# THE RIVER REVIEW March 2013 Volume 7, Issue 3





Wednesday March 20th, 11-1. Attendees will receive special pricing on Sculptra purchased at the lunch, and we will have generous door prizes! Come learn about a filler that lasts over 2 years and gives you a youthful, natural appearance.





steiner ranch dermatology

Steiner Ranch Dermatology 4300 N Quinlan Park Rd. #225 Austin, Texas 78732 512.266.0007 steinerranchdermatology.com

#### Get ready for summer hair removal specials:

- Bikini Line and Underarm Combo Package: Receive both for only \$500!
- Lower Legs Once a Year Special: Only \$895, A savings of over \$300!

Last Chance Photofacial Special! Start now to be ready for summer.

Receive 3 Free Microdermabrasions with the purchase of a 3-treatment package! Worth Over \$100!



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#### **ADVERTISING INFO**

Please support the advertisers that make River Review possible. If you are interested in advertising, please contact our sales office at 512-263-9181 or <u>advertising@peelinc.com</u>. The advertising deadline is the 8th of the month prior to the issue.

#### **ARTICLE INFO**

The River Review is mailed monthly to all River Place 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 River Review please email it to *riverreview@peelinc.com*. The deadline is the 15th of the month prior to the issue.



#### **IMPORTANT NUMBERS**

EMERGENCY NUMBERS	
EMERGENCY	911
Fire	
Ambulance	911
Sheriff – Non-Emergency	512-974-0845
Hudson Bend Fire and EMS	
Emergencies	512-266-1775
Information	512-266-2533
SCHOOLS	<b></b>
Leander ISD	
Cedar Park High School	
Vandegrift High School	512-5/0-2300
Four Points Middle School	
River Place Elementary	512-5/0-6900
UTILITIES	
River Place MUD	512-246-0498
City of Austin Electric	
Texas Gas Service	
Custom Service	1-800-700-2443
Emergencies	
Call Before You Dig	
AT&T	
New Service	1-800-464-7928
Repair	
Billing	
Time Warner Cable	
Customer Service	512-485-5555
Repairs	512-485-5080
IESI (Trash)	
OTHER NUMBERS	-11
River Place Postal Office	512-345-9739
NEWSLETTER PUBLISHE	B
Peel, Inc	
Article Submissions	
Advertising	
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#### **Table of Contents**

The River Review is a private publication published by Peel, Inc. It is not sanctioned by any homeowners association or organization, nor is it subject to the approval of any homeowners association or organization, nor is it intended, nor implied to replace any publication that may be published by or on behalf of any homeowners association or organization. At no time will any source be allowed to use the River Review contents, or loan said contents, to others in anyway, shape or form, nor in any media, website, print, film, e-mail, electrostatic copy, fax, or etc. for the purpose of solicitation, commercial use, or any use for profit, political campaigns, or other self amplification, under penalty of law without written or expressed permission from Peel, Inc. The information in the newsletter is exclusively for the private use of Peel, Inc.

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\* Under no circumstances shall the publisher be held liable for incidental or consequential damages, inconvenience, loss of business or services, or any other liabilities from failure to publish, or from failure to publish in a timely manner, except as limited to liabilities stated above.

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#### **COVER PHOTO**

Do you take great photos?

Do you take great photos? Would you like to see your photo published? We are looking for great cover photos for upcoming issues of the River Review. All photos submitted must represent River Place or the surround area. Our deadine for submittals is always the 9th of the month prior to the issue. All photos should be submitted electronically by the deadline date in high resolution (300 dpi) to riverreview@peelinc.com. Portrait (vertical) photos work best.

To view other photos submitted please visit www.PEELinc. com/RiverPlace, and view any of the past newsletters.

By submitting your photo you agree to allow your photo to be published in future issues of the River Review or other Peel, Inc. publications.

If your business is interested in sponsoring the cover call 512-263-9181 to find out how to be featured on the cover of the Lakeway Voice.

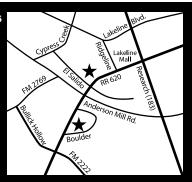


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# Bluebonnet Schools

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3420 El Salido Pkwy (at 620) Cedar Park, Texas 78613



www.bluebonnetschool.com

# RISING STARS

We are proud to announce the addition of Dr. Pru Aurora to our Steiner Ranch office!

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Specializing in the care of infants, children, adolescents and patients with special needs.



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 ★ Austin, Texas 78732

North Austin 14005 N. Hwy 183 #800 Austin, Texas 78717

www.SmileLikeAStar.com 512-266-7200

\*\*\*\*\*

## **TENNIS** TIPS

By USPTA/PTR Master Professional Fernando Velasco

#### How to execute The Half Volley

In previous newsletters, I offered tips on how to hit a forehand groundstroke, a two-handed backhand, one-handed backhand, forehand volley, the two handed backhand volley, and the serve. In this issue, I will give you instructions on how to execute the half volley, which is usually played between the base line and the net. The player is not close enough to the net to hit it on the air and/or does not have enough time to retrieve back to hit it on the top of the flight. The ball is usually hit right after it hits the ground. In these pictures student Camille Palafox demonstrates the proper form and technique. Photos by Charlie Palafox.

Step 1: The Split step: When the player realizes that she will have to play the ball right after it hits the ground, the player will stop and take the split step by bouncing off her toes at the same time and let her body lean forward to react to the ball. Both hands are on the racket so it can react to either move to the left or to the right. Eyes are focused on the incoming ball.

Step 2: The Back Swing: The secret of the half volley is to take the racket back early and have a short back swing. Also, it is critical to lay the wrist back slightly to allow for a good point of contact in front of the body. The player will then bend her knees and lunge forward to hit the ball as soon as it hits the ground. Notice the concentration of keeping her eye on the ball.

Step 3: The Point of Contact: As soon as the ball starts to rise, the player will make the contact with the ball and will aim to go away from the net person. Her eyes are focused on the point of contact and the left hand is still close the body for better balance. The left knee is still bent and the left toe is pointing toward the point of contact.

Step 4: The Finish: Once the ball leaves the racket, the left knee has now almost straightened up and the follow through is above the players' head. This will allow the ball to go high over the net and will land deep toward the baseline. The opponent will have to back off to hit the next ball, or will also be forced to hit another half volley. The left hand is ready to hold the racket on the handle to anticipate the next shot, which probably will be the volley.









# Be Smart About Spring Planting

**IN THE SUMMER**, outdoor water use can account for 50 to 80 percent of home water use. Texans must use their precious water resources more efficiently, or we will have longer, more frequent water shortages, especially during droughts and hot Texas summers. Much of the water used outdoors is wasted through inefficient landscape watering practices. By reducing the amount of water we waste, we will save money and protect the quality of life of future Texans.

**DESIGN A WATER-WISE LANDSCAPE**, planting water-efficient, well-adapted, and/or native shrubs and trees. Choose plants that are drought tolerant (or at least have low water requirements) and heat tolerant and can survive the minimum winter temperatures in your local area. Native plants are also most resistant to diseases and pests.

Put drought-tolerant groundcover instead of grass in areas that are narrow, small, sloping, odd-shaped, or close to pavement. Limit turf areas to those needed for practical uses. Bermuda, buffalo, and zoysia are drought-tolerant grasses.

**KEEP MONEY IN YOUR POCKET**, using water-efficient landscape practices, such as proper mowing, mulching, and moderate fertilizing. Most water utilities charge higher rates during the summer or increase rates in increments based on use. Please reduce your outdoor water use by determining how much water your landscape needs to stay healthy and don't use an excess when drought conditions exist. WCID 17 thanks you for your help in preserving Lake Travis. Remember; be mindful to CONSERVE WATER FOR TODAY AND TOMORROW.

## Is it worth it?

- ...to be ethical when others get ahead by cutting corners?
- ...to serve others when others seem to thrive by living for themselves?
- ...to be a Christian when it could mean facing rejection and ridicule?

Join us at Austin Baptist Church on Easter Sunday morning, March 31, to find out if it's worth it!

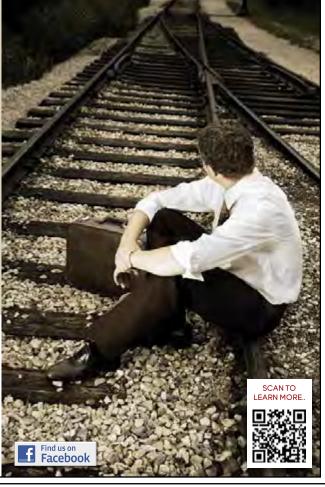


#### **SUNDAYS**

Traditional Worship @ 9 am Bible Fellowship Groups @ 10:10 am Contemporary Worship @ 11:11 am

Dr. Gary Dyer, Pastor

RM 620 @ FM 2222 • 7016 Ribelin Ranch Drive • Austin



#### RIVER REVIEW

# March Events

at the Wildflower Center

#### WILDFLOWER DAYS™

Monday, March 11 through Friday, May 31
Our bluebonnets will be spectacular, but our gardens go way beyond bluebonnets with all sorts of Texas spring wildflowers on display.

#### ARTISTS AND ARTISANS FESTIVAL

9 a.m. to 5 p.m. Saturday and Sunday, March 9 and 10. Texas artists and craftspeople display their works in wood, metal, photography, silk, watercolor and much, much more.

#### JIM LAPASO'S SCULPTURE IN THE GARDENS

Saturday, March 9 through Monday, May 27

#### **SHOU PING'S PAPER SCULPTURES**

Saturday, March 9, through Monday, May 27.

Meet the artist from 1 to 4 p.m. Sunday, March 10, in the McDermott Learning Center

#### TEXAS MAJESTY, WATERCOLORS BY DENISE COUNLEY

Saturday, March 9, through Monday, May 27
Meet the artist from 1 to 4 p.m. Saturday in The Store.

#### **CENTER OPEN EASTER SUNDAY**

March 31



## Blue Martinis & Manicures

March 28, 5:30-8pm, @ STAR BAR TICKETS \$29

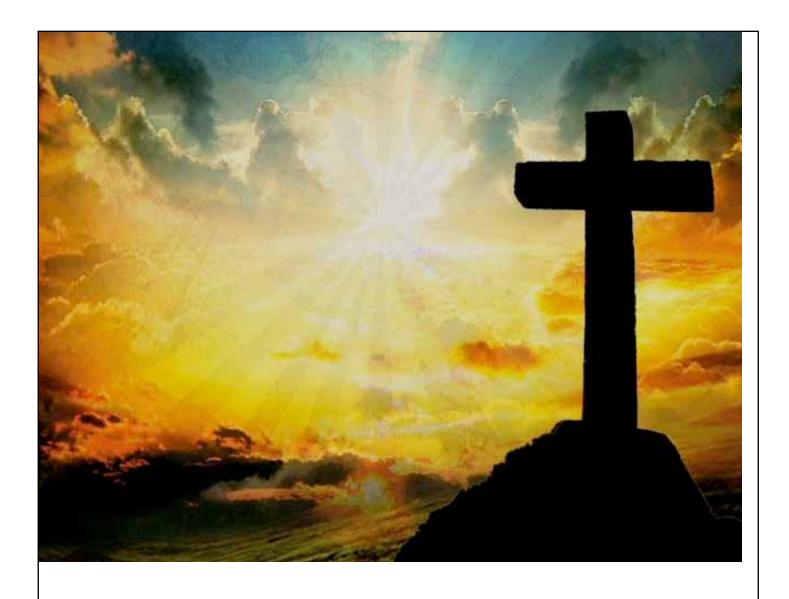


#### TICKETS INCLUDE:

- Blue manicure
- Blue martini
- Light appetizers
- · Blue light bulb
- Access to a shopping boutique

To purchase tickets, please visit **bluemanicures.eventbrite.com** 





# Four Points Church of Christ

2222 @ Ranch Road 620 Austin, Texas 78732

Meets Sundays at 10:30 am Visit our Website

www.fourpointschurchofchrist.com

Contact Us: <a href="mailto:info@fourpointschurchofchrist.com">info@fourpointschurchofchrist.com</a>

# A Focus on Healthy Snack Ideas

March is National Nutrition Month. Celebrate by trying out some of these healthy snack ideas:

- Whole grain bagel with melted low fat or non-fat cheese
- Baked tortilla chips and salsa
- Cereal (preferably whole-grain) and low-fat or fat free milk
- Homemade trail mix of wheat or bran Chex or cheerios, pretzels, raisins, and nuts
- Whole wheat toast with butter or margarine and jam
- Baby carrots, broccoli, cauliflower, or celery and yogurt-based dip
- Fruit, including fresh, frozen, canned, or ready-toeat fruit, such as apples peeled and sliced, oranges cut into sections, cantaloupe and pineapple in bite-sized cubes, or fruit salad
- Fruit shake or smoothie made with frozen fruit and a cup of fat free or low-fat milk or yogurt
- Vegetable soup
- Bean burritos or burrito bites containing canned, fat-free refried beans, low-fat cheese, and salsa on a tortilla roll up and cut into bite-sized pieces
- Tortilla roll-ups: spread chicken breast strips, salsa, and lettuce on a tortilla. Roll up and cut into bitesized pieces. Or, leave out the tortilla and roll up the chicken and salsa in the lettuce
- Yogurt, alone, or as a dip or topping for fresh fruit
- Layer fruit, yogurt and grape-nuts in a glass for a parfait
- Nuts
- Peanut butter on graham crackers
- Peanut butter on sliced apple or celery
- Milkshake made with nonfat or low-fat frozen yogurt
- Sugar-free pudding or Jello cup
- Oatmeal raisin or peanut butter cookies and fat free or low-fat milk
- Zucchini or pumpkin bread
- Low fat Cottage cheese and fruit
- Turkey sandwich on wheat bread
- Granola or cereal bar

For more information about healthy snacks and diets, contact your health care provider, your Concentra health specialist, or visit the Department of Health and Human Services at: http://www.health.gov/dietaryguidelines/dga2005/recommendations.htm

By: Concentra Urgent Care



#### **Crime Prevention**

For Your Home

#### **DOORS & WINDOWS**

- All exterior doors should be solid core or of metal construction.
- All entry doors should be equipped with a good quality deadbolt lock having a minimum of a one inch throw.
- A good quality double cylinder deadbolt lock should be used if there is glass within 40 inches of the lock. If using such a lock, be certain a key is readily available in case of emergency. In all cases, use a heavy duty strike plate with Number 12 gauge 3" woodscrews.
- All exit doors without side hinges should have their hinges pinned. Install a peephole with at least a 180 degree viewing area.
- Secure all sliding doors with an anti-lifting device and a secondary locking device, and install secondary locking devices on all windows.

#### EXTERIOR & LANDSCAPE

- Install lighting in areas around doors, walkway, and driveways.
- Use inexpensive timers to automatically turn the lights on and off at dusk and dawn. Do not leave ladders or tools outside. They can ssist someone in gaining entry.
- Be certain your shrubs/trees do not hide your address & it is visible so if necessary, emergency personnel can find your home quickly.

#### **ALARM SYSTEMS**

- Chose ar eputable, well established company.
- Learn how to use your alarms system properly to reduce false alarms (fines can be assessed for false alarms).
- Do not write your alarm code/password on or near the alarm keypad. Put a warning sign on windows and entrances.
- Be certain your alarm call-back list is up-to-date.
- Additional Information
- Acknowledge all callers through locked doors and/or your peephole.
- Keep doors, windows and garage doors closed and locked, even when you're at home. Draw all curtains and shades at night to prevent viewing from the street.
- When traveling, keep your home looking lived-in by having the grass cut, mail and newspapers picked up and lights turned on and off with a timer.
- Before moving into a new house, re-key or change all exterior locks and also change the code to your garage opener.
- Engrave valuables with your Texas driver license (preceded by the letters "TX"). Engravers are inexpensive and are available in hardware departments.





Parents this is your chance to brag on your kiddos. We want pictures of your kids doing everyday things, school events, plays, sports, etc.

Send in your pictures to be featured in the River Review. E-mail your pictures to riverreview@peelinc. com by the 9th of the month.

#### **Austin Pain Associates** is pleased to introduce Adnan A. Khan, MD

"It is so rewarding to help my patients regain functionality that has been lost due to pain. My goal is to help each patient live the active lifestyle that he or she wants and deserves."



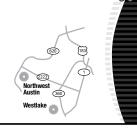
The addition of Dr. Khan, the newest member of our team of pain physicians, marks the opening of our offices in Westlake and Northwest Austin. Now with nine locations in the greater Austin area, Austin Pain Associates is the largest and most convenient pain management group in Central Texas.

Westlake: 912 Capital of TX Hwy South, Suite 100, 78746 Northwest: 6618 Sitio Del Rio Blvd, Suite D101, 78730

#### **Accepting New Patients**

To make an appointment: Main number: (512) 416-PAIN (7246)





ANNIVERSARY



#### = EVOO 101 ==

### What's In YOUR Olive Oil?

IMPOSTERS: Did you know that most olive oils labeled "extra-virgin" are not? Most of the extra virgin olive oil (or EVOO) sold to your local grocery store has been adulterated with other oils and made with factory processes that destroy most of its nutrients. The United States doesn't abide by the standards of the International Olive Oil Councilthe term "extra-virgin" has no true meaning here.

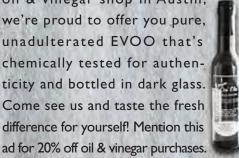


FRESHER IS BETTER. Olive oil has been revered for its health-giving properties for centuries. In its freshest, most vital state it is rich in antioxidant polyphenols, essential fatty acids, and vitamins and has been shown to reduce risk of cancer, increase cognitive function and lower blood pressure and cholesterol. These healthful compounds are perishable; as soon as the olives are harvested from the branch their nutritional value begins to diminish—not good for long hauls and warehouses. Commercial processing further destroys the oil's nutrient content and, along with light exposure from clear bottles, slashes the oil's shelf life dramatically and turns the oil rancid more rapidly.

THE REAL DEAL. The freshest oils will smell grassy and have a peppery taste. At Con'Olio, we encourage you to taste before you buy and check our harvest

dates so you know you're getting

the freshest, highest quality oil in the world. The first and finest locally-owned and operated oil & vinegar shop in Austin, we're proud to offer you pure, unadulterated EVOO that's chemically tested for authenticity and bottled in dark glass. Come see us and taste the fresh difference for yourself! Mention this



**ARBORETUM** 512.342.2344



2nd St. DISTRICT 512.495.1559

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#### **RIVER REVIEW**





# NOT AVAILABLE ONLINE

U.S. News & World Report awarded

#### **2012 BEST NURSING HOME**

#### 5-STAR CARE



#### Deep In The Heart of Texas



For years, seniors and their families have recognized The Summit Lakeway as a leading source for exceptional rehabilitation and skilled nursing care. And now one of the nation's leading sources for news and information agrees.

U.S. News & World Report has recognized The Summit Lakeway as a 2012 Best Nursing Home\* award recipient. In fact, no other community within 10 miles can match The Summit Lakeway when Health Inspections, Nurse Staffing and Quality Measures are taken into account.

Come see what 5-Star Care, deep in the heart of Texas is all about. Call (512) 261-3211 today and schedule your personal visit.



Your story continues here...

Personalized Assisted Living Alzheimer's & Dementia Care Rehabilitation and Skilled Nursing 1917 Lohmans Crossing Rd. Austin, TX 78734

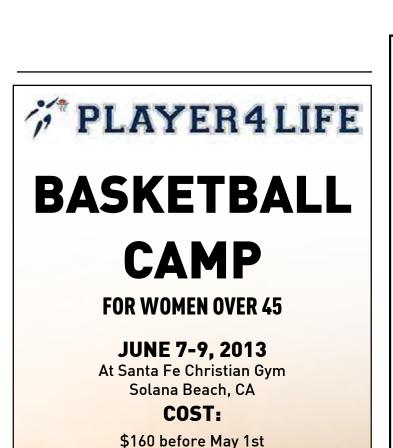
www.brookdaleliving.com

Facility No. 030272 & 030273 SNF No. 120133

52150-ROP02-0512 SW

\* Award is based on Medicare 5 Star government rating for four consistent quarters by U.S. News & World Report, America's Best, 2012



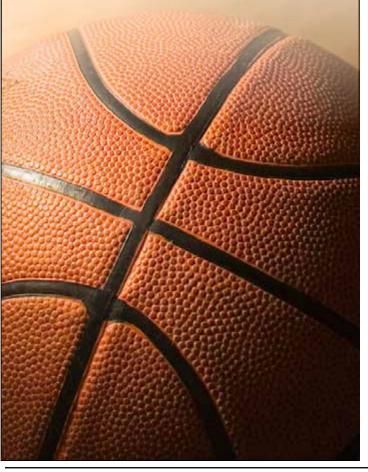


Email - player4life2013@gmail.com www.player4lifecamp.weebly.com

We truly felt like you had our best interests at heart and can honestly say that we can't make that statement about any other realtor that we've worked with in the past. Thank you from the bottom of our hearts!

—Doug and Lori W.

Just sayin'.





Margaret (Reed) Jolly\* **512.496.2281** Margaret.jolly@kw.com

\* Formerly with ReedThompson Homes

www.margaretjollyhomes.com

NW AUSTIN REAL ESTATE SPECIALIST CANYON CREEK • STEINER RANCH GRANDVIEW HILLS • RIVER PLACE



#### **Austin Newcomers Club**

March 2013 ANC Publicity Input

Austin Newcomers Club is dedicated to introducing new residents to Austin while extending a hand to make new acquaintances and join fun Interest Groups.

This month our luncheon program will feature Brigadier General Charles A. Miller, Jr., the Chief of Staff of the Texas State Guard. He'll speak to us about our own Texas State Guard, and its mission to serve Texas.

General Miller is a native Texan, born in Taylor TX but as the son of an army officer moved around the country to a series of military installations guring his growth years. He is a graduate of Killeen High School, in Killen TX in 1961, the United States Army Armor School, the Military Police and the United States Army Command and General Staff College. He holds a Masters Degree from Southwest Texas State University.

As the Chief of Staff, General Miller is the





second in command of the 2,000-plus Texas State Guard, which has Army, Air, Maritime, and Medical components. Its members, all volunteers, owe allegiance exclusively to the Governor of Texas, which is different from the National Guard. Each member is screened prior to entry and generally serves for no pay unless there is a state emergency. Their primary mission is disaster relief, especially in case of hurricane strikes.

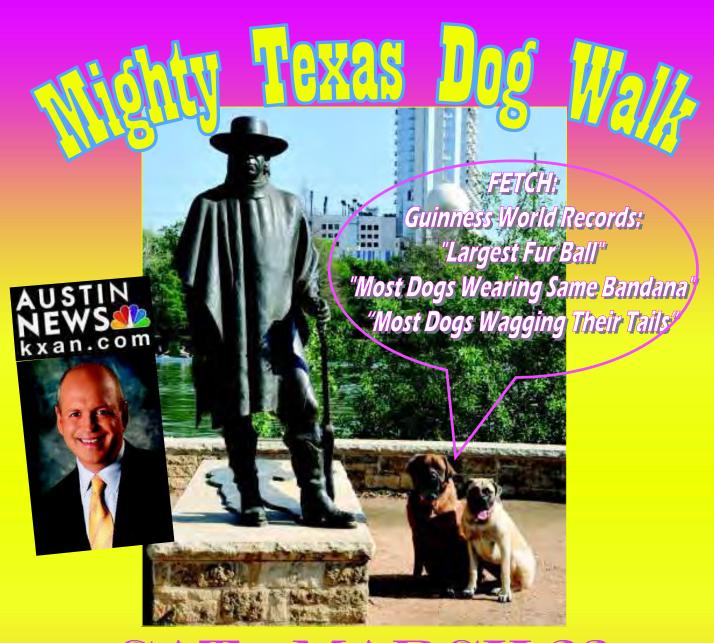
The monthly luncheon will be held on Wednesday, March 20 at Green Pastures restaurant, located at 811 West Live Oak in Austin. We get together at around 11:00 a.m. for a social hour with lunch at 12:00 noon. The luncheon is \$20 per person; reservations are required, and payment must be received by Thursday, March 14.

The club website is www.AustinNewcomers. com and the telephone number is 512-363-2566.

The QR code to the left takes you directly to the Austin Newcomers website.







SAT., MARCH 23 AUDITORIUM SHORES

www.servicedogs.org 512-891-9090

Benefits Texas Hearing & Service Dogs



#### **ADOPTION COALITION OF TEXAS**

# Joseph

*06/1996* 

Joseph is a confident young man and describes himself as being 'cool' and 'awesome'. He loves being outdoors and enjoys sports including football and basketball. Joseph likes to build things with his hands and hopes to have a career as an architect. He performs well in school and plans to graduate early in the Spring of 2014 at the age of 17.

Joseph wants to be adopted by someone who will love him for who he is! The ideal family is a single mom with or without children as he gets along with children of all ages. Joseph needs a loving, committed family now!!

For more information on Joseph, please contact Stephanie Berka at the Adoption Coalition of Texas by email stephanieberka@ adopttexas.org or by phone: 512-450-8750.







#### **RIVER REVIEW**

#### Seven Business Networking Groups in the Area

#### **AREYOU LOOKING TO GROW YOUR BUSINESS IN 2013?**

If so, you might be interested in a few of the business networking groups in the area. These are a few to choose from:

#### STEINER RANCH REFERRALS BNI GROUP

Meetings are on Tuesday mornings from 8:00am to 9:30am at the Oasis. Visitors are welcome! If you are interested please contact Michael Bennett at michael@bennett-tech.net for more information or visit www.BNIAustin.com.

#### FOUR POINTS CHAMBER OF COMMERCE

The Four Points Chamber of Commerce provides networking opportunities at social gatherings, luncheons with guest speakers and activities. The Chamber brings businesses together along highway 620 from Hudson Bend to Anderson Mill and Ranch Road 2222 from Jester to Volente. Four Points Chamber supports business growth in the community where we live, work and play. In less than 6 months Four Points Chamber of Commerce exceeded its first year membership goals and continues to grow! For information about participating in upcoming events or membership benefits visit www.fourpointschamber.com or call (512) 551-0390. Membership inquiries may also be sent directly to membership@FourPointsChamber.com.

#### **NETWORKING NORTHWEST AUSTIN**

Networking Northwest Austin is expanding its member base of businesses in our area. We believe in business by referrals and having a limited member base. We have a caring, positive, involved group of people who wish to build their businesses using the strength business referrals. No fees. Business education and speakers. Networking Northwest Austin meets on the second and fourth Mondays at 11:30 at Cheddars HWY 183 and Anderson Mill Rd. Visit http://www.meetup.com/NetWorking-NorthWest-Austin/

#### STEINER RANCH MARKETERS MEETUP GROUP

Join other marketers who live in Steiner Ranch and work in online marketing, search engine optimization, affiliate marketing,

search engine marketing, social media optimization, social media marketing, pay-per-click advertising, email marketing, and other areas of Internet marketing. Informal get-togethers in the community to learn and share things, as well as make connections with others. The group is open to anybody who lives in Steiner Ranch and is interested in Internet marketing: entrepreneurs, freelancers, 9-to-5ers, business owners and aspiring marketers alike. More details at SteinerRanchMarketers.com

#### YOUR LOCAL CITY

Steiner Ranch has a new business networking group. Your Local City is a positive, membership based, business networking organization with 17 groups meeting all over the Austin area. The Steiner Ranch group meets every Friday at 8:00 am at Lakeside Pizza and Grill located in the Shops at Steiner Ranch at Steiner Ranch Blvd. and Quinlan. Come join us to grow your business.

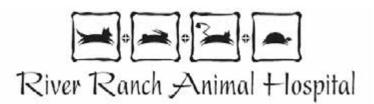
#### LAKEWAY NETWORKING, INC.

We are a diverse group of business professionals in the Lake Travis area, helping our members grow their businesses through qualified referrals. We meet every Thursday at 8AM at Santa Catarina, 1310 RR 620 South, in Lakeway. Come visit us and see how your business can benefit by being a member of Lakeway Networking. For more information, please contact Kelly Connor at Kellyconnor@austin.rr.com or 512-736-2495.5.

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#### Financial Focus

#### Look Past "Fog of Uncertainty" When Investing

In Europe, the financial crisis drags on. China's economic growth has slowed from "wow" to "ho-hum." Here at home, we've seen heated political debates over taxes, spending and deficit reduction. Taken together, these factors have created a "fog of uncertainty" that has left many investors in the dark about their next moves. But is this "fog" really impenetrable — or can you, as an individual investor, see through it to a place of clarity?

To do so, you first need to realize that while the events mentioned above are certainly not insignificant, they also aren't the key determinants of investors' success. While these types of stories dominate the headlines, they also tend to obscure some of the factors that frequently do play a bigger role in the investment world. And right now, these factors are actually somewhat encouraging.

Consider the following:

- *The economy continues to grow.* The economy isn't going "gangbusters," but it is growing. And thanks to historically low interest rates, consumer debt payments have dropped significantly, leaving people with more money to spend elsewhere. Typically, this higher spending tends to contribute to future economic growth.
- Corporate earnings remain solid. Many companies have shown strong earnings over the past couple of years and earnings tend to be a key driver of stock prices. When their earnings are strong, companies may use some of the profits to repurchase shares of their own stock, thereby reducing the number of shares held by the public which means that even if profits remain the same, the earnings per share should increase.
- *Stocks are still attractively priced.* As measured by the price-to-earnings ratio (P/E), stocks are still priced relatively well. While no one can predict stock market performance,

this may be a good buying opportunity.

Of course, all these indicators of today's investment environment can change over time; at some point, they may well be not so positive. But if you truly want to see through the fog of uncertainty that always develops with unsettling political or economic news, you'll want to follow these basic, "all-weather" guidelines:

- *Stay diversified.* A diversified portfolio can help protect you from the harshest effects of market volatility. (Keep in mind, though, that diversification can't guarantee profits or protect against loss.)
- Rebalance your portfolio. Over time, your investment mix can shift, even without your intent. For example, some of your holdings can appreciate so much in value that they take on a greater percentage of your portfolio than you had intended. That's why it's important to periodically rebalance your portfolio so that it fits your investment objectives and risk tolerance.
- Stay focused on the long term. When confronted with short-term market fluctuations or scary headlines, many people overreact and make ill-advised investment decisions. You can avoid these behaviors by staying focused on the long term.
- *Invest in companies that are charting their own course.* When investing for the equity portion of your portfolio, look for companies with the ability to prosper in all economic environments.

With patience and perseverance, and by focusing on the key factors outlined above, you can navigate the fog of uncertainty and concentrate on your long-term investment goals. So don't be afraid to "set sail."

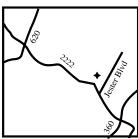
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# - Kids Stuff-

Section for Kids with news, puzzles, games and more!



Eleven-year-old Cait was trying to fall asleep when her 8-year-old brother, Doug, came into her room. He looked around a bit, but seemed really out of it. Then Doug went back into the hallway and stood there staring up at the hall light. Little brothers can be weird, but this was really strange. Cait didn't know what to do. Just then, Cait's father appeared and explained that Doug was sleepwalking.

#### WHAT IS SLEEPWALKING?

Not all sleep is the same every night. We experience some deep, quiet sleep and some active sleep, which is when dreams happen. You might think sleepwalking would happen during active sleep, but a person isn't physically active during active sleep. Sleepwalking usually happens in the first few hours of sleep in the stage called slow-wave or deep sleep. Not all sleepwalkers actually walk. Some simply sit up or stand in bed or act like they're awake (but dazed) when, in fact, they're asleep! Most, however, do get up and move around for a few seconds or for as long as half an hour.

Sleepwalkers' eyes are open, but they don't see the same way they do when they're awake and often think they're in different rooms of the house or different places altogether. Sleepwalkers tend to go back to bed on their own and they won't remember it in the morning. Researchers estimate that up to 15% of kids sleepwalk regularly. Sleepwalking may run in families and sometimes occurs when a person is sick, has a fever, is not getting enough sleep, or is stressed.

#### IS SLEEPWALKING A SERIOUS PROBLEM?

If sleepwalking occurs frequently, every night or so, it's a good idea for your mom or dad to take you to see your doctor. But occasional sleepwalking generally isn't something to worry about, although it may look funny or even scary for the people who see a sleepwalker in action. Although occasional sleepwalking isn't a big deal, it's important, of course, that the person is kept safe. Precautions should be taken so the person is less likely to fall down, run into something, or walk out the front door while sleepwalking.

#### WHAT WILL THE DOCTOR DO?

There's no cure for sleepwalking, but the doctor can talk to you about what's happening and try to find ways to help you sleep more soundly. Most kids just grow out of sleepwalking.

For kids who sleepwalk often, doctors may recommend a treatment called scheduled awakening. This disrupts the sleep cycle enough to help stop sleepwalking. In rare cases, a doctor may prescribe medication to help someone sleep.

#### HERE ARE SOME TIPS TO HELP PREVENT SLEEPWALKING:

- Relax at bedtime by listening to soft music or relaxation tapes.
- Have a regular sleep schedule and stick to it.
- Keep noise and lights to a minimum while you're trying to sleep.
- Avoid drinking a lot in the evening and be sure to go to the bathroom before going to bed. (A full bladder can contribute to sleepwalking.)

#### HOW DO I TAKE CARE OF A SLEEPWALKER?

One thing you can do to help is to clear rooms and hallways of furniture or obstacles a sleepwalker might encounter during the night. If there are stairs or dangerous areas, a grown-up should close doors and windows or install safety gates.

You also might have heard that sleepwalkers can get confused and scared if you startle them into being awake. That's true, so what do you do if you see someone sleepwalking? You should call for a grown-up who can gently steer the person back to bed. And once the sleepwalker is tucked back in bed, it's time for you to get some shut-eye, too!

Reviewed by: Larissa Hirsch, MD Date reviewed: February 2008 Originally reviewed by: Michael H. Goodman, MD

This information was provided by KidsHealth, one of the largest resources online for medically reviewed health information written for parents, kids, and teens. For more articles like this one, visit www.KidsHealth.org or www.TeensHealth.org. ©1995-2006. The Nemours Foundation

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