

Financial Focus


Submitted by Matt Smith, Edward Jones

On July 4, we shoot fireworks, attend picnics, watch parades and otherwise celebrate our nation's independence and the many freedoms we enjoy. But as you go through life, you'll find out how important it is to work towards another type of freedom — financial freedom. That's why you need to put strategies in place to help you work towards your own Financial Independence Day.

And there's no way to "sugar-coat" this task, because it will be challenging. In recent years, a combination of factors — including depressed housing prices, rising health care costs, frozen or eliminated pension plans and the financial market plunge of 2008 and early 2009 — has made it more difficult for many of us to accumulate the resources we'll need to enjoy the retirement lifestyle we've envisioned. In fact, the average American family faces a 37 percent shortfall in the income they will need in retirement, according to a recent report by consulting firm McKinsey & Company.

But now that we've gotten the "bad" stuff out of the way, let's turn to the good news: You can do a great deal to work towards financial freedom during your retirement years. Here are some suggestions that can help:

- **Save and invest more.** Obviously, the younger you are, the greater the benefit you'll get by increasing your savings and investments. But whatever your age, you'll find that it pays to save and invest more. During difficult economic times, of course, it's not always easy to boost your savings and investments, but try to find ways that are as "automatic" as possible. For example, whenever you get a raise, increase your 401(k) contributions, which come directly from your



WORK TOWARD
YOUR OWN
FINANCIAL
INDEPENDENCE
DAY!

paycheck. And whenever you get a "windfall," such as a tax refund, try to use part of it for your IRA or another investment account.

- **Rebalance your portfolio.** It's always a good idea to periodically rebalance your investments to make sure they are still aligned with your goals and risk tolerance. But it's especially important to rebalance as you get older and you near retirement. At this stage, you'll want to decrease the volatility in your portfolio and lock in what gains you've achieved, so you may want to move some (but certainly not all) of your more aggressive investments into less volatile ones.
- **Cut down on debts.** It's easier said than done, but anything you can do to reduce your debt load will free up money to invest for your retirement. Work diligently to pay off whatever debts you can and examine your lifestyle to find areas in which you can reduce spending.
- **Consider working part-time during retirement.** Many Americans are now living longer and enjoying happy, healthy retirements. In fact, the concept of "retirement" has changed so that it now includes any number of activities — including part-time work in a completely different area from one's previous career. If you are willing to do even a little part-time work during your retirement years, you can greatly reduce the financial pressures you may face during this time of your life.

The 4th of July comes and goes quickly. So put strategies in place now to help you work towards your own Financial Independence Day.

THE OLMOS READER

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The Olmos Reader is mailed monthly to all Olmos Park residents. Residents, community groups, churches, etc. are welcome to include information about their organizations in the newsletter. Personal news for the Stork Report, Teenage Job Seekers, recipes, special celebrations, and birthday announcements are also welcome.

To submit an article for The Olmos Reader please email it to olmospark@peelinc.com. The deadline is the 20th of the month prior to the issue.

TEXAS EVENTS

July 2011

- 1-2, 8-9, 15-16, 22-23, 29-30—SAN ANTONIO:** Fiesta Noche del Rio The longest-running outdoor musical revue of its kind in the U.S. features seven acts of songs and dances from Mexico, Spain, Argentina and Texas. Presented by the Alamo Kiwanis Club, with proceeds going to children's charities. River Walk's Arneson River Theatre. www.fiestanochedelrio.com 210/226-4651
- 1-29—SAN ANTONIO:** Texas Tales and Trails See June 20 listing for more information.
- 1-Aug. 14—MCALLEN:** "You Are Not Here" by Ron English See June 1 listing for more information.
- 1-Aug. 14—SAN ANTONIO:** All-School Exhibition at the Southwest School of Art See June 2 listing for more information.
- 1-Aug. 14—SAN ANTONIO:** Cecilia Hancock: Solo Exhibition See June 2 listing for more information.
- 1-Aug. 28—SAN ANTONIO:** Burgoyne Diller: Abstract Pioneer See June 15 listing for more information.
- 1-Sep. 5—SAN ANTONIO:** Amazon Voyage: Vicious Fishes and Other Riches See June 1 listing for more information.
- 1-Sep. 11—SAN ANTONIO:** George Nelson: Architect, Writer, Designer, Teacher See June 8 listing for more information.
- 1-Sep. 18—SAN ANTONIO:** A Fine Line: The Woodcuts of John Lee See June 15 listing for more information.
- 1-Sep. 18—SAN ANTONIO:** Football: The Exhibit See June 1 listing for more information.
- 2, 9, 16, 23, 30—MISSION:** Creature Feature Enjoy a fun-filled morning with family activities that focus on a different topic each week. Possibilities include hands-on activities, nature adventures, puppet shows, crafts and games to discover the creatures that live in the park. Begins at 11 a.m. Bentsen Rio Grande Valley State Park—World Birding Center. 956/584-9156
- 2-Oct. 30—SAN ANTONIO:** Texas Contemporary Artists Series: Rex Hausmann Institute of Texan Cultures, 801 E. Durango. www.texancultures.com 210/458-2300
- 8, 15, 22, 29—SAN ANTONIO:** Balcones Heights Jazz Festival Free, live concert series features well-known smooth jazz artists. Hours are 7-10:30 p.m. Wonderland Mall Amphitheatre, 4522 Fredericksburg Road. www.sanantoniocentral.org 210/732-0055
- 16-17—WESLACO:** Family Campout Enjoy a night under the stars, learn to make a campfire, tell ghost stories and search for creatures in the night with a park ranger. Camping gear is provided. In the morning, go on a hike to look for alligators and other creatures in the park. Reservations required. Estero Llano Grande State Park—World Birding Center. 956/565-3919

Texas Events has been published with the permission of the Texas Department of Transportation. All events are taken in part from the Texas Events Calendar. All dates for events were correct at the time of publication and are subject to change.



JULY 2011



HEALTH BRIEFS

Keep Up With Routine Eye Exams

Maintaining good vision should be a top health priority for you.

Many eye diseases, such as glaucoma and macular degeneration, can go undetected and destroy your eye sight later in life.

It is important to keep up with routine eye exams to detect early onset of these and other diseases, according to Dr. Douglas Koch, professor of ophthalmology at Baylor College of Medicine. Family history and secondary condition such as diabetes can also increase your risk of developing these conditions.

At Baylor's Alkek Eye Center, there are highly skilled ophthalmologists who can diagnose and treat eye diseases before the damage occurs. We also offer expert care and the latest technology in contact lens care and treatment of cataracts, ocular surface diseases, dry eye, disorders of the eyelids, and visual problems related to the nervous system to make an appointment at the Alkek Eye Center, please call 713-798-6100.

Antacids May Mask Serious Problem

Taking an over-the-counter antacid on a regular basis could be a sign of trouble, warns a Baylor College of Medicine physician.

"If you are taking an over-the-counter antacid on a daily basis, you have more than just occasional heartburn," said Dr. Waqar Qureshi, associate professor of medicine and chief of endoscopy at BCM. "If that is the case, you should see a doctor."

Heartburn can occur when certain foods cause the muscle controlling the barrier between the stomach and the esophagus to relax, allowing stomach acid to rise more easily into the chest and leaving a burning sensation and a sour taste in your mouth.

You can improve the symptoms by avoiding large meals, eating several hours before bedtime and reducing your weight if you are overweight. If these measures don't help, prescription medications may be necessary, said Qureshi.

(Continued on Page 4)



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Health Briefs - (Continued from Page 3)

Frequent heartburn could signal a chronic condition or gastroesophageal reflux disease (GERD), which afflicts more than 7 million Americans annually. Ignoring frequent symptoms could lead to complications such as strictures (a narrowing of the esophagus), ulcers, difficulty swallowing and even esophageal cancer.

"The bottom line is to not ignore heartburn," Qureshi said, "If you are having heartburn several times a week, especially if it interrupts your sleep, or notice difficulty swallowing, you should see a doctor."

Summer Treats Should Not Replace Healthy, Balanced Meals

When you hear the familiar sound of the ice cream truck coming down the street this summer, be sure to consider how a summer treat fits into a balanced diet, said an expert at Baylor College of Medicine.

"Any snack needs to be in proportion to a person's nutrient needs based on age, gender and activity level," said Dr. Karen

Cullen, associate professor of pediatrics-nutrition at the USDA/ARS Children's Nutrition Research Center at BCM.

Consider the frequency and portion size of summer treats, and be sure not to let snacks replace or interrupt regular meals, she said.

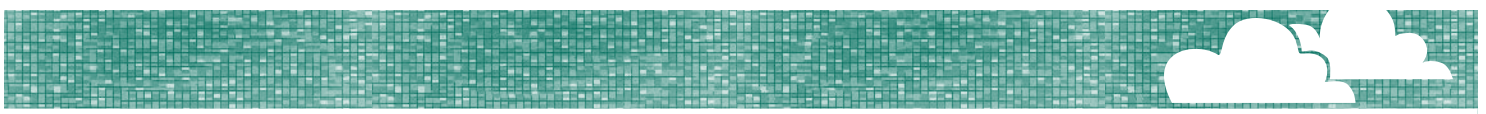
Summertime is a great opportunity to discover new fruits that are in season, including watermelons, mangos and strawberries. Fresh vegetables are also available at reasonable prices. Taking children to a farmer's market can be a fun activity with great benefits for the whole family.

Too Much Sodium Can Harm Your Health

When your blood pressure goes up, your sodium intake must come down, said an expert at Baylor College of Medicine.

"There have been many studies that suggest that too much sodium impacts blood pressure, which increases the risk of cardiovascular disease and stroke," said Dr. Rebecca Reeves, assistant professor of medicine at BCM.

(Continued on Page 5)





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In recent years, more Central Texas children have drowned in JULY than in any other month!

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July – August 2011 The Hospital at Westlake Medical Center Flamingo Sale to Benefit Colin's Hope!

When the beloved garden center, Pots & Plants closed its doors- several flamingos were injured in the move. You can help them return for the best care in town at The Hospital at Westlake by donating \$15. ALL profit in June, July and August benefits Colin's Hope. You can add to The Hospital at Westlake's flock, or start your own flock at home. Visit www.westlakemedical.com for more details or stop in The Hospital's Waterfall Café, 5656 Bee Caves Road, Building L, level 3 to sponsor your flamingo. Spread the word on Facebook and raise even more funds for Colin's Hope.

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

Athletes ages 5-15, mark your calendars for August 28th. Our Kids Triathlon will once again take place in the Lake Pointe neighborhood. NEW this year are athlete training clinics sponsored by Austin Cycle Camp, Jack & Adams and Nitro Swimming. Go online to register at www.colinshope.org.

For more information, check out our website at

www.colinshope.org



Children who drown often do not scream, splash, or struggle. They can silently slip beneath the water, even with adults & lifeguards present.

Health Briefs - (Continued from Page 4)

Studies show that Americans eat an average of 3,400 milligrams of sodium per day - that's 1,100 milligrams more than the recommended 2,300 milligrams per day, said Reeves.

Her tips on controlling sodium intake include:

- Eat more whole grains, fruits and vegetables and cut back on sweets and red meat.
- Read food labels for sodium levels per serving
- Replace salt with fresh herbs and spices when cooking
- Use low sodium products when available
- Rinse caned veggies and beans before cooking to reduce sodium levels
- Don't salt food at the dinner table

Foods high in salt and thus high in sodium include cured meats, pickled foods, many different snack foods and crackers and various types of seasonings.

Although medication also helps reduce high blood pressure, the results will be even better with dietary changes. Following a low sodium diet plus taking blood pressure medication daily will help lower and maintain blood pressure.

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TIPS FOR A HEALTHY SUMMER

Eat Smarter & Move More

Submitted by Sarah S. Jordan, MS

The 4th of July holiday is almost here, and along with it comes good food, parties, and great times with family and friends. These things pretty much go hand in hand with summer.

Summer is a very common time for people to fall off the “health wagon,” but it doesn’t have to be that way. Eating right and getting enough activity can certainly be a challenge, especially when holidays and travel are involved. But the keys are: being consistent, making good choices, eating in moderation, and purposely finding ways to move more. Here are some tips to make your summer a healthier one for your family and friends.

Small Changes = Big Results

Making small changes for your summer cookouts and potlucks can equal big nutritional improvements.

Traditional Summer Food

A More Healthy Alternative

Hot dogs	Turkey dogs
Hamburger.....	Turkey burger
Potato salad	Fruit salad
Chips and high fat dip.....	Assorted vegetables and hummus
Fried chicken.....	Grilled chicken kabobs with veggies
Pie.....	Fresh pineapple
Soda and sweet tea.....	Iced tea with lemon
Using high-fat mayonnaise in dishes	
.....	Use low-fat mayo or the kind that has olive oil in it

Healthy Recipe Swap

You can even request that guests bring a healthy dish and include the recipe along with the dish. After the event, the party host types up all of the recipes and emails them to party guests. Just like that - everyone is equipped with healthy things to try on their own!

Get Movin’!

Instead of a party revolving solely around the food involved, why not create a “buffet of games” and activity to center the event around instead? Here are some ideas for fun backyard games to try this summer with your family and friends. Just be sure to let your guests know the “active” theme ahead of time so they can dress accordingly and be prepared to move.

Host a miniature version of the Olympics.

This can consist of things like wheelbarrow races, three legged races, running, water balloon tosses, and team relays. Have prizes for the teams.

Create an art contest using chalk.

Have three judges and give out prizes for the most creative pieces of art. And maybe even to the adult with the most “artfully challenged” piece of “art.”

Play a classic game of “Kick the Can.”

Make sure you have at least 3-4 people playing this game. One person is “it” and guards the “can.” (Can needs to be in an open space.) Other players hide while the “it” person counts to 20 and then goes to find the other players. Captured (tagged) players go to “jail.” Anyone not captured can kick the can, which sets all jailed players free. If the “it” person finds all players before the can is kicked, the “it” person wins the game.

Have a Hula-Hoop contest.

Crank up the fun music, and see who can twirl the longest!

Create a canvas.

Hang an old white sheet on your fence or clothesline and let the creativity flow while your guests create a beautiful work of art!

Send your guests on a scavenger hunt.

There are many ways to get creative with this, including giving the hunt a theme to match your party, having guests find things in nature and draw pictures of what they find, or having your guests do something (ex: 10 jumping jacks) every time they find something on the list.

Slip and Slide!

Give your party a water theme to beat the heat. Set up two identical slip and slides and see who slides the fastest and/or the farthest. Crown your champion. Test out other games like horseshoes, washers, Bocce ball, four-square, hopscotch, whiffle-ball, or kick ball.

*Here’s to a healthy and active summer ahead.
Cheers!*



Recipe of the Month **BROCCOLI CHEESE SOUP**

Ingredients

- 3 T oil
- 1 C chopped onion
- 6 C water
- 6 cubes chicken bouillon cubes
- 8 ozs. fine egg noodles
- 2 - 10 oz. pkg. chopped broccoli
- garlic powder
- 6 C milk
- 1 lb. shredded Velveeta cheese
- opt. 2-3 T thickened cornstarch

Saute onion in oil. Add water and bouillon. Cook until dissolved. Add noodles. Cook uncovered 3 min. Add thawed broccoli and garlic. Cook 4 minutes. Add milk and cheese. Heat until cheese melts. Thicken, if desired.

Enjoy!

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