



February 2014

Volume 7, Issue 2

A Newsletter for the Residents of Legend Oaks

HEART HEALTHY LIFESTYLES

By: Concentra Urgent Care



Approximately every 60 seconds, an American will die from a coronary event. According to the American Heart Association (AHA), an estimated 71 million Americans have some form of heart disease, the most common being high blood pressure. And most of these problems are self-created by poor lifestyle choices.

What can you do to live heart healthy? The AHA recommends:

- Eating a healthy diet
- Lean, skinless meats and poultry
- Fat-free, 1% fat, and low-fat dairy products
- Avoid foods containing partially hydrogenated vegetable oil or added sugars
- Avoid foods high in dietary cholesterol
- Prepare foods without added salt, saturated fat, and trans fat
- Exercising regularly
- 20-to-60 minutes per day, 3-to-5 times per week
- Avoiding tobacco products and tobacco smoke
- Limiting your alcohol intake

- Women: 1 drink per day (maximum)
- Men: 2 drinks per day (maximum)

In addition to poor lifestyle choices, heredity plays a factor in heart disease, too. It is therefore important to know your family history to help identify familial risk factors and help prevent the development of certain familial illnesses.

What should be included in a family history?

- Any known congenital or hereditary disorders
- Major illnesses
- Chronic ailments or risk factors
- Smoking
- Obesity
- Alcohol problems
- The cause and age of death of any deceased relatives
- Childhood conditions
- Major illnesses
- Vaccinations
- Surgeries
- Treatments, especially those involving radiation

For more information on living a heart healthy lifestyle, you can contact your health care provider or visit the American Heart Association's Web site at: www.AmericanHeart.org.

NEWSLETTER INFO

NEWSLETTER

Articleslegendoaks@peelinc.com

PUBLISHER

Peel, Inc.....www.PEELinc.com, 512-263-9181

Advertisingadvertising@PEELinc.com, 512-263-9181

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It is with your support that I have been honored once again this year to be named a **Platinum Top 50 Realtor®**. Each year, **Platinum Top 50 Awards Program** recognizes 50 residential REALTORS® for their outstanding achievements in sales, education, industry participation and civic leadership. I could not have received this honor without your continued support. My commitment to you is to continue to devote time and energy to our community while providing you with real estate expertise and knowledge.

Let's work together to make 2014 the best year yet for our neighborhood!

Over the past 10 years, Gary has sold **3X** more than any other agent in your area*



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*Based on MLS data from Legend Oaks, Village at Western Oaks & Shadowridge Crossing from January 1, 2004 through December 31, 2013.

10 POWERHOUSE FOODS THAT WILL HELP YOU BURN FAT

Marissa Balch - CPT, Nutrition Coach - Texas Fit Chicks Boot Camp

1. Oatmeal - Great source of soluble fiber and slow-digesting carbohydrates that will keep blood sugar and insulin in check so fat burning can stay high.

2. Eggs - A form of well-absorbed protein, healthy fats and Vitamin D (found in the egg yolk). Eggs also contain lecithin, which promotes healthy liver function, thereby helping the body to burn fat.

3. Salmon - High in omega-3 fatty acids, salmon reduces inflammation in the body and lowers LDL and triglyceride levels while raising good HDL levels. Salmon also has a beneficial effect on leptin (hunger hormone) levels in the body, which means it helps to suppress your appetite.

4. Nuts - Another source of fiber and rich in omega-3s, these fats help to regulate blood sugar and protect the heart and the immune system.

5. Grapefruit & Berries - These fruits contain slow-digesting carbs and are rich in fat-fighting fiber. Strawberries, raspberries, blueberries and blackberries all are loaded with soluble fiber and antioxidants that protect blood vessels and promote healthy blood

flow.

6. Avocado - It's got fat, yes, but the good kind! The monounsaturated fats found in avocado are burned readily for fuel during exercise and actually encourage fat burning. Good source of fiber and antioxidants.

7. Leafy Greens - Broccoli, specifically, is a fibrous carb that can make you feel full quickly—one reason why it's a great food for getting lean. Broccoli also contains phytochemicals that can help enhance fat loss.

8. Cinnamon - Helps to reduce blood sugar levels, which in turn prevents the body from storing sugar as fat. Add it to your oatmeal and yogurt to enhance flavor without adding calories.

9. Green Tea - Drink this! Not only is green tea packed with antioxidants, it also contains catechins, a phytochemical that helps speed up metabolism and burn more fat.

10. Beans & Legumes - Great sources of protein and they normalize insulin levels and help keep your blood sugar steady throughout the day. Black beans, Garbanzo beans, red beans and lentils are all great to incorporate into your diet.

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ESTATE PLANNING

BASICS FOR EVERY FAMILY

Submitted by Laura K. Kennedy

Everyone is busy. The breakneck pace of modern life leaves little time for reflection. In addition to taking care of yourself, parents are focusing on the ever-changing needs of children while often simultaneously caring for aging parents. It is hard to think about the big picture when we need to cook dinner and walk the dog (even though someone shorter than you insisted that they would take care of the latter).

What if something happened to you? If a debilitating illness prevents you from taking care of your family? Organizing your affairs both in the event of incapacity and death is a gift to your loved ones. It will mean that they do not have to guess about your wishes. It also means that you, instead of Texas law, determine the guardians of your children, who will take care of you if necessary and to whom your property passes.

Whether you need to update your current estate plan or create one for the first time, every parent needs to consider the following:

1. Guardians for children. What happens to your children if you die? If you become incapacitated and cannot care for them? Choosing a guardian for a minor or incapacitated child is one of the most important decisions you can make. And wouldn't you rather name a guardian as opposed to leaving it to a court? Revisit your decision every couple years to see if you are still comfortable with the person you named guardian or to change the appointment.

2. Beneficiary designations. Review the beneficiary designations on your retirement accounts and life insurance policies to make sure the beneficiaries are correct and coordinate with your estate plan. A divorce or death may have changed things since you last filled out your designation form. Further, check your bank and brokerage accounts. If there is a

survivorship designation, that account will not pass under your will. This kind of asset is referred to as a non-probate asset. For example, a "joint with right of survivorship" bank account will be controlled by the designation on file with your bank.

3. Trusts. Should you leave your estate outright to your spouse or children or in a trust? Trusts are not just for the wealthy. A properly prepared trust can provide a certain level of creditor protection and asset protection in divorce. Further, a special needs trust should be considered if your child could be disqualified from government benefits because of his or her inheritance.

4. Powers of Attorney. You understand the benefits of an estate plan but think, "Aren't I too young for a will?" A complete estate plan includes more than just a will. What if you are in a debilitating accident? Who takes care of your finances and your medical decisions? You can tackle these issues in a durable power of attorney and medical power of attorney. Moreover, a health care directive gives you the opportunity to outline your wishes in case of terminal illness.

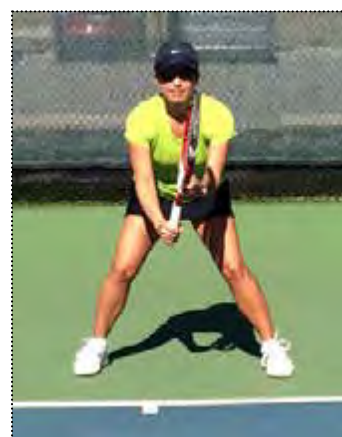
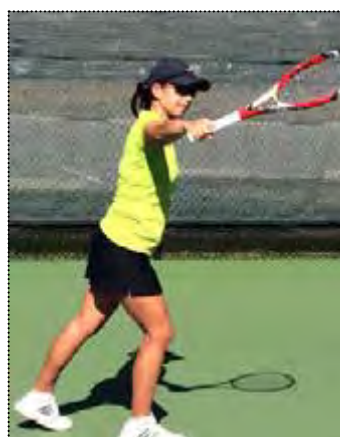
5. Taxes. I have yet to meet a person who enjoys writing a check to the taxman. If you have a taxable estate above \$5.34 million (including life insurance, retirement accounts and certain other assets that pass outside of your will), your estate will be subject to the federal estate tax in 2014. A tax-planned will and other specialized techniques can minimize the estate tax and preserve your wealth.

There is no one-size-fits-all approach to estate planning. It will take some time and thoughtful discussion. However, there is no substitute for the peace of mind that will come with an estate plan that reflects your wishes and takes care of loved ones when you cannot.



TENNIS TIPS

By USPTA/PTR Master Professional
Fernando Velasco



How To Execute The One Handed Backhand Lob

In previous newsletters, I offered tips on how to hit the forehand groundstroke, the two-handed backhand, the one-handed backhand, the forehand volley, the two handed backhand volley, the serve, the forehand half-volley, the one-handed backhand volley, the overhead “smash”, the forehand service return, the backhand service return, the forehand high volley approach shot, the two handed high volley approach shot, the one-handed high volley approach shot, the forehand lob, and the two-handed backhand lob.

In this issue, I will offer instructions on how to execute the One-Handed Backhand Lob. This shot is used when a player is forced to retrieve a ball that is hit deep to the backhand side of the player, and the opponent is either charging to the net or staying far back. The player hitting the lob is looking for “air time” to regain balance and court space. This ball should be hit high enough so the players at the net cannot reach and “slam” the ball down, or force the opponent at the base line to retrieve back. In the illustrations, Ceci Griffis, a Member of the Grey Rock Tennis Club, shows the proper technique to execute this stroke.

Step 1: The Back Swing: When Ceci is forced deep into the backhand side and realizes that she has to hit a defensive lob, she pivots

to the left and gets her racket back early. Notice that the head of the racket is low and her left hand is on the throat of the racket. Her eyes are focused on the path of the ball and her weight is on her left foot.

Step 2: The Point of Contact: Ceci is now ready to hit the ball. Her eyes are now focused on the point of contact and the face of the racket is tilted at a 45 degree angle in order to create height and depth on her lob. Her goal is to keep her head still and not start looking up to her opponent or to the other side of the court. She has released her left hand from the racket and is keeping good balance with both arms to keep the center of gravity in front of her right foot.

Step 3: The Follow Through: The success of a deep lob is the follow through. Ceci’s right knuckles are leading the stroke and her left arm is pulling back to keep her balanced. Her shoulder is lifting the racket above her head. Her right hand controls the path of the ball, and the left arm keeps her from turning her hip too early.

Step 4: The Shuffle Back: Once Ceci finishes the stroke, her goal is to either move forward toward the net to hit an overhead, or to shuffle back to the middle of the court in order to drive the next ball back to the opponent. In this caption, she moved back to the center of the court waiting for the opponent’s shot to come back.

Look in the next Newsletter for: How to execute “The Forehand Drop Shot”

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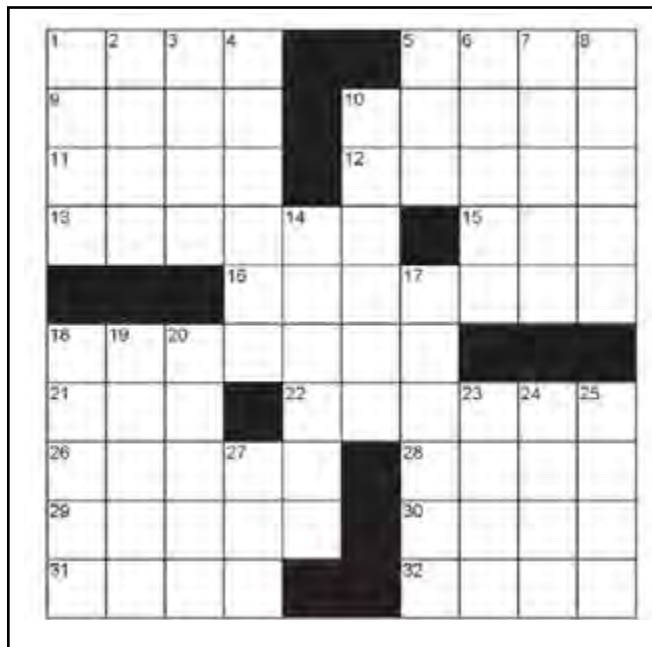
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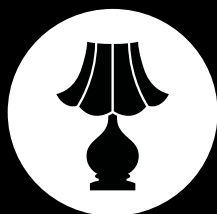
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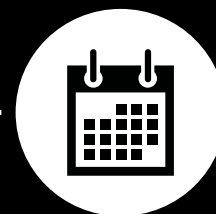
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