try and break the world record for the World's Largest Swim Lesson on Tuesday, June 14th. Visit www.Schlitterbahn.com for more information.

June 26th Open Water Swim benefits Colin's Hope

Splash into Lake Travis for the Red Licorice Events Open Water Swim at the Mansfield Dam on June 26. The swim benefits Colin's Hope and you can choose from 800m, 1.2 mile or 2.4 mile options. Visit www.redlicoriceevents.com for more information.

August 27th & 28th 3rd Annual Colin's Hope Kids Triathlon

Athletes ages 5-15, mark your calendars for August 27th & 28th. Our Kids Triathlon will once again take place in the Lake Pointe neighborhood. Registration opens in early June and will fill up very quickly! www.colinshope.org



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