



## What Does Planning For Retirement Mean For You

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What does planning for your retirement really mean? When considering retirement, most people first think of the financial piece. How can you stabilize your expenses and keep them in line with your income? Planning for a move to a retirement community can make good financial “cents” because it requires only one monthly service fee which covers the majority of your living expenses.

At a full-service retirement community, meals are prepared daily, housekeeping is provided, transportation services are available, there is no home maintenance or upkeep worries, and utilities are included removing the possibility of many large financial surprises. You will no longer have to worry about the increase in gas prices, food costs or unexpected emergency home repairs. At many retirement communities, you will even be able to save money by cutting out certain expenses. For example, a car payment and insurance are no longer a must since most of your transportation needs are met within the community. The trip to the grocery store will contain a much shorter list at a lesser cost since meals are included. And best of all, no more property taxes!

There are several other things to consider aside from the financial piece of retirement.

Will you be in a neighborhood where you have no one your age or no one to socialize with as you choose to drive less? A full social calendar of fun and exciting events is constantly updated in a senior community to keep you active and entertained. You will have neighbors with similar interests and the time to do things spontaneously. Now that’s a lifestyle that everyone dreams of for their retirement!

It can be wonderful to see your monthly expenses stay consistent, eliminating the guess work out of your budget! And creating a new chapter of life, full of new adventures, friends, fun and laughter will keep you young and independent. To learn more about how to stabilize your living expenses and to see all the special amenities and social life a retirement community offers, call and speak to one of the Lifestyle Specialists at Independence Hill Retirement Resort Community today!

Independence Hill Retirement Resort Community is located in Stone Oak at 20450 Huebner Rd., San Antonio, TX 78258. For more information, call (210) 209-8956 or visit [www.independencehill.com](http://www.independencehill.com).

## Wilderness Oak Walks To School

Submitted By Rachel Robertson

On October 5, Wilderness Oak Elementary students participated in National Walk to School Day. Communities and schools use Walk to School Day as the first step to change community culture and to create options for getting around that are more inviting for everyone, both young and old. The trip to school is also a chance for children and adults to get the physical activity the need while replacing car trips and reducing congestion and air-polluting emissions.

Over 100 children walked to school on the beautiful fall morning. H-E-B graciously donated water, apples and oranges for the kids to enjoy as healthy snacks. Wilderness Oak’s own Healthy Lifestyles branch of the PTA plans to continue organizing events like Walk to School Day to promote healthy living and activity among Wilderness Oak students and the community. A healthy body is an active body!



Wilderness Oak Wolf guides the way on National Walk to School Day.

## When the Saints Go Marching In

Submitted By Mary Delaney

One program unique to Holy Spirit Catholic School is their “mass buddy” program. Beginning in late September, students in grades 5-8 were paired with students in lower grades in order to encourage the formation of a very special bond. The pairs not only sit together during mass every week, but also participate in activities with their mass buddy throughout the year.

One particular project took place on All Saints Day in October. Seventh graders met weekly with their first grade buddy to pick a saint, take measurements for their costumes, and researching their chosen saint. After practices and rehearsals were complete, the day finally has finally arrived.

The school community and parents were all in attendance at mass on November 2 to witness their “saintly” son or daughter process in, donning a costume which emulated the clothing their saint might have worn. The young saints walked down the aisle, pausing for the cameras. After mass was over, the saints and their buddies made their way back up to the front of the church, stopping below the altar to read a short description of their saint, after which the assembly was instructed to respond with “Pray for Us.” Once all of the saints had the opportunity to introduce themselves, they weaved their way toward the back of the church. At this time, music began playing, allowing the crowd of proud parents, grandparents, and the rest of the school to get one final glimpse of this special group. Together, with their buddy by their side, the saints proceeded up the aisle as the song “The Saints Go Marching In” played in the background.

Although the formal presentation is over, the project will not be complete until the seventh graders finish and present a handmade book about their chosen saint to the first graders later this semester. Mrs. Emily Garza, a new first grade teacher to Holy Spirit and current parent of two middle schoolers, was very pleased with the seventh graders participation in the special



The “mass buddy” program at Holy Spirit Catholic School paired together first and seventh grade students for a special All Saints Day project.



Together, the buddies chose a saint, researching their selection and creating a costume that reflected what he or she may have worn.

project.

“It’s really neat because our first graders get to keep the costumes that the seventh graders and their parents made,” she said.

Collages of past All Saints Day celebrations adorn the hallways of Holy Spirit, so that all can see the friendships and bonds formed at Holy Spirit Catholic School.

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