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NEWS FOR THE RESIDENTS OF THE VILLAGES AT WESTERN OAKS AND LEGEND OAKS I

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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Middle	
Bailey.....	512-414-4990
Small.....	512-841-6700
Gorzycki	512-841-8600
High School	
Austin	512-414-2505
Bowie.....	512-414-5247

UTILITIES

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City of Austin (billing)	512-494-9400
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Texas State Gas	
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Gas related emergency	1-800-959-5325
Pedernales Electric Cooperative	
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Problems	512-219-2628
ATT/SBC Telephone	
New Service	1-800-288-2020
Repair	1-800-246-8464
Billing	1-800-288-2020
Allied Waste	512-247-5647
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OTHER NUMBERS

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City of Austin	
Dead Animal Collection.....	512-494-9400
Abandoned/Disabled Vehicles	512-974-8119
Stop Sign Missing/Damaged	512-974-2000
Street Light Outage (report pole#).....	512-505-7617

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BUSINESS CLASSIFIEDS

SUSIE'S PIANO STUDIO: Susan Duschatko is a private piano teacher in SW Austin, teaching beginning and intermediate levels. Located near Davis and Escarpment, one block from Mills Elementary. WEB: susiespianostudio.musicteachershelper.com 512-301-4939 Member of ADMTA.

PERSONAL CLASSIFIEDS

WANTED: Bluegrass-Folk Jam, Riverplace, fiddles, banjos, guitars, mandolins, etc. Intermediate level. Call Clay, 512-632-5250

Classified Ads

Personal classifieds (one time sell items, such as a used bike...) run at no charge to Village at Western Oak residents, limit 30 words, please e-mail VillageGazette@PEELinc.com.

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SOUTHWEST AUSTIN REAL ESTATE UPDATE

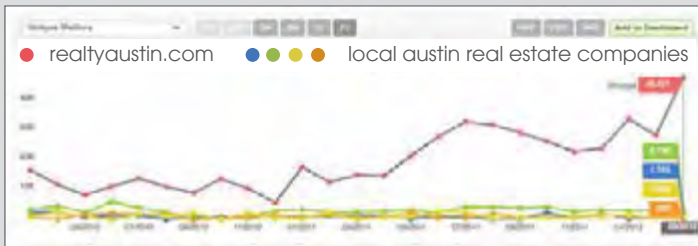
June 2012

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SOUTHWEST AUSTIN NEIGHBORHOOD UPDATE

Western Oaks Market Stats (as of May 1, 2012)

	2011	2012
Total Homes sales:	148	49
Median Sold Price:	\$252,500	\$260,797
Median Sold Price per Sq. Ft:	\$115.58	\$119.83
Median Days on Market for sales:	25	15
Active Listings		13
Median Asking Price:		\$267,976
Median Price Per Sq. Ft.:		\$119.52
Median Days on Market:		18



In March 2012, realtyaustin.com was visited by over 48,000 unique visitors; potential buyers and sellers searching online viewed over 100,000 pages. View all listings in Western Oaks at gotoaustinhomes.com

THANK YOU FOR YOUR DONATIONS

Thank you for your donations at the Movie in the Park! Our wonderful community raised \$470 for Kiker, Mills, and Patton Elementary!

Next movie in the park will be on Sat., September 29th.



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“We cannot say enough about Lori Goto, one of the agents at Realty Austin. Lori was incredibly professional, efficient and, most importantly, helped us get the most money for our house. She is very knowledgeable and even when unusual situations came up, she found answers and solutions quickly. We highly recommend working with Lori.”

Elizabeth

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You are invited to "Fabulous Working Ladies of South Austin" Luncheon at Mandola's in Arbor Trails (MoPac & William Cannon) on Thursday June 28th at 11:30. Please join us for laughter, sharing, having fun & giving back to the community we live in! The cost is only \$20.00 if you RSVP & pay online by the deadline which includes a Fabulous lunch. After the deadline the cost is \$30.00 at the door Cash/Check/CC. For more information, please go to www.TheFabulousWorkingLadies.com

We also offer mini-trade show tables to display your business. Let me know when you RSVP if you would like to reserve a table. This is first come first serve and we only have 8 tables to offer. There is no additional cost for this, just prepay your luncheon, send me an email. We ask that you bring a door prize. You need to be fully set up no later than 11:15.

We look forward to seeing you, meeting new members, learning all about you and getting our hugs in. See you soon Fab Ladies of Austin. If you

have question, please feel free to contact Melinda McKenna at 288-8088 or Melinda@AustinReps.com



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Austin Newcomers Club JUNE LUNCHEON

*Addie Broyles – Food Editor for the
Austin American-Statesman is the guest speaker.*

Hailing from the Missouri Ozarks, Addie Broyles expanded her cooking (and eating) skills on the West Coast and Spain before settling in Austin, where she is the food writer for the Austin American-Statesman. Addie, who was named the top food writer in Austin by the Austin Chronicle in 2011, is a founder of the Austin Food Blogger Alliance and has spoken at conferences around the country, including here at South by Southwest Interactive. Her speaking topics include, How Technology Is Changing The Food World. When she's not wrangling her two young sons or her three backyard chickens, she also writes about women and food on her blog, The Feminist Kitchen. Addie's will be describing the details of her position at the Austin American Statesman.

WHEN & WHERE

**Wednesday, June 20, 2012 at Green Pastures Restaurant,
811 West Live Oak Street, pre-payment \$20.00
Reservations are required.**

TIME

**11:30 a.m. socializing, Luncheon begins at noon
For Luncheon Reservations: Email:
LuncheonDirector@AustinNewcomers.com**

Austin Newcomers Club is a non-profit social and recreational organization dedicated to introducing residents to the Austin Community and giving them the opportunity to meet and make new friends. To Join Austin Newcomers Club: Any person who has a zip code beginning with 787 is eligible for a new membership with the annual dues payment of \$40.00. Membership includes The Welcome Mat, the monthly newsletter, and the annual Members' Directory. Contact Dotti Thoms, New Member Services, at (512) 314-5100. You are invited to attend a morning or evening Welcome Coffee and Orientation. For more information visit the website at

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Recipe of the Month

Ready-to-Go Chili (5-6 servings)

- 1 lb. lean ground beef
- 1 medium onion, chopped
- 2 cans(15 ozs ea.) pinto beans, undrained
- 1 can(28 ozs) diced tomatoes, undrained
- 1 can(15 ozs) tomato sauce
- 1 can(4 ozs) chopped green chilis, undrained
- 2 tablespoons chili powder
- 1 teaspoon ground cumin
- ½ teaspoon salt
- ½ teaspoon black pepper

1. In a large soup pot, brown the ground beef and onion over medium-high heat for 5 to 7 minutes.

2. Add the remaining ingredients, reduce the heat to medium-low, and cook for 1 hour, or until the chili has thickened, stirring occasionally.

Note: Add a little hot pepper sauce or cayenne pepper if you like a spicier chili. Serve in bowls topped with all the classic chili fixin's like shredded cheese, sour cream, chopped onion, or sliced jalapeno peppers.

Enjoy



FOR YOUTH DEVELOPMENT
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HELPING YOU LIVE BETTER

The YMCA of Austin is here to help active older adults live better and enjoy life more. Whether you're looking to remain fit and active, recover from an injury, relieve arthritis pain, or you just want to connect and have fun with your peers, Y programs are a perfect place to start. Active Older Adults programs include:

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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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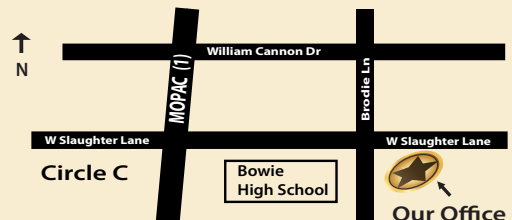
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Nature Watch

Dancing Damselflies

by Jim and Lynne Weber

Often overlooked but in the same Order (Odonata) as dragonflies, damselflies are a group of insects that differ from dragonflies by wing shape, wing position, and eye separation. Damselflies have similarly shaped fore and hind wings, typically hold their wings together over their abdomen when perched, and their eyes are widely separated but never touching. In comparison, the hind wings of dragonflies are broader basally than their fore wings, they hold their wings spread out and away from their body, and their eyes are much larger and usually touch at least at a single point.

While damselflies are less robust fliers than dragonflies, they are still quite agile in flight. They can move each of their four wings independently, and can not only beat them up and down, but also rotate them on their own axes. Most damselflies fly by alternating the two pairs of wings, and while one is moving down to propel them forward, the other is moving up. In spite of their fast wing beats, damselflies have relatively short, narrow wings that don't allow them fast flight, and they move at an average speed of about 2 meters per second.

Over 75 species of damselflies occur in Texas, more than half of the known species in North America. These species represent members of all families of damselflies, which include broad-winged damsels (jewelwings and rubyspots), spreadwings, threadtails, and pond damsels (dancers, bluets, yellowfaces, wedgetails, damsels, forktails, swampdamsels, sprites, and firetails). Like most dragonflies, the males are usually the most colorful and the easiest to identify.

Usually inhabiting small seepages and springs, the Springwater Dancer (*Argia plana*) is one of the most common pond damsels in our area, and has a blue head, face, and eyes, and a blue thorax with a black dorsal (top) and shoulder stripe. Its abdomen is also predominately blue, with black rings on most middle segments. It can often be found along roadsides, away from water. The Great Spreadwing (*Archilestes grandis*) is the largest damselfly in Texas and the US, and is recognized by its blue eyes, the metallic green stripes on the top of its thorax, and bright yellow stripes on its sides. Its wings are clear to slightly smoky, often with darker tips. Found around bodies of standing water, it perches in a distinct manner on vertical stems with its body hanging downward and its wings partly spread. Common around open streams and rivers, the American Rubyspot (*Hetaerina americana*) is a broad-winged damsel that has a metallic red thorax, a metallic green abdomen, and a vivid red patch at the base of its wings that grows larger with age.

Observed throughout the summer at almost any body of freshwater, damselflies are slender and delicate. They seem to dance around and about the water, marked with colors of the rainbow, delighting all those who take the time to get to know and admire them!

Send your nature-related questions to naturewatch@austin.rr.com and we'll do our best to answer them. If you enjoy reading these articles, look for our book, *Nature Watch Austin*, published by Texas A&M University Press.



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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 11)

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Health Briefs - (Continued from Page 10)

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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