

BUSINESS

Esperanza partners with CNC&F Nature center, home builders announce partnership



Representatives from the Lookout Group and the CNC&F celebrate their new partnership.

The Cibolo Nature Center and Farm has partnered with Esperanza, Boerne's master planned community, to encourage their residents to enjoy the outdoors and amenities of the neighboring nature center.

Through the agreement, the project's developer, The Lookout Group, along with the community's homebuilders will purchase a two-year membership to the CNC&F as a gift upon closing for the initial home buyers. Homebuilders include Coventry Homes, Mike Holloway Custom Homes, Monticello Homes, Scott Felder Homes and Sitterle Homes.

"We are looking forward to fostering this mutually beneficial partnership with the Esperanza community,"

says Leigh Owen, CNC & Farm director of development. "Not only will these memberships support our non-profit, but more importantly, it will introduce new residents to the nature center and allow them to take advantage of our many educational and stewardship programs."

"The nature center has been a mainstay in Boerne for nearly 30 years," said Jim Plasek, vice president of community development for the Lookout Group. "As a new member of the Boerne community, we see the importance of supporting an organization that continues to foster natural space and the small town feel that have so many gravitating toward this town."

Esperanza consists 1,240 acres and will include 15 miles of trails, a 23-acre city park, an amenity center, an in-community school in Boerne ISD, and its own fire station. A total of 2,480 homes will be built in the master planned community leaving ample room for outdoor living with 25 percent of Esperanza dedicated to open space. Once all the contributions are made through Esperanza's agreement with the CNC & Farm, close to \$500,000 will be contributed to the nature center.

"On any project we work on at the Lookout Group, we first and foremost look at the community we are developing in and how we can assimilate ourselves and enhance what is important to

members of the town," said Lookout Group President Bill Hinckley. "Providing green space for those living in Esperanza is a priority and the nature center is an extension of what our homebuyers are looking for, right in their own backyard."

During holidays, be extra vigilant

To help achieve your long-term goals, such as a comfortable retirement, you should save and invest regularly. But that's only part of the picture. You also need to protect your financial assets in various ways.

One such method is guarding your personal information — especially any information that could be linked to your financial accounts. It's obviously important to be vigilant at any time, but you need to be even more on your toes during the holiday season, when fraudsters are particularly active. So, to help keep your important data under wraps during the holidays, consider these suggestions:

Extend your protection to all mobile devices. Identity thieves can now compromise your mobile devices by installing spyware that steals usernames, passwords and credit card information. Fortunately, you can fight back. By doing a little research online, you can find the best mobile security software for your needs.

Use multiple passwords. Online security specialists recommend that you use different passwords for each new online shopping site you visit during the holiday season. Although this might seem like a hassle, it can be helpful, because even if identity thieves were to grab one of your new passwords, they still couldn't use it for other sites you may

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visit. And you can even find a free online program that can help you keep track of all your passwords.

Be suspicious of "huge savings." It happens every holiday season — identity thieves develop fake sites with attractive graphics and stunningly low prices on a variety of items, especially digital devices. If you fall for these pitches, you won't get any merchandise, but you might get a handful of headaches once the bad guys have your credit card number and other personal information.

To prevent this, be wary of any deal that sounds too good to be true, and do some digging on the websites that offer these mega-savings.

Watch for fake shipping notices. During the holidays, when you may do a lot of online shopping, you will probably receive some legitimate shipping notices. But the bad guys have gotten pretty good at generating fake notices designed to resemble those from UPS, FedEx and even the U.S. Postal Service.

If you were to click on the link provided by one of these bogus notices, you could either take on some malware

or get taken to a "phishing" website created by the shipping notice forgers.

Your best defense: Shop only with legitimate merchants and use only the tracking numbers given to you in the email you received immediately after making your purchases.

Keep your Social Security number to yourself. As a general rule, don't give out your Social Security number online — to anyone. No legitimate retailer needs this number.

Finally, be aware that not all attempts at stealing your personal information will come online. When you're out shopping at old-fashioned, brick-and-mortar stores, consider bringing just one credit card with you — and protect that card from prying eyes.

By following these precautions, you should be able to greatly reduce the risk of being victimized by identity thieves and other miscreants. And the more comfortable you are in doing your holiday shopping, the more you can enjoy the season.

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Ron Warden
Financial Advisor
1580 S Main Street #104
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