

From the Heart...

... Life Skills for Today

By Sharon L. Benedict MS, CLC



Choosing Your Castle **Home/Vehicle/Possessions Series**

Do you know where you want to live? For many, including myself, Boerne is **THE PLACE** to raise your children, do business, and retire in our beautiful Texas hill country! Allison Avery from her May 2006 *Texas Monthly* definitely agrees. The *Images of Boerne, TX* also offers an extensive list of reasons for why Boerne has become the hometown for many families across our nation. CNN's Money 2005 survey marked Boerne at #3 out of 10 for jobs growth and #45 out top 100 finalists for best place to live.

Yet, preserving our community's heritage and character is not an easy task—with our bulging population and complex issues for any small community on the national radar. Every family that decides to pick Boerne, including myself, is all part of the expanding equation. Balancing community desires are even more complex for city services, businesses, and those who have lived here for generations since the city was founded in 1849.

Choosing the right community can be a fun adventure but also challenging. You can make it simple by just staying where your parents raised you. If you have the traveling bug, you may live throughout the years in a dozen

different places all over the globe. Yet, as developers continue to spread out across more rural America, one could define these fast growing smaller communities with this quote by Bill Vaughan. “Suburbia is where the developer bulldozes out the trees, then names the streets after them.” Whether you choose urban metropolitan or decide on a more rural place to raise your family, do business, and find that ideal retirement community, here are some basic considerations before signing that contract:

1. Cost of living
2. Job location, career opportunities
3. Population demographics (income, age, nationality)
4. Small town versus large metro living
5. Type & quality of housing (e.g. apartment, townhome/condo, single family dwelling—small/large lot/acreage, low/high density)
6. Commuting time, public transportation and main roads
7. State & property taxes
8. Crime rate and type of crime, law enforcement, security systems
9. Services, businesses, faith/church, shopping centers, restaurants, entertainment (visual and performing arts),
10. Parks, water ways, indoor/outdoor recreational and sporting facilities
11. Specialty services (especially for retirees)—healthcare/wellness, financial, transportation, pedestrian/walking/trail system, home/vehicle maintenance, security/safety, internet/IT
12. Educational/life-long learning opportunities, childcare
13. Cultural amenities, historic preservation
14. Environmental – weather/climate, surroundings, health concerns/allergies, population, auto congestion, water quality, industrial & agricultural land uses, near wetlands, major pollutants & odor sources, waste/landfill management, superfund/brownfield sites—EPA designated contaminated areas, lead/radon/noise/wood smoke

Whether your choice is rural or large city, these factors play a major role in where your family lives and thrives; and how they measure up to your own dreams and goals, plus cost of living. Although I was born and raised in California, I know living there today was just not possible income-wise. In fact, the average cost of

housing for a single family dwelling on a 55x100 foot lot, 1800 square feet, start at \$500,000+!

The housing dilemma in any state is even more challenging when seeking a retirement community that offers graded living assistance. The annual costs for elder parents and their caregiving adult children can easily reach \$50,000 annually. With this price tag there are some new features being added.

A recent article in the San Antonio Business Journal (Carlos Moreno, April 28, 2006) reports some very positive improvements in assisted living communities. "To answer the dilemma, many communities offer a continuum of care from independent living to skilled nursing care. A new concept for skilled nursing care is the development of "Green Houses," where 10-15 residents live in a home together and receive skilled nursing care. The benefits are a close knit family situation that is less institutional and more nurturing than the traditional skilled nursing facility." Along with high-tech security, more casual entertainment dining, and life-long learning alliances, wellness/fitness and recreation services are being incorporated to help maintain an active lifestyle (e.g. aerobics, weight lifting, and natatoriums-pools/spas, meditation gardens, courtyards, walking paths and beautifully landscaped grounds). These spaces give a sense of wellness for either quiet time alone or socializing with family and friends.

These amenities are also sought by growing families across our nation within metro, suburban, and rural communities. Developers are beginning to design subdivisions that allow for change of residence within the same neighborhood as you age. In addition, Bruce Judd, Architectural Resources Group (http://www.argsf.com/home_anim.shtml) estimates that by 2010 the most important

lifestyle choices for 70 percent of our nation's population will be educational opportunities, cultural amenities and historic value. Judd adds that communities who recognize this trend will survive and thrive and those who don't won't.

Whether you measure by the wonderful shops, friendly people, what you can afford, children's allergies, or concerns about earthquakes, tornadoes, hurricanes, or floods, have your whole family involved with the adventure. Do your homework gathering solid facts—keeping your emotions in check about that great place your friends believe would be perfect for you! As Ken Stern advises in his *50 Fabulous Places to Retire in America*, initially focus on three primary concerns, the *Three C's: Crime, Climate, & Cost of living*. Then include the rest of the list.

As a woman who loves to visit all the new developments in the area and cruise through model homes, my husband helps me stay steady when I tend to dream big about that gorgeous hacienda on the ridge! The next issue, *Home Maintenance* will help you and I more clearly gauge the commitment required in owning and even renting our castle.

Resources:

50 Fabulous Places to Retire in America by Arthur & Mary Griffith. Career Press (February 2006).

Best Places to Raise Your Family by Peter Sander, Bert Sperling. Frommers (May 2006).

Choosing a School for your child, <http://www.ed.gov/parents/schools/find/choose/choosing.pdf>

EPA, <http://www.epa.gov/ttn/atw/checklist.html>; <http://www.epa.gov/ttn/atw/data.html>

FirstGov, Homeowner's Resources, <http://www.firstgov.gov/Citizen/Topics/Family/Homeowners.shtml>

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Castle Care—Home Maintenance Routines

So you are just about settled in your brand new home in the beautiful Texas hill country! You shopped around, did your homework, and found the perfect home for you and your family. You read every detail of the contract and signed on the dotted line. You then scheduled your moving day and the truck just left your driveway. You and your family then spent your weekend, week, or even months unpacking and neatly placing all your treasures in their rightful places. Now what?

For most of us, we then just go back to our daily routine---work, driving kids to school, soccer and ballet, grocery store, fixing dinner, helping kids with homework, make some phone calls, then everyone to bed. We figure the house can take care of itself for at least the first year. Right! In the meantime, we start to make a list of all the home enhancing projects we promise to do before the first year ends—an extended patio and landscaping, do some interior painting and decorating, build some storage shelves in the garage. Right!

I must admit we all have wonderful intentions, and intentions do count! Knowing how to care for our castle inside and out doesn't always stay on the top of the to-do list, maybe except for some more meticulous A-R personalities! Yet,

these personalities are the very ones that keep us more flighty partners on our toes while saving thousands of dollars every year! So how do we get with the program for taking care of our dream home and keeping it that way?

The National Association of Home Builders has some basic tips for simple tasks that keep your home functioning properly and lasting longer.

- Clean and/or change out heating and air conditioning filters
- Keep your furnishings, walls, blinds, cabinets, countertops, floors, sinks, tubs, toilets, walls, tiles, etc. free from cumulative dust and dirt. Use products that do not scratch or damage finishes.
- Make sure the outside gutters and downspouts are not clogged with leaves or other objects to improve the appearance and possibly prolong the life of siding and other exterior products.
- Read your builder's house construction warranty to insure you know what is covered for workmanship and materials. Remember, that damage due to maintenance neglect can void the warranty (e.g. roof leak due to backed up, clogged gutters).
- Read appliances operation and warranty manuals. These items may be covered under manufacturers' warranties but not your builder's. Improper use and maintenance neglect of these appliances (e.g. refrigerator, water heater, water softener, stove/oven, microwave, garbage disposal, shower heads) can void the manufacturing warranties as well.

For creating your own personal touch in landscaping around your home, NAHB offers these important basic tips:

- Flora & Fauna—A variety of plants and trees affect everything from your heating and cooling bills to your resale value—some surveys have put this increased value in the range of 10 to 15 percent.
- Trees can produce shade, food, firewood or just a beautiful scene. They can also attract birds and other wildlife.
- Choose species that will thrive under local conditions, existing sunlight and water, and are protected from possible pests. Consider focusing on native plants and habitats that will grow well and be compatible with where you live. Consult a local nursery for suggestions on what does well in Texas hill country.
- Make landscaping decision that will give you personal enjoyment as well as provide a buffer against noise and unwanted views.

Before you step out with any elaborate project, I encourage you to make sure your “want to” is there and you are fully committed to enjoying the process. As you design your landscaping, you can get lots of ideas from your neighbors, your local nursery, books, and online websites featuring Texas hill country flora and fauna. Next issue will cover a few more home maintenance tips and basic car care routines.

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Home & Car Care...More Tips

Like it or not, frequent maintenance is one of the necessities in home and vehicle ownership. Attitude is also everything. Whether or not you do these routines with a smile, the right attitude and commitment will go a long way toward maintaining the value of your home and keep your car running at peak performance. As with your health, prevention and routine check ups are essential activities for a healthy life, home, and car.

Here are a few extra tips for your home to do about twice per year:

- Check foundation and walls for fine cracks, mold/damp areas, hot spots where insulation is insufficient, air leaks around front and back doors.
- Always clean your fireplace after a winter's use. Install a protective screen on the chimney to keep out birds and other critters. Bird nests have been known to clog a chimney and start a fire.
- Trim any branches that hang over your house to avoid potential storm damage.
- Clean refrigerator coils and check for proper seal.
- Check for leaky faucets inside and outside.

According to a 2005 survey by the Ketchum Global Research Network, the top home emergency concerns listed are electrical or other fire, vandalism, mold, standing water, flooding/rain, burst pipes, roof damage, appliance problem, sewer backup, electrical surges, and odor damage. Electrical surges were the most frequent occurrences for residents.

By no means have I covered every conceivable thing you may need to maintenance or repair on your home. There are many do-it-yourself books, websites to guide you through the tasks (e.g. www.housedoctors.com), or just visit the expert at your favorite hardware/home center. Now, let's cover some basic car care tips.

Fans of National Public Radio's "Car Talk," starring Tom and Ray Magliozzi, can catch their voices at the movies with Disney's latest Pixar feature, "Cars." Ray is the voice of Dusty Rust-eze and Tom is the voice of Rusty. If you need to focus on caring for your 4-wheel family member, go see "Cars"; first just for laughs and maybe gain a little more compassionate motivation toward your own Dusty crying for some TLC!

In the meantime, here are some basic care tips from *Car Talk* and the *National Car Council* to add to your list of routine to do's:

1. Routinely have your car checked by a professional (having someone you trust goes a long way toward saving you lots of money and freedom from misery!; but if you a confident you are up to the task, by all means, do-it-yourself.)
2. Before your summer trip, check out—
 - Entire cooling system: radiator, coolant, belts and hoses, cooling fans, heater core and water pump.
 - Tires: check tread depth, uneven wear and tire pressure, and get a real spare.
 - The front end: check ball joints, tie rod ends and steering components.
 - Change the oil. Look for leaks, low & dirty oil.
 - Check the air conditioning system: refrigerant level, compressor clutch and belts.
 - Check the transmission. Are you close to the recommended service interval?
Is the fluid nice and clean? Any leaks?
3. Have a basic repair kit in car with safety glasses and jumper cables.
4. Look for dirty air filters, low brake fluid, worn windshield wipers, corroded battery terminals, low windshield wiper fluid

With the next issue, some additional tips will be offered on how to avoid bad driving habits that impact your car, environment, and safety. For those who have very talented spouses that have saved you thousands of dollars as YOUR do-it-yourselfer, say "thank

you.”; or better yet, take them to their favorite restaurant! For those who depend on a trusted professional mechanic, say thanks to them when you get a chance. Just as your home and car need regular maintenance, everyone regularly needs a pat-on-the-back. Give it a try this week. You never know, your mechanic just may give you a discount on your next check-up—but no guarantees here!

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Car Care & Driving Habits...More Tips

If you astound the clerk at Sears by bringing in a snapped breaker bar every other week or so, this article is definitely for you. If you are one of those who can't stand anyone telling you how to drive because you KNOW you are the best . . . you will then probably prefer to skip this issue! However, both of you are welcome to stay with me, and I'll make it as painless as possible on how to avoid bad driving habits that impact your car, environment, and safety.

The Car Care Council (www.carcare.org) offers many helpful tips on safely getting you ready for the road. Whether you are just going to your local grocery store or traveling cross country, you will gain lots of fuel-saving helps.

Here is their 10 minute pre-trip checkup. Although there are no guarantees for missing out on traveling car emergencies, with this pre-trip checkup, you will lessen the chance of costly and possibly dangerous road dangers. You will be much more comfortable knowing you took the time while at home to insure a more trouble-free traveling adventure.

- Check all fluids: antifreeze, engine oil, power steering, brake and transmission fluids, windshield washer solvent, antifreeze/coolant.
- Check hoses and belts. A failing belt can affect the electrical system, air conditioning, power steering, and cooling system (hoses deteriorate from within).

- Check tires. Check tire bulges/bald spots, inflation and tread for uneven wear needing wheel alignment.
- Check vehicle gas caps; worn spark plugs, dirty air filters; inside/outside lighting; wipers

The Council's annual National Car Care Month also stresses that bad driving habits have a major impact on your car, safety, and the environment. These summary tips will help you minimize that negative impact.

- Avoid high speeds. Fuel efficiency decreases significantly driving over 55 miles/hour, accelerating tire deterioration.
- Drive smoothly. It saves gas and lowers emissions. Accelerate slowly; avoid "jackrabbit starts and stops; shift to higher gears at lowest possible speed for standard transmissions; accelerate gently for automatic transmissions. Use overdrive and cruise control at appropriate speeds.
- Avoid lengthy idling that wastes gas. Don't start car until ready to go; keep winter engine warm-ups brief. Turn off the engine when not moving for an extended time period (e.g. in stalled traffic or long line).
- Don't rev the engine; it wastes gas. Revving the engine can overheat and damage catalytic converter; and dump gas on the cylinder walls, increasing engine wear.
- Minimize drag. Drag reduces fuel efficiency. Driving with the windows open, using permanently affixed roof- or rear-mounted racks, and carrying heavy loads increase vehicle drag.
- Keep tires properly inflated. Under inflated tires decrease gas mileage and shorten tire life. Follow tire pressure instructions on driver inside door edge or

if located on door post, glove compartment door, or fuel door. Consult owner's manual, vehicle manufacturer, tire manufacturer, or local tire dealer.

- Check pressure in all four tires every two weeks, when tires are cold and sitting for at least 3 hours; use accurate hand-held air pressure gauge (service stations pumps may be inaccurate).
- Avoid rough roads and potholes to avoid wheel misalignment and reduced fuel efficiency.
- Make fewer trips in your vehicle/consolidate errands/car pool/ride mass transit/bike to reduce emissions and fuel consumption; drive during off-peak hours to lessen time on road and stop-start driving.

The Council asks us to "Remember, paying attention to our vehicle's maintenance can extend the life of the car, improve air quality, reduce negative health impacts due to emission pollutants, and save money."

As Americans who love their car and the ease of taking a drive whenever the mood strikes, we forgot how it impacts our air, environment, and health. As another valuable resource, the American Lung Association (www.lungusa.org) distributes brochures on air pollution and proper vehicle maintenance, *Car Care and Clean Air, and Get a Check-up for Your Car*. Vehicles on the road create more than 25% of all air pollution nationwide.

Caring for your car can also reduce car emissions by more than half. Their motto is therefore "Tuned Engines Mean Cleaner Air." Here are a few of their care and driving tips:

1. Trip chain more often: combine your errands into one trip.
2. Take mass transit, share a ride, or car pool.

3. Have fun! Ride your bike. Walk or in-line skate. It's a great way to travel, an easy way to exercise, and it can help you and the air get into condition.
4. Care for your car. Regular maintenance and tune-ups, changing the oil and checking tire inflation can improve gas mileage, extend your car's life and increase its resale value.
5. Get fuel when it's cool. Refueling during cooler periods of the day or in the evening can prevent gas fumes from heating up and creating ozone.
6. Don't top off the tank. It releases gas fumes into the air and cancels the benefits of the pump's anti-pollution devices. So stopping short of a full tank is safer and reduces pollution.
7. Telecommute. Work at home sometimes. You'll save time and money, and reduce emissions and traffic congestion.
8. Know before you go. If your area has a travel and transit information network, use it by calling, visiting the web site or tuning into the cable station.

I encourage those of you who love to take day trips or cross country adventures, to consider these important tips as you plan your daily routines and annual vacations. And PLEASE for drag racing lovers, try not to plan your wedding around the up and coming race schedule—unless your mate has your same passion, of course! The next issue will finish out this month's topic on caring for your other precious possessions.

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Possession Care

With many a trinket and treasure I care for, I often find myself asking, “Why did I buy that?” Whenever it’s *cleaning the clutter day*, that question again shows up. My answer routinely ends up being, “Well, it seemed important at the time!” Yet, as that possession accumulates dust, I wonder what I should do with it. Not certain, I just set it aside for another day.

Bertrand Russell so masterfully stated that “It is preoccupation with possessions more than anything else that prevents us from living freely and nobly.” Taking this to heart, I decided to again cruise through my closets, cabinets, and garage. It felt great to finally let go of things that in the final analysis I didn’t need anymore and didn’t add value to my life. The word “simplify” played a key role in deciding what to keep and let go.

Here’s my possession care routine that may work for you too:

- 1. Commit to a routine review of possessions at least twice per year.**

Set aside a designated day to give concentrated thought to a particular possession. Does it offer value, enjoyment in my life and relationships?

Am I committed to properly caring for that possession? How long has it been hidden away? If in view, am I ready for a change of décor or need to upgrade?

2. **Decide right then to keep or let go.** If you decide to let it go, immediately remove it from your home, garage or storage area. You just might be amazed at how good it feels afterwards. Remember, no regrets!
3. **For those possessions you keep, commit to routine care.** Move from one room to the next, then garage and any storage areas. Set dates on your calendar for routine maintenance and care of these items you may possess:
 - Clothes, jewelry (costume/precious), all personal care items (e.g. hair dryer, curler, cutter, brushes/combs)
 - Linens (e.g. towel sets, sheets, mattress pad)
 - Furnishings of all types (include pillows, coverlets; check mfg. care instructions for all furnishings)
 - Wall & window décor (e.g. prints, murals, bric-a-brac, drapes/curtains)
 - Valued Art/artifact possessions (e.g. paintings, weavings, sculpture, antiques; learn how to care for these items at the time of purchasing plus available literature on their care)
 - Library book collection (dust-free and humidity/mold protected, particularly for valued antique book)
 - Photo album, pictures, memory albums (acid-free protection)
 - Family mementos
 - Garage equipment (e.g. lawnmower, edger, hand tools)

4. **As you care for each possession important to you, be present in the process** of cleaning, fixing it, polishing it, refinishing it. Commit to doing what is necessary to appreciate and enjoy the moment. Then display it in that spot convenient, and even special for you.

In caring for your prized possessions (whether functional or just beautiful to look at), remember to also enjoy and appreciate your friends, family, memories of those fun times together, the convenience of so many handy home gadgets, your health, and the time to enjoy them all. As the first Queen Elizabeth reflected over her life, "All my possessions for a moment of time." I encourage you to possess your time with those you love. A life that is simple is a life that is shared with others.

In the coming month, *Family Healthcare/Wellness* will be the focus. Please feel free to send in your questions and comments for this next issue.

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