



May 2014

Volume 7, Issue 5

A Newsletter for the Residents of Legend Oaks

DROWNING IS FAST AND SILENT

KEEP KIDS IN ARM'S REACH

It's May. And in Texas, May means backyard barbecues, pool parties and summer just around the corner. May also means National Water Safety Month and an opportunity to tell parents that drowning is the number 1 cause of accidental death for children under 5, yet it is PREVENTABLE! Last year, more than 82 Texas children lost their lives to a fatal drowning while many more survived a non-fatal drowning incident. I am the Executive Director of Colin's Hope, a Texas water safety and drowning prevention nonprofit organization. 6 years ago, when my daughter Ella was 3, I didn't worry about drowning. She took swim lessons. We loved the pool, the lake and the beach. We spent long hot summer days keeping cool in the water. I worried about bike accidents and car accidents and falls from the monkey bars. Then, 4 year old Colin Holst drowned in a busy public pool with lifeguards on duty and family and friends close by. My daughter went to preschool with Colin. This was a wake up call that drowning could happen to my family too but I knew nothing about water safety. Thankfully, Colin's family turned their tragedy into triumph and formed Colin's Hope to raise water safety awareness to prevent children from drowning. Colin's Hope has accomplished so much already but the work is far from being done because children are still drowning quickly and silently in bath tubs, pools, open water, toilets and even buckets..

Water is NOT safe. Water will never be completely safe BUT there are simple things you can do and small behavior changes you can make that can help your family to be safer around water. Read on and invest a few minutes of your time. Think about it—we take 20 seconds every time we get in the car to buckle our babies into car seats to keep them safer. We spend countless minutes reminding our kid to put a helmet on before they pedal off to keep them safer on bikes and scooters. We do these small behaviors over and over because we know they can help

prevent tragedies. Why wouldn't you also add layers of protection to prevent a water related accident?

Below are 10 simple things you can do NOW that will add water safety tools to your parenting toolbox (and to your pool bag) and help prevent your children from drowning.

- Take and share the Colin's Hope water safety quiz (<http://www.colinshope.org/quiz>), it could save a life!
- Talk to your kids about water safety and tell them to NEVER get in water without an adult Water Guardian (that's YOU or another adult).
- Understand that DROWNING is FAST and SILENT.
- Be a Water Guardian. Keep Kids in Arm's Reach when near, in and around water.
- Enroll in formal swim lessons and learn to swim.
- Ensure that your pool and your neighbors pools are fenced and have self latching/ locking gates.
- Weak and non-swimmers should wear a U.S. Coast Guard approved and properly fitted life jacket NOT water wings or floaties.
- Teach kids to stay away from pool drains to avoid entrapment.
- Learn CPR
- Visit www.colinshope.org and learn more water safety tips, volunteer or donate.

Please share this life saving water safety information with your friends and family as we prepare for another long, hot Texas summer. Together, we can achieve the vision of a world where children do not drown!

In the words of Colin Holst—Have the Best Day Ever!

*Alissa Magrum
Mom, Colin's Hope Executive Director,
Lover of Water, Water Safety Advocate*

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Go Mitch Go Announces New Keep Fighting Run Festival 10k

Join the Go Mitch Go Foundation in the fight against childhood blood cancer by participating in the first annual Keep Fighting Run Festival 10k presented by Storm Guard of Austin, Saturday, May 3. All proceeds from the festival will go to the Go Mitch Go Foundation to support lifesaving cancer research.

Formally known as the Fighting Blood Cancers 5k, the Keep Fighting Run Festival is one of four annual events in Austin to offer a 10k distance race. The race will take place at John Gupton Stadium in Cedar Park, Texas, at 7 a.m. on Saturday, May 3, and will also feature a 5k and Kids K, and offer registration for both teams and individual runners.

Unlike the Fighting Blood Cancers 5k, which took place along the trail at Decker Lake, the Keep Fighting Run Festival will take place on a predominantly paved route making races accessible to runners of all ages and experience levels. The flat course also promises athletes the opportunity to set new personal records.

Once registered, all runners have the opportunity to fundraise for Go Mitch Go through a personal fundraising page provided by the foundation. All funds raised via these fundraising portals will support cancer research at the Leukemia and Lymphoma Society, the MIT David H. Koch Institute for Integrative Cancer Research and other partner organizations.

The Keep Fighting Run Festival is a USA Track and Field sanctioned event and will count toward all national runner rankings. Awards will be given for male and female overall winners, as well as male and female winners of first, second and third place in each age bracket. Corporate teams competing against each other will also be recognized for most money raised and most runners on a team. To learn more about the Go Mitch Go Foundation, visit www.gomitchgo.com. Find more information about the Keep Fighting Run Festival and register at www.gomitchgo.com/keep-fighting-run-festival.

ABOUT GO MITCH GO

The Go Mitch Go Foundation was founded in 2009 to honor the legacy of Mitchell Graham Whitaker, who lost his two-year battle with Acute Lymphocytic Leukemia at the age of 10 in 2007. Mitchell's last words, "Keep fighting," have become ingrained in the foundation which funds lifesaving cancer research by supporting endurance athletes as they train. Committed to finding a cure for childhood blood cancers, raising awareness and assisting families battling cancer, Go Mitch Go has raised almost \$900,000 since

2007 to fund cancer research through the Leukemia and Lymphoma Society and other partner organizations.



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PROPERTY TAX SEASON IS HERE

The history of property taxes dates back at least as far as ancient Egypt. Thousands of years later, property taxes were enacted in Texas in order to support the new republic. The property tax system that Texans know today is vastly different from what it was even a few decades ago. The modern Texas Property Tax Code is full of complex details, most of which have little bearing on the average homeowner. However, there are a few key details that every property owner should know.

The Travis Central Appraisal District will be sending out Notices of Appraised Value in mid to late April. This notice contains important information worthy of review. Perhaps most significant is the appraised property's value for 2014. This figure is the appraisal district's opinion of property value as of January 1, 2014.

The appraisal district arrives at the appraised value using mass appraisal techniques, which is why it is unlikely that you have ever seen an employee of the district physically inspecting your house. These mass appraisal techniques, while widely accepted, often result in values that do not represent true market value, or values that are higher than those of similar properties. Homeowners can

successfully protest and lower their appraised values in either of the aforementioned scenarios.

Property owners should be keenly aware of the protest deadline. This deadline is generally May 31, but can vary based on the timing of weekends and the date that the appraisal district sends out notices. The protest deadline should be clearly stated within the Noticed of Appraised Value. If this deadline is missed, the opportunity to lower your 2014 tax burden is greatly reduced.

One of your most important rights as a taxpayer and landowner is the right to protest your property's appraised value every year. The early Texans that founded our great state would be astonished to learn that today, less than 20% of property owners protest their appraised values. If you fall in the 80% of individuals that do not protest, you owe it to yourself and the fighting spirit of Texas' founding fathers to reevaluate that decision this year when you receive your 2014 Notice of Appraised Value in the mail.

Want to lower your property taxes? Visit FiveStoneTax.com or call 512.833.5829. Five Stone Tax Advisers is Travis County's most successful property tax representation firm.

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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:

1. Any physical activity is better than no physical activity
 - Includes people with disabilities
 - Far outweighs the possibility of risk of injury or illness
2. Most health benefits occur with at least 150 minutes a week
 - Both aerobic and muscle-strengthening are beneficial
3. For most people, additional benefits occur when
 - You increase the intensity of your physical activity
 - You increase the frequency of your physical activity
 - You increase the duration of your physical activity

SHOULD OLDER ADULTS EXERCISE, TOO?

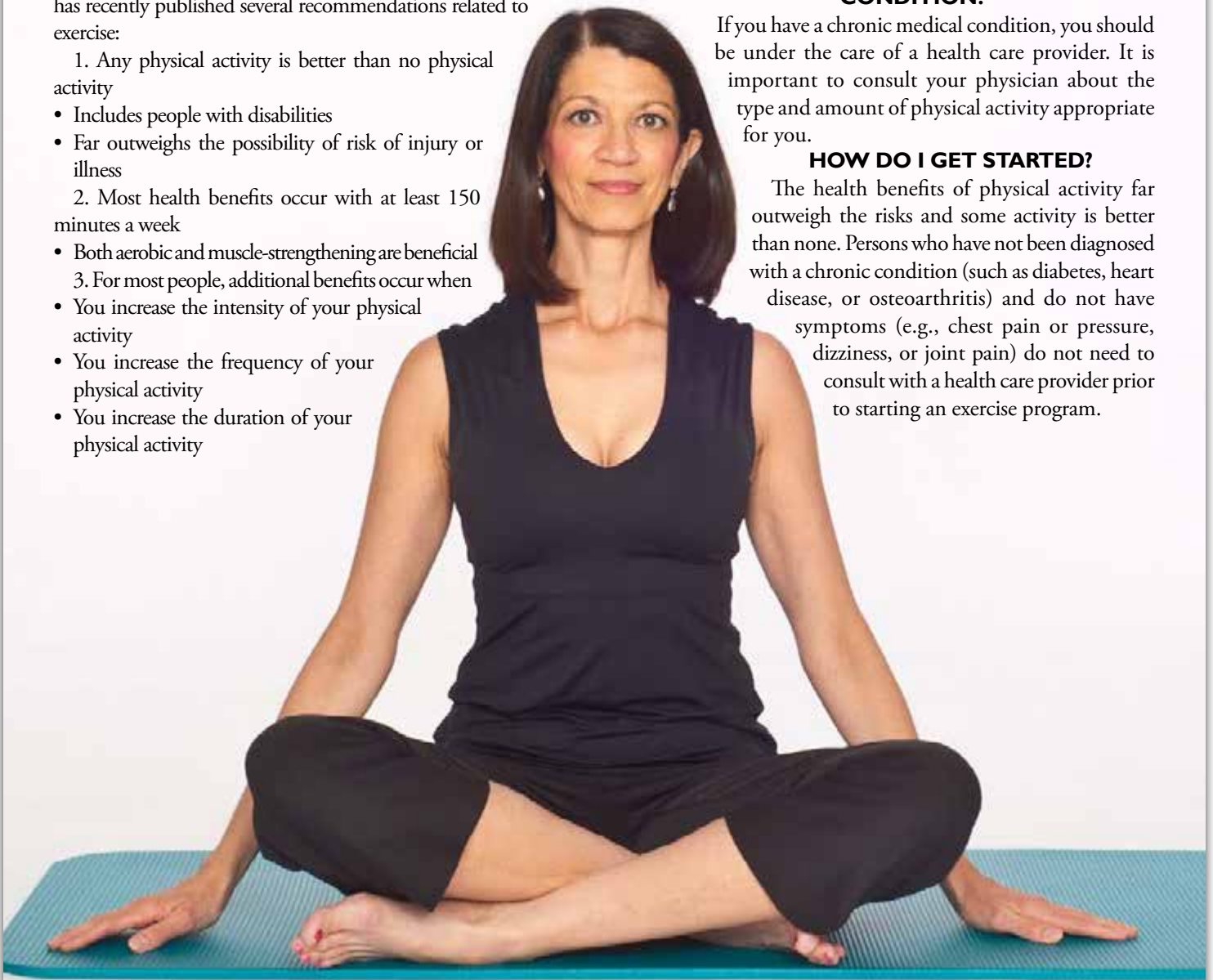
The same HHS guidelines apply, but older adults need to make sure that their fitness level and any chronic conditions allow them to safely perform physical activity. For example, if an older adult is at risk of falling, he should do exercises that maintain or improve his balance.

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.



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Submitted by Melinda McKenna

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If you answered "Yes", tell them BNI Referral Partners looking for more full-time, trustworthy, experienced professionals to join our growing network today! BNI Referral Partners is a non-competitive professional referral organization that admits one high quality individual or company per professional category to share ideas, contacts and most importantly referrals.

Are you curious? Do you want to learn how to build your business by referral? Visit us this week! We meet each Wednesday morning, and there is no obligation to join.

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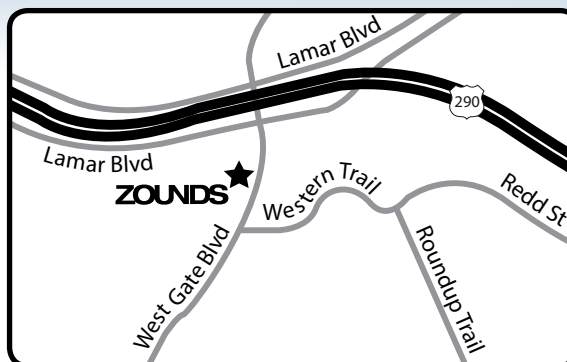
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Please call ahead of time to make sure someone is at location to receive your donation. Please call the office at 512.445-5552 with any questions.

If possible, put a rubber band around each pair of shoes.

Drive a Senior - South Austin volunteers provide support services to seniors (60+) to maintain independence with a quality of life. Services include personalized transportation to medical appointments and personal errands, social visits and calls, and yard work and minor home repairs. Call 512.445.5552 for more information.

In 2013, our volunteers provided 3,814 rides!



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DON'T RELY SOLELY ON 'UNCLE SAM'S' HELP FOR RETIREMENT

This educational third-party article is provided as a courtesy by Laurie J. Sivik.

Twenty years ago, retirement was a time to look forward to and savor. But, today, we live in uncertain times. So, for most working adults, retirement has become very complex—requiring years of planning, a well-thought-out strategy, and a phase to be put off as much as possible.

We're living more years in retirement. Why? Company-sponsored pensions have all but become extinct. Thanks to medical advances and healthier lifestyles, people are living longer. In the early 20th century, life expectancy was 47.3 years vs. today's life span of nearly 79 years.¹ According to data from the Social Security Administration, a man who lives to 65 will live on average to age 84, while women of the same age should live to age 86.² Of course, this is good news but we need to be prepared for it.

The truth about Social Security. And if you believe that Social Security will be there to support you, think again. For retirees in 2013, if you retire at the full age of 66, your maximum monthly benefit is \$2,533³—not enough for many of you to live comfortably. While there are no easy solutions, life insurance can guarantee⁴ the protection of your loved ones and also supplement your retirement savings⁵ if the death benefit is no longer needed.

Leaving a legacy. Life insurance's primary purpose is to deliver death benefit protection, which can provide a generally tax-free legacy to your loved ones. But permanent life insurance also carries "living" benefits. Your policy earns cash value that accumulates tax deferred. This means you do not pay taxes on any of the accumulation within the policy. Additionally, you can access that money generally tax-free through policy loans⁵. This cash value can be used to fund college expenses, a small business loan, or any other anticipated or unexpected event.

In addition to the death benefit protection, the cash value of permanent life insurance can also be used to supplement your retirement income. As such, it can be a vital piece of the complex puzzle of retirement planning.

¹ Centers for Disease Control and Prevention, "Deaths: Preliminary Data for 2011," Donna L. Hoyert, PhD, and Jiaquan Xu, MD, Oct. 10, 2012.

² <http://www.ssa.gov/planners/lifeexpectancy.htm>.

³ U.S. Social Security Administration, "Maximum Social Security Retirement Benefit," March 9, 2012.

⁴ Guarantees backed by the claims-paying ability of the issuer.

⁵ Loans against your policy accrue interest and decrease the death benefit and cash value by the amount of the outstanding loan and interest.

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How To Find and Select An Attorney

Submitted by Patricia L. Brown | NO LEGAL ADVICE INTENDED.

Finding the right professional service provider, whether a doctor, dentist, lawyer, veterinarian, etc. can be challenging. Whether you relocated to a new area, or just finally have need for one of these services, there seems to be some discomfort, perhaps a premature buyers remorse, e.g. "What happens if I make a mistake"? The consequences of selecting the wrong professional to solve your particular problem are surely more troublesome than picking the wrong dry cleaner or restaurant. Furthermore, it can be difficult to assess the technical competence of professional service providers. If your dry cleaned suit is dirty, or the restaurant food is bad, you know it right away. If you get inappropriate legal advice, the implications may not emerge for months or years. The challenge of finding the right attorney can be compounded by the circumstances surrounding your need for an attorney. Such circumstances, whether it be a divorce, child support or custody, abuse, bankruptcy, etc. can cause anxiety and stress, which effect our decision-making capability. Attorneys must attend an accredited law school and pass the bar exam in the states in which they wish to practice. Given this common base level of training, how does one make a selection?

Ask family, friends, and colleagues for recommendations. Keep in mind law firms can range from one attorney to hundreds, and firms can handle a wide variety of legal disciplines and clients, none of which may be relevant to your particular need and circumstance. Be sure the recommendations you

follow are in the same area as your need.

Seek at least 10-15 years direct experience in the specific area of your need. The experience should also be regional in nature, in our case, central Texas, and particularly in the county in which you reside. Texas law is administered by Texas judges in your county of residence. Each judge and court has its own local idiosyncrasies and your chances of a favorable outcome are significantly enhanced if your attorney is intimately familiar with these idiosyncrasies, knows the judges, and is known by the judges. You do not want a rookie, at any price, gaining experience at your expense, in a matter which might affect the rest of your life.

Select an attorney who is located reasonably close to your residence. There are several reasons for this. First, as stated in #2, your attorney will be familiar with local judges, courts, and practices. Secondly, your attorney should be accessible to insure accurate communications in such vital manners. Having to drive an hour each way in heavy traffic to see your lawyer wastes times, causes unnecessary stress, and reduces communication.

Check local attorneys websites, read the attorneys biography (and his staffs), and look at their videos. Do you think you will feel comfortable with this person? Do they seem to have empathy for their clients? Then make your selection. If you are not comfortable after the first visit, leave, and go to your second choice.

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Ongoing: Colin's Hope Athlete Ambassadors needed. www.tinych.org/AthleteAmbassador
Now-June 21st: Donate \$30, get a free Schlitterbahn ticket! www.tinych.org/tickets
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