

SCHOOL BRIEFS

Family triathlon upcoming

In another great opportunity for active fun this summer, the Plum Creek-centered Hill Country Triathlon Club is hosting its 3rd Annual Kids and Family Triathlon Saturday, July 19, at 7 a.m. The race is for children 5-15 and includes an optional parent's mini-tri. Amber Rene, a Texas State University exchange teacher at Tobias Elementary, describes the fun in seeing kids active and notes the group would "love to have more Hays students registered." Volunteers are needed to help stage the event and should contact race director Jennifer Moerbe at jennifer@austinbabyproofing.com.

Set for McNaughton Pool in Plum Creek, divisions are for juniors (age 5-6), juniors (7-13), seniors (11-15), and parents. Swim, bike and run are part of the fun. All athletes must be a member of USAT and must present a membership card (available at www.usatriathlon.org) July 18 at packet pickup (Plum Creek Community Center, 405 H.apt., 2-8 p.m.) or membership may be bought there. Race registration is \$35 for youth and \$55 for family teams.

For full information on the event and the local triathlon club, visit <http://hillcountrytri.org>.

St. Anthony's sponsors backpack drive

In yet another local project to help students get prepared for the start of the school year, St. Anthony's Catholic Church in Kyle is sponsoring a new backpack round-up with a targeted turn-in day at the church set for Sunday, August 10, from 9 a.m.-3 p.m. Drives-by drop-offs can be left at the church pavilion, with high school students being on-hand to take the donations. Cash donations may also be left with checks written to Saint Anthony's Catholic Church.

George Meravado is heading the project and notes he is "really excited

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COURTESY PHOTO

Eighteen Lehman High School students (and a half dozen Lehman High grads working as AmeriCorps members) were among more than a hundred Central Texas students taking part in College Forward's recent "College, Here We Come!" Summer Tour of six Texas colleges, from University of Houston to Texas Tech University. Here, most of the sizeable (and enthusiastic) Lehman contingent, enjoys a moment at University of Houston.

Lobo seniors tour Texas campuses

FROM STAFF REPORTS

More than 100 Central Texas new high school seniors—including 18 from Lehman High School—recently returned from College Forward's annual four-day "College, Here We Come!" Summer Tour of the state's university campuses. Joining students in the College Forward program from Austin, DelValle, Round Rock, and Georgetown ISDs, the Lobos got first-hand looks at University of St. Thomas in Houston, University of Houston, University of Texas at San Antonio, Texas Tech University, and Hardin-Simmons University.

All are participants in the program that helps motivated, economically disadvantaged students successfully transition to college. This Summer Tour was College Forward's fourth annual and the largest in the organization's history.

Students toured each campus, stayed in dorms, heard presentations from admissions officials, and participated in workshops.

Two of the Lehman contingent, incoming seniors Selena Soriano and Alora Abadiano, are quick to endorse about the recently-completed eye-opening journey and equally quick to sound their praise for the College Forward program in general.

"It was kinda crazy," Alora says of the long-distance, aggressive schedule that

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—Lisa Fielder
College Forward Executive Director

took the students from Austin to Houston, then San Antonio, Lubbock, and finally Abilene before returning home. "It was definitely a good time and a very good experience," she adds, noting that she's learned a lot about their ins and outs of financial aid at the various universities.

"I also want to recommend this program for sophomores. Schedule College Forward," she advises as a student who's already on the inside. Students apply to the program at the beginning of their junior year of high school. Alora calls particular attention to the program's goal of "keeping you on your feet about what you have to do to apply to universities, and informing you about strategies to successfully complete the SAT or ACT entrance exams."

Classmate Soriano echoes Alora's admitted excitement about the trip. "The

best part was learning what college life is like. All of the universities were willing to help—and give us a sense of what we need to focus on...not just the football team, but the real academics."

Selena, as all college students eventually have to, says she really started learning about adult responsibilities, "getting up and being on schedule, ready to go visit another college (or two)" every day. In another of those areas college students have to master, she admits that she enjoyed the night at Texas Tech where the group had a "no curfew" evening, but it's amply clear that this young scholar is a quick study on what it will take to face the entire college experience successfully. As for the organizational reasoning behind the trip, College Forward Executive Director Lisa Fielder says, "We've found that although many students are motivated to apply to college, they often

can't actually picture themselves there." She developed the Summer Tour in 2005 because of her strong belief that campus visits are necessary to help students find their best-fit colleges.

Adding to the comfortable fit the local students enjoyed on the trip were a half dozen Hays CISD grads, all continuing College Forward participants (the program's retention factor maintains contact through the college years) working as AmeriCorps members. Those include '05 Hays High grads Diana Luna and Nick Rayo, '06 Hays High grad Mariela Beltran, '07 Hays High grad Carolina Hernandez, '07 Lehman High grad Diana Gomez, and '08 Lehman High grad Sierra Perez.

Fielder also calls attention to the visitation giving students a sense of difference between schools: large and small, rural and urban, public and private, and religious and secular. She notes an added benefit is the motivation it provides for many students entering their senior year, when many of their peers experience a "senior slump."

"After the Summer Tour, we always see students rushing into their counselors' offices to switch from a slacker senior year schedule to one full of AP courses," she says. "They have so much fun on the tour that they can't wait to get to college, and they know challenging themselves is the way to make sure they get there."

Financial Focus

Know Objectives of Mutual Funds Before Investing

With thousands of mutual funds on the market, how can you choose the one that's right for your individual needs? For starters, you need to know the objectives of each mutual fund in which you plan to invest.

Let's take a look at the investment objectives of some of the most popular types of mutual funds:

Growth funds - These funds invest in the stocks of growing companies, with the goal of providing investors with capital appreciation. In risk. For example, you invest in these funds for the potential to make your money grow. If you invest in these funds, you will almost certainly experience the "ups and downs" of the market, but if you hold your funds long enough, and they are well managed, you may increase your investment's potential return.

Growth-and-income funds - As its name suggests, a growth-and-income fund is structured to provide the potential for both growth in value and current income payments, in the form of dividends. Generally speaking, these funds are less risky than growth funds yet offer lower growth potential. But if you are interested in adding an income stream to your portfolio, these funds may be suitable for your long-term investment goals. Dividends can be increased, decreased or totally eliminated at any time without notice.

International funds - You can choose from several types of international funds: global funds, which invest in both U.S. and international stocks; international funds, which invest primarily outside the U.S.; country-specific funds, which focus on one country or region; and emerging market funds, which concentrate on small, developing countries. These funds usually invest for growth, but they involve special types of risk, such as currency fluctuations and the prospect of investments being affected by political or economic turmoil.

Bond funds - When you invest in a bond fund, you are selling your money in the form of interest payments, and the chance to help build a portfolio that might be heavily weighted toward stocks. You can choose from municipal bond funds, corporate bond funds, mortgage-backed securities funds and U.S. government bond funds. Although bond funds generally do not have investment

risk than stock funds, they carry a different type of risk: purchasing power risk. In other words, the interest payments you receive from your bond funds may not always keep up with inflation. Keep in mind that bond funds are subject to interest rate risk and fund values may decline as interest rates rise.

Money market funds - These funds invest in short-term debt instruments and are managed to maintain a stable net asset value of \$1 per share. However, the value of fund can fluctuate and it's possible to lose money. Many people invest in money market funds if they want to "park" funds for a short time before investing elsewhere. You might also use a money market fund as an "emergency fund" to maintain six to 12 months' worth of living expenses. While these types of mutual funds have so few obvious dangers, they also share two important traits in common. First, financial professionals choose the investments, which is obviously a benefit to you. Second, mutual funds, by offering many different types of securities, offer the advantage of diversification. (Diversification, by itself, cannot guarantee a profit or protect against a loss in a declining market.)

A financial advisor can help you choose those mutual funds that are appropriate for your needs. But it's still your responsibility to know about the funds in which you invest. Before making a check, make a fund's prospectus, which can be obtained from your financial advisor. The prospectus contains more complete information, including the fund's investment objectives, risks, charges and expenses that should be carefully considered.



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Higher natural gas prices push electric rates up



Due to rising natural gas prices, the Lower Colorado River Authority, our wholesale provider, has increased their fuel charge. As a result, PEC has raised rates for residential and most other rate classes by \$0.0106 per kilowatt-hour on bills rendered on or after July 1. Visit our web site for additional rate information.



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