

# THE

# Talk

June 2012

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## FINANCIAL FOCUS - OCCUPY YOUR WALLET

*Submitted by Rich Keith*

People often ask, "What things can we do keep our financial stability during financially volatile times such as these?" There are defensive strategies which anyone can employ regardless of their financial position. The answer, fortunately, has remained the same over many years. We have heard the importance of saving heavily and keeping debt low. But what about investing in your career, planning for a global financial tumble, or how about staying with your bank or leaving it behind? These practical questions are important in today's world.

First, the basics. Make sure you have an "emergency fund" of at least \$1,000 to cover a home or car repair. More is better: an amount equal to six months of expenses is best. Save at least 20% of what you make; this keeps you from using credit. While we're on the subject of credit, let's look at how much you're spending on servicing your debt. Are you carrying a credit card balance at 18 percent? Pay it down quickly because that's like getting an 18 percent risk-free return on your money. "If I could make 18 percent, I'd do it right now!" I've heard before. To further improve your cash flow, elect high deductibles on your car and home insurance. Basic family protection includes making sure you have your wills and powers of attorney in place

and buy inexpensive term life insurance to cover your loved ones in the event the main wage earner dies prematurely. "Buy term life insurance, it's the right product for families," says noted financial whiz Suze Orman.

If anyone believes that our current low inflation rates will not increase dramatically as a result of the largest printing of money in the history of the world, then they are simply not paying attention. Prices will rise. Taxes will rise. Loans will become much more expensive. There is a trend in America toward renting more and more, from homes to party gowns, known as the "Rentership Society." Having a big home loan straps you down and won't let you easily leave for greener pastures. But renters can quickly move to the place where jobs are. In fact there are studies which have linked chronic unemployment to home ownership. Run the numbers, and then consider renting your next home.

Next, invest in yourself. Your income is your "financial engine." Protect it by making sure you will keep working no matter what happens to your investments. Read, read, read. Be vigilant about finding the areas of specialization where the world is heading and learn about them. Take someone to lunch who does what interests you and find out how they like it, and if a degree is required.

Don't automatically opt for an advanced degree, especially from the new breed of for-profit career schools. These schools often are expensive, and students incur debt at a higher rate than students at public or nonprofit private schools.

Feel good while you are saving. Your big bank is not your friend. Historically low CD rates, high fees, combined with draconian lending policies, are driving millions of people away from the big banks and toward credit unions, as well as safer investments. Former IMF chief economist Simon Johnson's book, "13 Bankers: The Wall Street Takeover and the Next Financial Meltdown," reveals how a "cabal of big banks gambled with our money, wrecked the economy, and then accepted huge taxpayer bailouts, all the while paying out gigantic bonuses and fighting financial reform," Johnson says. His answer is to remove your money from the six biggest banks: Bank of America, JP Morgan Chase, Citigroup, Wells Fargo, Goldman Sachs, and Morgan Stanley. Smaller banks and especially nonprofit credit unions offer lower fees, better loan rates and consistently better customer service. For financial peace of mind, work with your financial coach to make sure your family is taken care of.

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## THE DEDICATED RUNNER

*Submitted by, Steve Bernhardt*

Over the past few years the topic of proper running form has been widely discussed in running books, online forums, coaching blogs, magazine articles, and training classes. From these conversations the running community at-large has come to a consensus that there are best practices for runner's to follow when running that optimize speed, efficiency, and reduce the probability of injury. The term commonly used today to highlight this emphasis on proper running technique is Good Form Running.

Here are four key components of Good Form Running that you should incorporate into your running technique, particularly if you are interested in enhancing your performance or have been battling some of the more common running related injuries.

### 1. POSTURE

Head level, eyes forward. Upper body and arms relaxed, loose hands. Compact arm swing, not crossing the mid-line of the body.

### 2. MID-FOOT STRIKE

Land the lead foot directly under the hip, striking mid-foot not heel first.

### 3. TURNOVER

Research has shown that the optimum cadence is 180 foot strikes per minute. The faster turnover promotes a shorter, quicker stride and a more efficient mid-foot landing.

### 4. SLIGHT LEAN

Lean forward at the ankles not the hips, use gravity to pull you forward.

Making adjustments to your running form can take time as muscle memory requires focused attention and repetition to rewire. With a moderate level of dedication and consistency you can make significant improvements in your running form that will result in a more productive and enjoyable running experience.



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# THE TALK

## FUEL YOUR CHILD'S CREATIVITY QUOTIENT

*Submitted by Sugandha Jain*

The impact of a high creativity quotient (CQ) is evident even among the top management in business. Results from 2010 IBM Global CEO study reveal that highly effective CEO's place the greatest emphasis on creative leadership. In order to achieve top results, CEO's are not fearful of experimenting. These CEO's lead the new generation by continually thinking of new ways and fresh approaches.

However, the sad reality is that creativity scores have been decreasing in children since 1990. In their book, *The Creativity Crisis: New Thinking about children*, authors Po Bronson and Ashley Merryman, cite evidence on how creative quotient in children has plummeted.

As parents, we have to ask ourselves some

tough questions. Is our education system so hyper-focused on testing that we are squeezing out the innate creativity of our children? Are we pushing our children so hard that we are leaving no room for creativity? What can we do to turn things around?

The good news is that creativity can be nurtured and learned. Exposing children to a creative environment can assist in enhancing their CQ. Creativity training actually changes brain function. It creates new neurons in key parts of the brain and builds new connections between these neurons.

So, what is the recipe for sparking creativity in children? The right amount of sleep, nutrition and avoiding pessimism can work wonders. Positive thinking is so powerful that

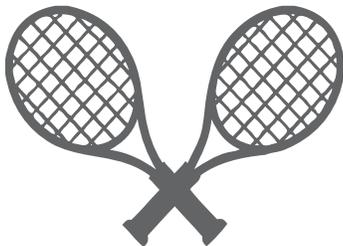
it can attract unimaginable successful results in a person's life. Teaching children to trust themselves is a vital ingredient as creativity comes from trusting your instincts.

Asking 'What if' questions to your children can increase their CQ. Leo Burnett says that curiosity about life in all of its aspects is the secret of great creative people. Solving open-ended problems also nurtures creativity. Parents and children who work together to solve challenging problems gain understanding on mastering uncomfortable feelings that these problems present. Families that create together stay together!

*Sugandha Jain is a Master Registered Texas Trainer & Director of Accreditation at a local preschool*



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## Health Briefs - June 2012

### TRAMPOLINES PUT KIDS AT RISK FOR SERIOUS INJURIES

“About 100,000 children between 5 and 10 years old are injured annually on trampolines,” said Dr. William Phillips, professor of orthopedics and pediatrics at Baylor College of Medicine and chief of pediatric orthopedics and scoliosis at Texas Children’s Hospital. “Younger children and teens are also at risk.”

Common causes of injury on trampolines can be from colliding with another person, landing improperly, falling or jumping off the trampoline and falling on the trampoline springs or frame. Younger children are at greater risk for fractures, while older children often suffer sprains and strains.

“Kids don’t have to fall off a trampoline to get hurt, so using a net around a trampoline does not mean they are safe,” explains Phillips. “I’ve seen many children break bones landing on the trampoline itself.”

### LOSE WEIGHT TO SLEEP BETTER

Expanding waistlines are causing many Americans to lose sleep. Chronic obstructive sleep apnea, not visions of doughnuts, is keeping us awake. Obesity in the upper body, especially in the neck, can narrow the airways leading to the lungs, resulting in heavy snoring, pauses in breathing and frequent interruptions of sleep. “Most of our overweight patients say they snore excessively and don’t sleep well,” said Dr. Peter Jones, an associate professor of medicine at Baylor College of Medicine and medical director of weight management at Methodist Wellness Services at Methodist Healthcare Systems.

Patients in Methodist’s weight management programs need to lose 50 or more pounds. After losing weight, many report that their sleep improves. “Losing weight can be an important part of treatment for patients who have sleep apnea,” said Dr. Max Hirshkowitz,

associate professor of psychiatry and director of the Baylor Sleep Disorders Center at the Houston Veterans Affairs Medical Center. “Even a 10 percent weight loss can reduce the number of times most patients stop breathing during the night.”

### THERAPY IS ‘NO SWEAT’ FOR EXCESSIVE PERSPIRERS

A little-known procedure at Baylor College of Medicine provides an alternative antiperspirant for those who sweat uncontrollably. Iontophoresis involves passing a mild electrical current through tap water to shut off the sweat glands temporarily. The hands and feet are soaked in a basin of water for 40 minutes in the comfort of the patient’s home.

“The technology has been around since the 1950s, but it never gained widespread fame, in part because most doctors don’t know it is an

*(Continued on Page 7)*

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## Health Briefs - (Continued from Page 6)

option,” said Dr. Ramsey Markus, an assistant professor of dermatology at BCM. “It is a very safe and effective way to decrease sweating, especially in the hands and feet.” Markus said he prefers iontophoresis for his patients with sweating in the hands and feet because it is less expensive and less painful than Botox injections, and it can be done regularly as needed in the home. Most patients only require the therapy twice a month to keep the sweat glands from producing excessive sweat.



### MANAGING FOOD ALLERGIES

Food packages often come with the caution, “Warning: may contain peanuts,” and for good reason. It’s estimated that more than 1 million Americans suffer from peanut allergies and their reaction if exposed can be life-threatening.

Other common food allergies are to cow’s milk, tree nuts, fish and shell fish, egg and even some fruits and veggies, said Dr.

Celine Hanson, professor of pediatrics at Baylor College of Medicine in Houston and chief of the allergy/immunology clinic at Texas Children’s Hospital. Symptoms of food allergies can range from mild to severe and can affect various parts of the body, including the digestive system, the respiratory system and the skin.

Hanson offers several ways that patients can manage their food allergies. The best tactic is to avoid foods that cause allergies altogether, Hanson said. But in addition, medications such as antihistamines and corticosteroids are available to help manage symptoms.

Patients who suffer severe reactions, should keep a device such as an EpiPenR on hand so that they can administer an epinephrine shot. Allergy sufferers should wear a medical bracelet or necklace with information about their allergy, and schools, caregivers and even the parents of children’s friends should be notified of food allergies.

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1719 Byron Nelson Pkwy	\$1,875,000	1202 Lansdowne Court	\$735,000	1421 Montgomery Lane	\$550,000	1907 Caspian	\$662,500
1203 Kirkcaldy Court	\$1,698,540	1205 Kirkcaldy Court	\$725,000	1425 Kensington Court	\$549,000	2007 Caspian Lane	\$640,000
1430 Byron Nelson Pkwy	\$1,665,000	1405 Montgomery Lane	\$700,000	518 Northwood Trail	\$535,000	1420 Bent Creek Drive	\$637,000
1708 Byron Nelson Pkwy	\$1,565,000	1305 Regency Court	\$699,000	1116 Longford Circle	\$518,800	1421 Sandstone Court	\$635,000
1724 Byron Nelson Pkwy	\$1,475,000	615 Logans Lane	\$678,900	125 Creekway Bend	\$515,000	215 Creekway Bend	\$628,000
1311 Chadwick Crossing	\$1,385,000	7203 Stilton Court	\$675,000	1122 Longford Circle	\$512,000	2217 Collins Path	\$585,000
409 Oak Ridge Court	\$1,300,000	7305 Balmoral Drive	\$675,000	1426 Montgomery Lane	\$509,000	601 Rustic Ridge Court	\$565,500
1208 Chadwick Crossing	\$1,300,000	1355 Bent Trail Circle	\$669,000	613 Regency Crossing	\$500,000	706 Wentwood Drive	\$550,000
1516 Byron Nelson Pkwy	\$1,299,500	1661 Byron Nelson Pkwy	\$664,900	809 Heatherglen Court	\$500,000	1307 Regency Court	\$550,000
1600 Byron Nelson Pkwy	\$1,298,800	1374 Bent Trail Circle	\$650,000	708 Longford Drive	\$499,900	2213 Collins Path	\$509,000
1319 Eagle Bend	\$1,275,000	805 Aberdeen Way	\$650,000	1422 Kensington Court	\$498,000	728 Bryson Way	\$501,500
1226 Strathmore Drive	\$1,200,000	607 Aberdeen Way	\$649,900	1115 Highland Oaks Drive	\$489,900	1320 Regency Court	\$499,900
1632 Byron Nelson Pkwy	\$1,199,900	1700 Thames Trail	\$649,500	802 Durham Court	\$475,800	612 Logans Lane	\$490,000
1301 Eagle Bend	\$1,179,000	524 Villa Crossing	\$649,500	723 Wyndor Creek Drive	\$469,000	714 Wentwood Drive	\$485,000
404 Oak Ridge Court	\$1,169,800	1485 Bent Trail Circle	\$639,900	700 Aberdeen Way	\$459,900	1400 Kensington Court	\$482,500
1334 Eagle Bend	\$1,049,000	1409 Waltham Drive	\$625,000	939 Midland Creek Drive	\$450,000	320 Glenrose Court	\$475,000
1310 Chadwick Crossing	\$965,000	1315 Regency Court	\$625,000	600 Regency Crossing	\$449,900	811 Caroline Lane	\$475,000
2102 Conner Lane	\$899,000	1434 Waltham Drive	\$625,000	325 Highland Oaks Circle	\$446,000	1360 Bent Trail Circle	\$471,000
412 Bryn Meadows	\$898,000	901 Aaron Way	\$624,900	702 Bryson Way	\$439,750	1008 Hanover Drive	\$470,500
1340 Bentley Court	\$887,800	515 Regency Crossing	\$623,800	727 Inwood Drive	\$435,000	616 Logans Lane	\$466,500
403 Atherton Circle	\$850,000	603 Regency Crossing	\$619,900			702 Heatherglen Drive	\$440,000
1415 Bentley Court	\$849,999	614 Regency Crossing	\$600,000	<b>Sales Year-to-Date</b>		710 Nettleton Drive	\$439,900Z
7308 Thames Trail	\$825,000	1205 Strathmore Drive	\$595,000	1413 Eagle Bend	\$1,198,800Z	600 Northwood Trail	\$415,000
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301 Augusta Court	\$799,000	600 Logans Lane	\$575,000	1644 Byron Nelson Pkwy	\$865,942	934 Midland Creek Drive	\$406,000
1205 Province Lane	\$798,000	604 Blair Court	\$569,500	1329 Province Lane	\$837,500	712 Heatherglen Drive	\$395,000
614 Fairway View Terrace	\$795,000	1012 Hanover Drive	\$569,000	1624 Byron Nelson Pkwy	\$784,000	923 Midland Creek Drive	\$395,000
807 Fairwood Court	\$765,000	513 Villa Crossing	\$569,000	7204 Majestic Manor	\$705,000		<b>Z=price is undisclosed</b>

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