

MANAGERS CORNER

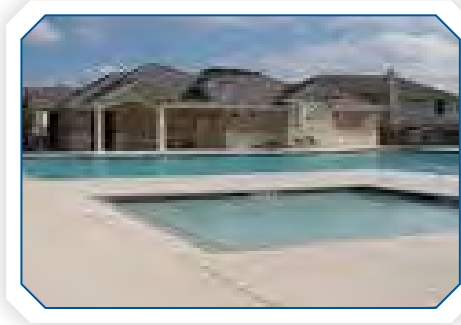
SWIM SEASON IS UPON US...HERE IS A RE-CAP OF THE POOL RULES & REGULATIONS

Forest Creek Amenity Area Rules

Purpose: These Amenity Area Rules are established by the Forest Creek Homeowners Association (HOA) Board of Directors as written guidelines for the beneficial use of the Forest Creek recreational facilities in order to preserve the safety of our members and their guests while at the amenity area as well as to protect the investment in the HOA facilities.

It is the responsibility of each member to understand, abide and follow the rules as outlined below. Any user who elects to ignore requests regarding these regulations will be subject to expulsion from the facility and/or having their access key turned off. All Forest Creek HOA representatives, including security guards, have the authority to enforce the rules of the amenity area.

Access: The tennis courts and pool area are electronic key (e-key) access only. New members should contact Centex at (512-759-3734) to obtain their electronic access key. They can be picked up at the Centex Office M-F from 9-5. It is the responsibility of property owners to maintain and manage their e-key. Normally, only one e-key is issued to each household. Contact the property manager if a second key is needed for special circumstances. There will be a \$35. charge to replace lost or misplaced keys. No owner or resident shall provide their e-key to any non-resident of Forest Creek HOA. Any owner found violating this policy will lose their access privileges to the Forest Creek Amenity area. Keys will be deactivated for those members



not current with their HOA dues. Please review the hours of the amenity facilities since the electronic key will not allow access into the tennis courts or pool area outside of those hours unless special arrangements are made with the Property Manager. Hours will be posted at the pool and on the HOA web site. The Forest Creek HOA Board of Directors reserves the right to modify these hours as needed. If members wish to swim before or after the posted dates and hours, including Adult Lap Swim, arrangements must be made with the Property Manager on a per request basis so that individual e-keys can be adjusted to accommodate the request if approved. Please allow two business days for your key to be activated. The FAST Frogs are an HOA sponsored activity and normally practice at both the Forest Creek and Lake Forest pools during the months of May (afternoons) and June (mornings). During FAST Frogs swim team practice times the pool will be closed to normal use, but a lane will be reserved for the exclusive use of our Adult Lap Swim

members. All security personnel, HOA Board members, and Property Management staff reserve the right to request identification from anyone entering the amenity area. This will only be done to establish that the person in question is a member of the Forest Creek HOA and not trespassing on the premises. Persons entering the pool or tennis areas may be required to sign-in. The Property Management staff, security guard or HOA Board representative may limit access to the pool from time to time due to occupancy limits, weather, the condition of the pool, or maintenance.

Video Surveillance: The entire amenity area is under video surveillance 24 hours a day. The HOA is taking a proactive approach to security. Security management has never been easy. Due to some users not following established rules as well as some vandalism, video surveillance has become a necessity. Since the cameras are not hidden, visitors should know that they are being recorded. Video surveillance as a preventative measure will enhance the management of problem behavior. The prompt video feedback will help confront the individuals involved soon after an incident occurs. Video surveillance is a long-term investment that will promote safety as well as deter trespassing and vandalism. Members and residents are encouraged to report problems to the Property Manager or a Board member as soon as possible so that appropriate action can be taken.

The Forum

NEWSLETTER INFO

NEWSLETTER

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Information: Angel – heavensgatere@aol.com



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AMENITY AREA RULES

THERE IS NO LIFEGUARD ON DUTY. SWIM AT YOUR OWN RISK!

- All children under the age of 16 must be accompanied and supervised at all times by the adult resident while at the pool.
- It is each parent's responsibility to keep alert of their child's whereabouts at all times while inside the swimming pool and other amenity areas.
- The amenity facilities are for the exclusive use by the Forest Creek HOA members (and authorized residents) and their accompanied guests. Members are responsible for the supervision and conduct of their guests. All others will be treated as trespassers.
- Park closes at sundown. Tennis courts close at 10 P.M. Trespassers will be prosecuted.
- Amenity area is under video surveillance 24 hours a day. Trespassing or vandalism will be prosecuted.
- No pets allowed in the tennis courts or pool area. Pets will be on a leash at all times. This is a "people park", pick-up after your pets.
- No use of radios or other noise producing devices except during HOA sponsored events.
- No use of profanity or threatening, abusive, boisterous or insulting language while on the premises.
- No lewd or offensive behavior of any kind.
- No glass containers of any kind in the amenity area. Place all trash in the trash bins.
- The use of roller blades, scooters or skateboards is not allowed in the park, pool or tennis court. (There are no facilities in the amenity area suitable for these activities at this time.)
- The gates in the amenity area are to remain closed and locked at all times. Do not prop open the gates or admit unsupervised visitors or children.
- All guests must be accompanied and supervised by an adult resident at all times. Each resident family may bring up to three (3) guests to the pool.
- The pool will be reserved for HOA sponsored activities such as the Forest Area Swim Team (FAST Frogs). The pool may not be reserved for private parties. Limited hours will be posted on the HOA web site.
- Babies and those children that are not toilet trained must wear tight fitting, plastic lined swim diaper AND a swimsuit. Disposable swim diapers like Huggies Little Swimmers are not allowed. (They can clog and destroy the pumps.) Children/Infants that are sick with Diarrhea shall not enter the pool!
- Children that are not water safe, including those utilizing water wings or any other type of floatation device, must be accompanied in the water by a parent or guardian over the age of 18 and be within arms length distance at all times.
- Any person having a skin disease, sore or inflamed eyes, nasal or ear discharges, open wounds, or any communicable disease shall not enter the pool.
- No tanning "oil" is allowed in the pool (it collects and gums up the filtering system) Sunscreen "lotions" are acceptable and recommended if applied at least 10 minutes before entering the water. Showers are recommended before entering the pool.
- No running, pushing, scuffling, or rough play, is permitted in the pool area. No footballs, or tennis balls, soccer balls, basket balls or any other ball that upon impact could hurt other swimmers or cause other damage to the facility are allowed inside the pool area.
- No diving or jumping into the pool. No "somersaults", "back dives", "cannon balls", "preacher seats", "can openers" or similar type entries from the edge of the Pool are permitted.
- No food or drinks in or within eight (8) feet of the pool.
- No tobacco products of any kind are permitted inside the gates of the pool.
- Proper swimming suits only in the pool. No thongs, cut-offs, tee-shirts, or street clothing.
- All bobby pins, hair-pins and other such items that can fall out of the hair and clog the filtering system are to be removed before entering the pool.
- Water toys: Water wings and small, one-person floats, "noodles", etc. are allowed. Only rubber coated sinking devices may be used for diving games. (Rocks or metal objects can damage the surface of the pool). Balloons are NOT allowed inside the gated pool area. (Broken balloons, like diapers, clog our pumps, which are expensive to repair.)
- The pool furniture is not to be removed from the pool area. Other furniture is not to be brought into the pool area.
- In the event of inclement weather, swimmers are to clear the pool during the storm and for at least thirty (30) minutes after lightning and/or thunder are last heard.
- It is the responsibility of all residents to report any suspicious behavior or unsponsored non-residents that are in the pool and park area.
- Users of the pool area are responsible for removing all articles they bring to the pool at the time they leave the area.
- Shoes or sandals are to be worn while walking to the pool, so that only clean feet enter the pool.
- **Failure to abide by these rules will be grounds for expulsion from the facilities and possible suspension of privileges.**



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WHAT'S COOKING WITH FOOD ALLERGIES

Ever wonder why some packaged foods include the warning “made in a facility that processes nuts?” There’s a very good reason—some people can develop a life-threatening allergic reaction to eating tree nuts called anaphylaxis. There are a number of foods that can cause serious allergic reactions in certain people, says Thomas Smith, M.D., an allergist and immunologist for The Austin Diagnostic Clinic (ADC).

“From peanuts to dairy products to shellfish, there are several primary sources of food allergies affecting some 15 million Americans” says Dr. Smith.

A food allergy occurs when a person’s immune system mistakenly attacks a food protein. Dr. Smith says allergy symptoms can range from mild reactions like rashes, hives, itching and swelling, to severe, potentially fatal issues such as trouble breathing or loss of consciousness.

UNDERSTANDING FOOD ALLERGIES

People with food allergy almost always have clear cut symptoms when eating a particular food. They usually know the food they are allergic to, or they at least have figured out a short list of possibilities. Either way, it’s a good idea to see an allergist to determine whether a food allergy exists and what food should be avoided. This is done by a review of a person’s history of symptoms and checking for food allergies with a skin test. It is also common for people to experience an adverse effect from a food that is not an allergy. Distinguishing this is important because adverse effects that are not allergic do not carry the same risk of severe reactions, explains Dr. Smith.

“Once we have identified the source of a food allergy, unfortunately the only way to prevent an allergic reaction is to avoid the

food. There is no cure for a food allergy,” says Dr. Smith. “If you are unsure about whether a particular food is safe, it’s always a good idea to call the manufacturer for more information.” If a person unknowingly eats a food they are allergic to, the best option is to administer epinephrine, also called adrenaline. This is the medication of choice for controlling a severe reaction. It is available by prescription as a self-injectable device called EpiPen or Twinject. Dr. Smith says patients should always have two doses available because some reactions that go away with one dose of epinephrine may return, requiring a second dose.

Parents with children with food allergies understandably are concerned when their children are at school. Virtually every state, including Texas, allows children to carry epinephrine during school with appropriate

(Continued on Page 8)

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The Forum

What's Cooking with Food Allergies? - (Cont. from Page 7)

consent. Legislation passed last year in Texas, meanwhile, calls for the creation of food allergy management guidelines for schools.

PRIMARY SOURCES OF FOOD ALLERGIES

The six most common foods causing allergy in children are milk, eggs, peanuts, wheat, peas, and soy. Tree nuts, fish, and shellfish are foods commonly causing allergy in children and adults. Allergy to one food occurs most often, while allergy to multiple foods is less likely. Here is a look at the main sources of food allergies in more detail:

Peanuts. Peanuts can trigger a severe allergic reaction depending on how sensitive a person is to peanuts, and the quantity of peanuts consumed. Peanuts may be included in food items such as chili sauce, salad dressing, pizza, peanut cooking oil, egg rolls, and even jelly beans.

Tree nuts. Tree nut allergies affect an estimated 1.8 million Americans and are among the leading causes of fatal and near-fatal reactions to foods. Common types of tree nuts causing allergies include walnuts, almonds, hazelnuts, cashews, pistachios, and Brazil nuts.

Milk. About 2.5 percent of children younger than age 3 are allergic to milk, but most children outgrow milk allergies within a few years.

Eggs. An estimated 1.5 percent of young children have an egg allergy, but experts say most children eventually outgrow it.

Wheat. Wheat allergy is one of the more common food allergies

in children. Wheat can be found in many food items such as breads, cakes, breakfast cereals, pasta, crackers, soy sauce and even condiments such as ketchup.

Soy. Although soybean allergies are generally mild, soybeans are used in myriad food items including baked goods, canned tuna, cereals, crackers, infant formulas, sauces, and soups.

Seafood. Nearly 7 million people in the United States are allergic to seafood, including fish and shellfish like shrimp, crab, and lobster. Salmon, tuna, and halibut are the most common kinds of fish people are allergic to. Seafood allergy is considered a lifelong condition and about 40 percent of those with a seafood allergy first experience an allergic reaction as an adult.

BEYOND THE USUAL FOOD ALLERGY SUSPECTS

Dr. Smith says that while these seven types of food account for 90 percent of all food allergies, a person can be allergic to virtually any food. Other potential allergy-prone foods include corn, seeds, meats, and spices such as caraway, coriander, garlic, and mustard. Allergic reactions can also occur with fresh fruits and vegetables such as apples, carrots, peaches, plums, strawberries, tomatoes, and bananas.

"Awareness of a food allergy and early treatment with epinephrine are the most important ingredients in preventing a potentially dangerous reaction," says Dr. Smith.



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A Focus on Physical Activity - Pathway to Improved Health

By Concentra Urgent Care

Being physically active is one of the most important steps you can take to maintain or improve your health. When combined with eating a healthy diet, regular exercise can substantially reduce your risk of chronic disease, prevent weight gain, and improve your overall level of physical and emotional fitness.

HOW MUCH PHYSICAL ACTIVITY DO I NEED?

The U.S. Department of Health & Human Services (HHS) has recently published several recommendations related to exercise:

Any physical activity is better than no physical activity

- Includes people with disabilities & far outweighs the possibility of risk of injury or illness

Most health benefits occur with at least 150 minutes a week

- Both aerobic (endurance) and muscle-strengthening (resistance) are beneficial
- For most people, additional benefits occur when*
- You increase the intensity, the frequency, and or the duration of your Physical activity.

SHOULD OLDER ADULTS EXERCISE, TOO?

The same HHS guidelines apply, but older adults need to make sure that their fitness level and any chronic conditions allow them to safely perform physical activity. For example, if an older adult is at risk of falling, he should do exercises that maintain or improve his balance.

WHAT IF I HAVE A CHRONIC MEDICAL CONDITION?

If you have a chronic medical condition, you should be under the care of a health care provider. It is important to consult your physician about the type and amount of physical activity appropriate for you.

HOW DO I GET STARTED?

The health benefits of physical activity far outweigh the risks and some activity is better than none. Persons who have not been diagnosed with a chronic condition (such as diabetes, heart disease, or osteoarthritis) and do not have symptoms (e.g., chest pain or pressure, dizziness, or joint pain) do not need to consult with a health care provider prior to starting an exercise program.

For more information on total fitness programs in general, you can contact your health care provider, your Concentra health specialist, or visit the National Safety Council's Web site at: <http://www.nsc.org/resources/Factsheets/hl/fitness.aspx>.

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Financial Focus

The 5 Biggest Threats to Your Retirement Nest Egg

It's tough for financial planners to get clients motivated enough to make the sacrifices and investment decisions that are necessary to ensure a comfortable retirement. In fact, according to a recent ING Retirement Research Institute study, 71% of Americans – regardless of age – still lack a formal investment plan to help them reach their retirement goals. But what about those clients who have done everything right? They've been working with a financial planner, contributing to their 401(k)s, maybe have a pension in the offing, are saving money at a decent clip and are following the sound investment advice offered by the professionals but, according to Fidelity Investments, there's still a good chance they might not have enough put aside to live out their golden years in style. Fidelity Investments has described five of the biggest threats to even the most well-prepared

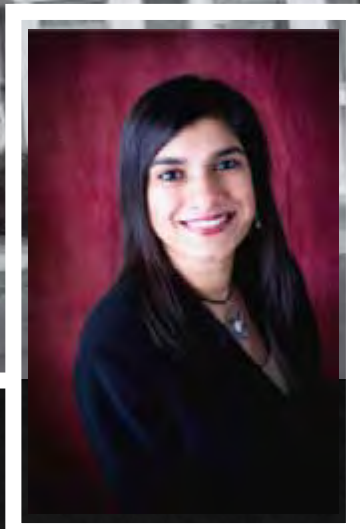
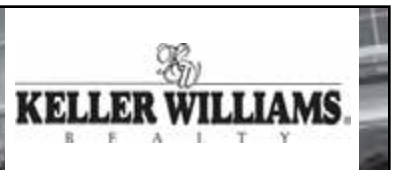
investor's retirement plan.

1. Failing to prepare for spiraling health care costs. With longer life spans, medical costs that are rising faster than general inflation, declining retiree medical coverage by private employers, and possible funding shortfalls ahead for Medicare and Medicaid, managing health care costs can be a critical challenge for retirees. According to Fidelity's annual Retiree Health Care Costs Estimate, a 65-year-old couple retiring in 2011 will need more than \$235,000 to cover health care costs during their retirement. And that is just using life expectancy data – many people will live longer and have higher costs. Since Fidelity started the annual estimate in 2002, estimated costs have increased by 6% a year. That cost doesn't include possible long term care (LTC) expenses. About 70% of those over age 65 will require some type of LTC

services – either at home, or else, in adult day care, an assisted living facility, or a traditional nursing home. The average private-pay cost of a nursing home is about \$70,000 per year and exceeds \$100,000 in some states. Assisted living facilities average \$34,000 per year. Hourly home care agency rates average \$46 for a Medicare-certified home health aide and \$19 for a licensed non-Medicare-certified home health aide.

2. Underestimating how long you will live. As medical advances continue, it's quite likely that today's healthy 65-year-olds will live well into their 80s or even 90s. This means there's a real possibility that you may need 30 or more years of retirement income. An American man who's reached age 65 in good health has a 50% chance of living 20 more years to age 85, and a 25% chance of living to 92. For a 65-year-old

(Continued on Page 11)



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Financial Focus - (Continued from Page 10)

woman, those odds rise to a 50% chance of living to age 88 and a one in four chance of living to 94. The odds that at least one member of a 65-year-old couple will live to 92 are 50% and there's a 25% chance at least one of them will reach age 97. Without some thoughtful planning, you could easily outlive your savings and have to rely solely on Social Security for your income. Chances are, like many people, you don't have a company pension to rely on – only 30% of Americans today have one. And with the average Social Security benefit of just over \$1,000 a month, it likely won't cover all your needs.

3. Being caught unawares by inflation. Inflation can eat away at the purchasing power of your money over time. This affects your retirement income by increasing the future costs of goods and services, thereby reducing the purchasing power of your income. Even a relatively low inflation rate can have a significant impact on a retiree's purchasing power. For example, \$50,000 today would be worth only \$30,477 in 25 years, even with a relatively low 2% inflation. Some retirement income sources, such as Social Security, can help you keep pace with inflation automatically through annual cost-of-living adjustments. But most others don't.

4. Failing to position investments for growth. A too-conservative investment strategy can be just as dangerous as a too-aggressive one. It exposes your portfolio to the erosive effects of inflation and limits

the long-term upside potential that diversified investments can offer. On the other hand, being too aggressive can mean undue risk in down or volatile markets. What can help: a strategy that seeks to keep the growth potential for your investments without too much risk. Consider creating a diversified portfolio according to your risk tolerance, overall financial situation, and investment time horizon. Doing so may help you seek the growth you need in a way that lets you sleep at night. But remember that diversification/asset allocation does not ensure a profit or guarantee against a loss.

5. Withdrawing too much from savings. Drawing down your savings too rapidly can also put your retirement plan at risk. This risk can be magnified further if a sustained market downturn—similar to the one in 2007-09—occurs early in retirement. Retirees should consider using conservative withdrawal rates, particularly for any assets needed for essential expenses. Fortunately, you have control over how much you withdraw and can adjust it based on circumstances. Consider keeping your withdrawals as conservative as you can. Later on, if your expenses drop or your investment portfolio grows, you may be able to raise that rate. For financial peace of mind, work with your financial coach to make sure your family is taken care of. Source: adapted from an article in Financial Planning magazine citing Fidelity Investments research.

Submitted by Rich Keith

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